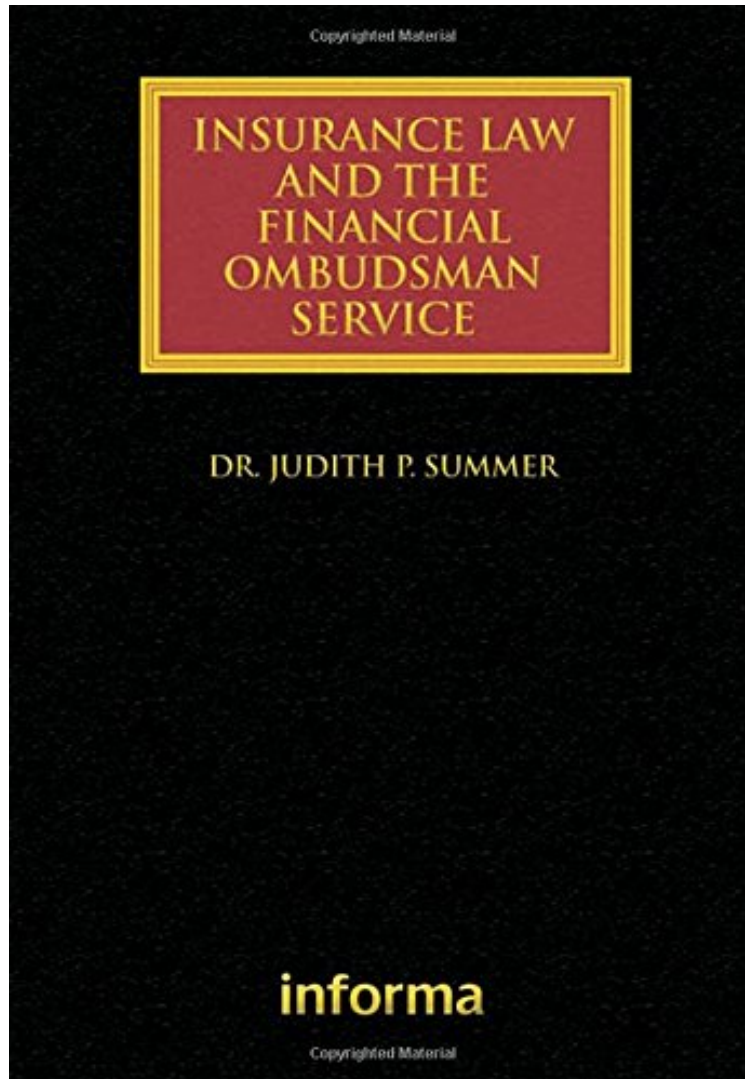


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About the Author DR JUDITH P SUMMER took a law degree at Cambridge University, qualified as a solicitor in 1997 and worked as an insurance litigator at Davies Arnold Cooper and Lawrence Graham until 2004. Since then, she has completed her PhD.