Conceptual framework for fire safety management implementation strategy to determine realistic fire insurance premium costs

| Title | Conceptual framework for fire safety management implementation strategy to determine realistic fire insurance premium costs |
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| Abstract | |
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| Journal Name | Proceedings of the 3rd Asia Pacific Conference on Research in Industrial and …, 2020 |
| Publish Year | 2020 |
| Citation | 2 |
| Url | https://scholar.google.com/scholar?q=+intitle:"Conceptual framework for fire safety management implementation strategy to determine realistic fire insurance premium costs" |
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