



# Risk: An Emma Caldridge Novella: Part One of Three

Jamie Freveletti

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When biochemist Emma Caldridge applies for kidnapping insurance, it's denied. Sebastian Ryan, the risk analyst for the insurance company, takes one look at her history of winding up in the wrong place at the wrong time and deems her a "statistical nightmare." But for Ryan the nightmare is just beginning, and he'll need Caldridge's assistance if he's going to survive.



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