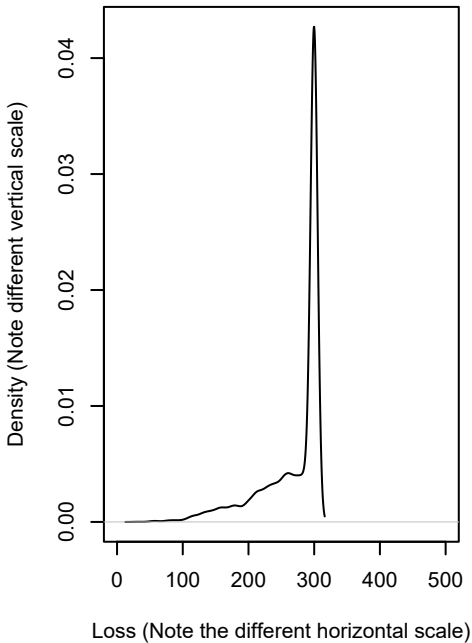
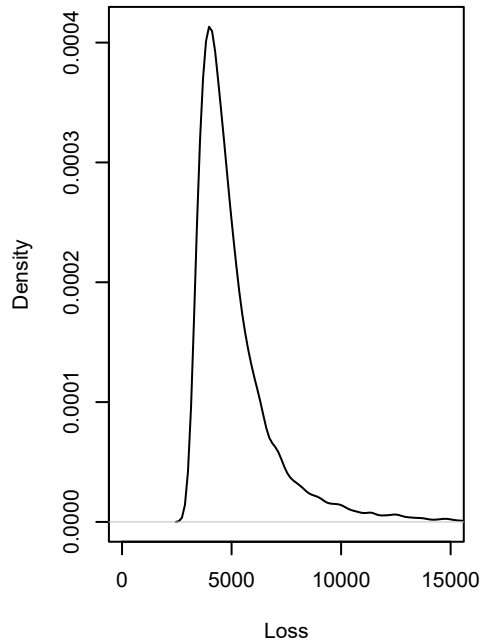


Retained Portfolio Risk



Insurer Portfolio Risk



Total Portfolio Risk

