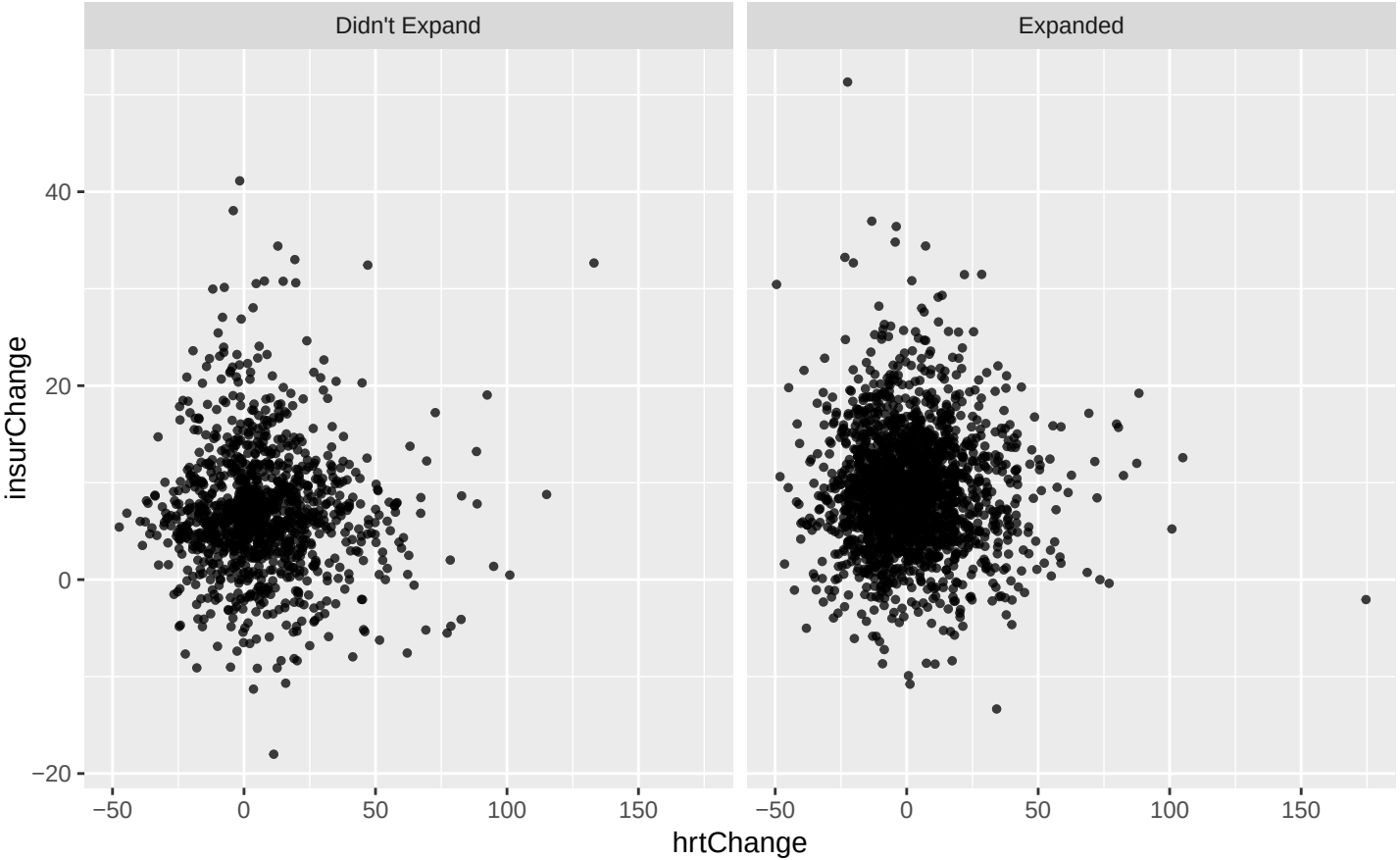
Didn't Expand
Expanded
insurChange
hrtChange
40
20
0
−20
−50
0
50
100
150