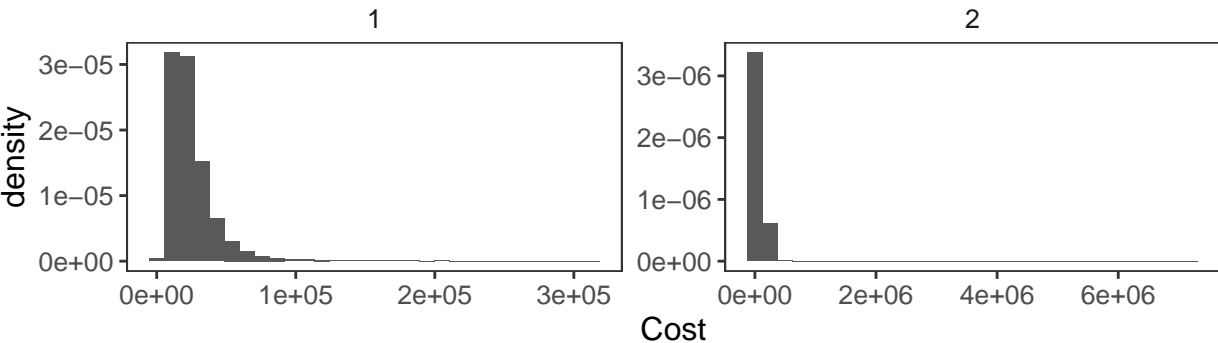


Simulated claim costs without XL-covers



Simulated claim costs with XL-covers

