

Figure 19: Simulated claim costs without XL-covers

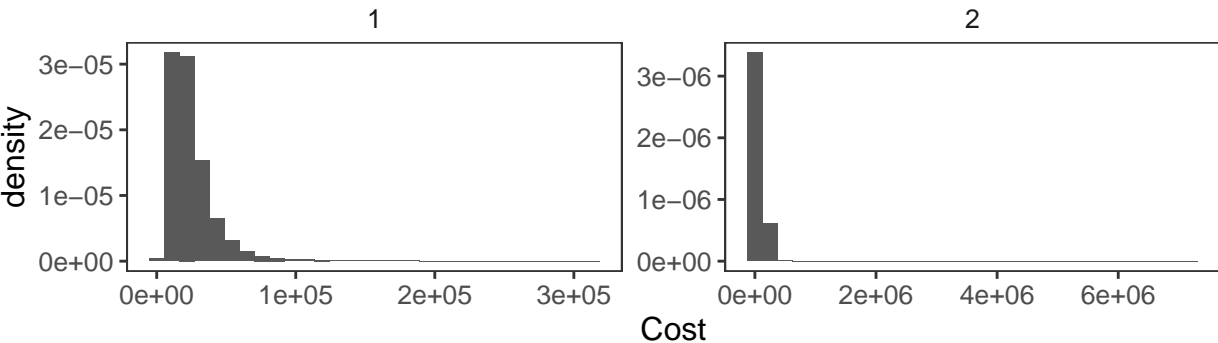


Figure 20: Simulated claim costs with XL-covers

