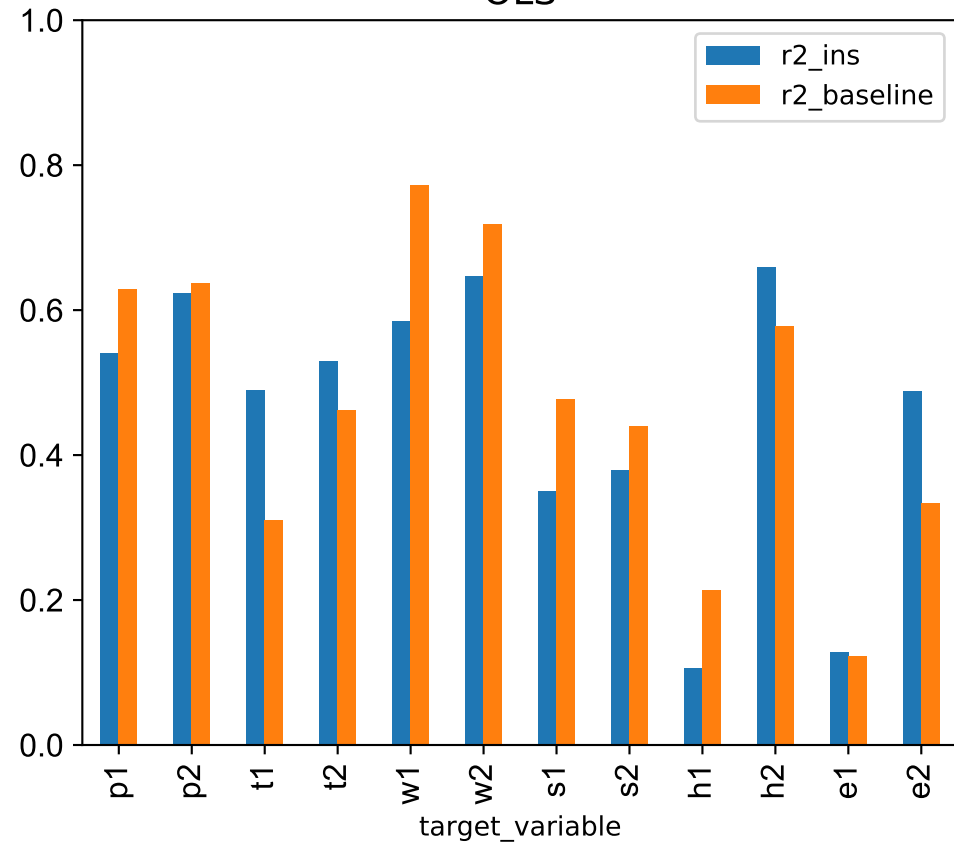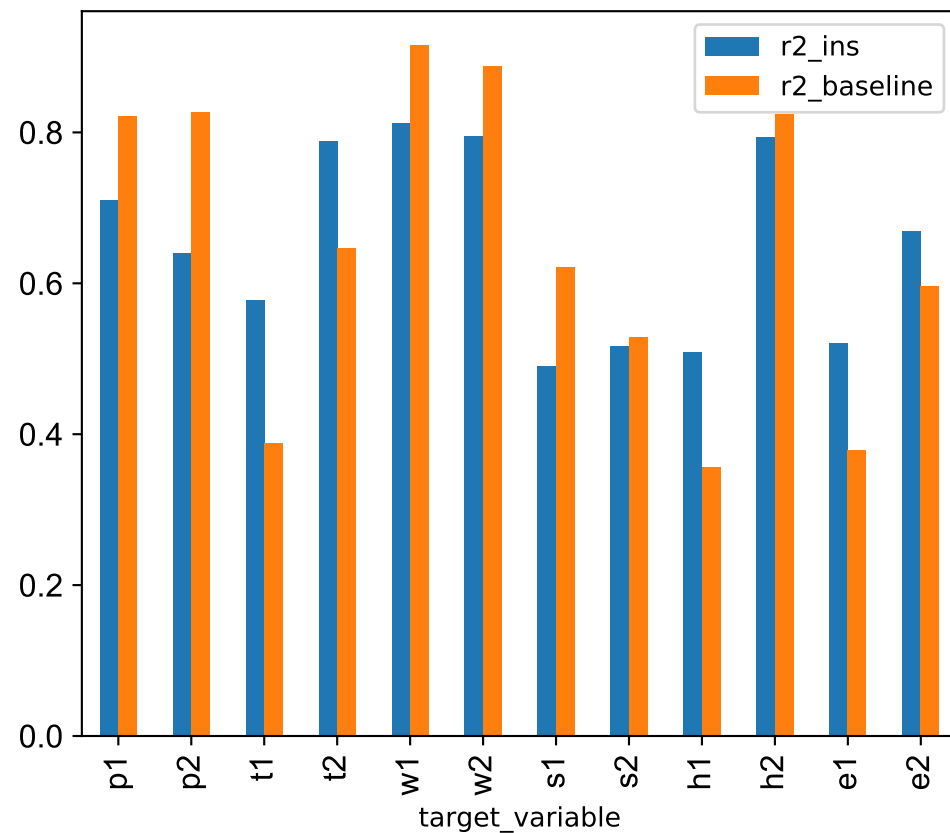Comparison between insurance and baseline performance