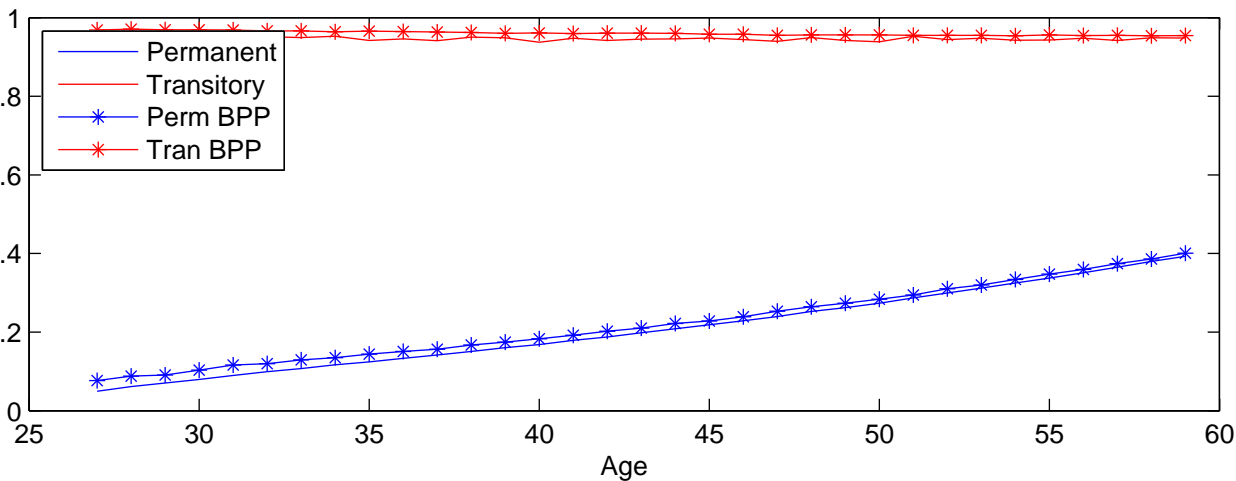


Insurance Coefficient



Percentage Deviation from True Insurance Coefficients

