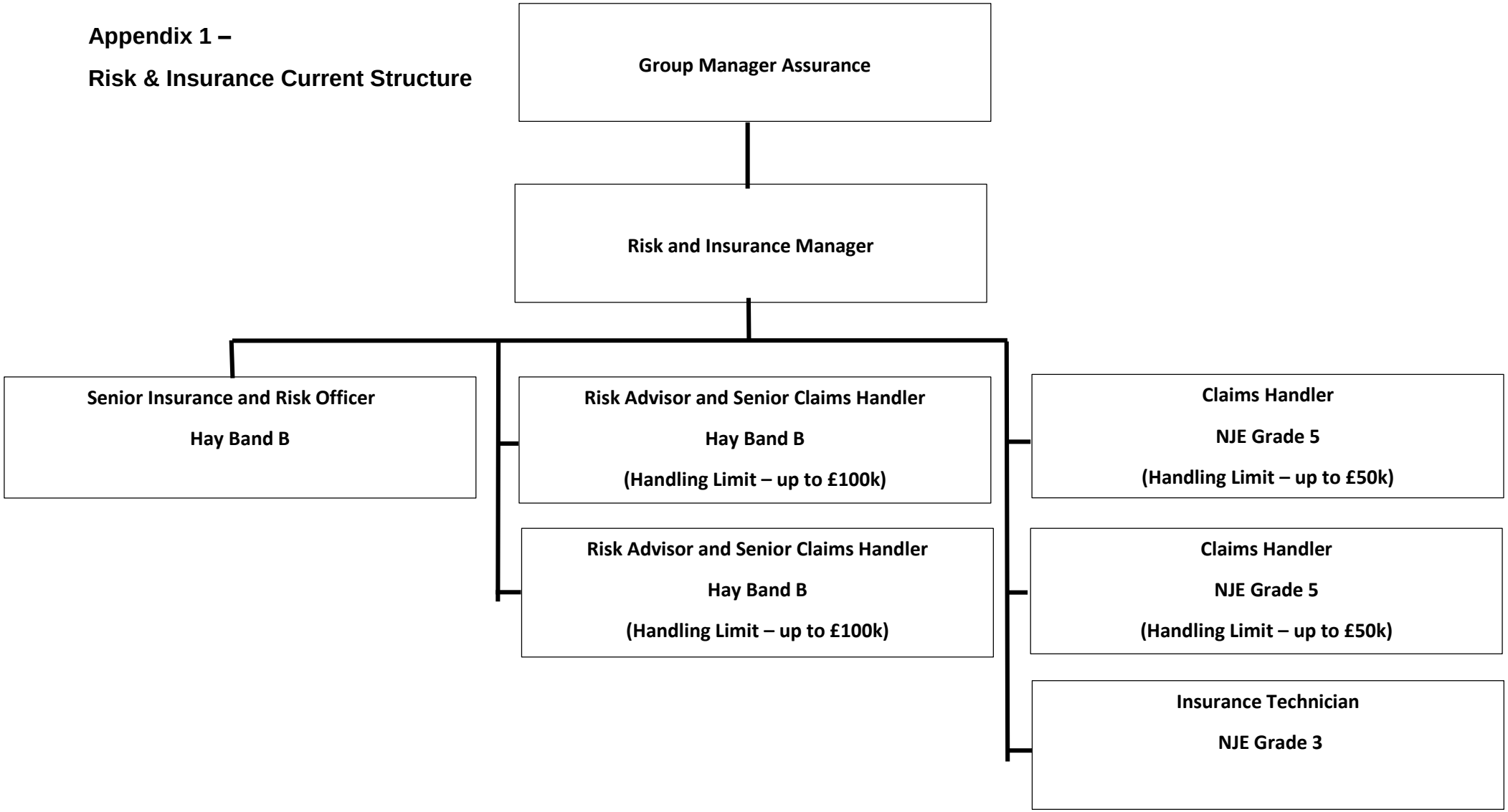
Appendix 1 –

Risk & Insurance Current Structure