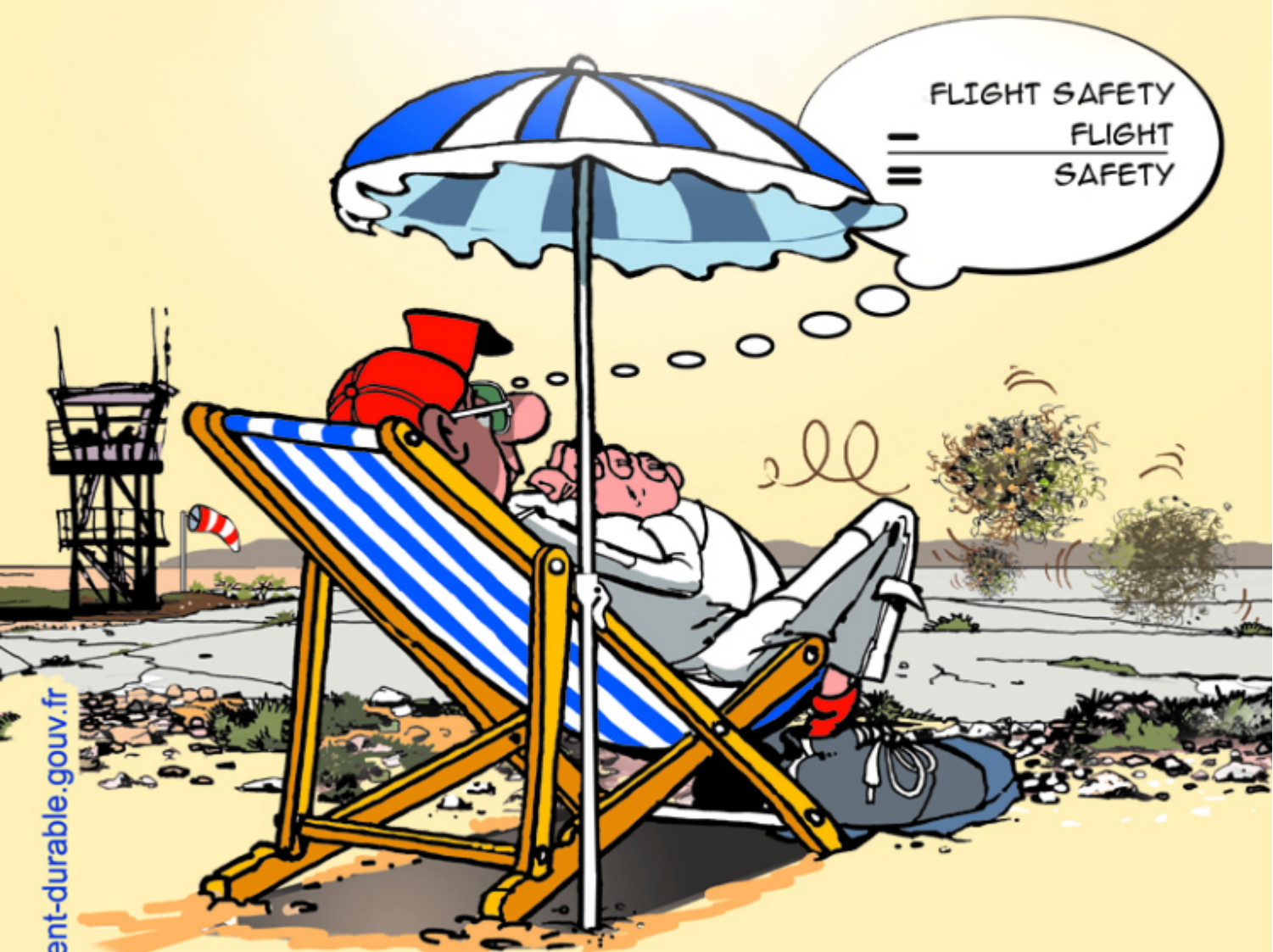


FROM OCCURRENCE PROCESSING TO RISK MANAGEMENT



**THE ONLY PEOPLE WHO HAVE NOTHING TO NOTIFY
ARE THOSE WHO DO NOTHING AT ALL.**