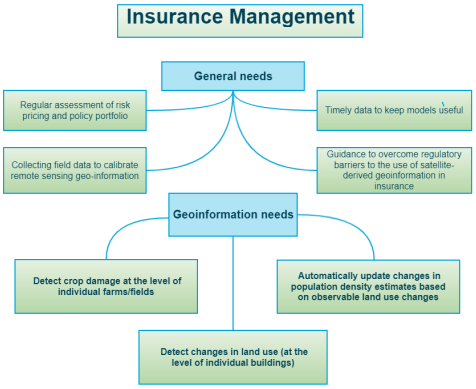Insurance Management