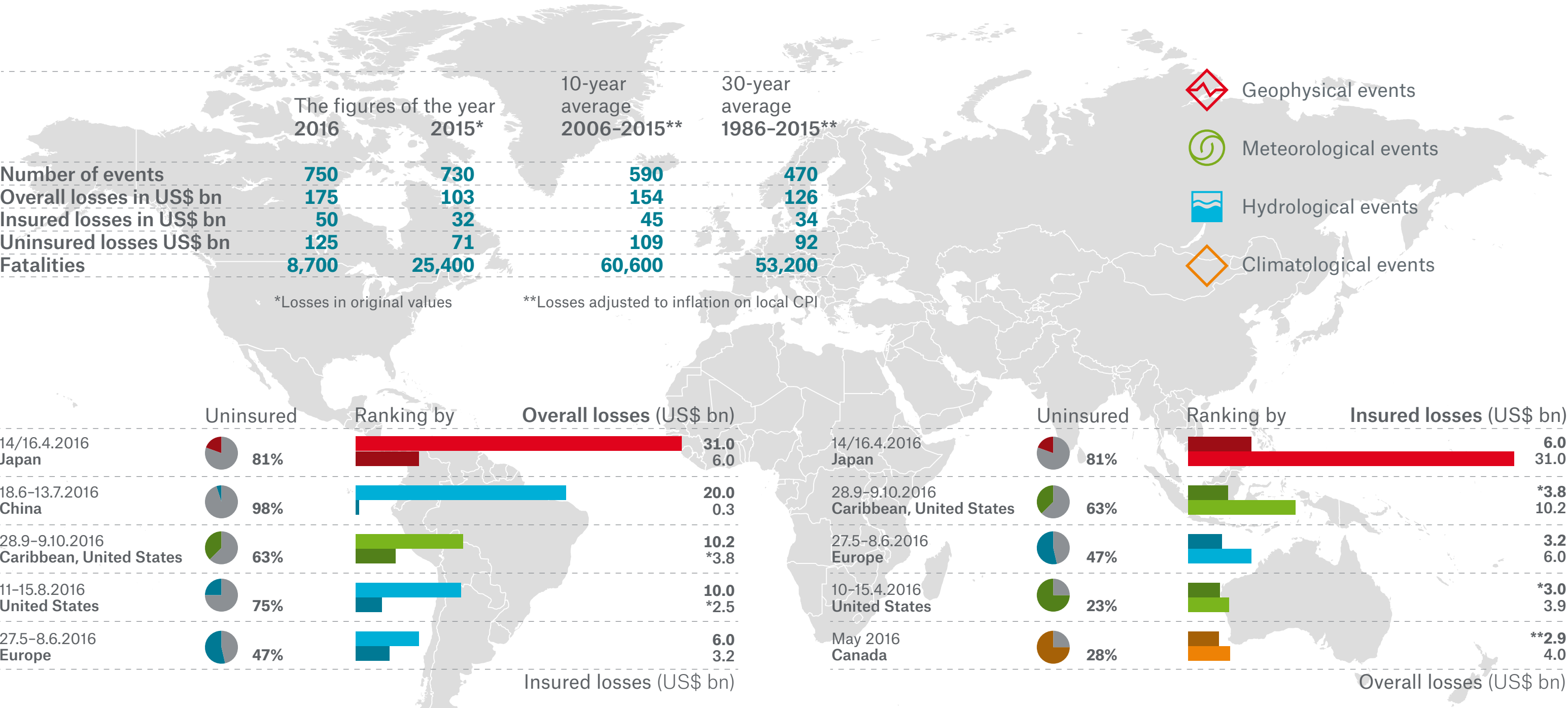


Natural catastrophes in 2016



*Source: Property Claim Services (PCS)
**Source: Catastrophe Indices and Quantification Inc. (CatIQ Inc) www.catiq.com