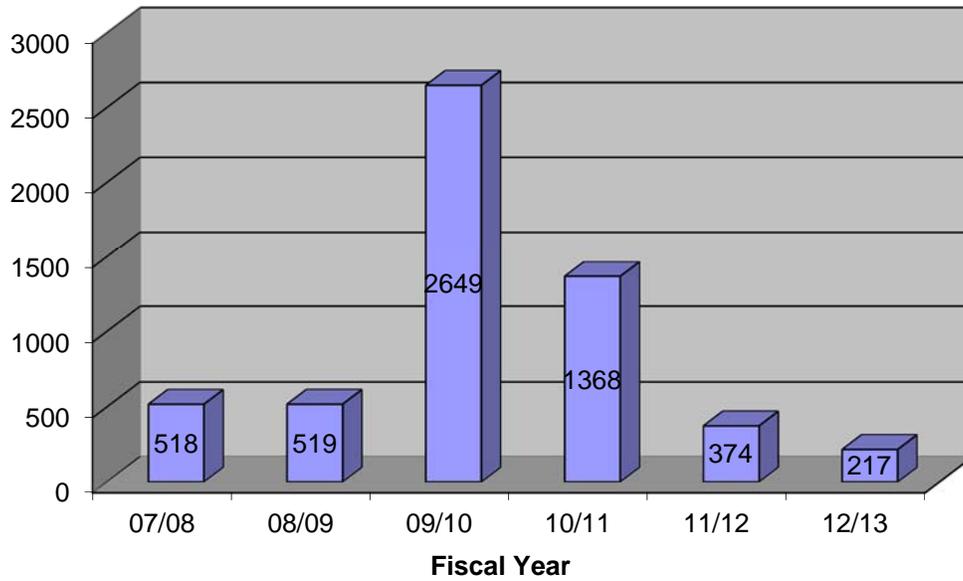


PREMIUM COST CONTAINMENT PROGRAM Reduction in Claim Frequency



PREMIUM COST CONTAINMENT PROGRAM Reduction in Claim Costs

