

CHART 5
OUTSTANDING PRINCIPAL VERSUS DIAGNOSTIC RATIO

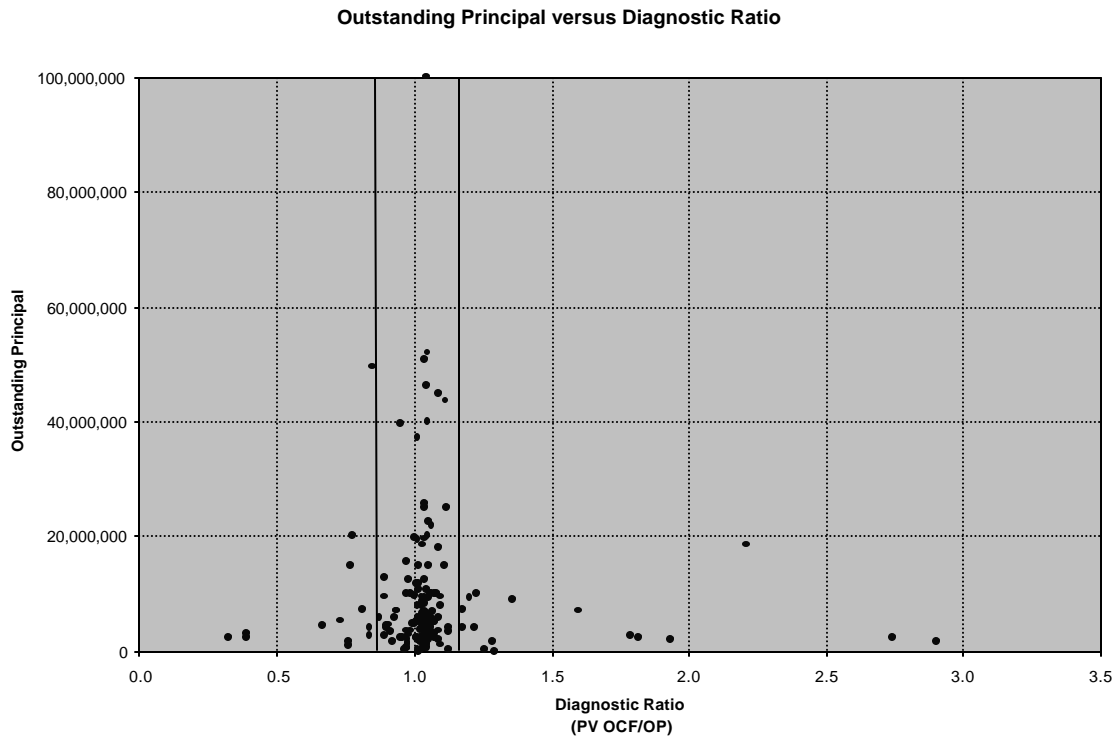
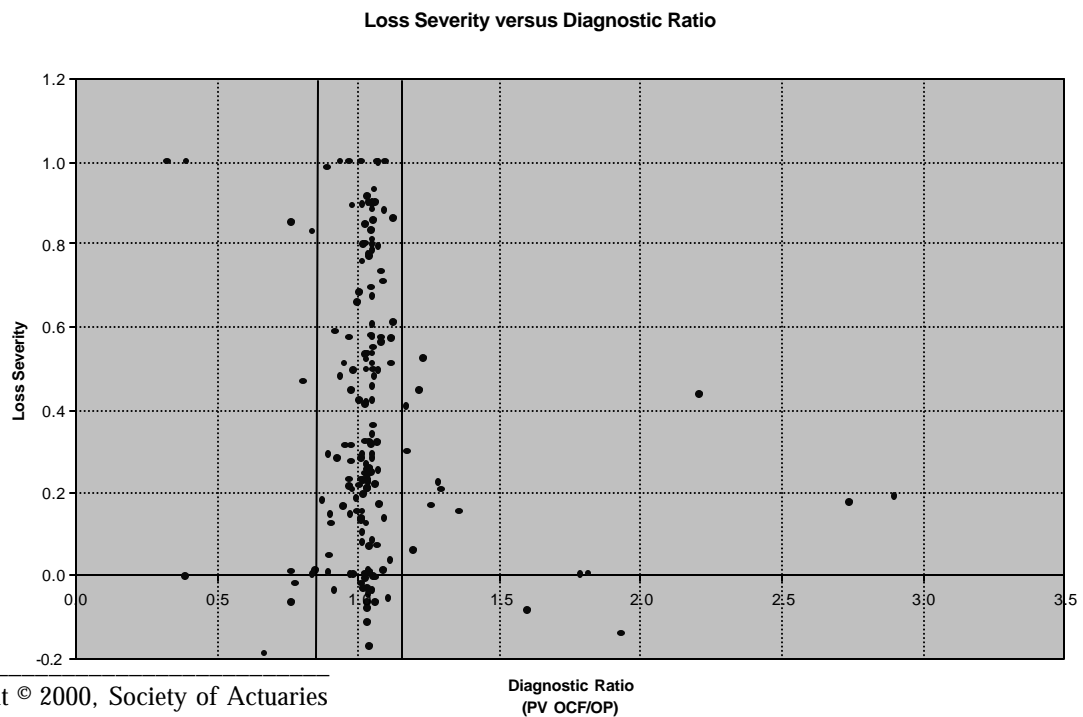


CHART 6
LOSS SEVERITY VERSUS DIAGNOSTIC RATIO



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Note: Charts 3–6 referred to in the text can be found in the documents 9atl37cs3 and 9atl37cs4.