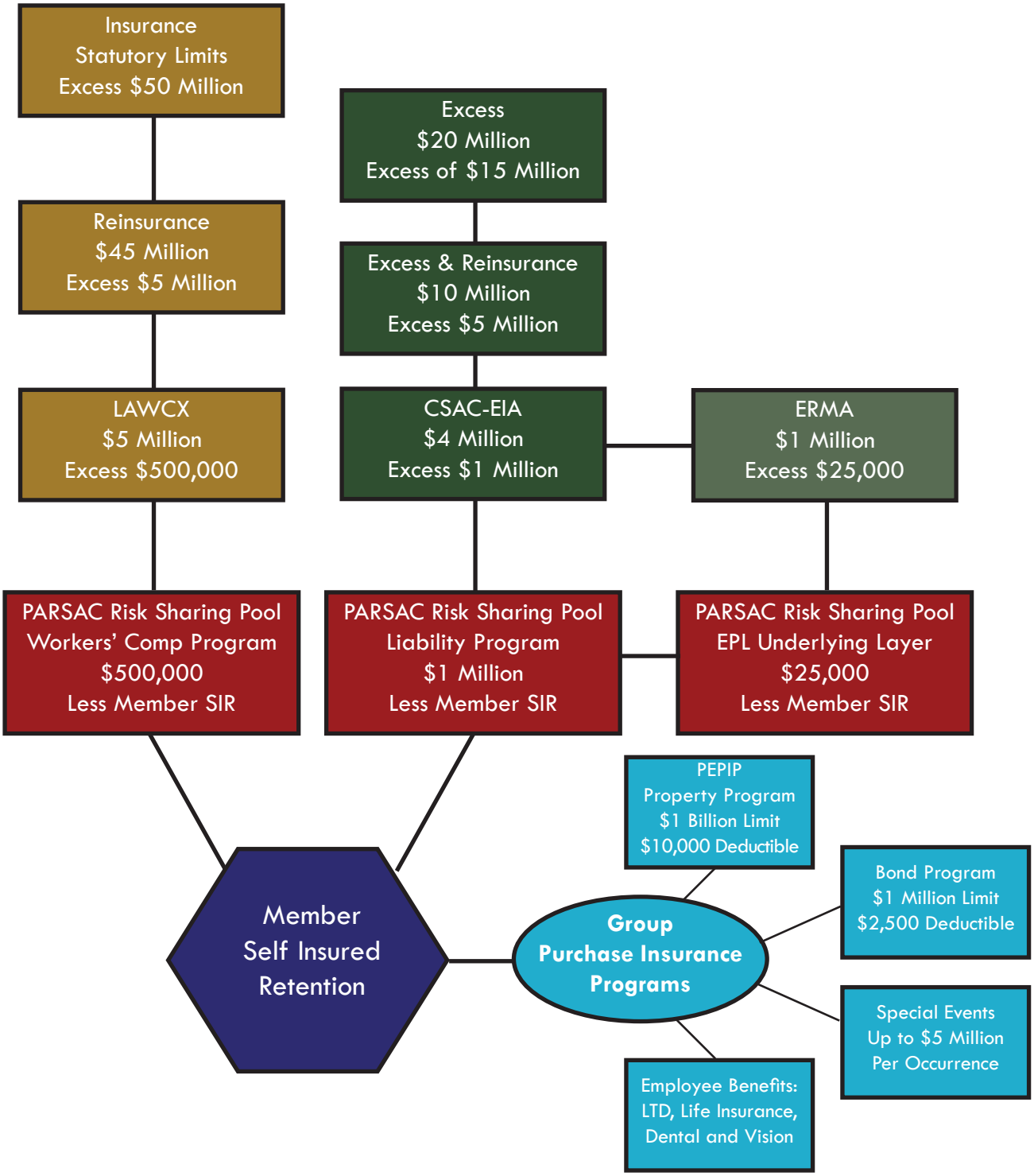
Layers of Coverage

effective July 1, 2009