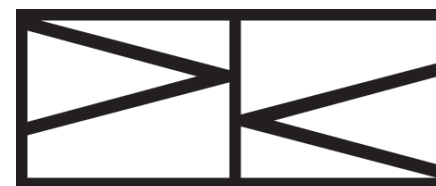


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John Grantland, Vice President, Client & Competitor Analyst, **Munich Reinsurance America**
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