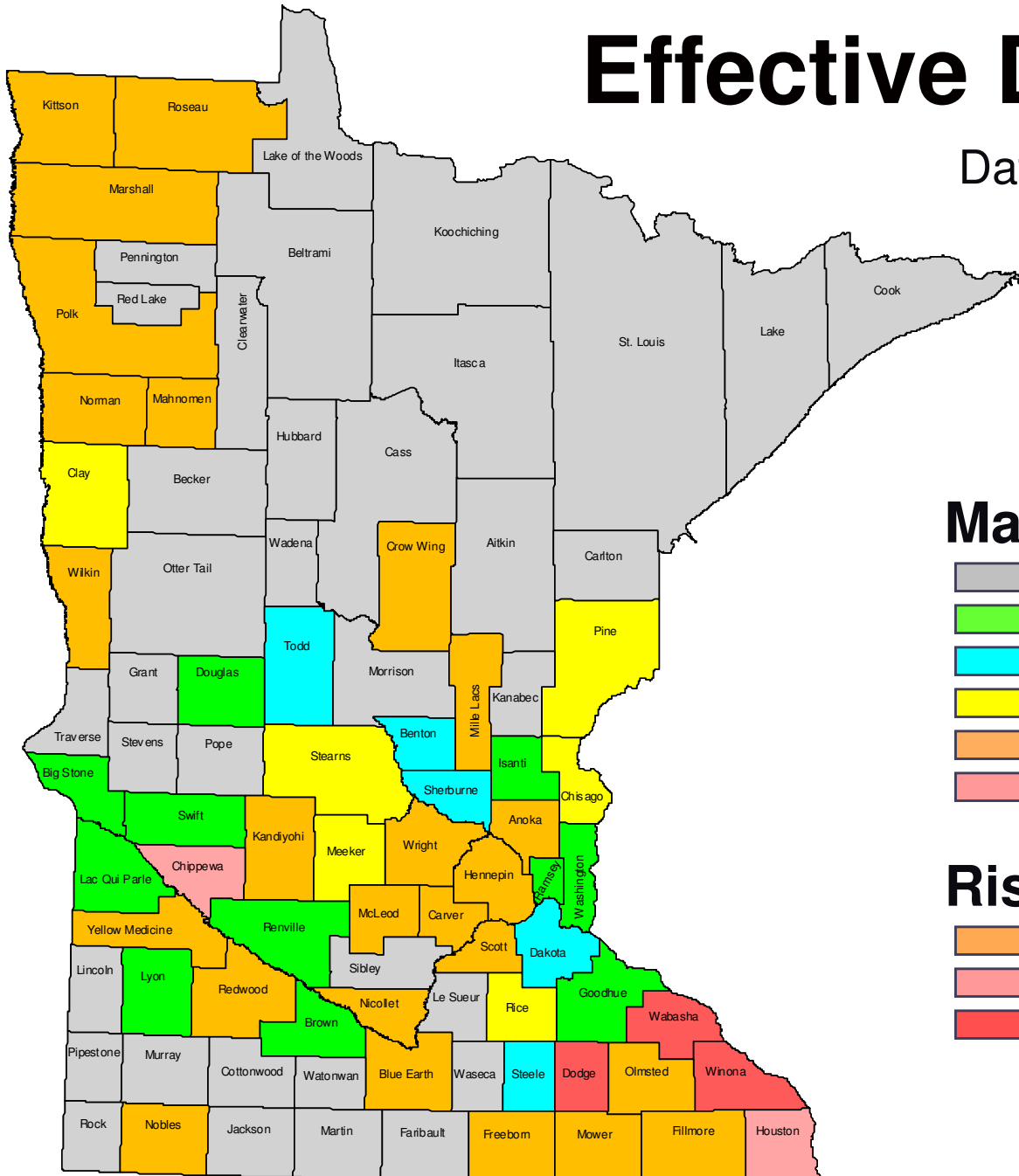


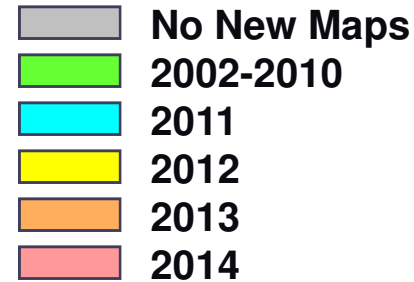
# Effective Date Timing

Dates are Calendar Year

As of 12/31/2011



## Map Mod Timing



## Risk MAP Timing

