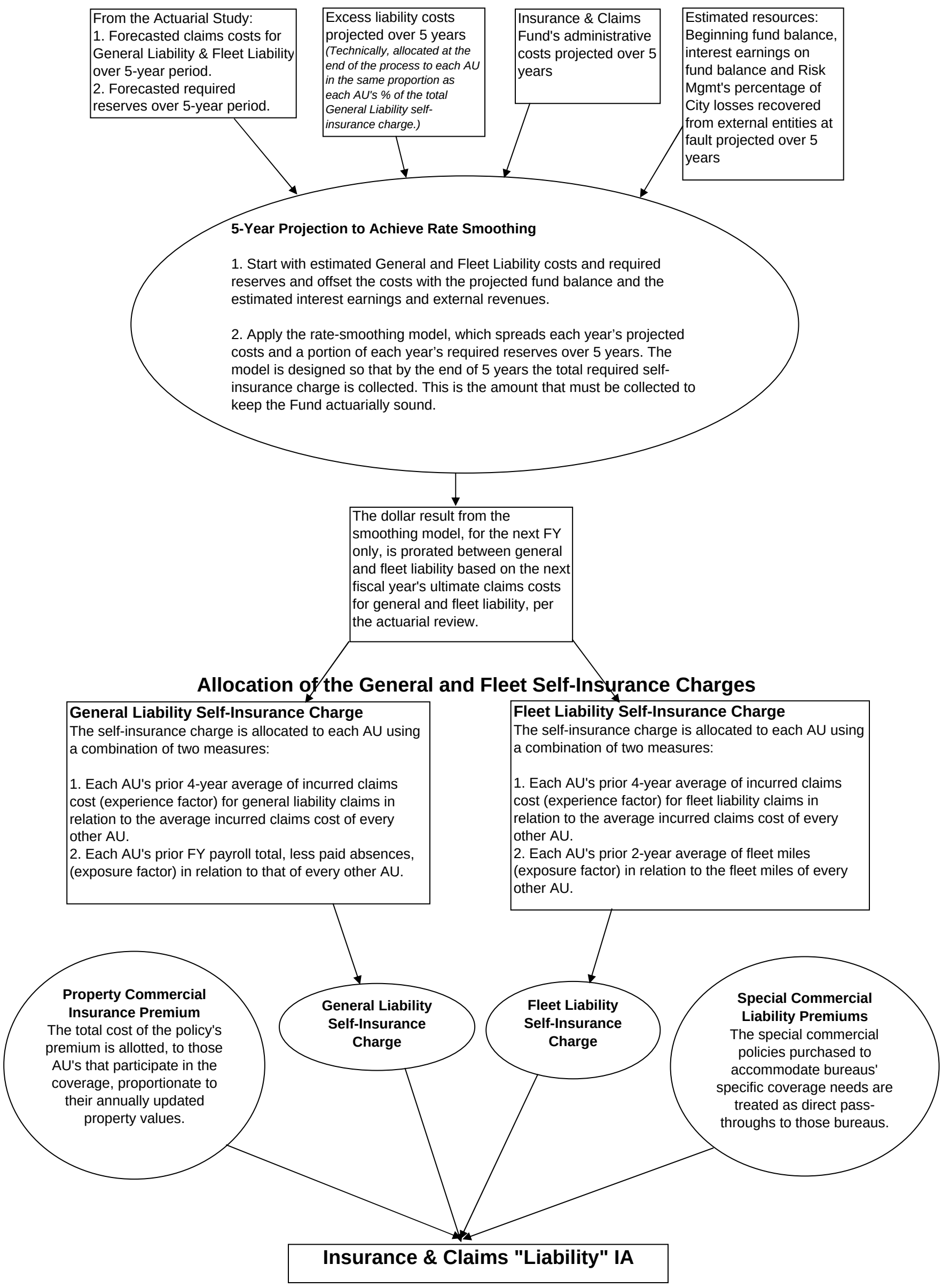Insurance & Claims (Liability) Fund Rates