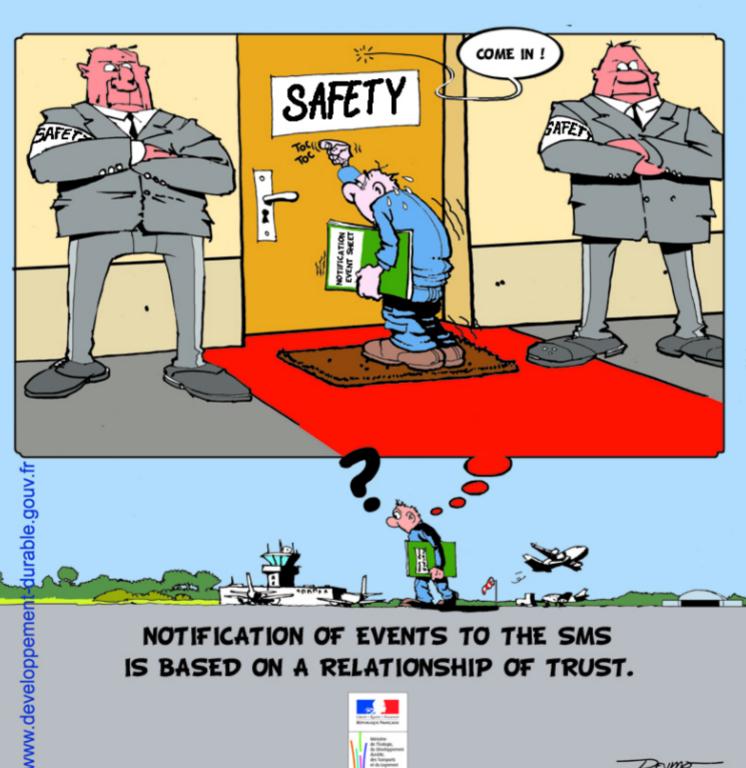


FROM OCCURRENCE PROCESSING TO RISK MANAGEMENT



NOTIFICATION OF EVENTS TO THE SMS IS BASED ON A RELATIONSHIP OF TRUST.



