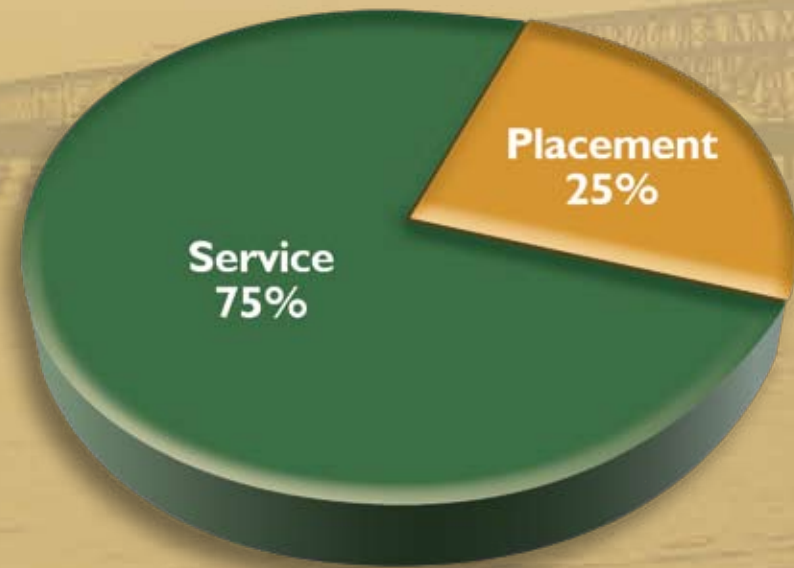


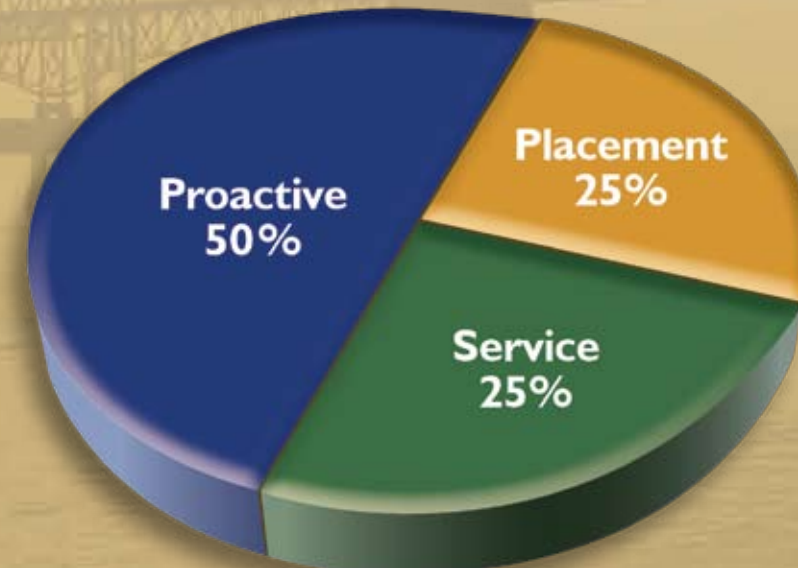


**D'CAMERAGROUP**  
MANAGING RISK

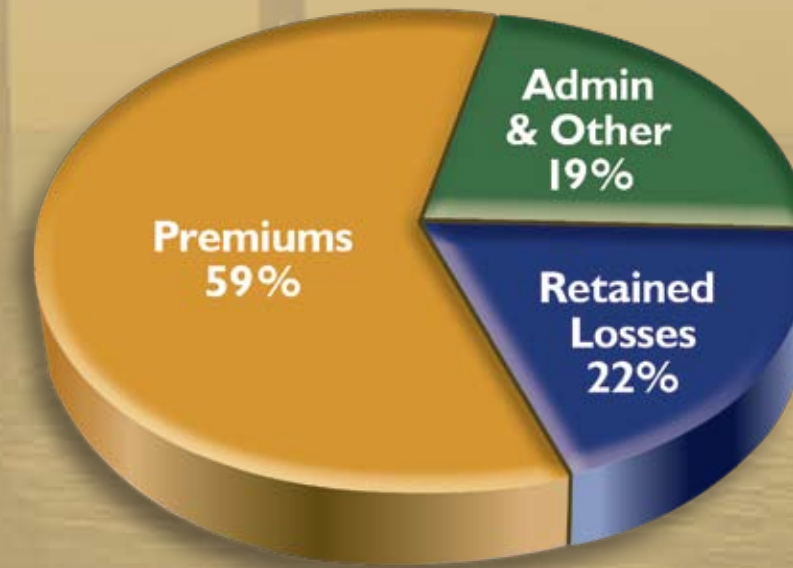
**Traditional Insurance Agent Approach**



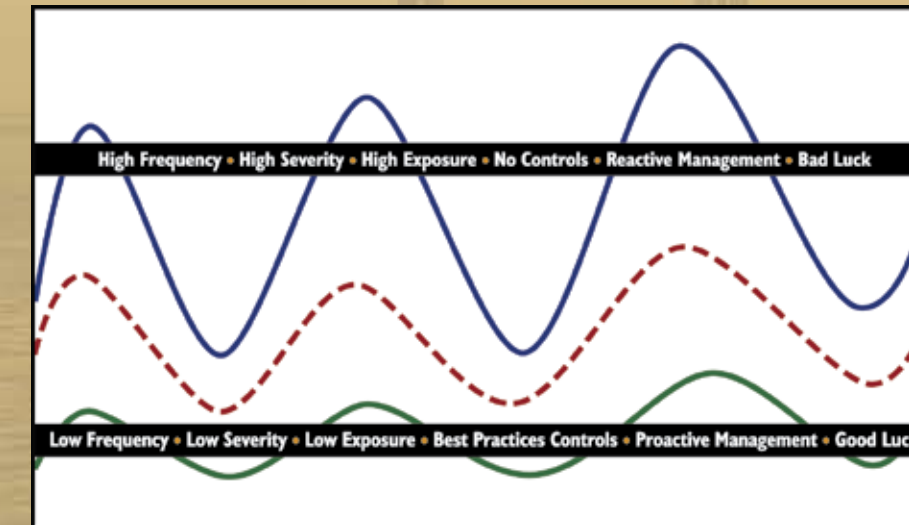
**D'Camera Group Approach**



**Implement Customized Risk Reduction Plan**



**Optimize Your Insurance Premiums**



**The Risk Reduction Approach™**



**Risk Assessment Tools**



Source: 2007 RIMS Benchmark Survey