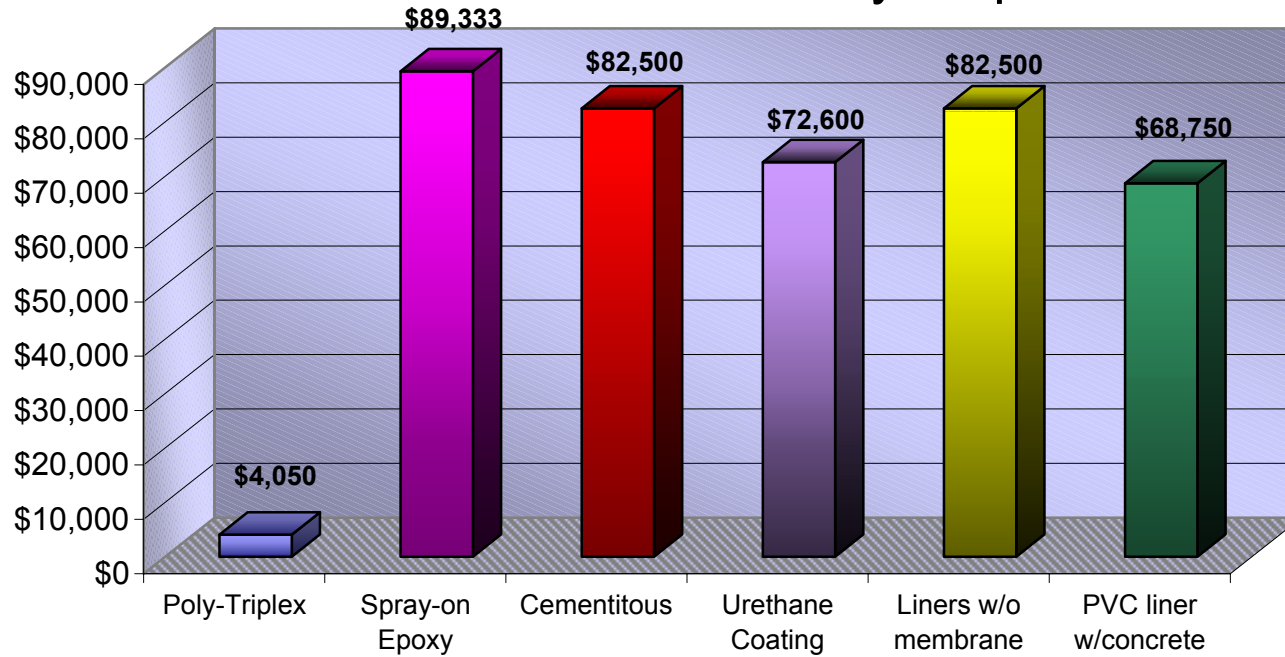


Total Cost over 100 year period



Figures based on estimate of reinstatement costs over a 100-year period using average life expectancy and cost according to 2003 pricing