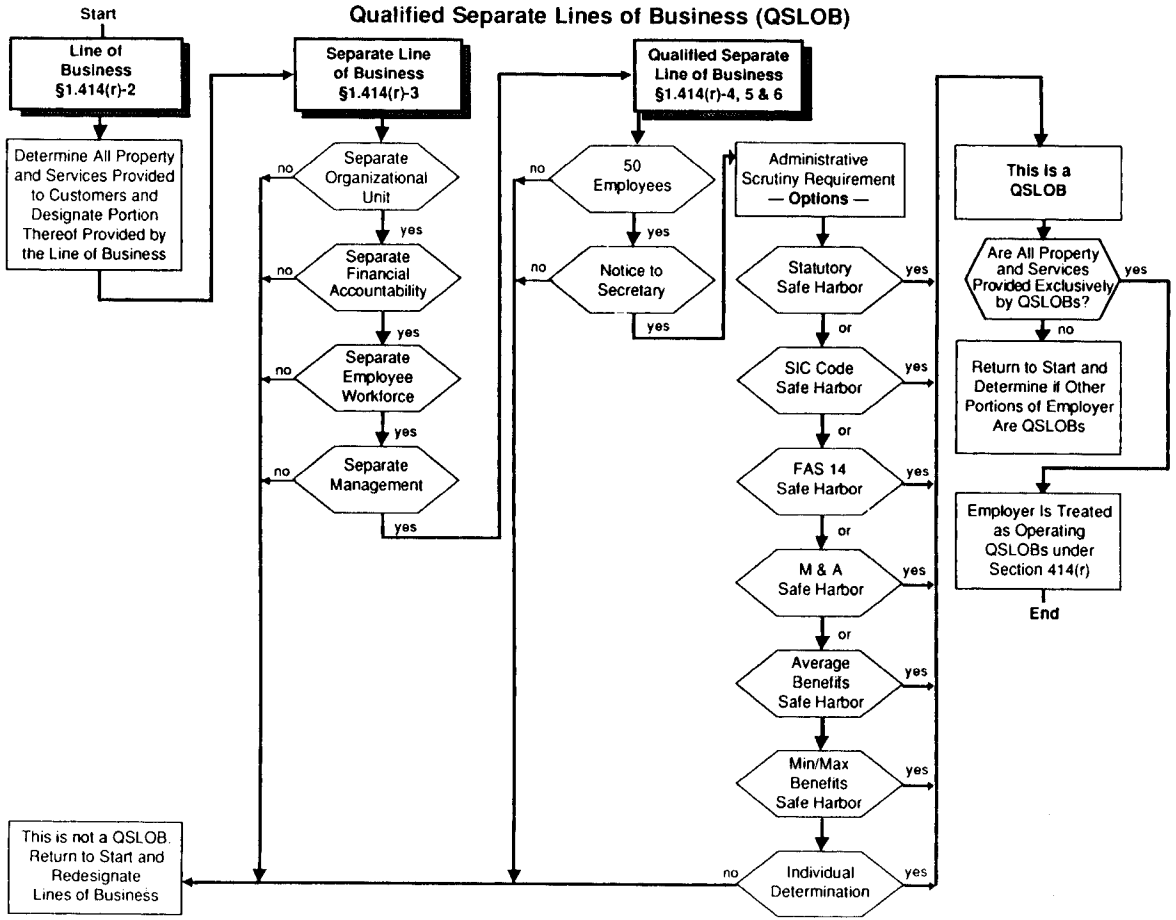Qualified Separate Lines of Business (QSLOB)