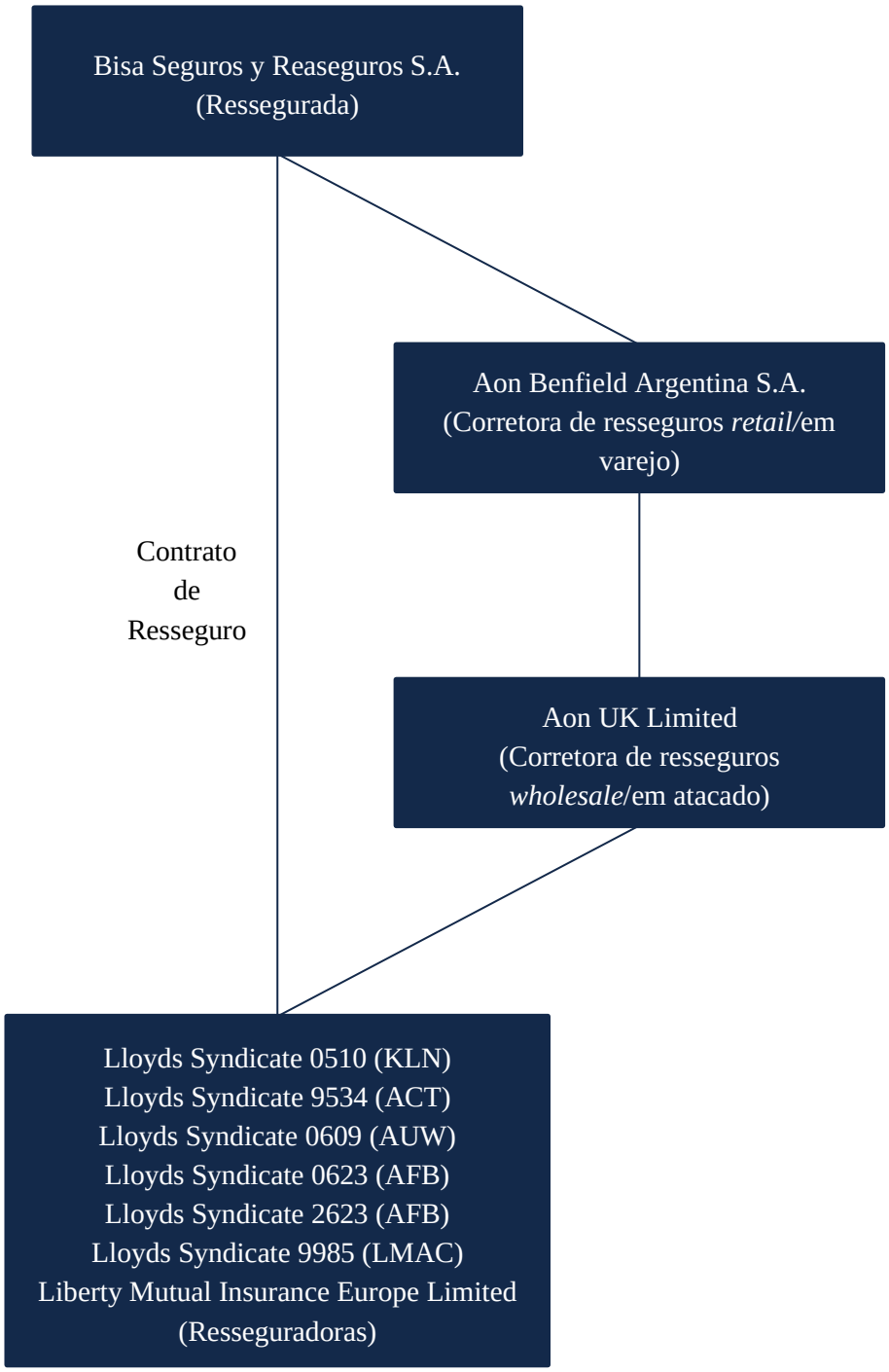ANEXO 3: RESSEGURO