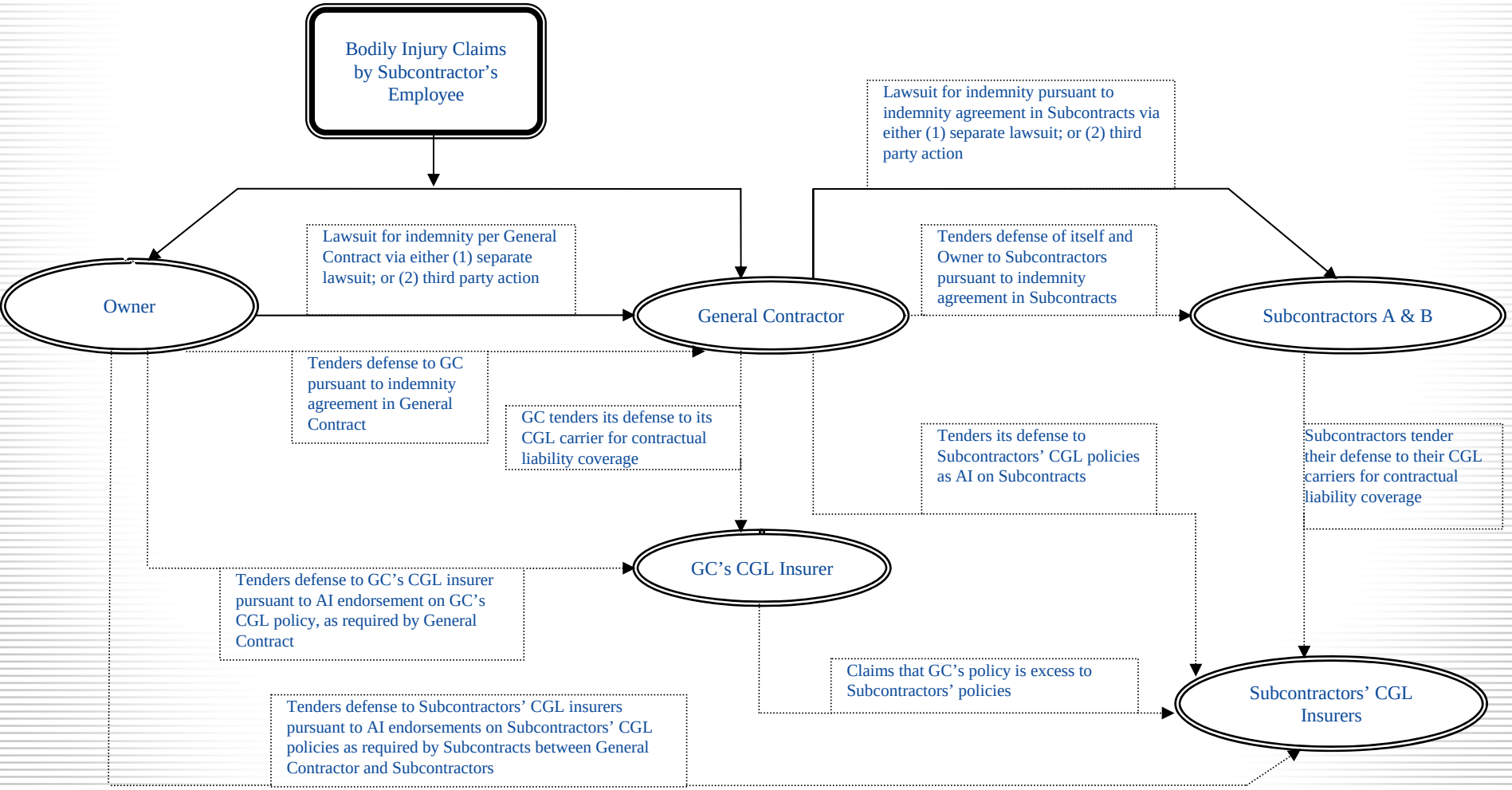Construction Example: Claims and Risk Transfer