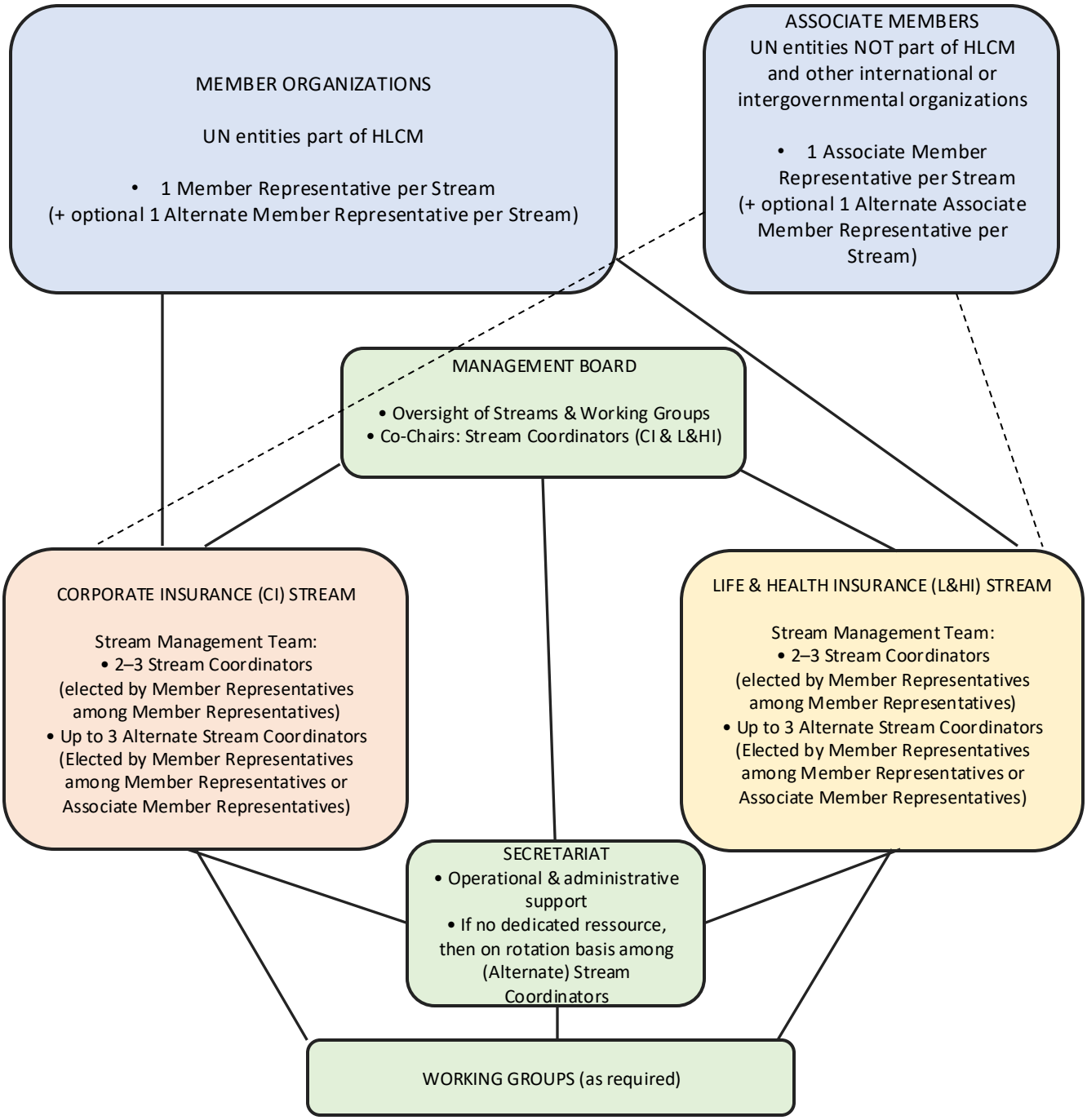Insurance Forum – Governance Structure