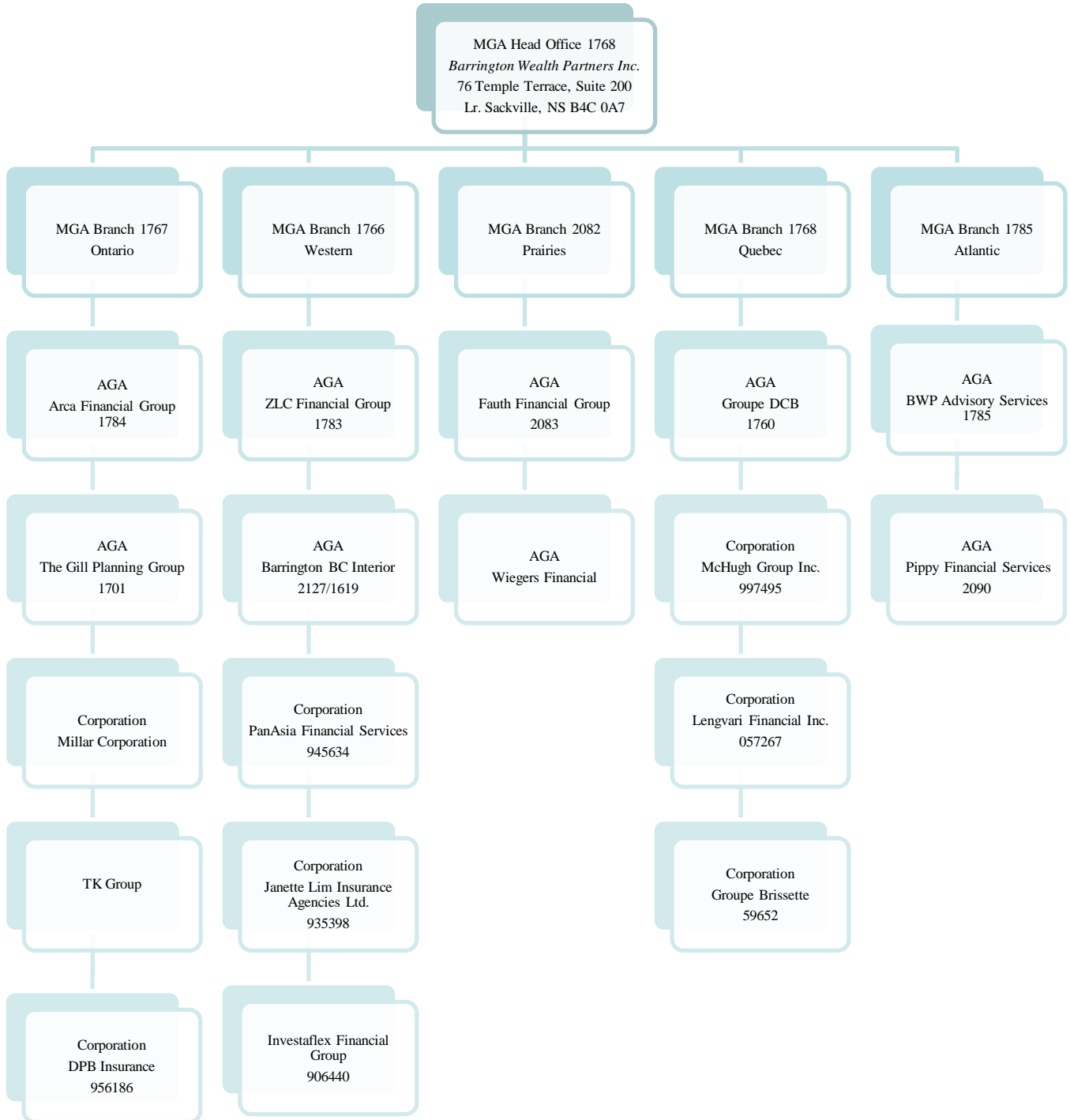




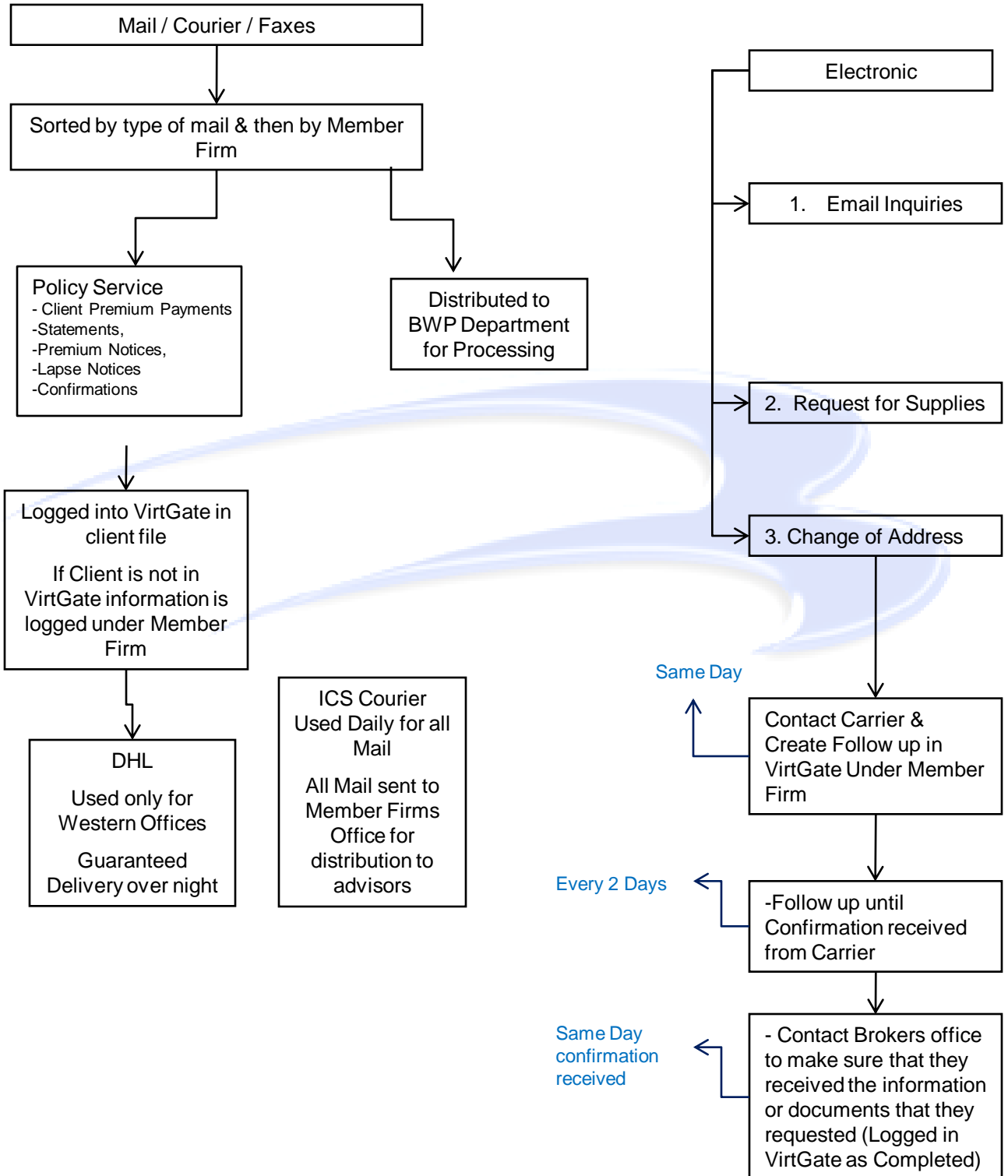


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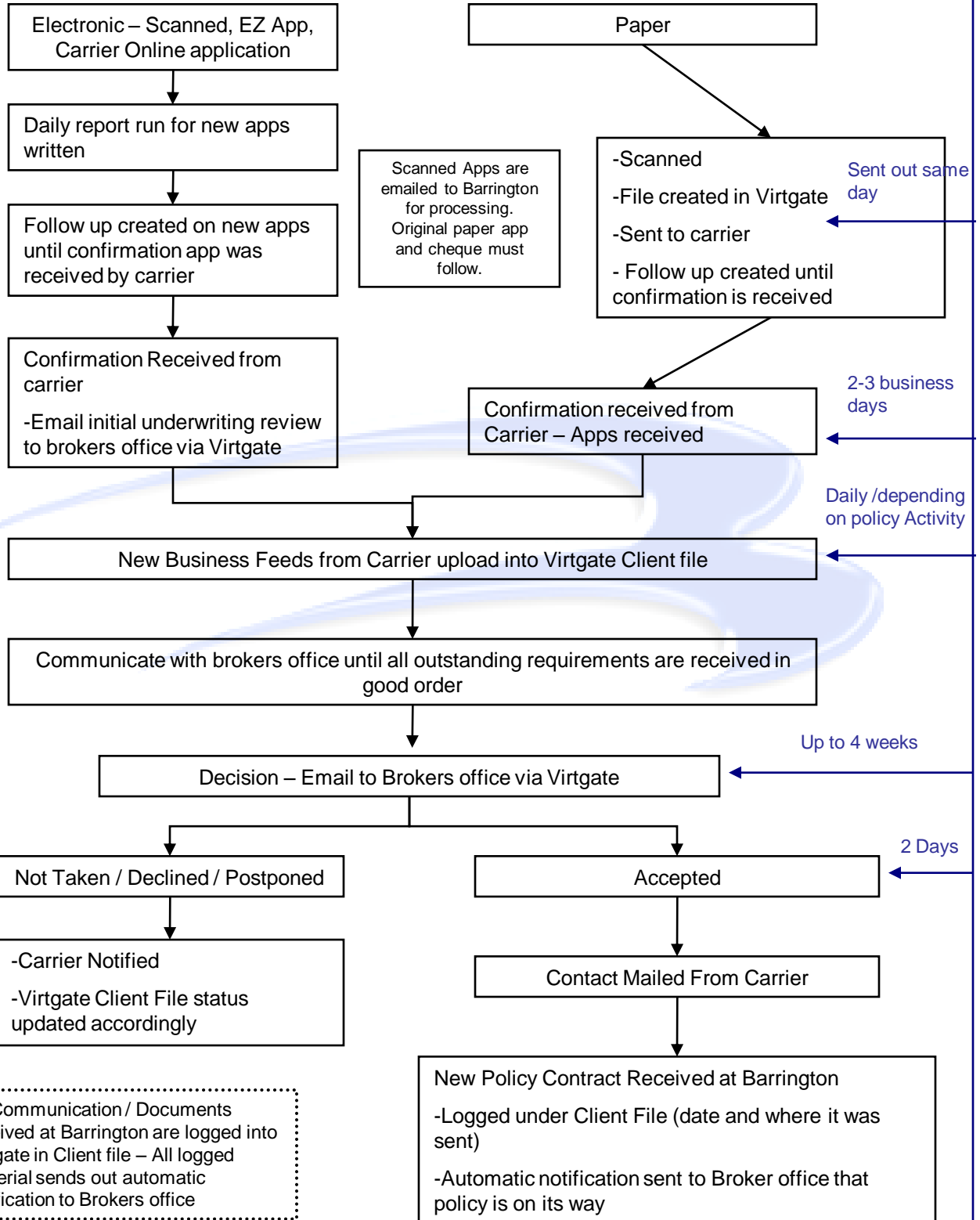


## Distribution Process



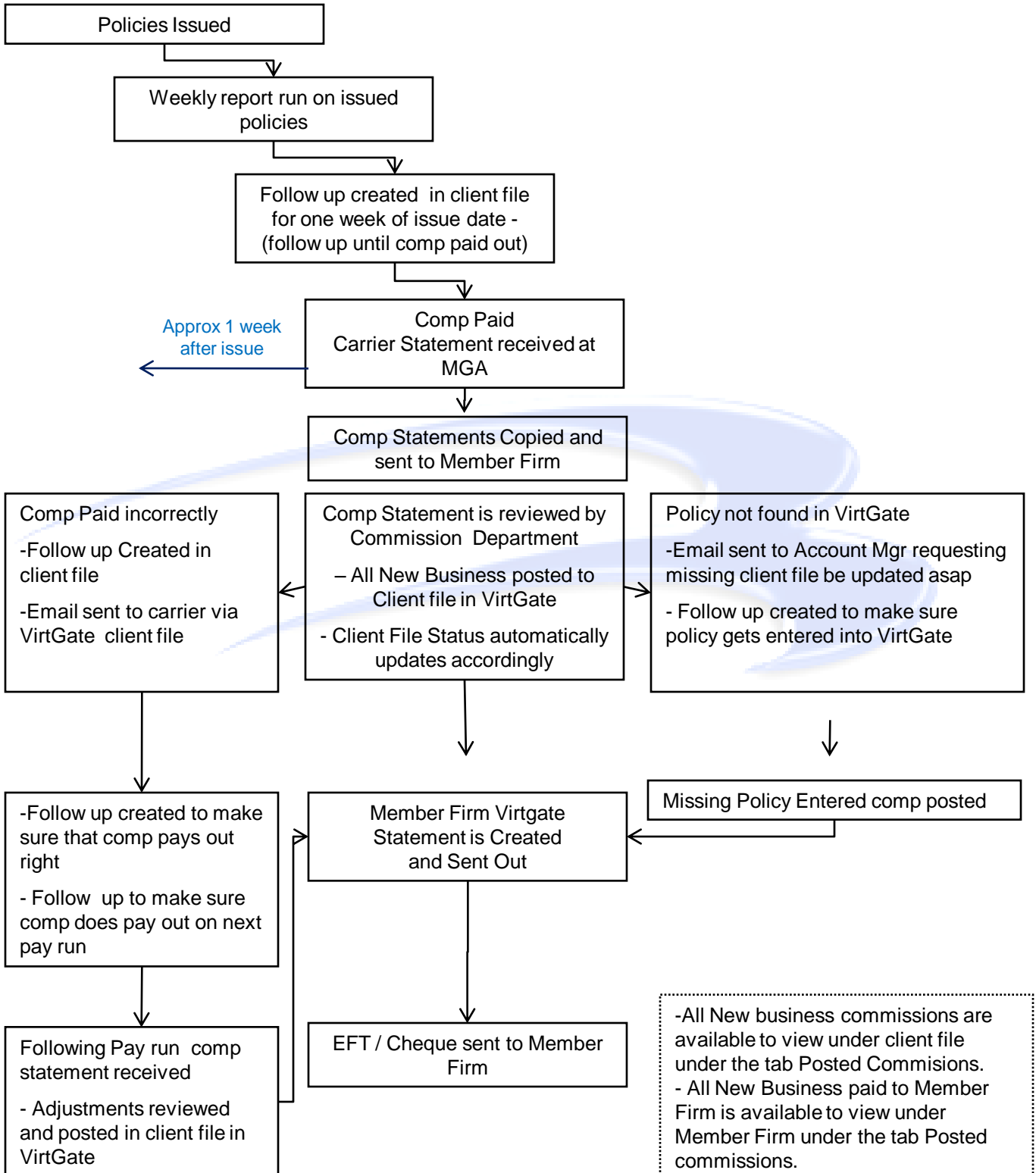


## Underwriting Process



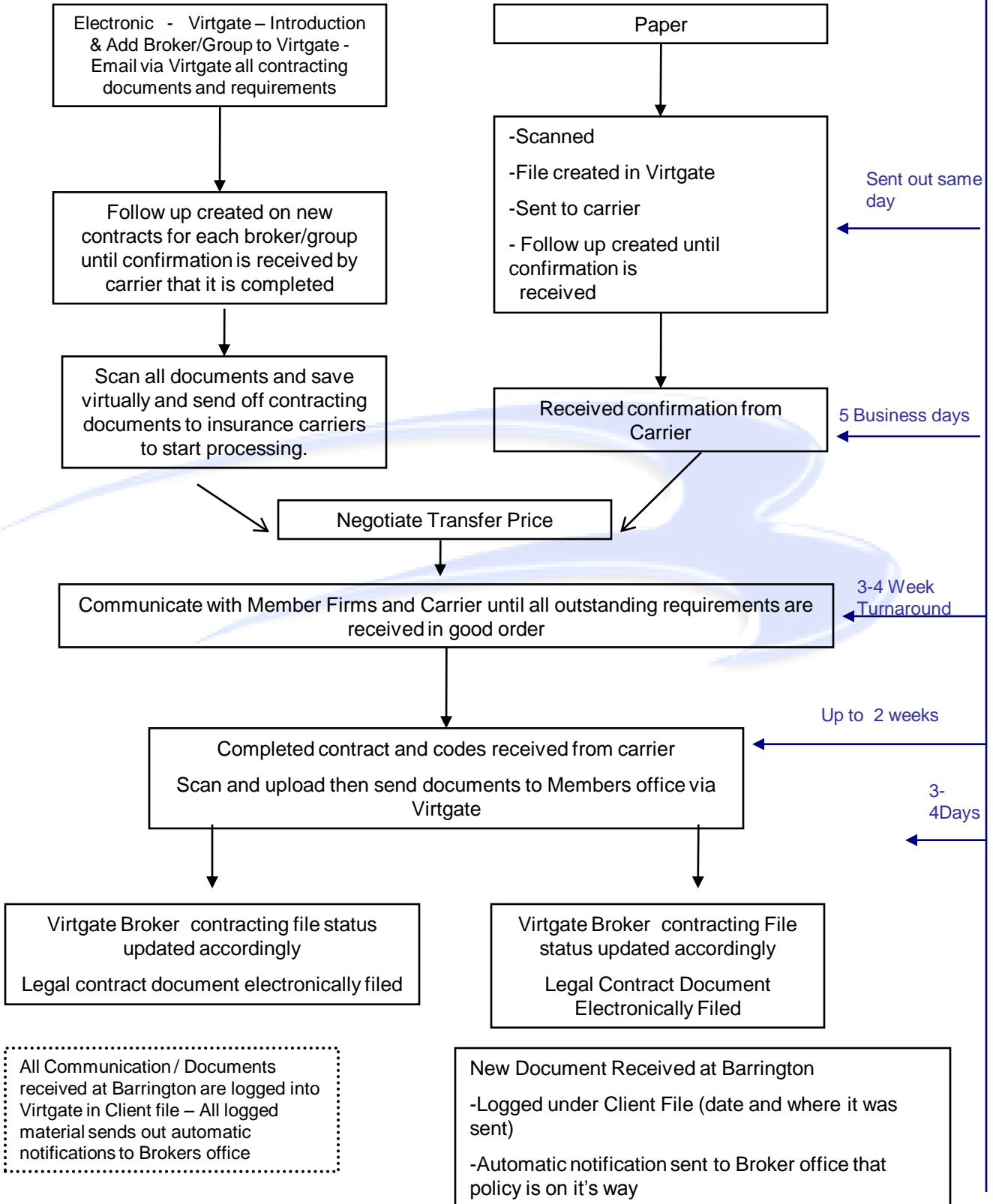


## Commission Process





## Contracting Process





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# **INTRODUCTION TO VIRTGATE**

**PROCEDURES MANUAL**

**APRIL 2009**



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