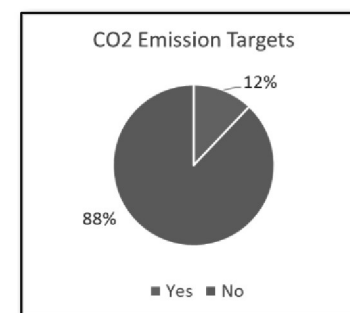
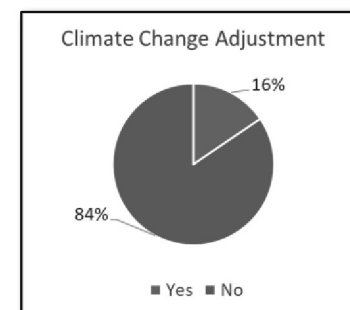
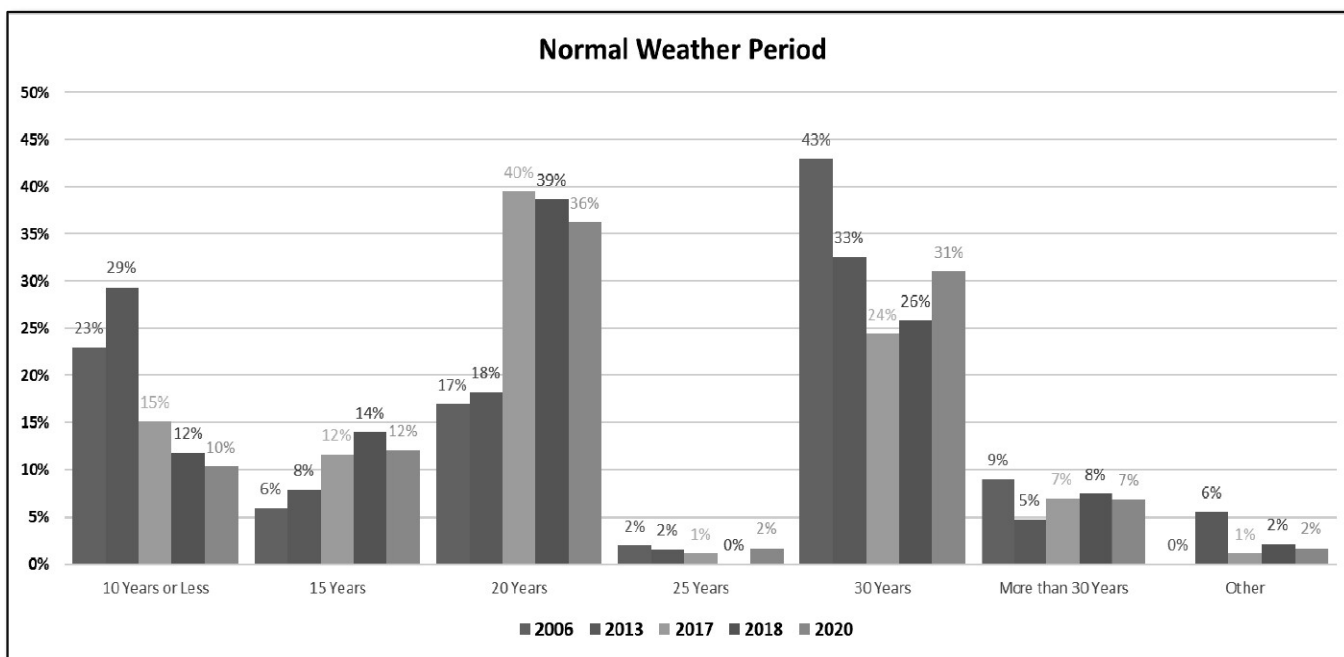


Normal Weather



- » 20- and 30-year normal weather are the dominate normal weather periods
- » Few companies recognize climate issues in their forecast