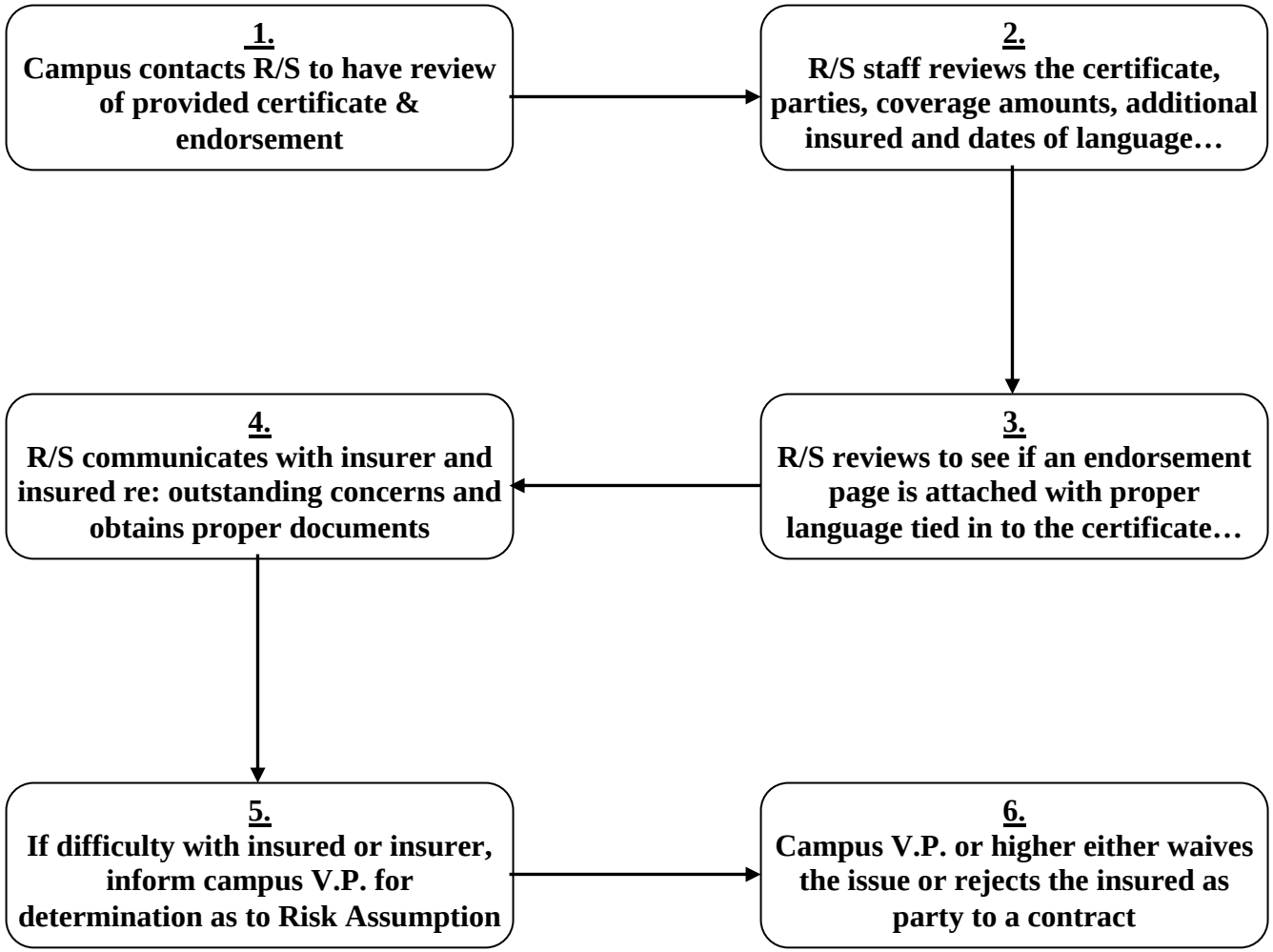INSURANCE CERTIFICATE / ENDORSEMENT REVIEW