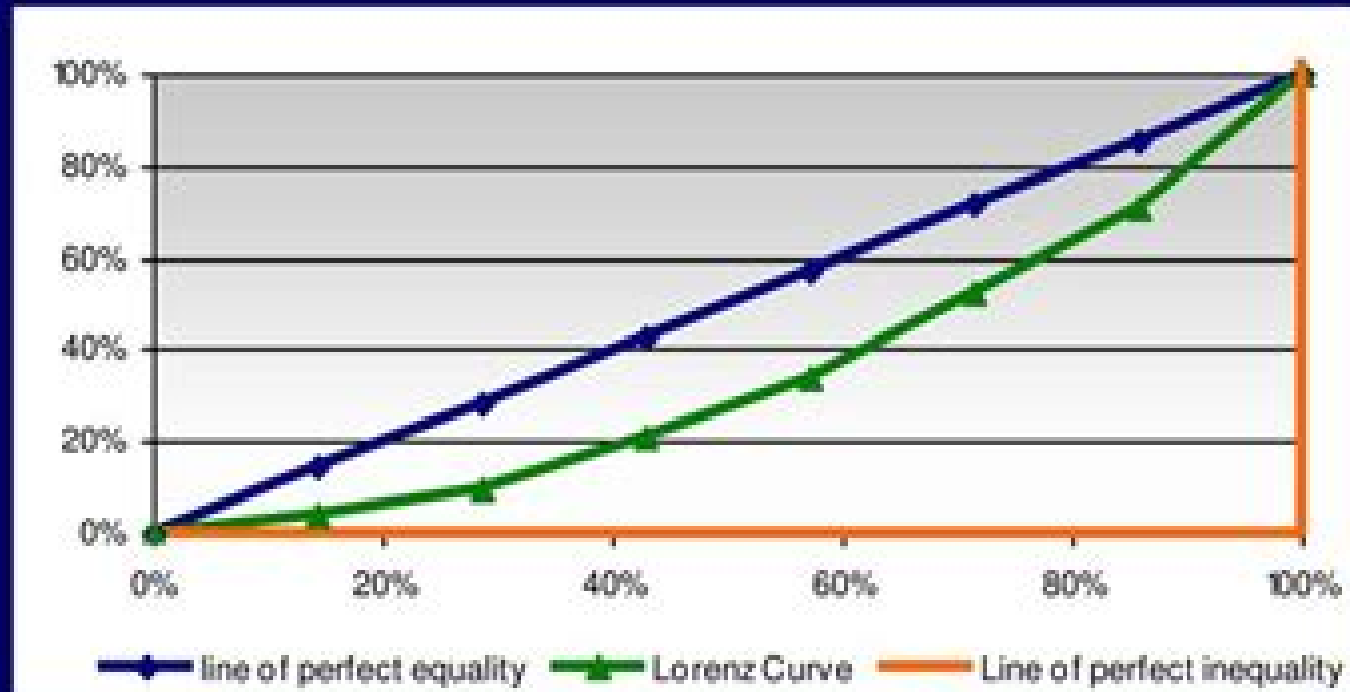


3) *Measuring Concentration Risk & underwriting new business*



Where the vertical axis represents the cumulative distribution function of exposure and the horizontal axis represents the cumulative percentage of the relevant subdivision (i.e sector, country, debtor).

The Gini Coefficient is the area between the line of perfect equality and the observed Lorenz curve, as a percentage of the area between the line of perfect equality and the line of perfect inequality.

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