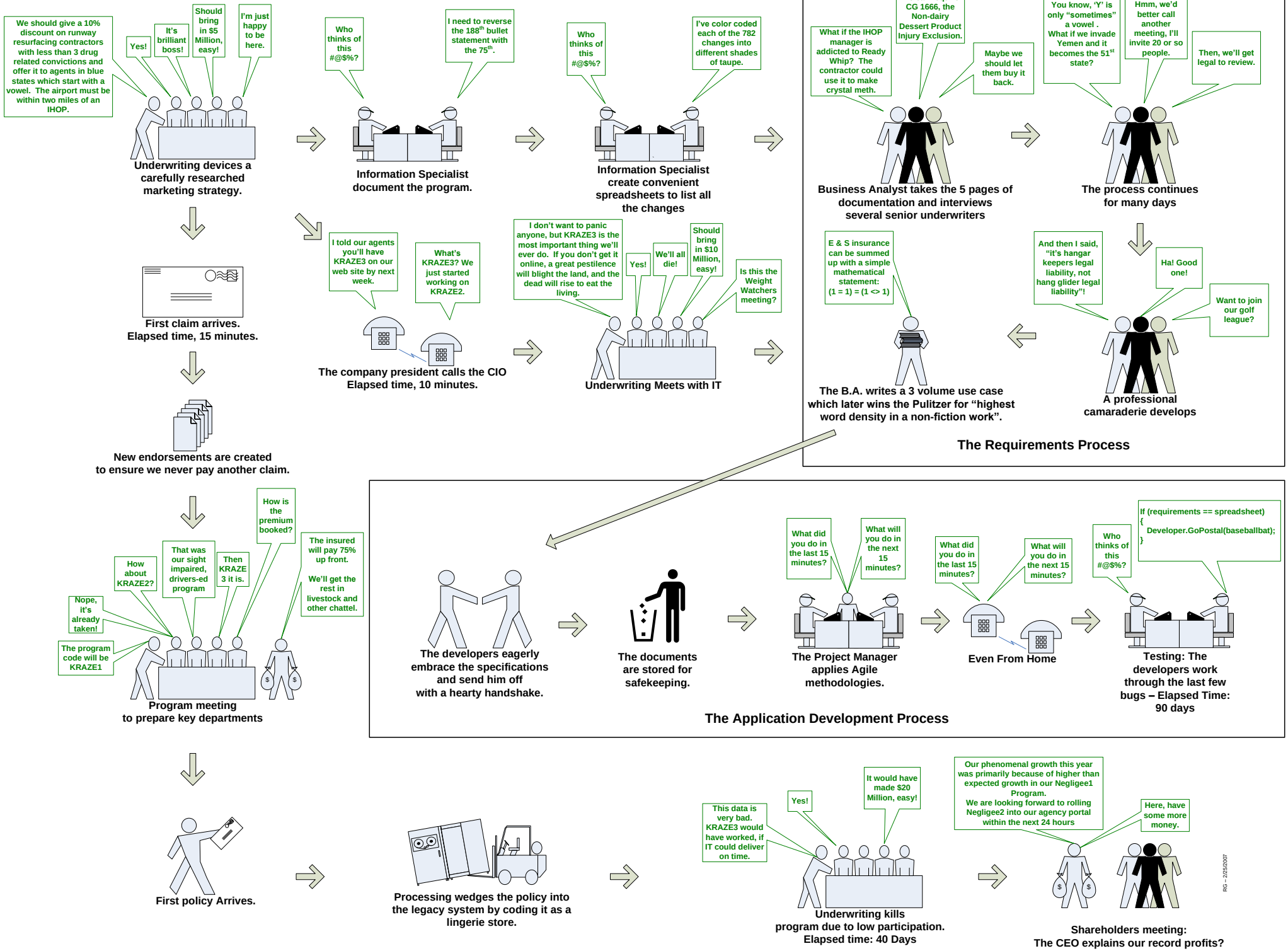Cogs - Product Development in E & S Insurance