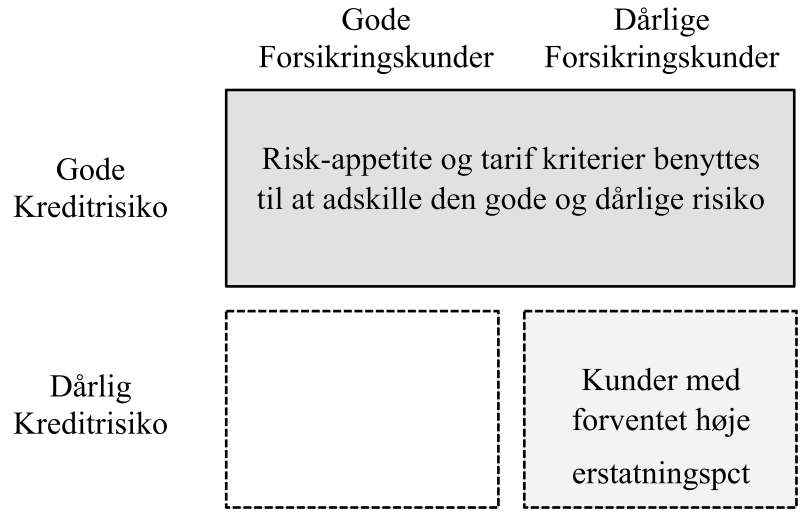Figur 2: Sammenhæng mellem kreditrisiko og forsikringsrisiko