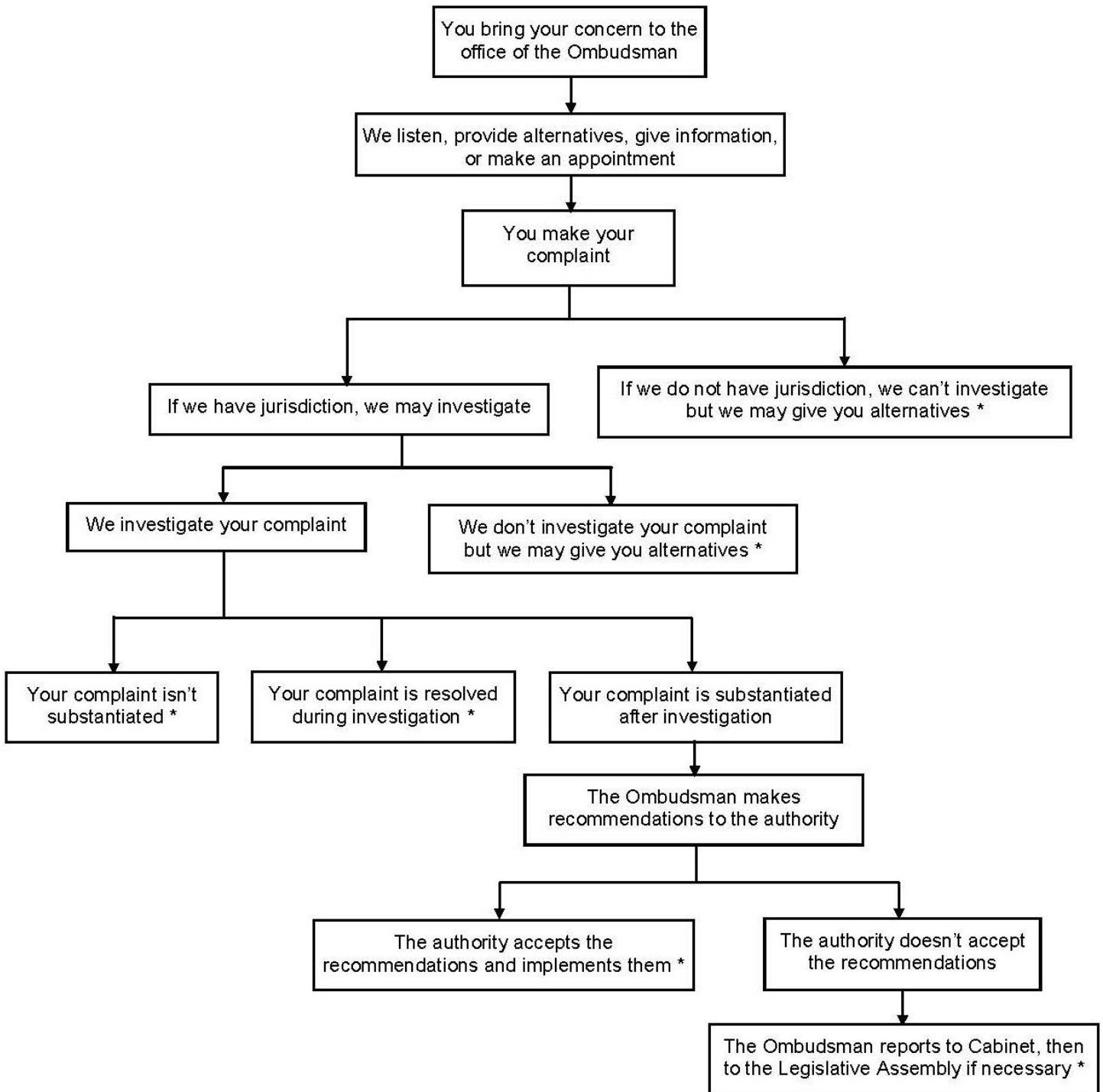




COMPLAINT FLOW CHART



* We report to you or give the reason for this decision.