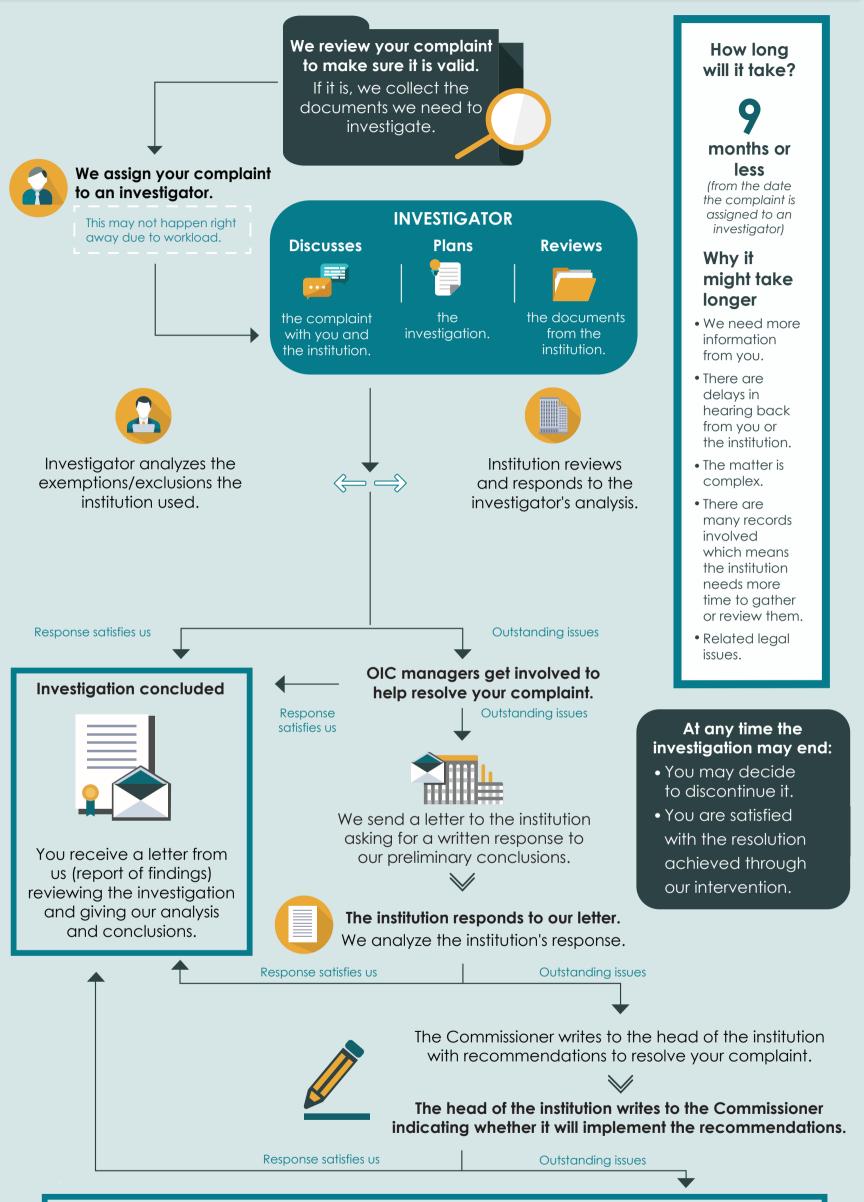
EXEMPTION AND/OR EXCLUSION COMPLAINTS

HERE'S WHAT HAPPENS WHEN WE RECEIVE YOUR COMPLAINT



Investigation concluded



You receive a letter from us (report of findings) reviewing the investigation and giving our analysis and conclusions.





We may ask for your consent to take any outstanding issues to court.