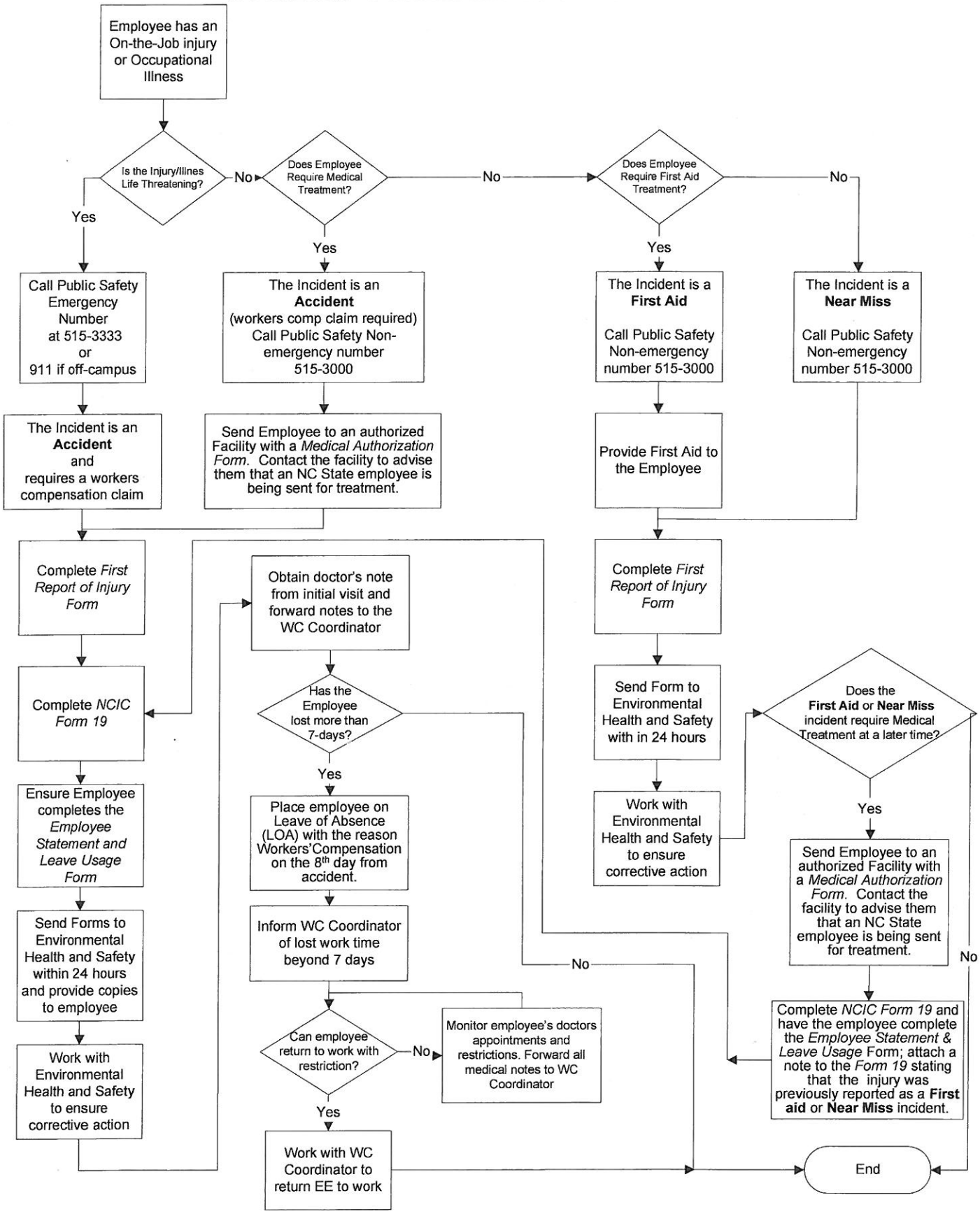WORKERS' COMPENSATION FLOWCHART