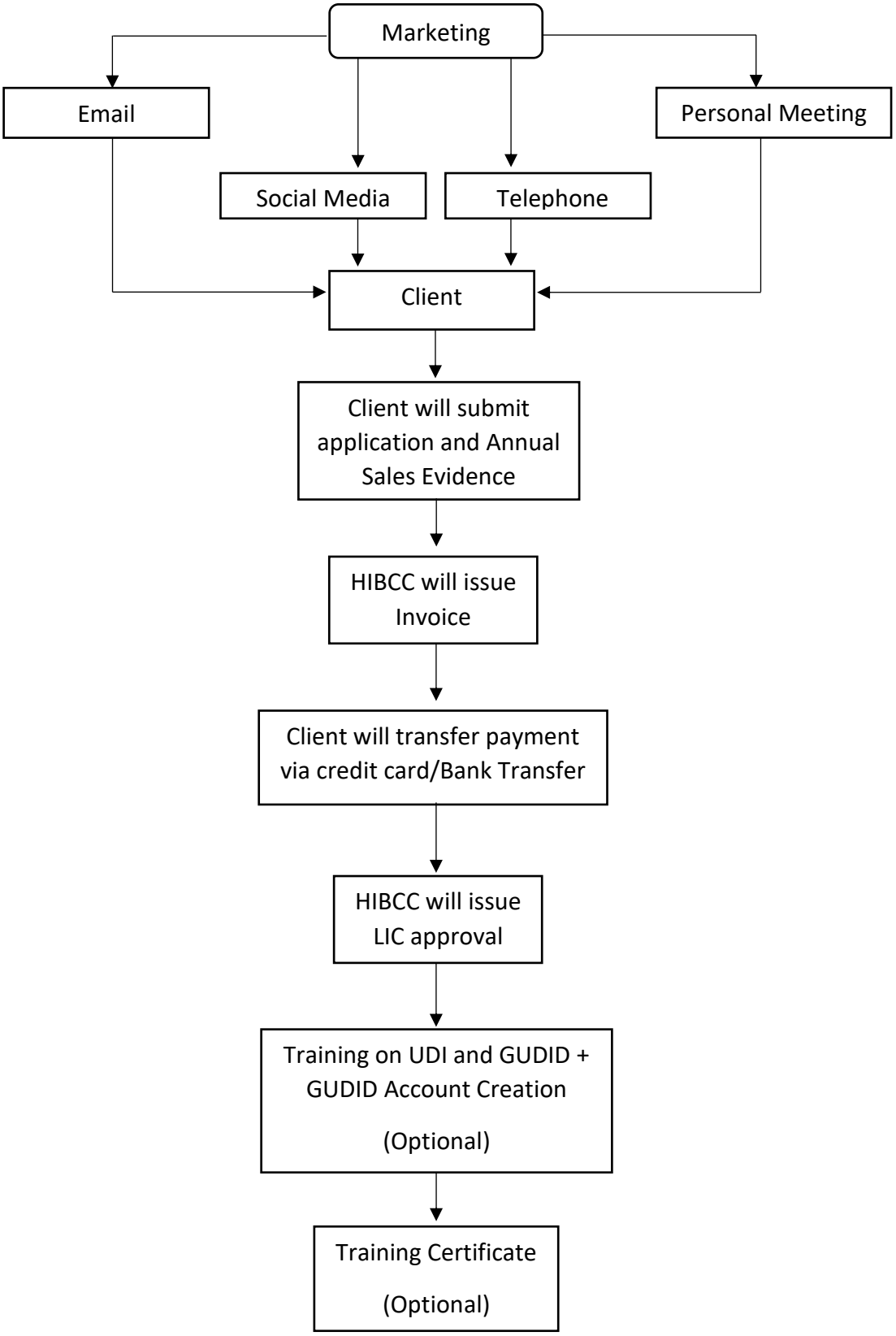FLOWCHART FOR HIBCC LIC MEMBERSHIP