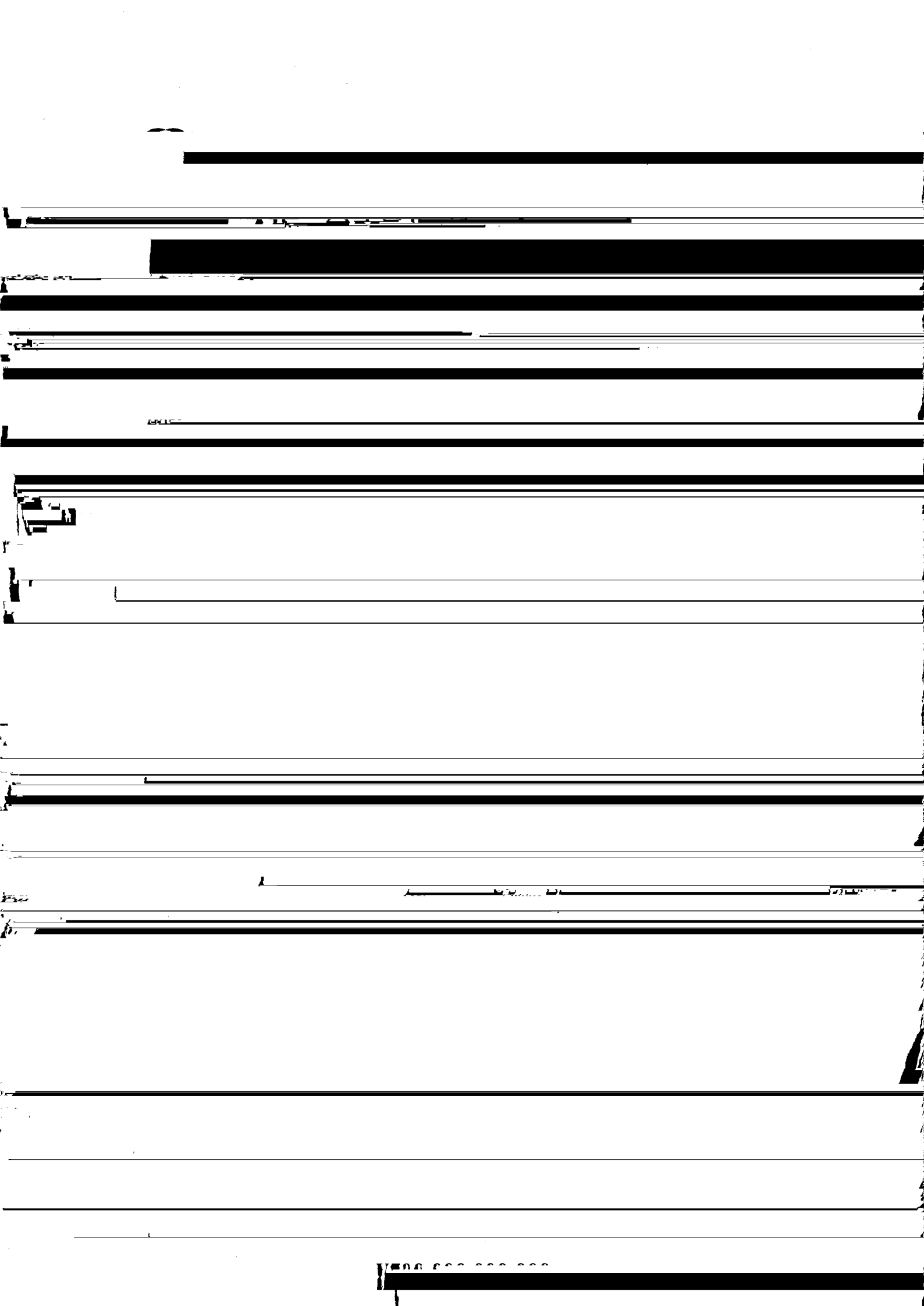

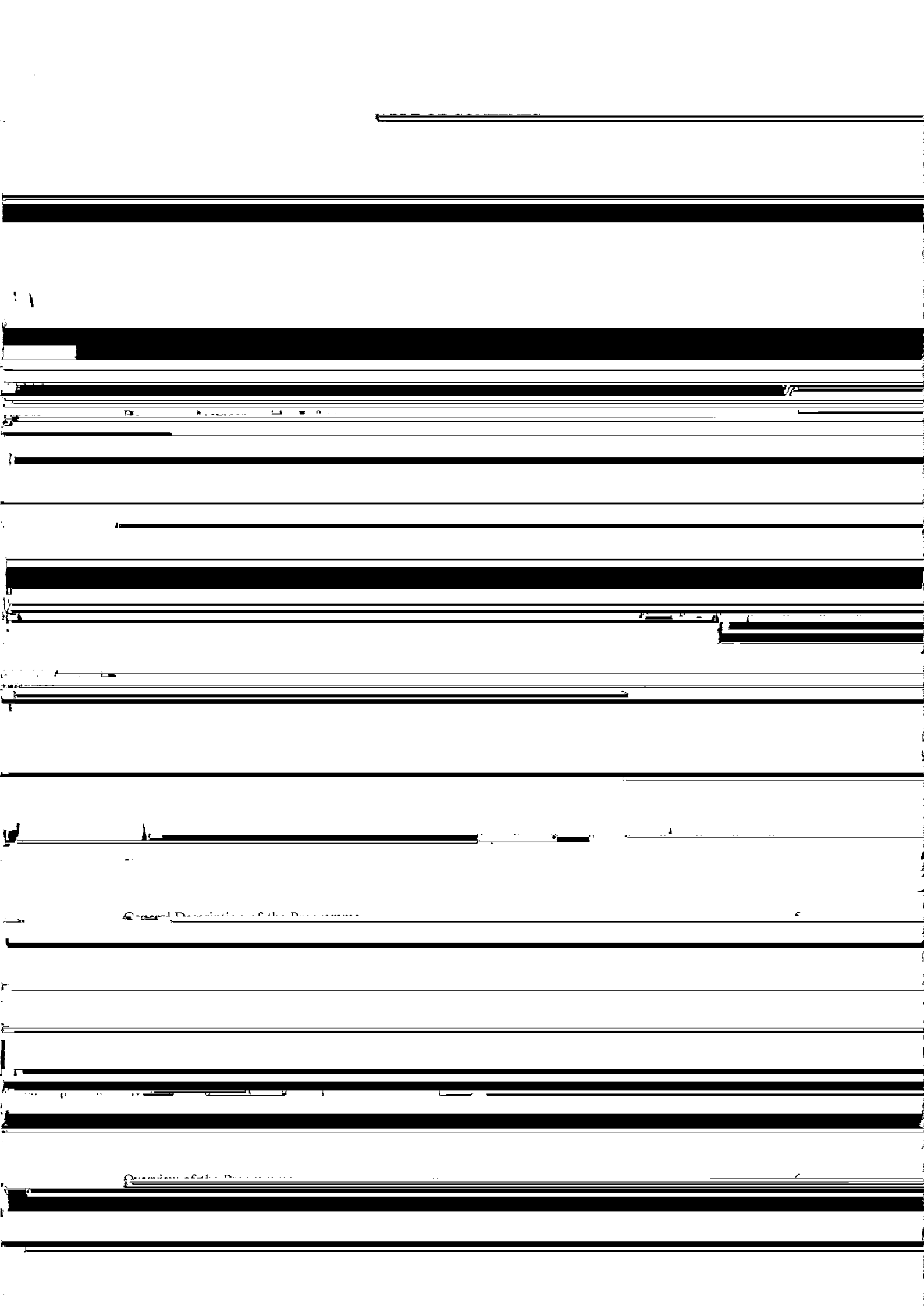

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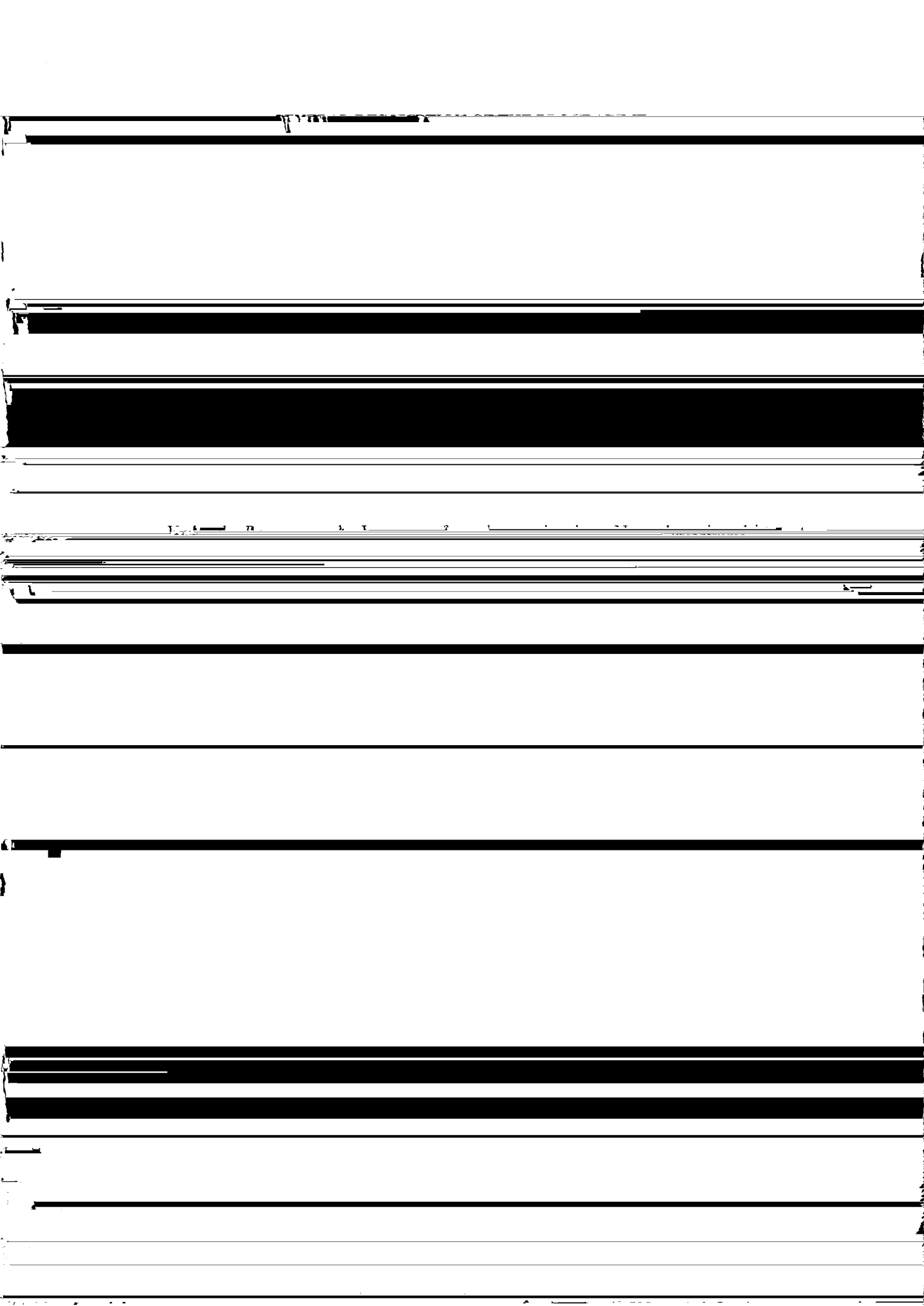

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Policy of dealing with problem claims

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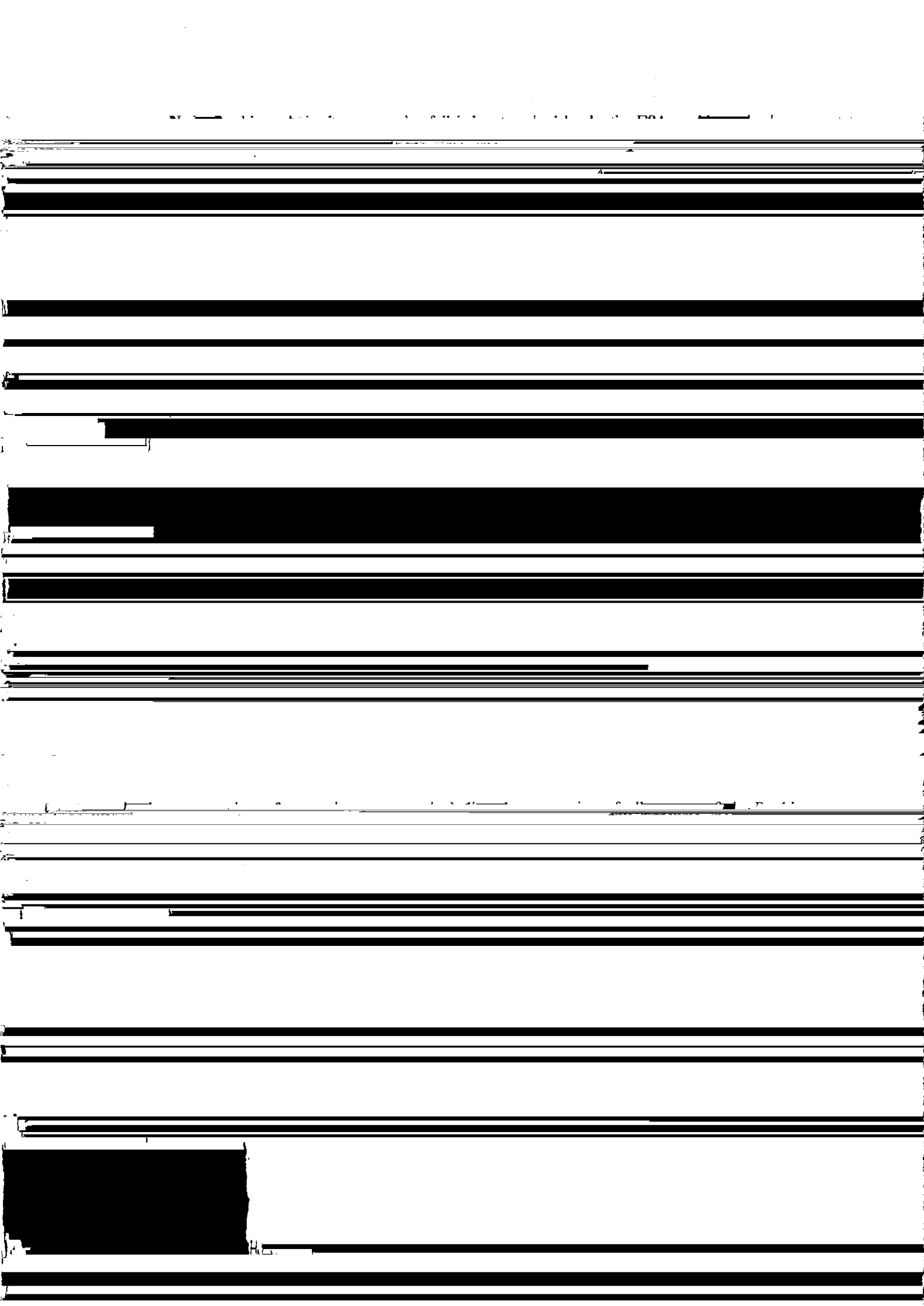

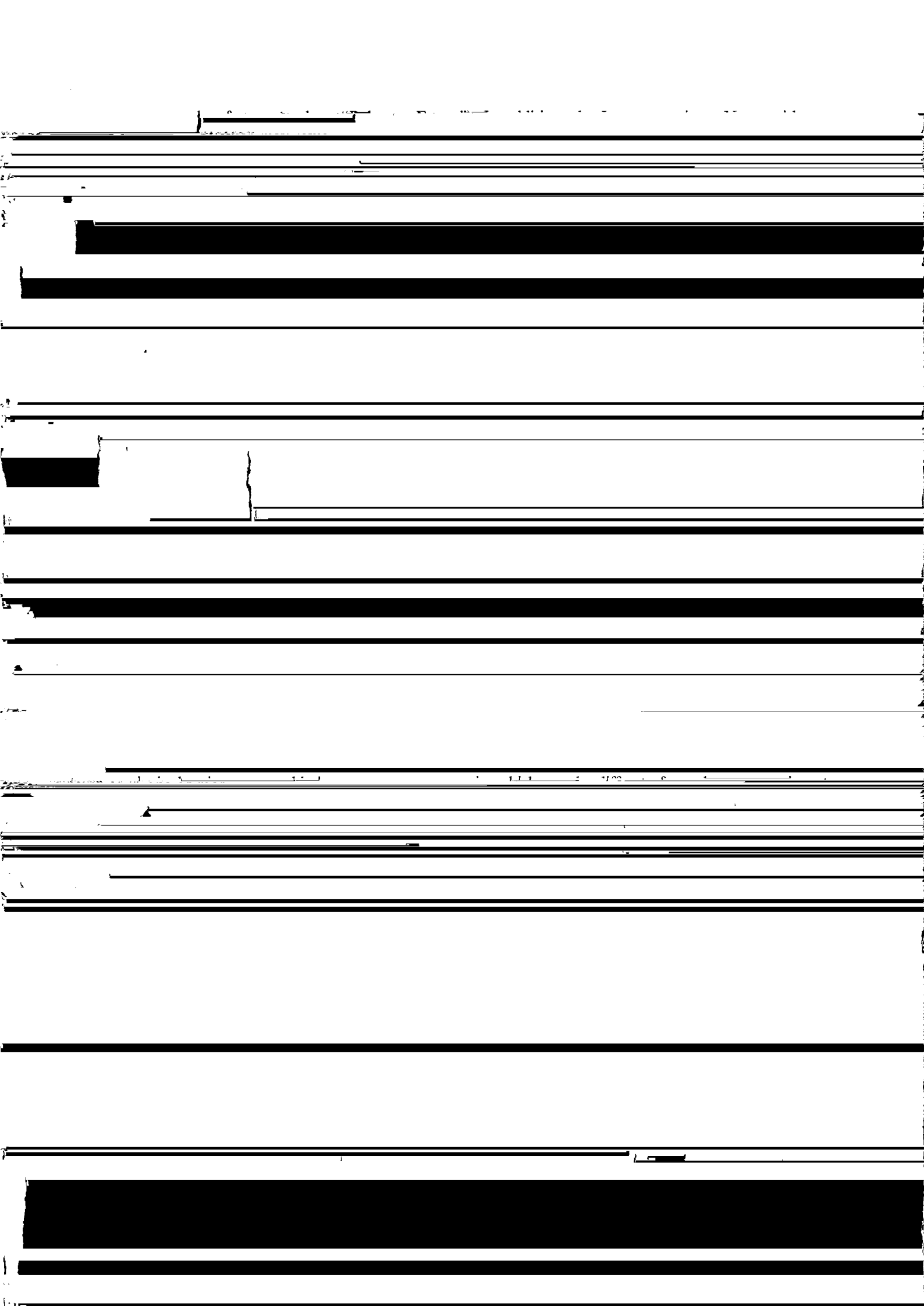

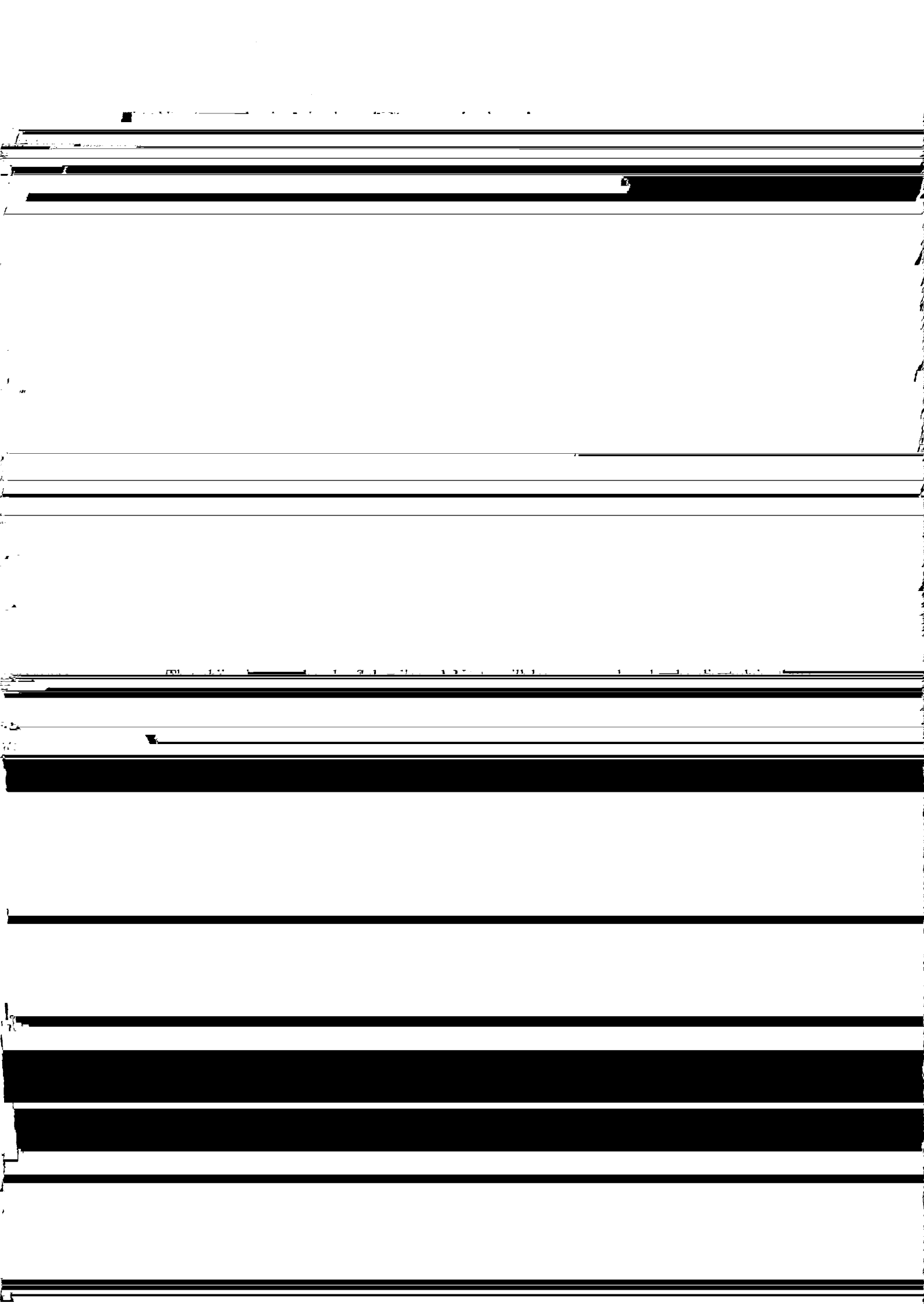

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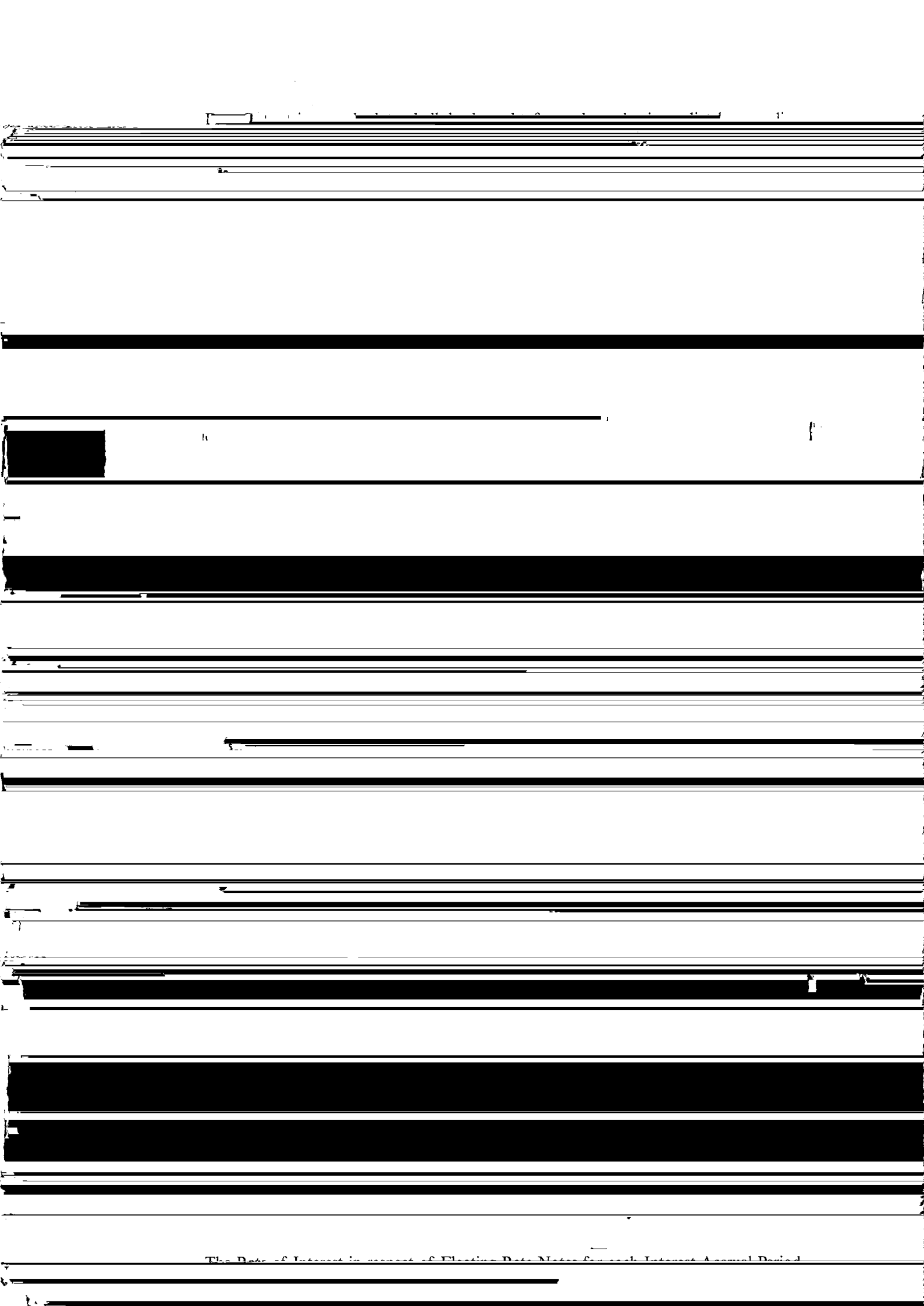
3. Negative Pledge



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