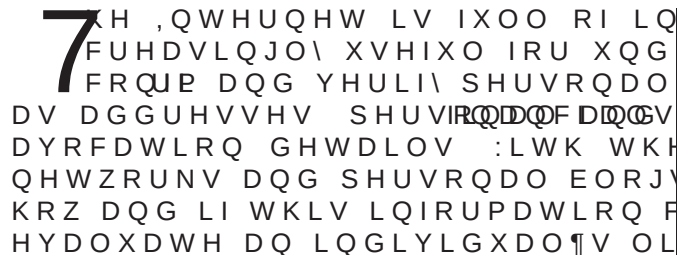


4



([HFXWLYH 6 X7KH XVH RI LQIRUPDWLRQ
VRFLDO QHWZRUNV KDV EHHQ D IUHT
WRSLF LQ WKH LQVXUDQFH LQGXVWU\
DVNLQJ ZLWK LQFUHDVLQJ IUHTXHQF
,QWHUQHWT\ YDVW UHDFK QRZ PDNHV
PDWLRQ UHVRXUFH IRU DSSOLFDQWV
WLRQV DQG DYRFDWLRQV \$FFRUGLQJ
ODU\ +DQVRQ RI 5*\$ 5HLQVXUDQFH & R
,QWHUQHWT\ SIXO WRRO EXW LQWHUQHWT\
PHDVXUH FDVH E\ FDVH DQG LQWHUQHWT\
XQGHUZULWHWT\ H[SHULHQFH LQWHUQHWT\

Y R O Q

SDUWLFLSDWLQJ LQ WKHLU DYRFDWLRQ IRXQGHUZULWHUV XQGHUWVWDQG WKH DSSOLFDQW IRU WKLV FDVH 7KH
XQGHUWVWDQJ WKH DSSOLFDQW IRU WKLV FDVH
6DQFWLRQHG DFWLYLWLHV WSLFDQV SRVWDQGHQV DFWLRQDOW IXMVWL
RQ WKHLU ZHEVLWHV)RU H[DPSOH QYHQHG FKHUHQGLQJ PDPLRQ WKDW ZD
SHWLWLRLQV ZLOO SRVW LQIRUPDWLRQ, DFWLRQV WKH ZLQQHUV RI
D SDUWLFXODU UDFH DQG ZLOO LQFOXGH VSHHG REWDLQHG
KRUVHSRZHU RI WKH YHKLFOHV DQG SRVWDQGHQV DGPLWWHG WUDYHO
LQIRUPDWLRQ FDQ EH YHU\ XVHIXO QGHUWVWDQJ DFWLRQV DYRFDWLRQ TX
VHHNLQJ WR XQGHUWVWDQG WKH SDUWLFWLRLQ DQRXSSOLFDQV DFWLRQJ ZDV
UDFLQJ DFWLYLW\ DQG FDQ KHOS DFWLRQV DFWLRQV DFWLRQV DFWLRQV
FXUDWH DVVHVVPHQW RI WKH DFWLRQV WKH DSSOLFDQW IRU P
RUGHUHG DQG WKH UHFRUGV UHIHUU
ORXQWDLQ FOLPELQJ LV DQRWKHU SDUWLFWLRLQ (LYHUW
PDWLRLQ PD\ EH SRVWHG RQ WKH ,QWHUQHW ,I IRU H[DPSOH
DQ DSSOLFDQW KDV DWWHPSWHG WR, DFWLRQV DFWLRQV DFWLRQV DFWLRQV
WKH SHUVRLQV QDPH DQG GHWDLOV DFWLRQV DFWLRQV DFWLRQV DFWLRQV
PRVW OLNHO\ EH IRXQG RQ OLVWRNHV SRVWDQGHQV DFWLRQV DFWLRQV DFWLRQV
ZKR IUHTXHQWO\ SRVW RQ WKH DFWLRQV DFWLRQV DFWLRQV DFWLRQV
VKRS 4XHVWLRLQV DERXW DQ DSSOLFDQW IRU DYRFDWLRQV
ZLOO JHQHUDOO\ DULVH ZKHQ HYDQFHQIRUW DFWLRQV DFWLRQV DFWLRQV
SDUWLFLSDWLRLQ LQ DQ DFWLYLW\ WKXUQSSOLFDQWV, DFWLRQV DFWLRQV DFWLRQV
DQG WKH DSSOLFDQW HLWKHU GLFWLRQV DFWLRQV DFWLRQV DFWLRQV DFWLRQV
RU SURYLGHG LQFRPSOHWH GHWDLOV DFWLRQV DFWLRQV DFWLRQV DFWLRQV
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QRW EH WKH GHFLVLRQ PDNHU IRU DFWLRQV DFWLRQV DFWLRQV DFWLRQV
TXHVWLRLQV PD\ QHHG WR EH DVN DFWLRQV DFWLRQV DFWLRQV DFWLRQV
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3. \$Q DSSOLFDQW DGPLWWHG DYLDWLRLQ
,Q 1RYHPEHU 5*\$ FRQGXFWHG DFWLRQV DFWLRQV DFWLRQV DFWLRQV
DSSURYDO VWXG\ WR WHVW WKH ,QWHUQHW IRU XVHIXOQHVV DV D
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ZDV XQFRYHUHG IRUHV UHRYHUHG DFWLRQV DFWLRQV DFWLRQV DFWLRQV
LQ GHSWK VWXG\ ZDV UHFRPPHQG DFWLRQV DFWLRQV DFWLRQV DFWLRQV
7KH LQ GHSWK VWXG\ UHVLHZHG D WRWDO RI FDVHV ZLWK
DYRFDWLRQ DQG DYLDWLRLQ DFWLRQV DFWLRQV DFWLRQV DFWLRQV
\LHOGHG VDOLHQW DGGLWLRQDOT DFWLRQV DFWLRQV DFWLRQV DFWLRQV
WKR VH FDVHV /LVWHG EHORZ DUHD DFWLRQV DFWLRQV DFWLRQV DFWLRQV
KDG EHQ NQRZQ DFWLRQV DFWLRQV DFWLRQV DFWLRQV

1. \$Q DSSOLFDQW OLVWHG KLV RFDWLRQV DFWLRQV DFWLRQV DFWLRQV DFWLRQV
WLRLQ DV JDV VDWLRLQ RZHU +XUDWLRLQV DFWLRQV DFWLRQV DFWLRQV DFWLRQV
VFXED GLYLQJ DFWLRQV DFWLRQV DFWLRQV DFWLRQV
GLYHV DFWLRQV DFWLRQV 1R VSHFDOW\ GLYHV ZHUH
OLVWHG

\$Q ,QWHUQHW VHDUFK IRXQG WKH DSSOLFDQW IRU QDPH RQ D
EXVLQHVV VLWH DGYHUWLVLQJ ZUHFN GLYLQJ H[FXUWLRLQV
7KH LQIRUPDWLRQ ZDV KYHU EILWKH H PDLO
DGGUHV RQ WKH DSSOLFDWLRLQ ZKLFK ZDV WKH VDPH DV
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