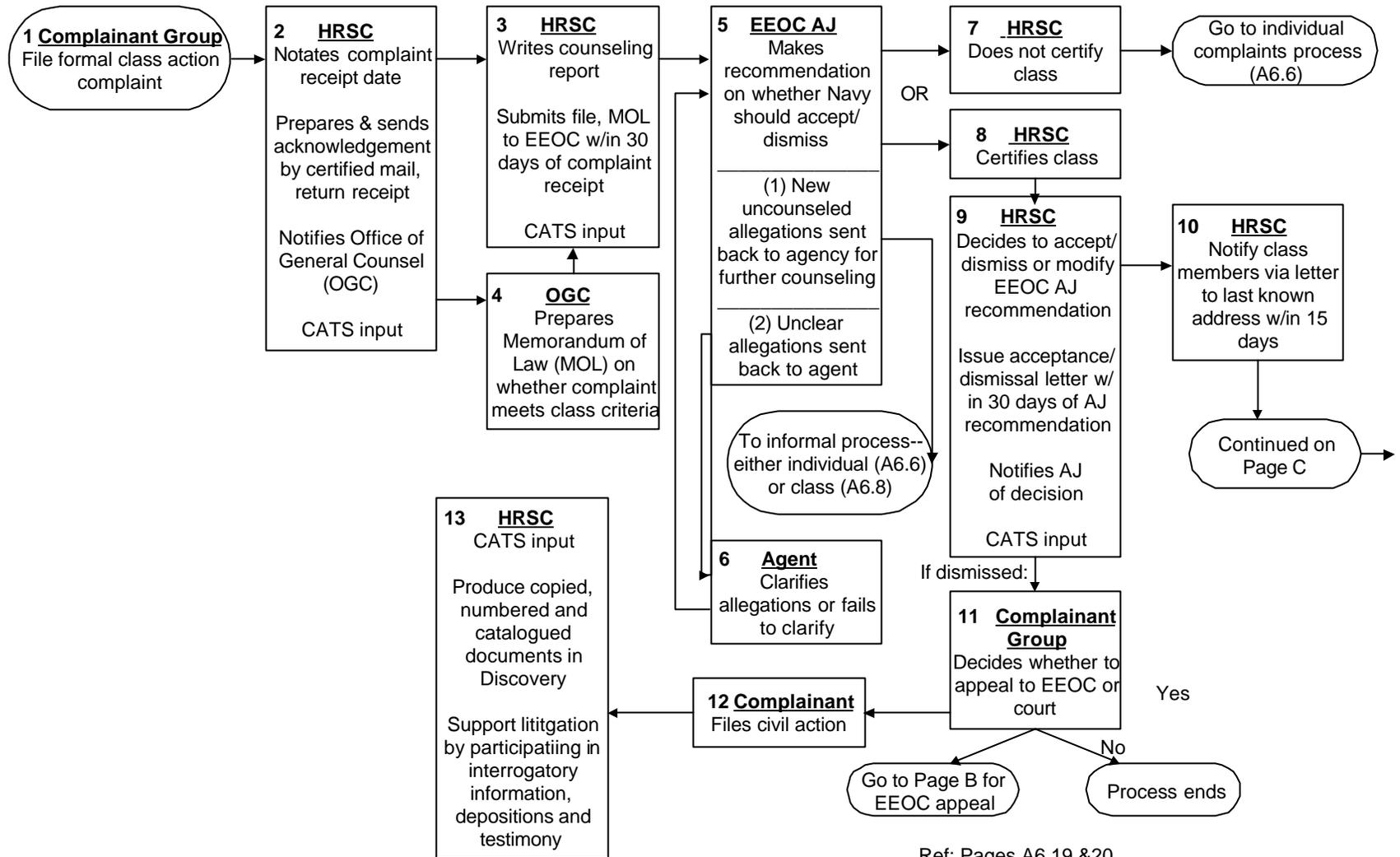


A6.9 - Formal Class Complaints Process



Ref: Pages A6.19 &20

NOTE: HRSC ATTEMPTS SETTLEMENT THROUGHOUT THIS PROCESS-- IF SUCCESSFUL, THEN HRSC WRITES AGREEMENT AND ENSURES COMPLIANCE BY PARTIES.