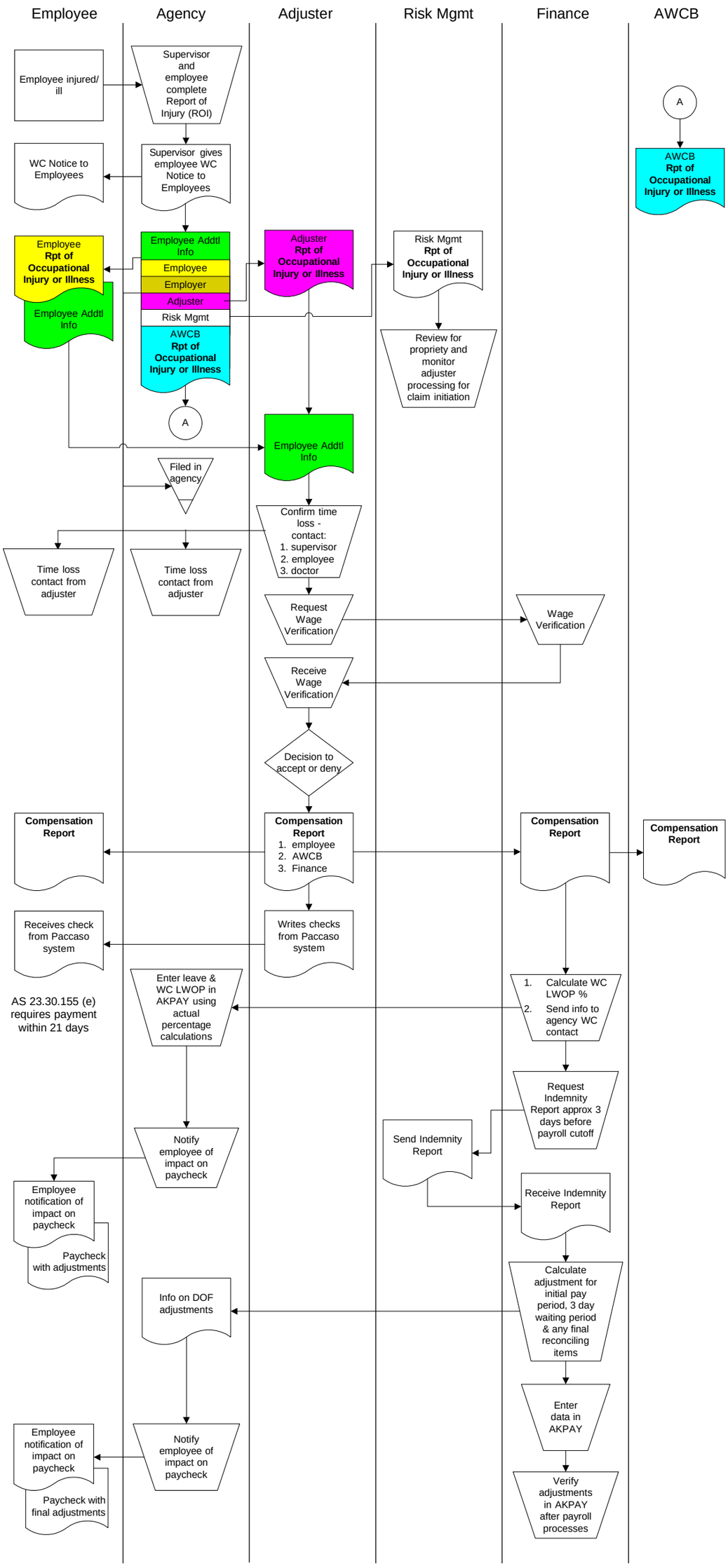BLUEPRINT OF WORKERS' COMPENSATION PROCESS