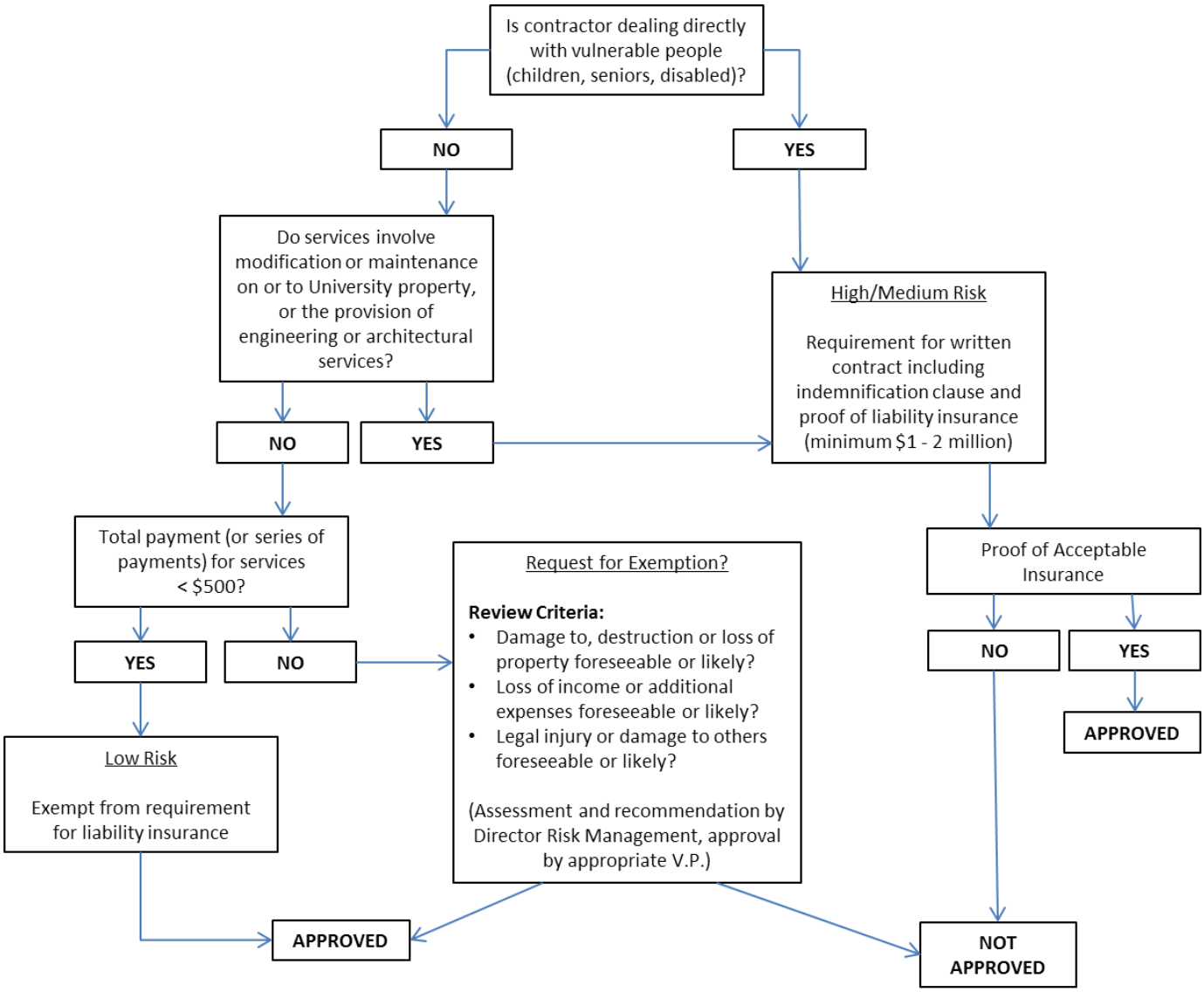
APPENDIX A

Decision Tree:
Requirement for Independent Contractor Liability Insurance