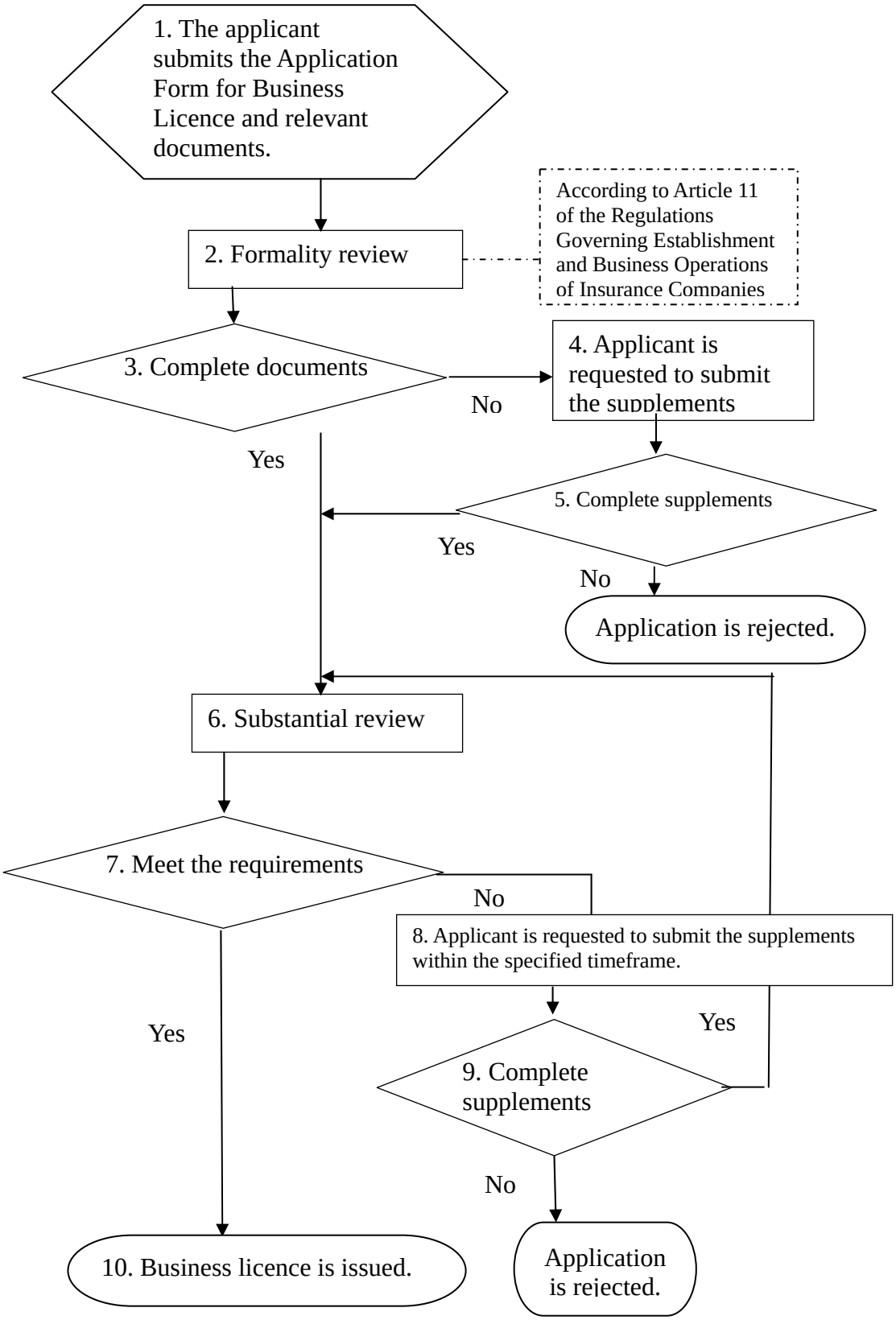Flow Chart Demonstrating Application Procedure for Insurance Business Licence