





7KH DXGLW FRYHUHG SHRSOH DJHG \HDUV DQG ROGHU ZLWK D G
VFKL]RDIIHFWLYH GLVRUGHU ZKR ZHUH XVLQJ FRPPXQLW\ PHQWDO
+HDOWK 7UXVWV DQG +HDOWK %RDUGV LQ (QJODQG DQG :DOHV WK
DVNHG LI WKH\ ZDQWHG WR EH SDUW RI WKH DXGLW ZKHQ ZH WDO
DOVR PHDQ +HDOWK %RDUGV ,Q WKH HQG RXW RI 7UXVWV WR

2QFH D 7UXVW DJUHHG WR WDNH SDUW LQ WKH DXGLW WKH\ KDG V
ZLWK D GLDJQRVLV RI VFKL]RSKUHQLD RU VFKL]RDIIHFWLYH GLVRU
FRPPXQLW\ PHQWDO KHDOWK VHUYLEFHV 7KHVH SHRSOH WKHQ UHF
WKHLU H[SHULHQFH RI ORFDO VHUYLEFHV 7KH\ DOVR UHFHLYHG D
WKHLU FDUHU LI WKH\ KDG RQH 7KH FDUHU YHUVLRQ RI WKH TXHV
WKH LQIRUPDWLRQ DQG VXSSRUW IRU FDUHUV %RWK TXHVWLRQQD
SHRSOH ZLWK VFKL]RSKUHQLD DQG FDUHUV UHWXUQHG WK

7KH 7UXVW DOVR KDG WR UDQGRPO\ VHOHFW SDWLHQW UHFRUG
LQIRUPDWLRQ IURP WKH UHFRUGV WR WKH DXGLW 7KLV LQFOXGHG
WKH\ ZHUH SUHVFULEHG DQG ZKHWKHU WKHUH ZDV D QRWH RI D S
SHUVRQ¶V UHFRUG)RU VRPH SHRSOH WKHUH ZLOO EH UHVXOWV I
DV ZHOO DV UHVXOWV IURP WKHLU 7UXVW UHFRUG +RZHYHU ZH GR
ERWK DV WKH LQIRUPDWLRQ LV DOO DQRQ\PRXV

7KH 1DWLRQDO \$XGLW WHDP WKHQ FRPELQHG LQIRUPDWLRQ IURP V
SDWLHQW UHFRUGV 7KH\ FRPSDUHG WKLV LQIRUPDWLRQ DJDLQVW
SHRSOH¶V H[SHULHQFHV RI VHUYLEFHV LQYROYHHPHQW SK\VLFD K
DQG SV\FKRORJLFD KKHUDSLHV

%HWZHHQ DQG RI FDUHUV IURP GLIIHUHQW 7UXVWV VDLG WKH WKH LQIRUPDWLRQ DQG VXSSRUW WKH\ UHFHLYH 7KLV LV D KXJH ZHUH GLVVDWLV¿HG ZLWK WKH LQIRUPDWLRQ DQG VXSSRUW WKH\

,W LV FUXFLDO WKDW FDUHUV DUH DEOH WR DFFHVV KLJK TXDOLW VXSSRUW ZKHQ WKH\ QHHG LW 7KH LQYROYHPHQW RI FDUHUV LQ WUHDWPHQW FDQ RIIHU YDOXDEOH LQIRUPDWLRQ DQG LQVLJKW ZK YLWDO WKH\ FDQ DFFHVV LQIRUPDWLRQ WR KHOS WKHP EH LQYROY WKH\ FDUH IRU LI FRQVHQW KDV EHHQ JLYHQ

0HQWDO +HDOWK 7UXVWV VKRXOG LQYROYH ERWK ORFDO SHRS DQG FDUHUV LQ GHYHORSLQJ DQ DFWLRQ SODQ IRU LPSURYLQ WKH\ RIIHU

)RU WKH QH[W DXGLW WKH PLQLPXP UHTXLUHPHQWV IRU H[SHU VKRXOG EH UDLVHG VR VHUYLEFHV FRQLQXH LPSURYLQJ

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RI FDVHV +RZHYHU LQ RI FDVHV LW ZDV XQFOHDU IURP WKH U
KDG EHHQ RIIHUHG RU QRW 7KLV LV ZRUU\LQJ DV SURYLGLQJ LQ
SHRSOH LQ WKHLU FDUH DQG HPSRZHULQJ WKHP WR PDNH LQIRUP
V\WHPV LQ SODFH WR HQVXUH WKLV LV KDSSHQLQJ DQG LV EHLQ

7KH TXHVWLRQQDLUHV VKRZHG WKDW RI SHRSOH KDG EHHQ RI
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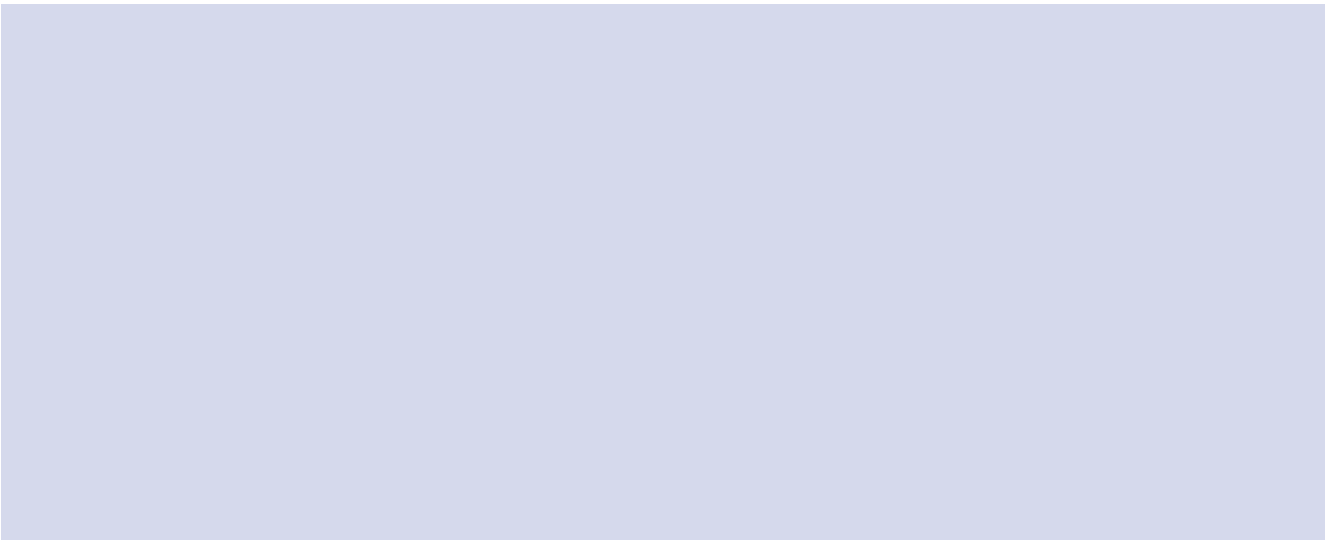
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- ☐ 1 \$ SDWLHQW QHYHU S
DQ DQWLSV\FKRWLF
- ☒ , FDQW VDI GR QRW M
- ☐ 1R
- ☐ <HV WR VRPH H[WHQW
- ☐ <HV \HV GH¿QLWHO\

:HUH \RX JLYHQ:DV WKLV LQIRUPDWLRQ WKH SDWLHQW
ZULWWHQ LQIRUPDWLRQ RU SUHSHQW HGHW RZLWK ZULWWHQ
DERXW WKH PHGLVWLQJ" ZDI \RX FRXQG GRUPDWLRQ RU
VHUYLEFH XVHU V\WHPV\ XQGHUWDQG"
VHUYLEFH XVHU VXUYH\

7KLV KLJKOLJKWV WKH QHHG WR LPSURYH KRZ 7UXVWV SURYLGH L
LQIRUPHG FKRLFHV DURXQG WUHDWPHQW DQG FDUH 7KLV LV SDU
PHGLFDWLRQ DV VLGH HIIHFWV FDQ KDYH D VLJQL¿FDQW SK\VLFD
WR EH LQIRUPHG DERXW ULVNV DV ZHOO DV EHQH¿WV

2QO\ RI SHRSOH DQVZHULQJ TXHVVLRQQDLUHV VDLG WKDW WKH
EHHQ WDNHQ LQWR DFFRXQW LQ GHFLVLRQV DURXQG DQWLSV\FKR
KRZHYHU VDLG WKDW MXVW RYHU RI SHRSOH ZHUH LQYROYHG L
SURIHVVRQRDOV DQG SHRSOH XVLQJ VHU\LFHV PD\ KROG GLIIHU
LQ GHFLVLRQV PHDQV ,Q DOPRVW D WKLUG RI FDUHV WKH SDWL
ZKHWKHU SHRSOH ZHUH LQYROYHG LQ GHFLVLRQV RU QRW 7KH HP
SDWLHQW FHQWUHG FDUH DQG VKDUHG GHFLVLRQ PDNLQJ PXVW D
KHDOWK VHU\LFHV 7KLV DXGLW VXJJHVWV WKDW WKLV DVSHFW R





7KH DXGLW DOVR ORRNHG DW WKH SURFHVV WKDW KHDOWK SURIH
SUHVFULELQJ FOR]DSLQH &OR]DSLQH LV RIWHQ UHVHUYHG IRU SH
EHQH¿W IURP VWDQGDUG DQWLSV\FKRWLF WUHDWPHQW ,Q WKHVH
EH GHVFULEHG DV µWUHDWPHQW UHVLVWDQW¶ ,Q JHQHUDO DURX
VFKL]RSKUHQLD KDYH D WUHDWPHQW UHVLVWDQW LOOQHVV

%HIRUH SUHVFULELQJ FOR]DSLQH JXLGHOLQHV UHFRPPHQG WKDW
DQWLSV\FKRWLF PHGLFDWLRQV IRU DW OHDVW IRXU ZHHNV WR VHI
FDVHV SURIHVVLRQDOV KDG IROORZHG WKLV SURFHGXUH %XW VR
DQWLSV\FKRWLF PHGLFDWLRQ EHIRUH VWDUWLQJ FOR]DSLQH ,QR
SURFHVV KDYH QRW EHHQ IROORZHG ,W LV XQFOHDU ZKHWKHU WK
EHLQJ VHYHUHO\ XQZHOO SRRU UHFRUGLQJ RI PHGLFDWLRQ LQ WK
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ORUH SHRSOH VHHPHG WR EH WDNLQJ FOR]DSLQH WKDQ SUHYLRXV
SUREDEO\ EHFDXVH WKH DXGLW IRFXVHG RQ SHRSOH EHLQJ WUHDV
ZKLFK ZRXOG LQFOXGH PRUH SHRSOH ZKRVH LOOQHVV ZDV WUHDW
DXGLW VKRZHG WKDW WKHUH ZHUH PDQ\ SHRSOH ZKR ZHUH WUHDW
EHHQ RIIHUG FOR]DSLQH ZLWKRXW DQ\ UHFRUGHG H[SODQDWLRQ
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+RZHYHU IRU PDQ\ SHRSOH ZKRVH LOOQHVV LV WUHDWPHQW UHVL

7 0pO YHEVQGp R

&RJQLWLYH EHKDYLRXUDO WKHUDS\ DQG IDPLO\ WKHUDS\ DUH ER
RQ VFKLJRSKUHQLD IURP WKH 1DWLRQDO ,QVWLWXWH RI +HDOWK

7KH DXGLW VKRZHG WKDW RI HOLJLEOH SHRSOH KDG EHHQ RII
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,QFUHDVH DFFHVV WR SV\FKRORJLFDO WKHUDSLHV SDUWLFX
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7UXVWV VKRXOG LGHQWLI\ DQG DGGUHVV WKH EDUULHUV WK
WKHUDSLHV



7KH FROXPQ μDOO ¿YH FDUGLRPHWDEROLF ULVN LQGLFDWRUV PR
VPRNLQJ VWDWXV %0, EORRG JOXFRVH OLSLGV DQG EORRG SU

:KHQ SHRSOH XVLQJ VHUYLFHV ZHUH DVNHG LI WKH\ KDG UHFHLY
WKH ODVW PRQWKV WKH QXPEHU ZDV PXFK KLJKHU ZLWK V
YHUVXV RI VHUYLFH XVHUV ZKR 7UXVWV VDLG KDG KDG D IXOO
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)RU H[DPSOH VRPHRQH PLJKW WKLQN WKH\ KDYH KDG D KHDOWK
DQG DVNHG DERXW VPRNLQJ +RZHYHU D IXOO SK\VLFD KHDOWK
GLIIHUHQW WHVWV

3HRSOH QHHG PRUH LQIRUPDWLRQ DERXW SK\VLFD KHDOWK FK
JXLGHOLQHV RU DJUHHPHQWV DPRQJ KHDOWK SURIHVVLRQDOV D
WR PRQLWRU SK\VLFD KHDOWK 7KLV PHDQV WKDW FKHFNV FDQ
GLI¿FXOW IRU SHRSOH WR NQRZ ZLWK ZKRP WKH\ VKRXOG UDLVH

7KH UHVXOWV RQ WKLV ZHUH YDULHG RI SHRSOH ZLWK KLJK 9
RIIHUHG VXSSRUW RU DGYLFH +RZHYHU RQO\ RI WKRVH ZLWK
RIIHUHG DSSURSULDWH WUHDWPHQW 7KLV VKRZV WKDW D ORW F
VXSSRUW HYHQ ZKHQ WKH FKHFNV DUH VKRZLQJ WKH\ QHHG LW
WR EH LJQRUHG SHRSOH¶V SK\VLFD KHDOWK FRXOG GHWHULRU
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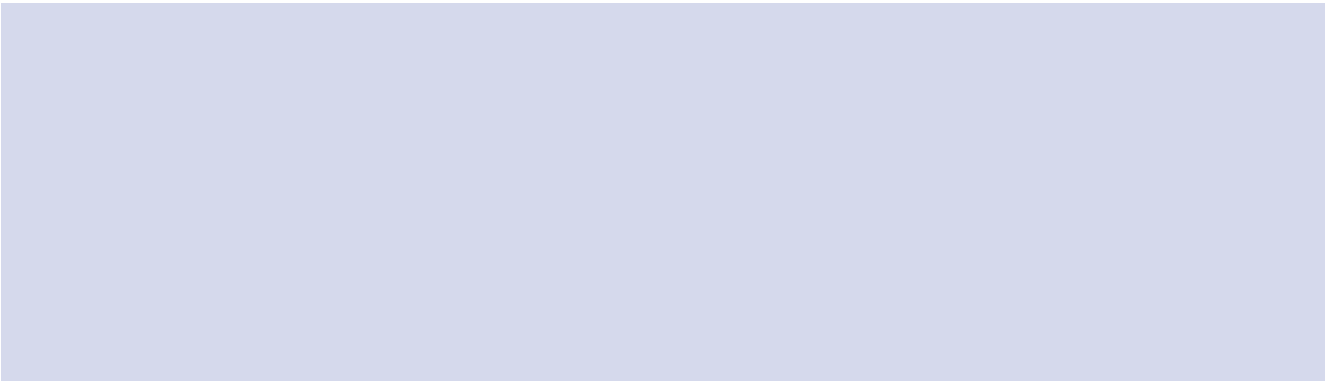
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+HDOWK 3DWKZD\ GHYHORSHG E\ 5HWKLQN 0HQWDO ,OOQHVV

\$OO KHDOWK SURIHVVLRQDOV ZRUNLQJ ZLWK SHRSOH DIIHFW
KDYH WUDLQLQJ RQ FRPPRQ SK\VLFD KHDOWK SUREOHPV H
7KLV LQFOXGHV EHLQJ DEOH WR DVVHVV SK\VLFD KHDOWK

+HDOWK SURIHVVLRQDOV VKRXOG UHIHU WR WKH 3RVLWLYH &
WR EH FOHDU ZKDW WR PHDVXUH ZKHQ DQG ZKDW DFWLRQ WR

,I VRPHRQH QHHGV WUHDWPHQW IRU SK\VLFD KHDOWK SURE
KHDOWK VHUYLFHV VKRXOG VXSSRUW SHRSOH WR DFFHVV W

0HQWDO KHDOWK VHUYLFHV VKRXOG KDYH DFFHVV WR WKH F
D SHUVRQ¶V SK\VLFD KHDOWK



)RU WKLV UHSRUW WKLV PHDQV





\$ PHQWDO

\$Q LQGSHQGHQV ZKHUH WKH SHUVRQ VSHW
RUJDQLVDWLRQ UHVSRQVLEOH IRU SURYLGLQJ
QDWLRQDO JXLGDQFH RQ SURPRWLQJ JRRG KHDOWK
DQG SUHYHQWLQJ DQG WUHDWLQJ LOO KHDOWK

,GHDO PRVW IDYRXUDEOH

:KDW KDSSHQV DV D UHVXOW RI
WUHDWPHQW)RU H[DP SOH WKLV FRXOG LQFOXGH
UHFHYHU\ DQG LPSURYHPHQW

\$ PHGLFDO

H[DPLQDWLRQ ZKLFK LGHDOO\ VKRXOG LQFOXGH
VSHDNLQJ WR WKH SDWLHQW DERXW WKHLU IDPLO\
KLVWRU\ VPRNLQJ VXEVDQFH PLVXVH DQG
DOFRKRO LQWDNH SOXV PHDVXUHV RI ZHLJKW
KHLJKW EORRG SUHVXUH DQG EORRG OHYHOV RI
JOXFRVH OLSLGV DQG SURODFWLQJ LI LQGLFDWHG

7KH VXSSO\ RI

PHGLFDWLRQV XQGHU WKH LQVWUXFWLRQ RI D
KHDOWK SURIHVVLRQDO

\$ KRUPRQH SURGXFHG LQ

WKH SLWXLWU\ JODQG ,W KDV D QXPEHU
RI IXQFWLRQV LQ WKH ERG\ LQFOXGLQJ
UHSURGXFWLYH DQG PHWDEROLF

&RYHUV D UDQJH

RI LQWHUYHQWLRQV GHVLJQHG WR LPSURYH
PHQWDO ZHOOEHLQJ 7KH\ DUH GHOLYHUHG E\
SV\FKRORJLVWV RU RWKHU KHDOWK SURIHVVLRQDOV
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RQH VHVLRQV RU LQ DJURXS

\$ WHUP GHVFULELQJ SHRSOH

KDYLQJ VSHFL\F WSHV RI VPSWRPV
XVXDOO\ GHOXVLRQV RU KDOOXFLQDWLRQV
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UHDOLW\ 6\PSWRPV FDQ LQFOXGH GLI\FXOW\
FRQFHQWUDWLQJ DQG FRQIXVLRQ FRQYLFWLRQ
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DQG PD\ VRPHWLPHV EH FDXVHG E\ NQRZQ
SK\VLFDO LOOQHVVHV

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	6HUYLEFH XVHUV UHSRUW SRVLWLYH RXWFRPHV IURP WKH FDUH WKH\ KDYH UHFHLYHG RYHU WKH SDVW PRQWKV	(ISHULHOFH RI SHRSOH XVL VHUYLEFHV DQG FDUHUV
	&DUHUV UHSRUW VDWLVIDFWLRQ ZLWK WKH VXSSRUW DQG LQIRUPDWLRQ WKH\ KDYH EHHQ SUFLRQ ZLWK WR DVVLVW WKHP LQ WKH VROHN DQG FDUHUV RYHU WKH SDVW PRQWKV	(ISHULHOFH RI SHRSOH XVL VHUYLEFHV DQG FDUHUV
	%RG\ PDVV LQGH[ZDLVW KLS UDWLR RU ZDLVW FLUFXPIHUHQFH EORRG SUHVXUH XVH RI WREDDFR H[FHVVLVH XVH RI DOFRKRO VXEVWDQFH PLVXVH EORRG OHYHOV RI JOXFRVH OLSLGV WRWDO FKROHVWHURO DOG +'/ DQG SURODFWLQ LI LQGLFDWHG KLVWRU\ RI FDUGLRYDVFXODU GLVHDVH GLDEHWHV KISHUWHQVLRQ RU KISHUOLSLGDHPLD LQ PHPEHUV RI WKH VHUYLEFH XVHUV IDPLO\ KDYH EHHQ PRQLWRUHJ LQ WKH ODVW PRQWKV	3K\VLFD KHDOWK
	\$GYLFH DERXW GLHW DQG H[HUFLVH WUHDWPHQW IRU KISHUWHQVLRQ WUHDWPHQW IRU GLDEHWHV WUHDWPHQW IRU KISHUOLSGDHPLD DQ LQWHUYHQWLRQ WR UHGXFH OHYHOV RI SURODFWLQ KHOS ZLWK VPRNLQJ FHVVDWLQ KHOS ZLWK UHGXFHQJ DOFRKRO FRQVXPSWLQ KHOS ZLWK UHGXFHQJ VXEVWDQFH PLVXVH KDYH EHHQ RIIHUHG ZKHQ QHHG ZDV LQGLFDWHG	3K\VLFD KHDOWK
	7KH VHUYLEFH XVHU KDV EHHQ SURYLGHG ZLWK HYLGHQFH EDVHG ZULWWHQ LQIRUPDWLRQ RU DQ DSSURSULDWH DOWHUQDWLYH KQUDQGDFH LQIRUPDW IRUPDW DERXW WKH DQWLSV\FKRWLF GUXJ WKDW WKH\ DUH FXUUHQWO\ SUHVFULEHG	6KQUDQGDFH LQIRUPDW FDNLQJ



