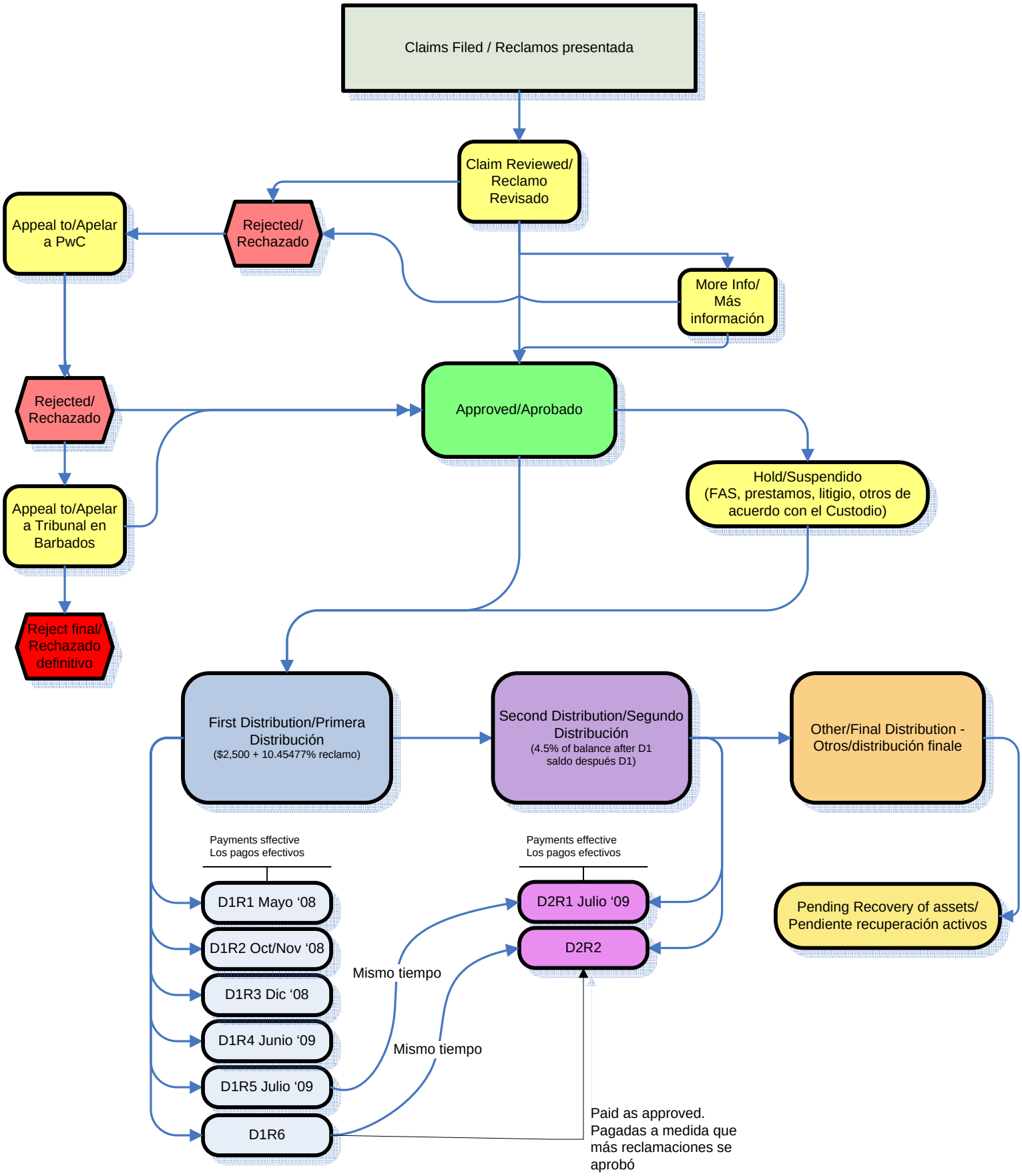Claims Process - Proceso de reclamaciones