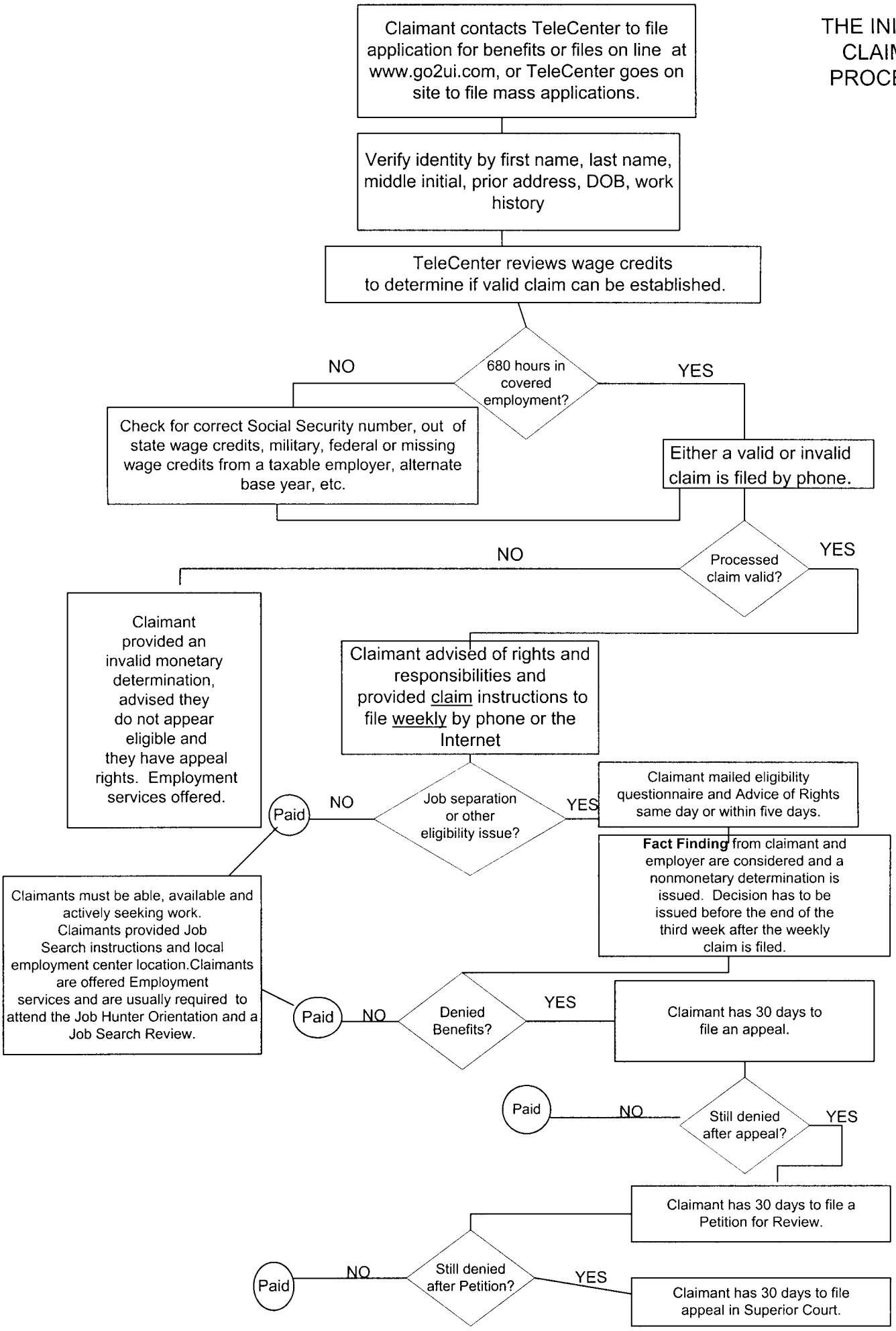THE INITIAL CLAIMS PROCESS