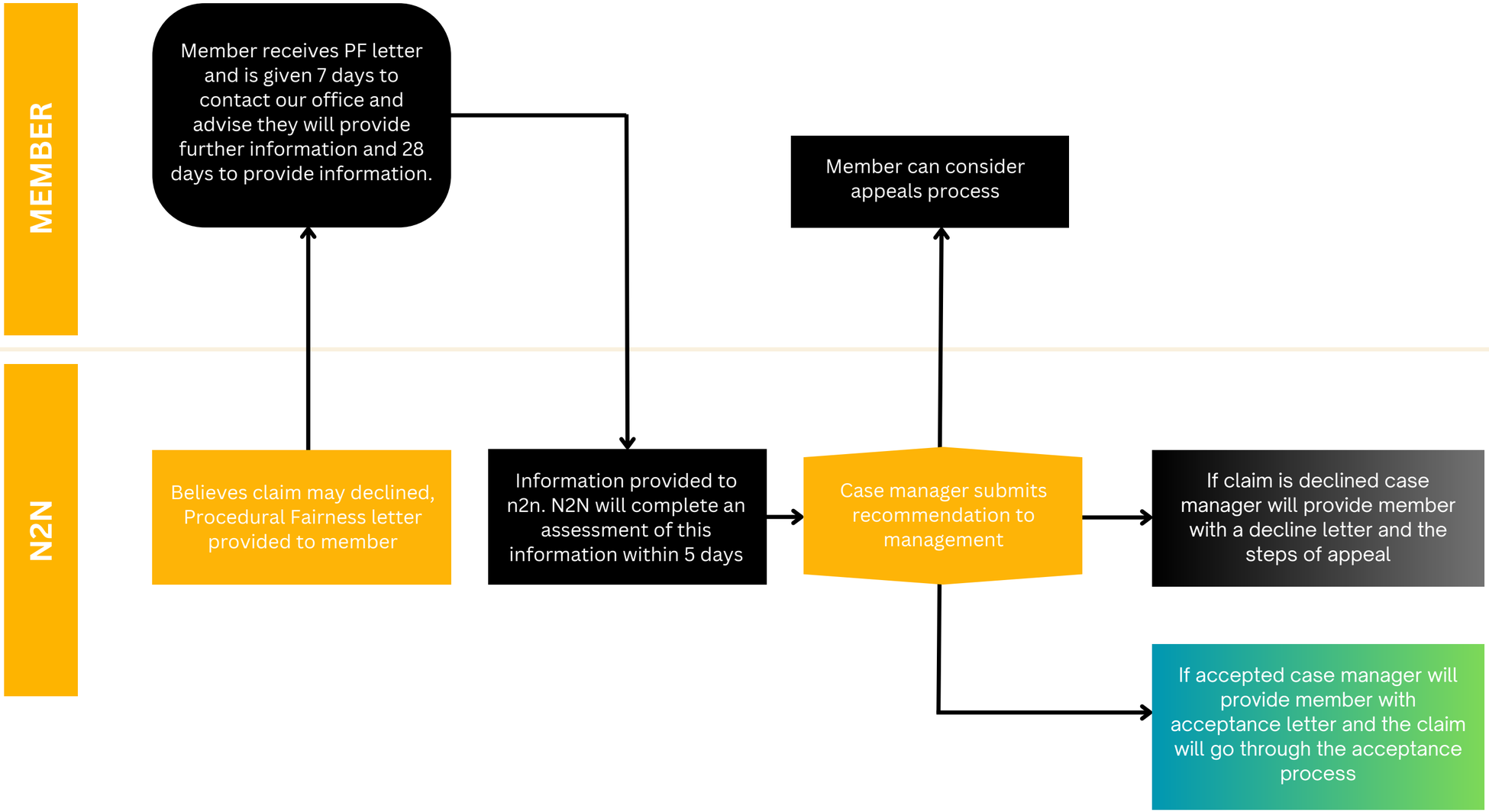SERVICE MODEL - POTENTIAL DECLINED CLAIMS PROCESS