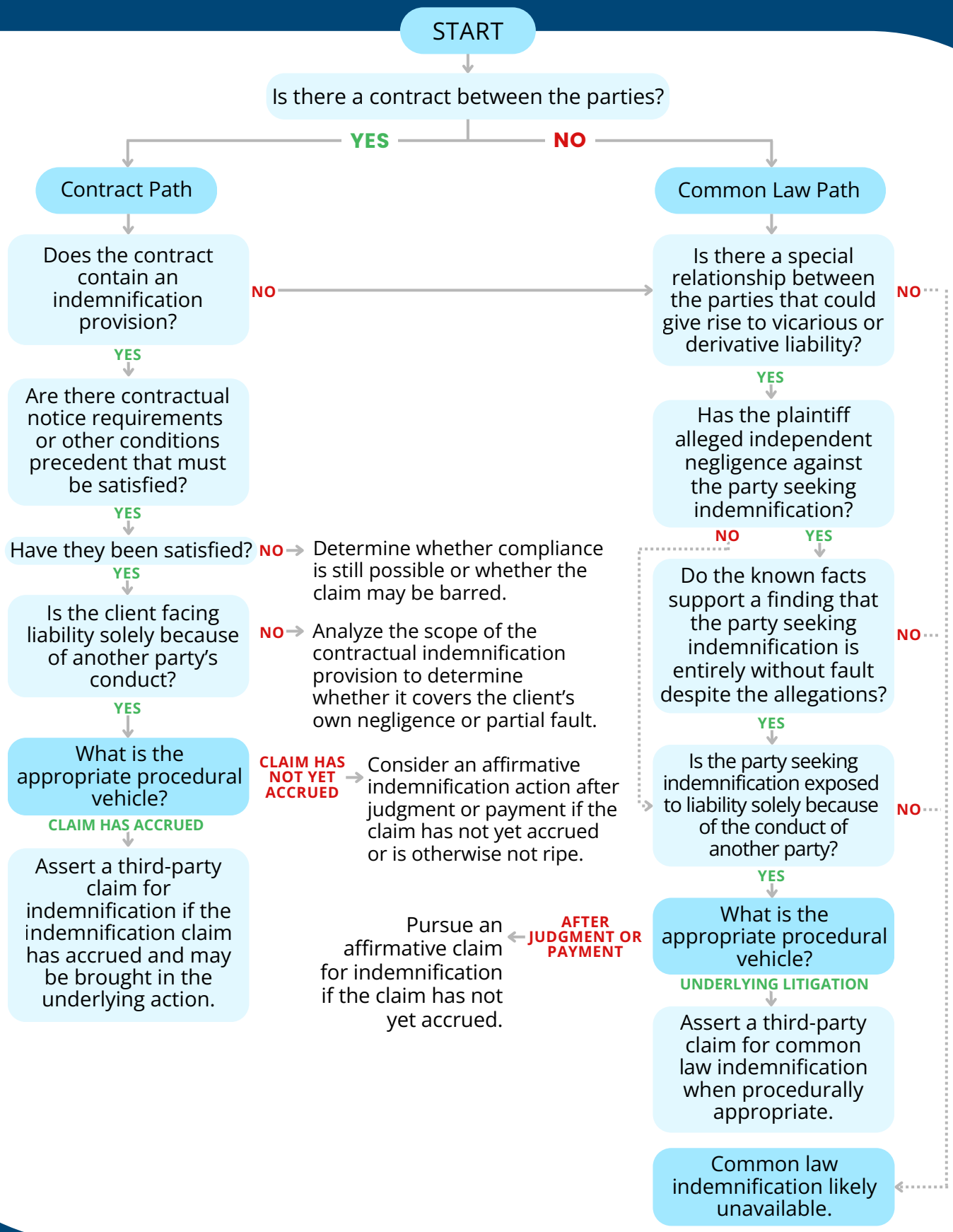INDEMNIFICATION CLAIM EVALUATION FLOWCHART