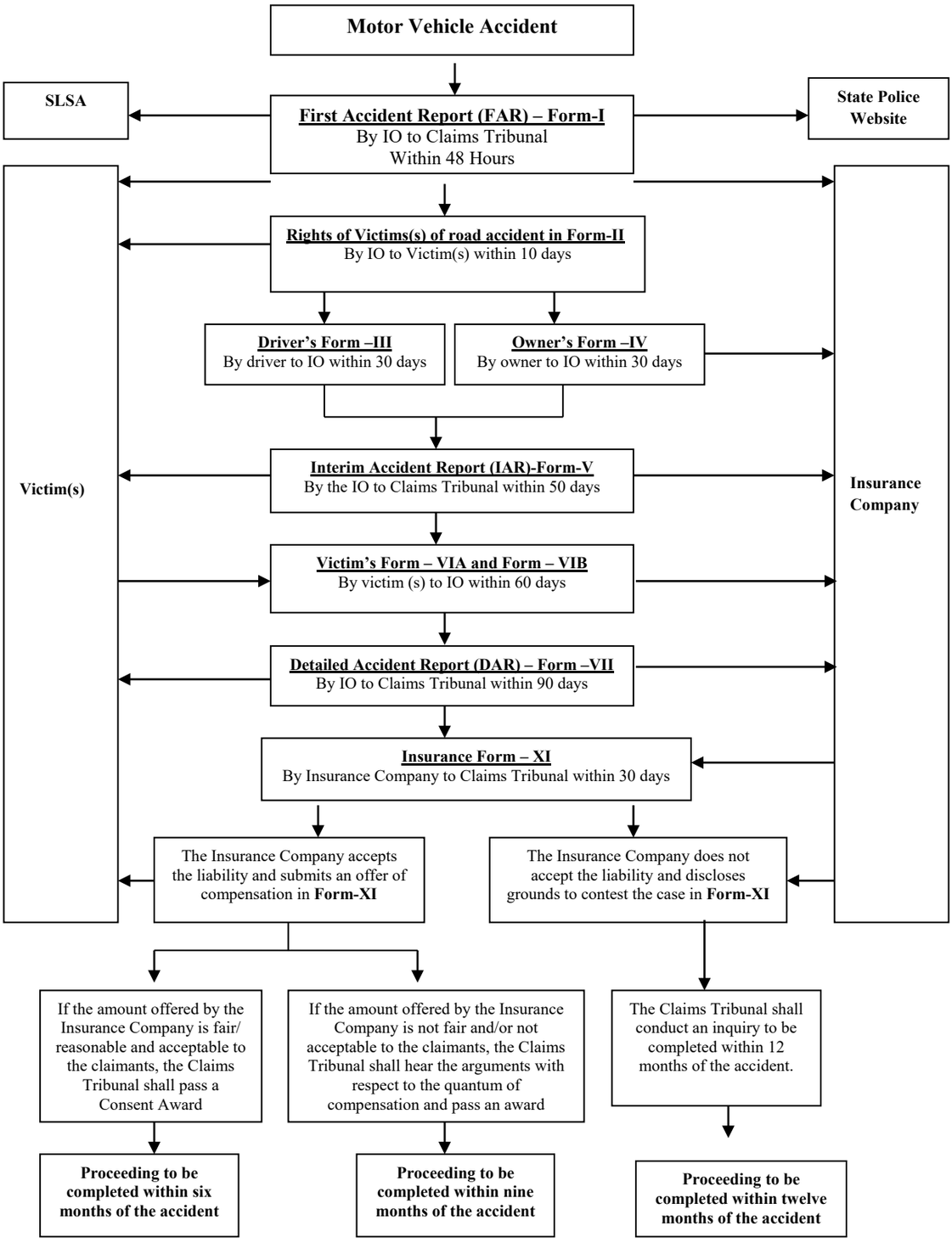FLOW CHART OF SCHEME FOR MOTOR ACCIDENT CLAIMS