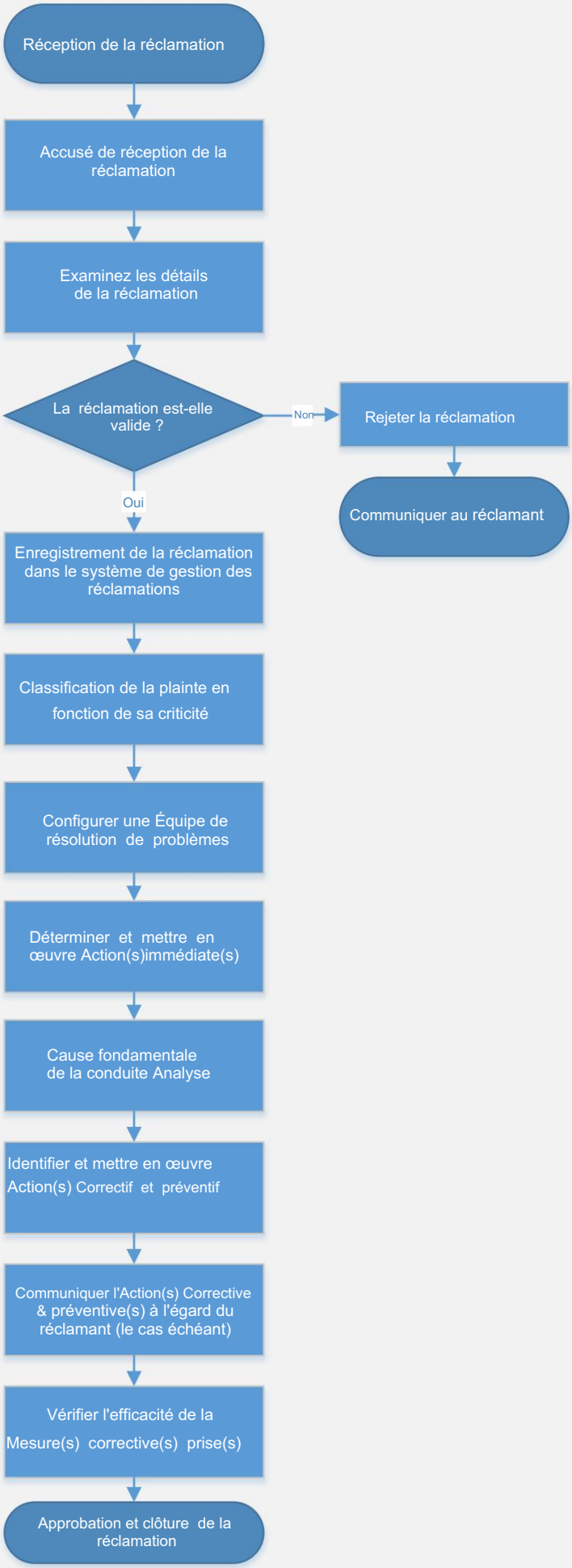Processus de gestion des réclamations