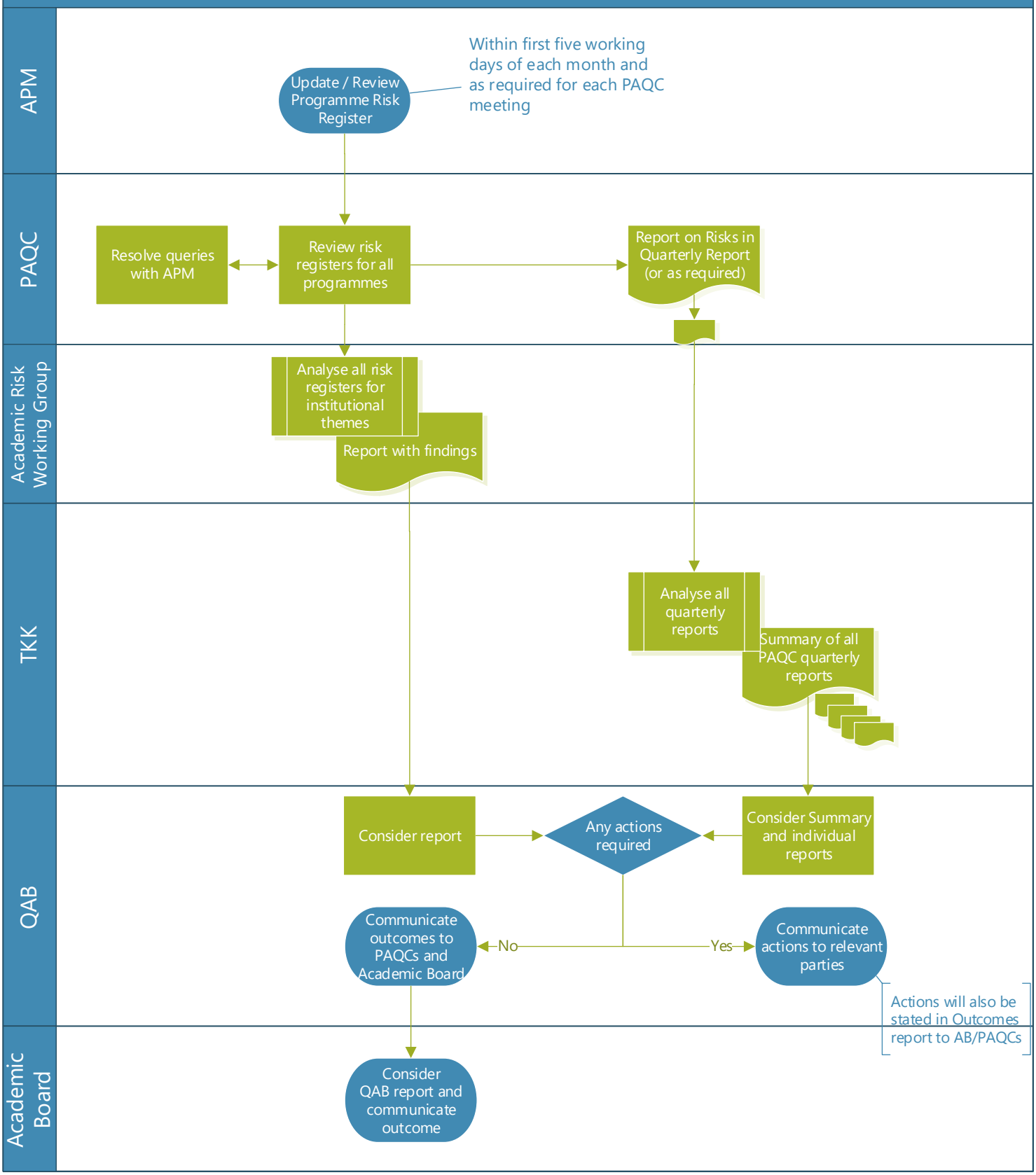Risk Management Process