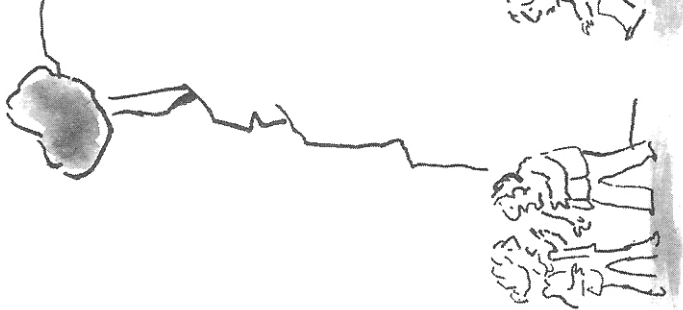


RISK  
MANAGEMENT



RISK  
ASSESSMENT



RISK  
PERCEPTION

