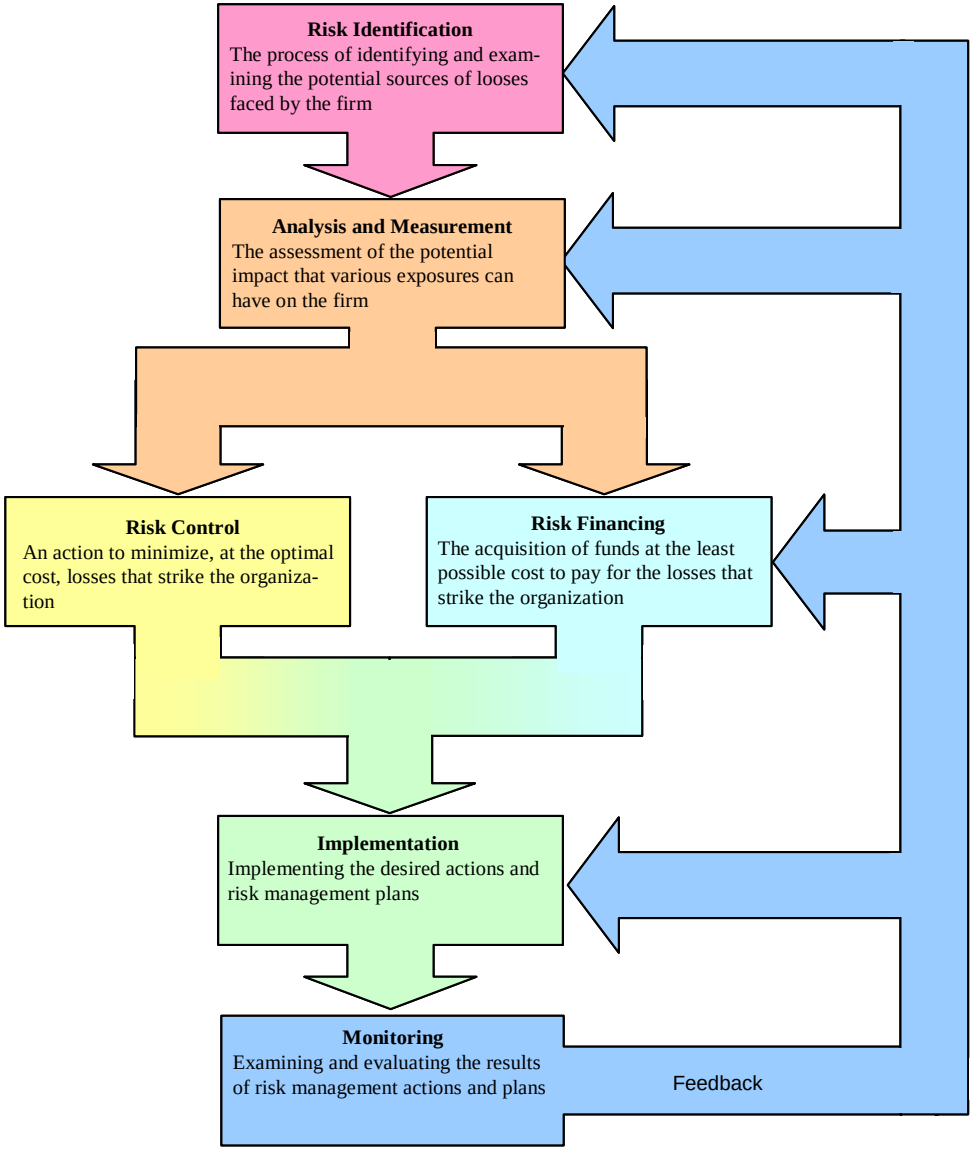The Risk Management Process