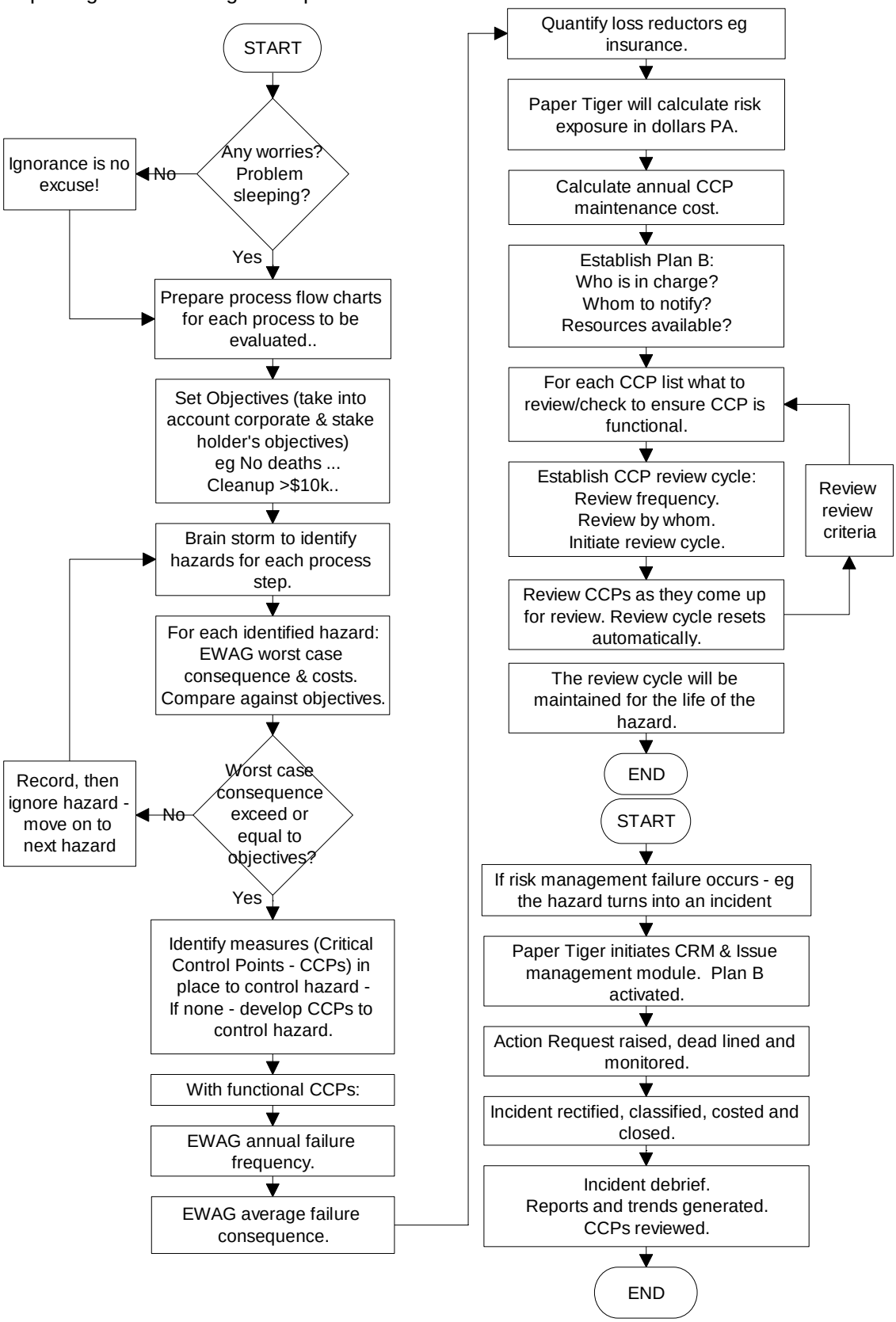Paper Tiger Risk Management process