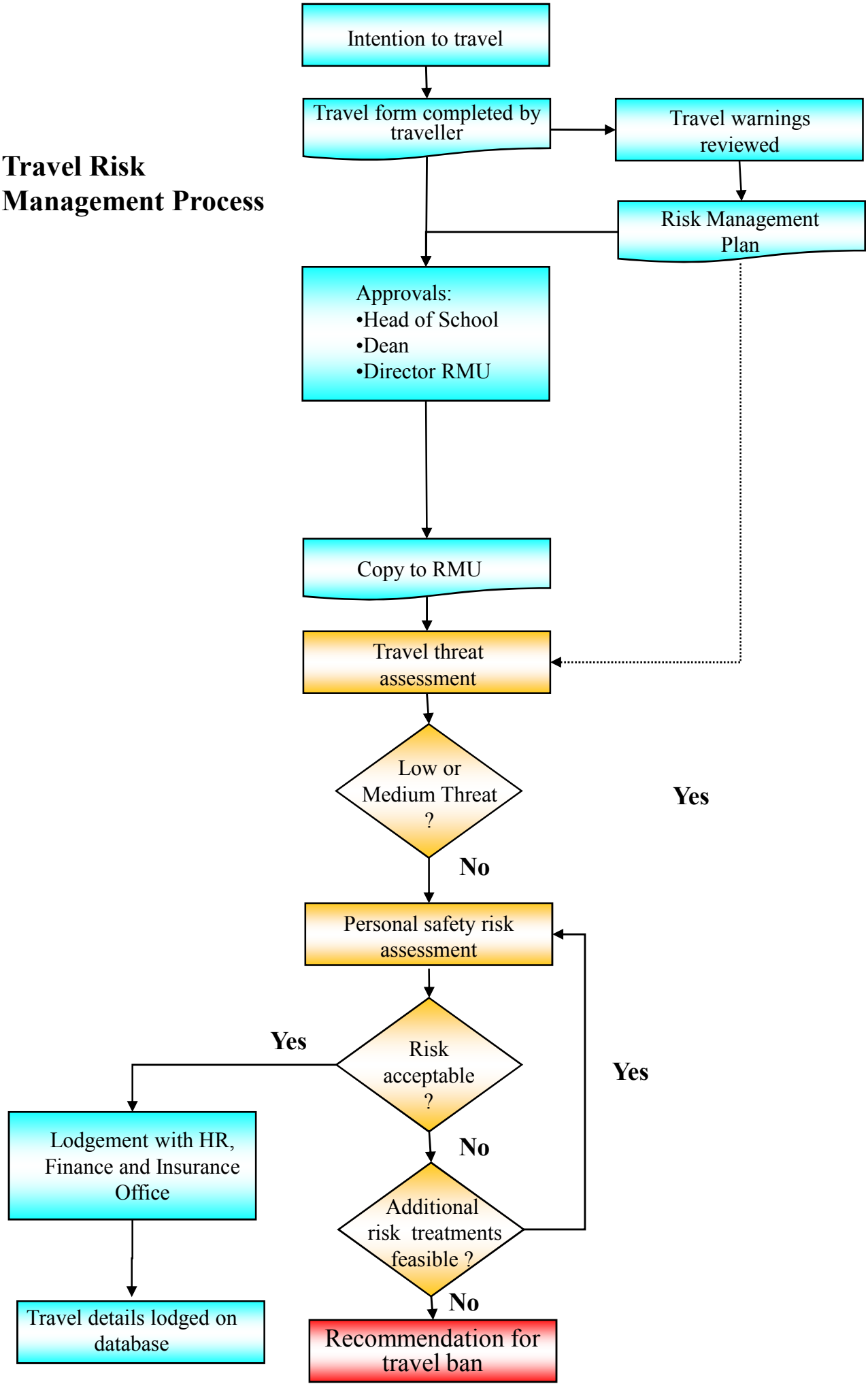Travel Risk Management Process