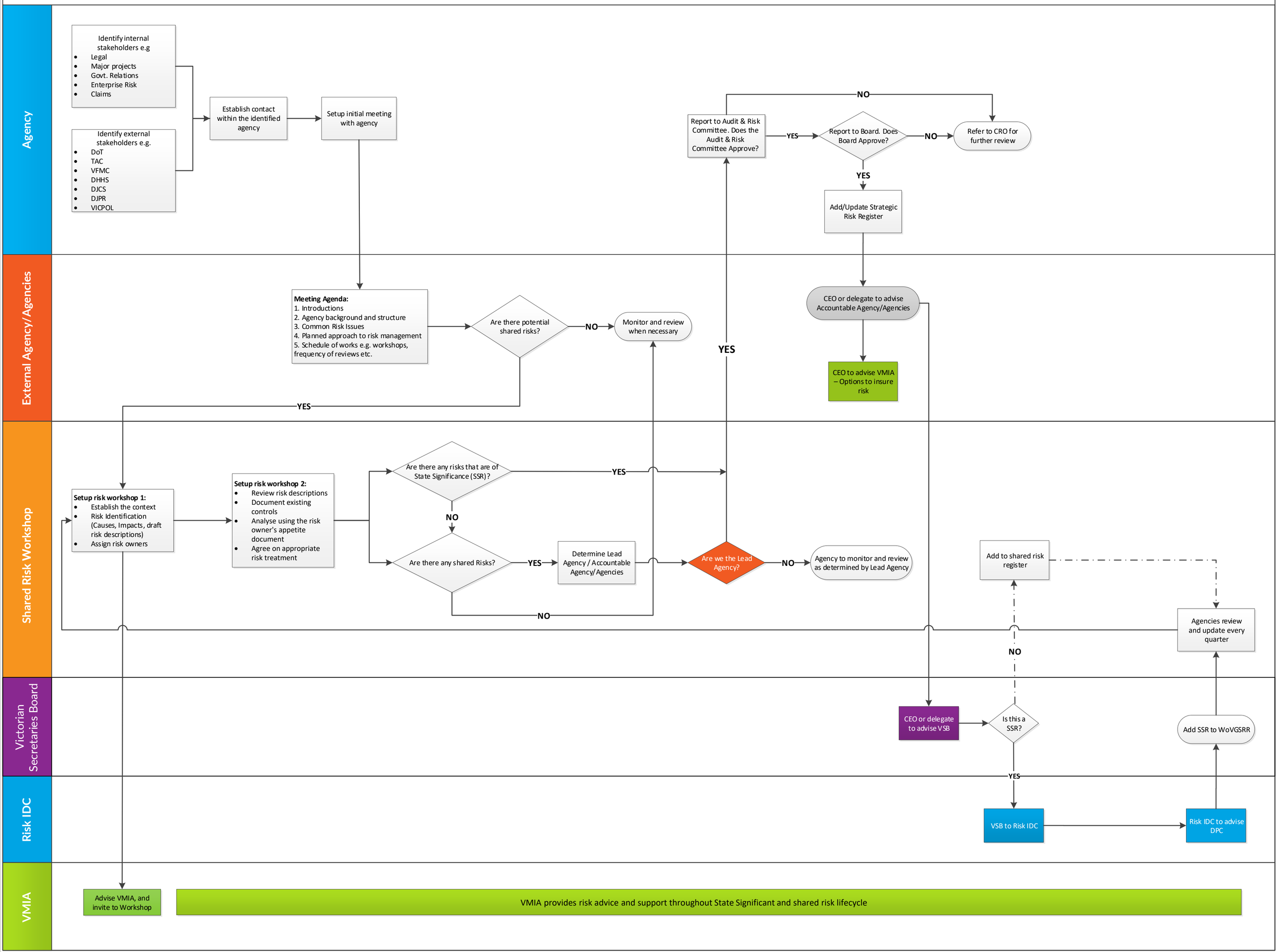State Significant and shared risk management process