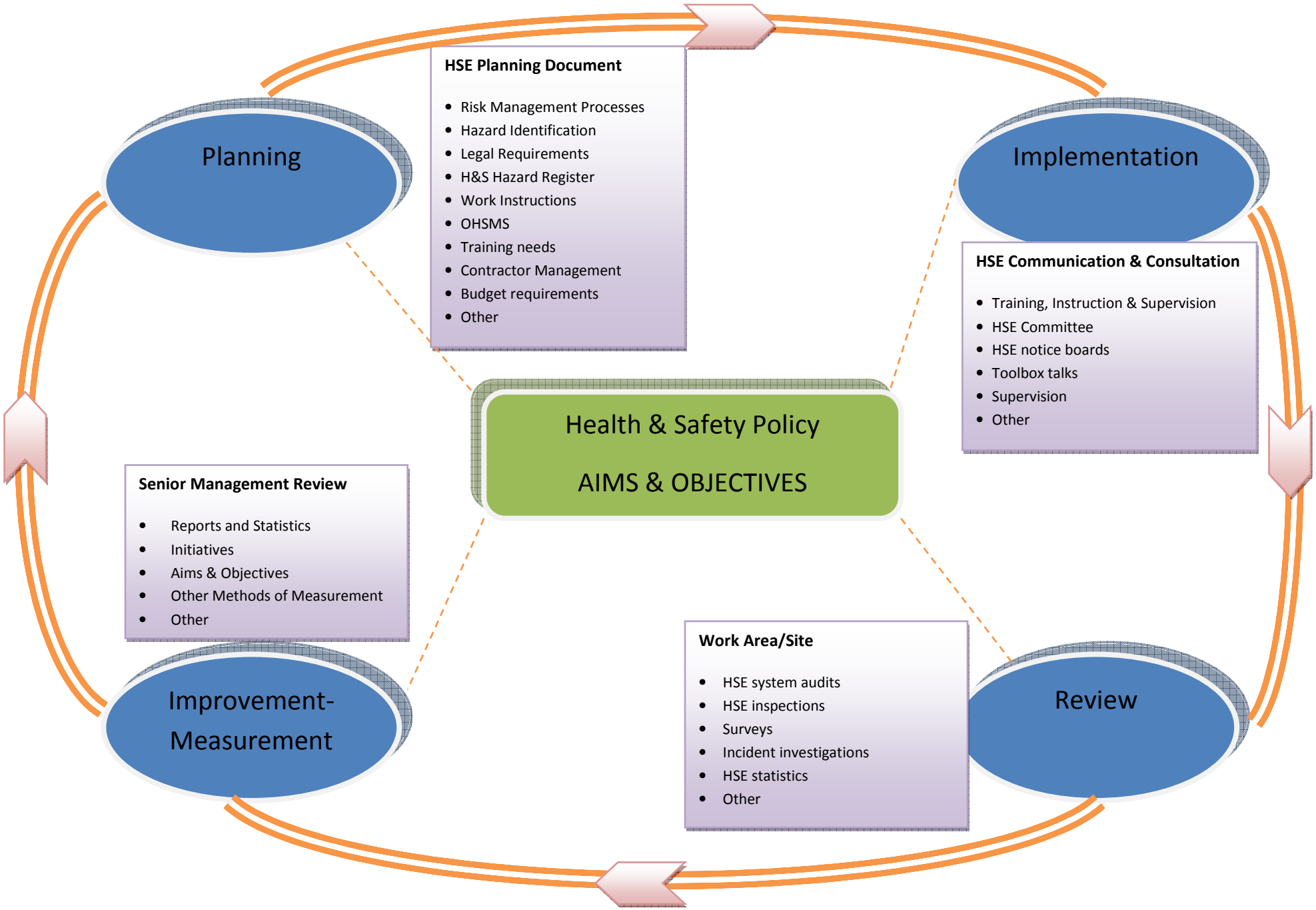J.A.H Risk Management - Continual Improvement Model