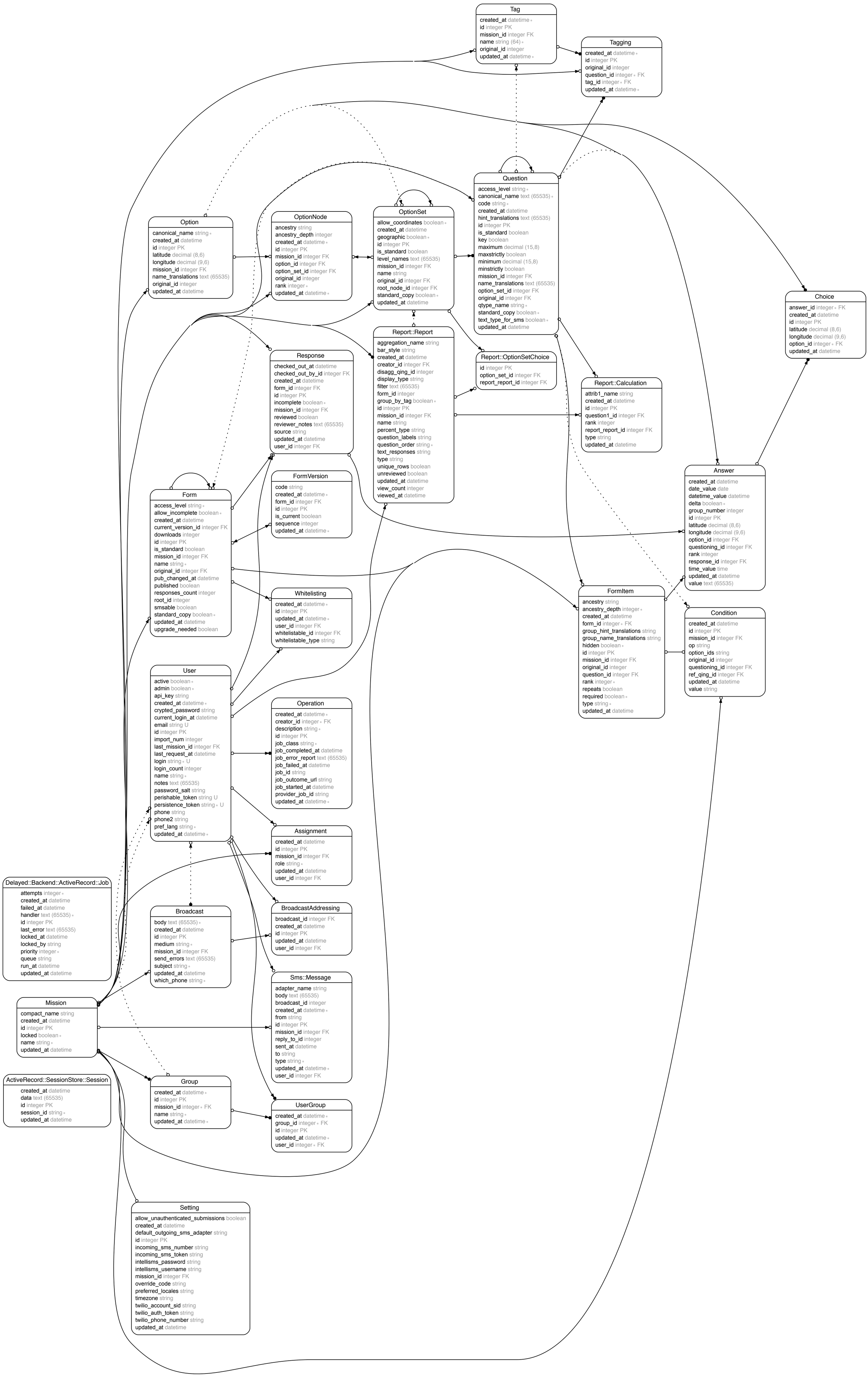RealRisks Data Model