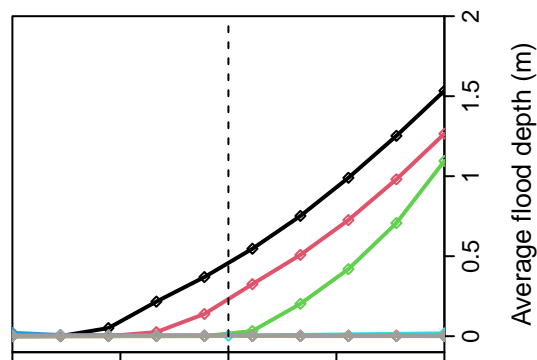
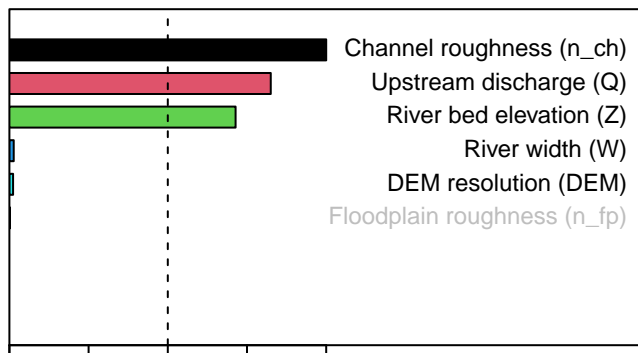


a) Hazard



b) Risk

