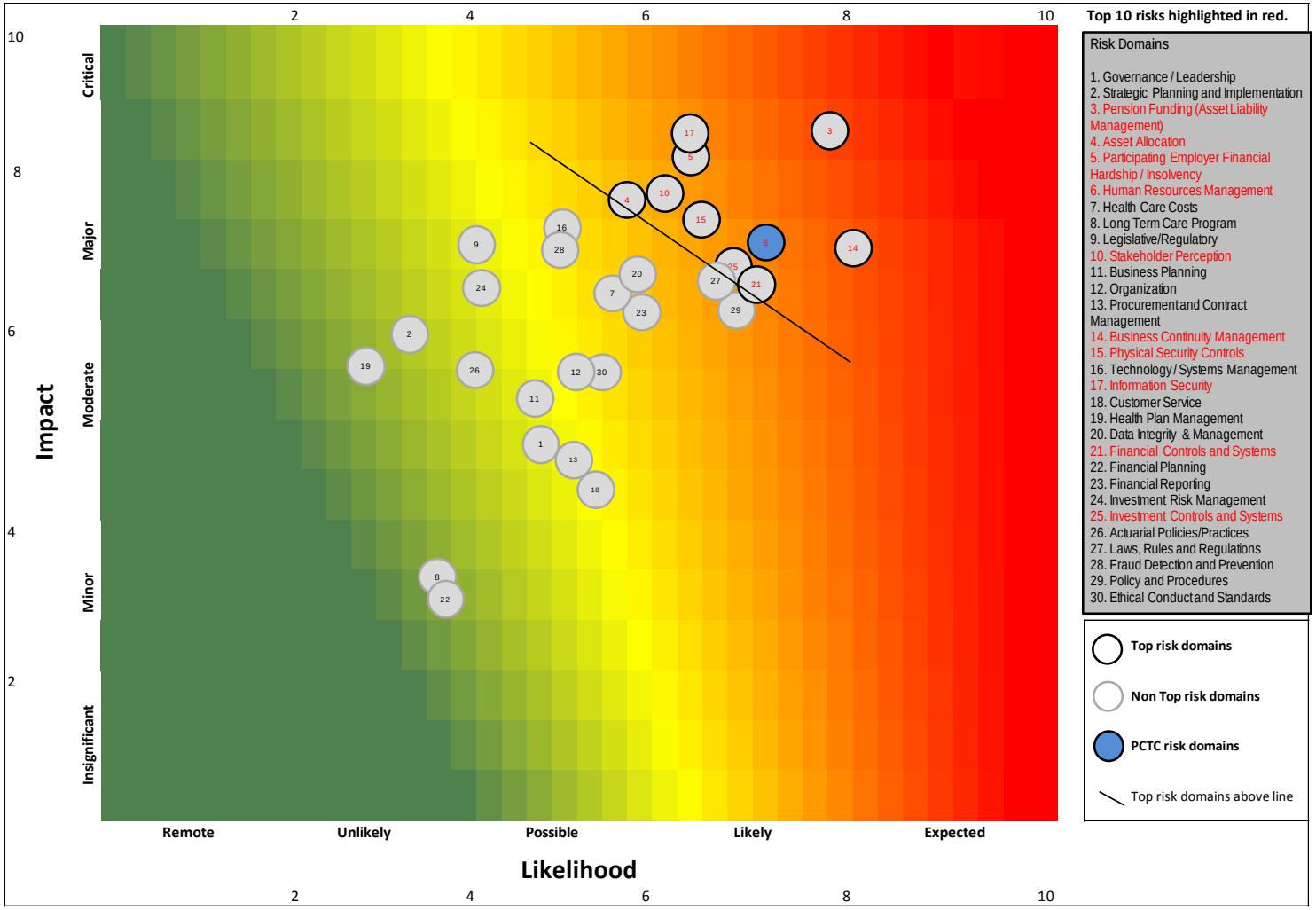Risk Management | Heat Map