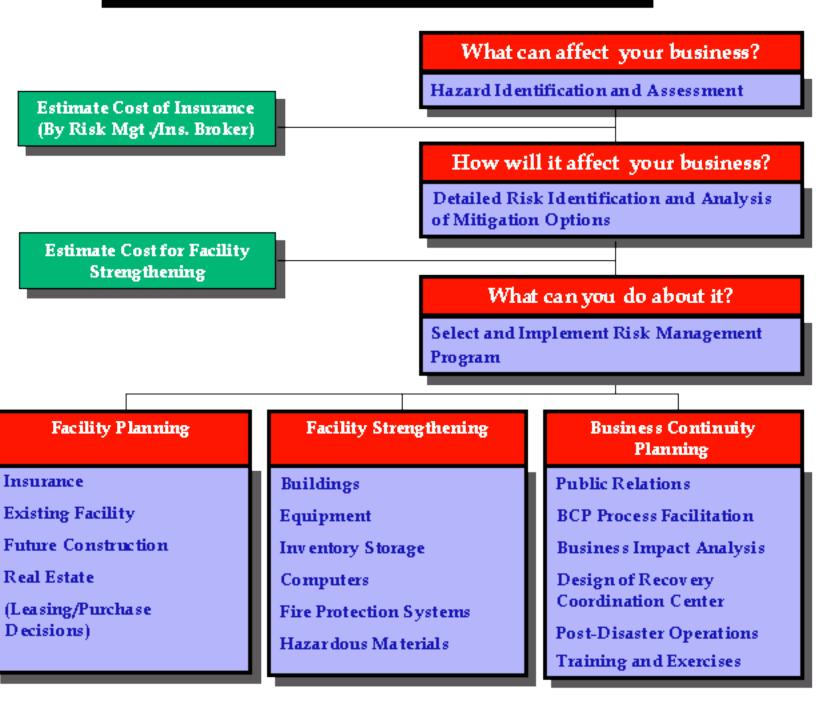


Second Marine

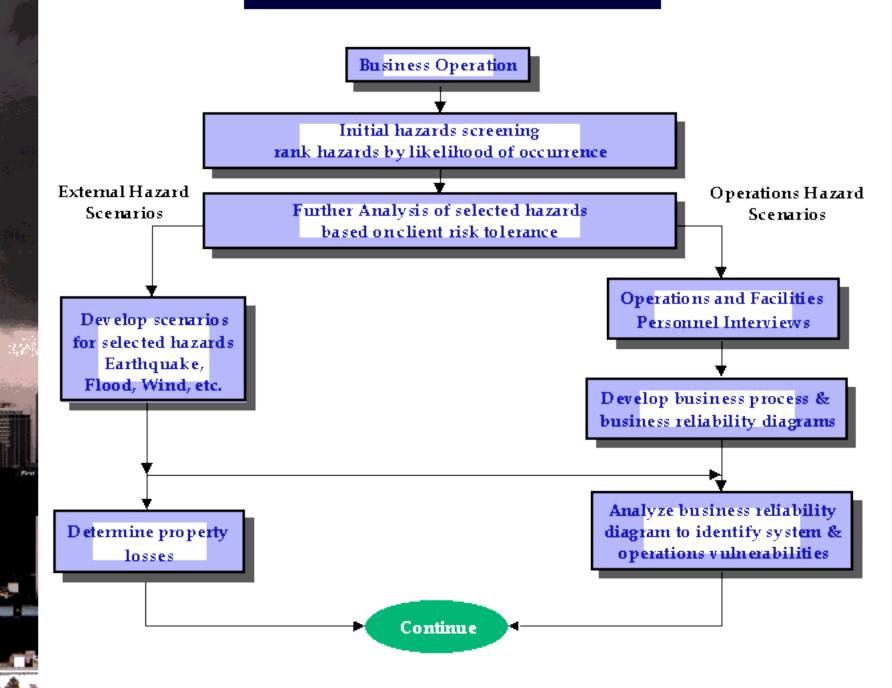
## **Risk Management**





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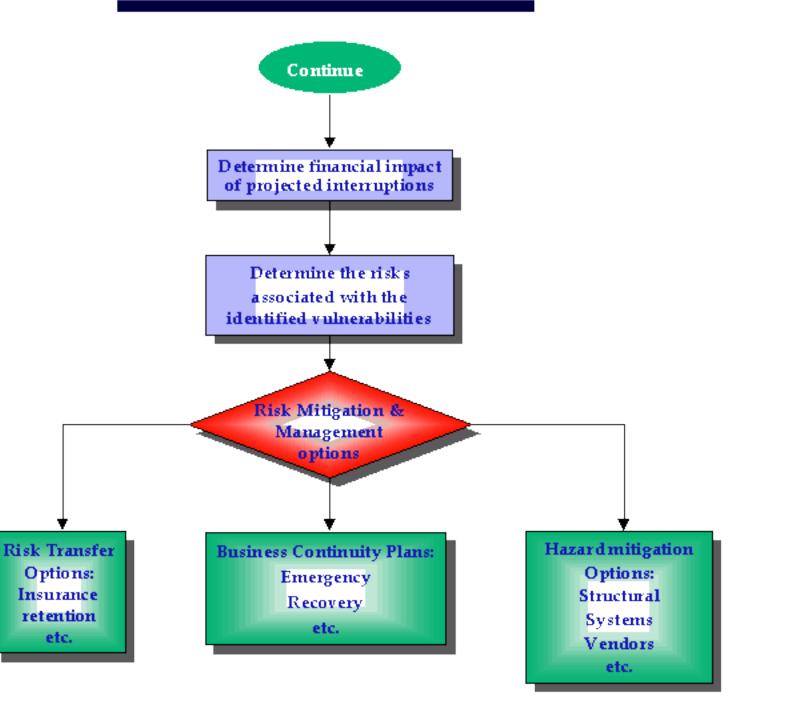
## **BIA Flowchart**





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## **BIA Flowchart**





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