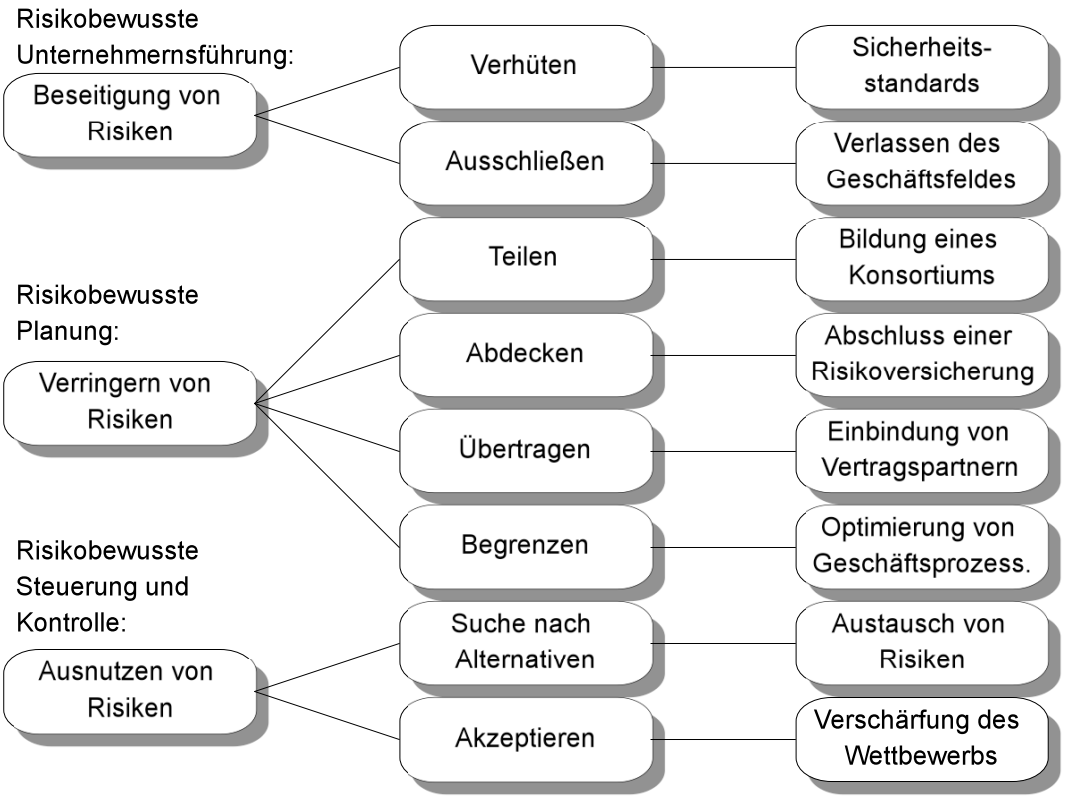RISIKOMANAGEMENT: METHODEN