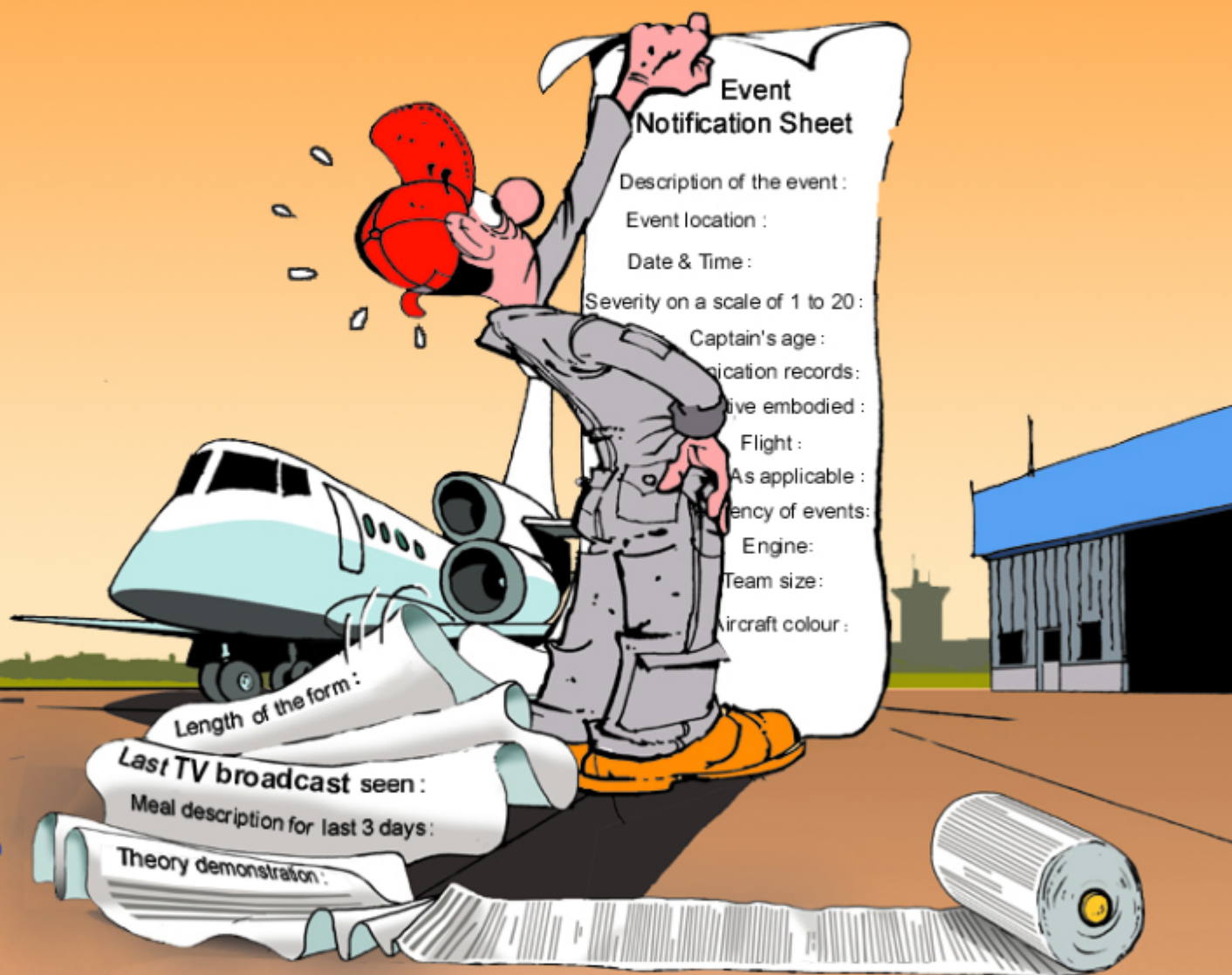


FROM OCCURRENCE PROCESSING TO RISK MANAGEMENT



SAFETY MANAGEMENT SYSTEM: AN OVER-FORMALISED OR POORLY ADAPTED SYSTEM IS PERCEIVED AS JUST ANOTHER ADMINISTRATIVE CHORE.