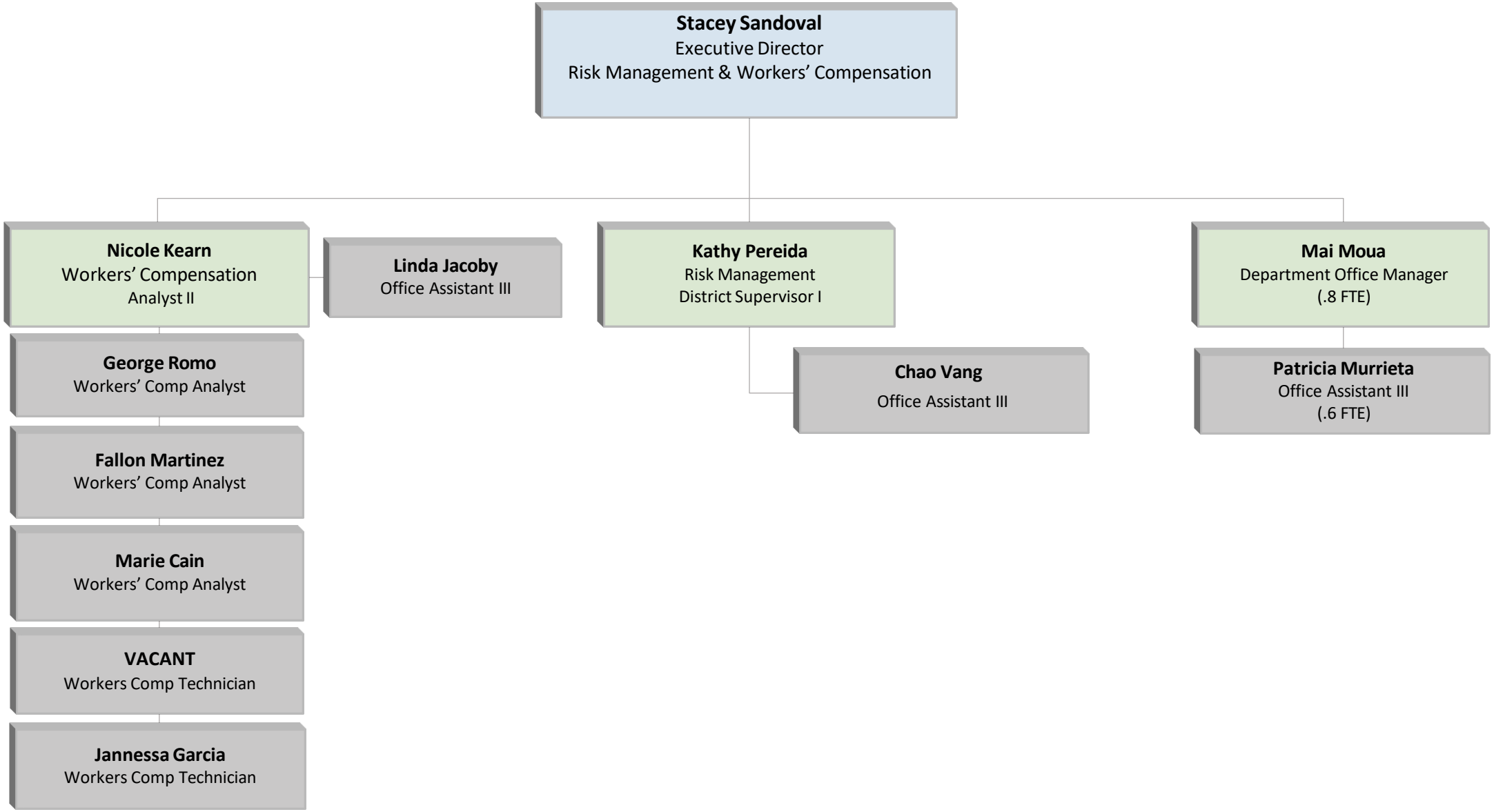RISK MANAGEMENT & WORKERS' COMPENSATION – (559) 457-3561