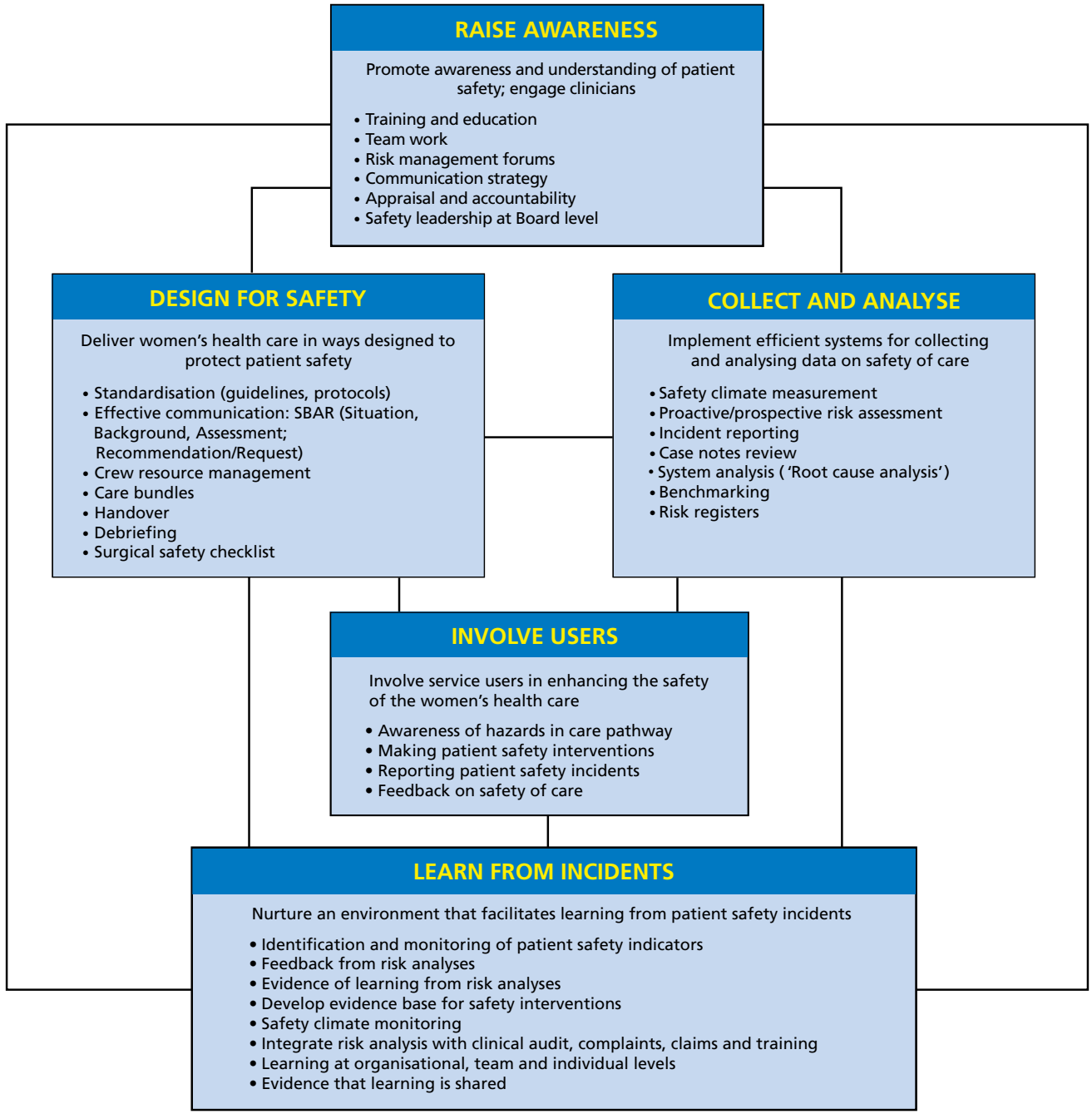The RADICAL framework for healthcare risk management