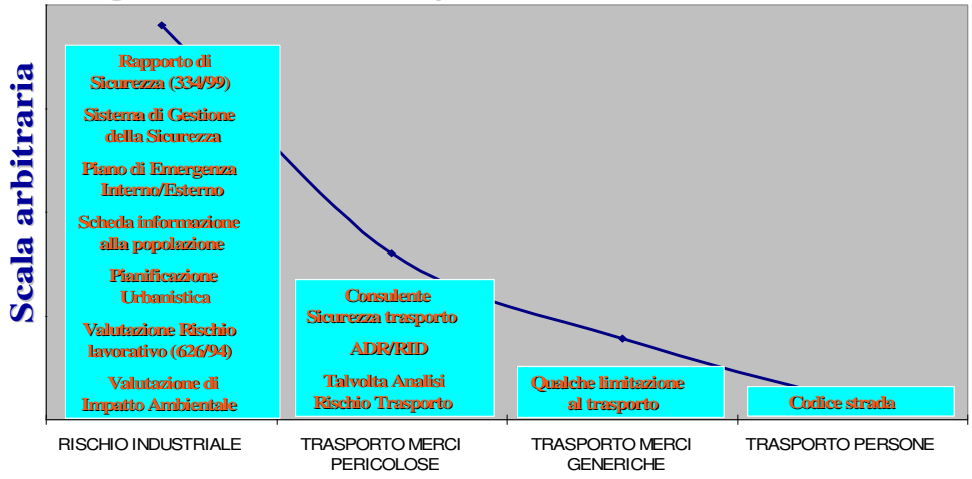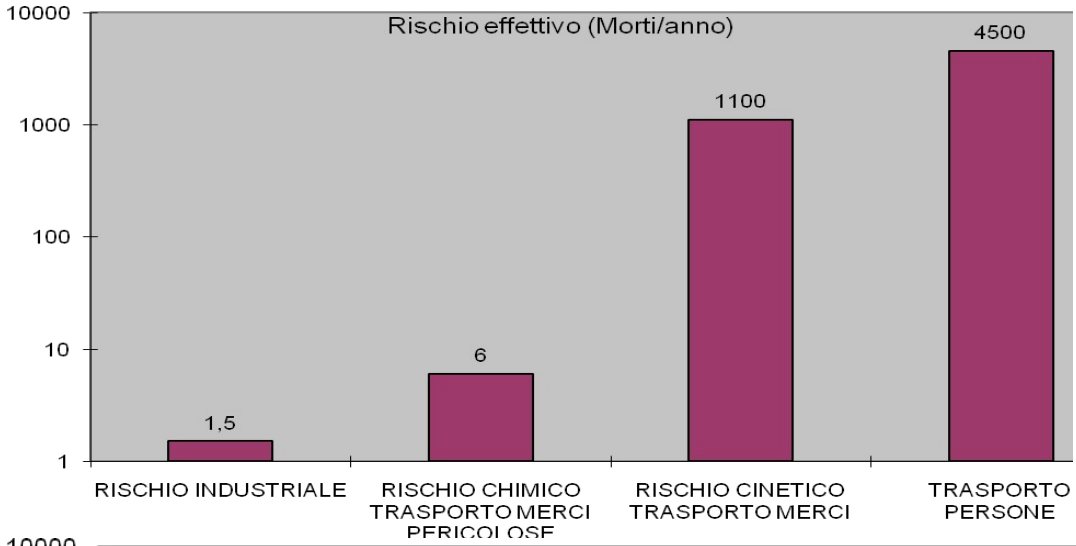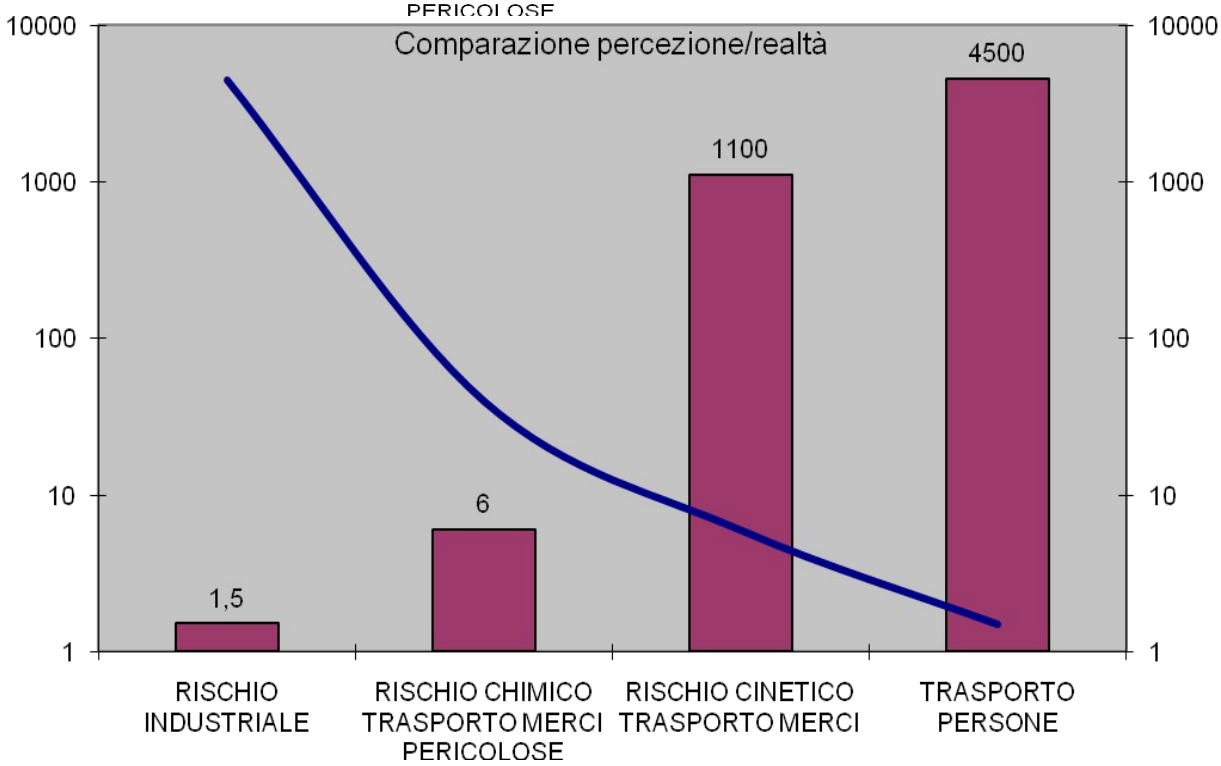Regolamentazione e percezione del rischio