

[LOGO]	Hong Kong Institute of Clinical Psychologists Limited	Document No.	HKICP-ADM-PO-003-R0
	香港臨床心理學家公會有限公司	Issue Date	nn/nn/2018
	Policy on Risk Management of HKICP	Review Date	
		Approved by	
		Page	1 of 18

# Policy on Risk Management of the Hong Kong Institute of Clinical Psychologists

Version	Effective Date
1.0	

Document Number	HKICP-ADM-PO-003-R0
Author	<<Post and Name>>
Custodian	<<Post and Name>>
Approved / Endorsed By	<<Respective Committees>>
Approval Date	DD/MM/YYYY

This document is only current as at the date of printing. Please refer to HKICP website for current version.



[LOGO]	Hong Kong Institute of Clinical Psychologists Limited	Document No.	HKICP-ADM-PO-003-R0
	香港臨床心理學家公會有限公司	Issue Date	nn/nn/2018
	Policy on Risk Management of HKICP	Review Date	
		Approved by	
		Page	3 of 18

## Contents

	<b>Page No.</b>
1. Objective	4
2. Scope	4
3. Definitions	5
4. Roles and Responsibilities of Different Parties in Risk Management	
4.1 HKICP	5
4.2 Professional Council	6
4.3 Education & Professional Standards Committee	6
4.4 Registrants of HKICP	7
5. Risk Management Framework	7
6. Risk Register	10
7. Reference documents	11
8. Attachments	
8.1 Appendix 1: Risk Classification	12
8.2 Appendix 2: Risk Taxonomy	14
8.3 Appendix 3: Risk Likelihood Table	16
8.4 Appendix 4: Risk Matrix	17
8.5 Appendix 5: Risk Register Entry Template	18

[LOGO]	Hong Kong Institute of Clinical Psychologists Limited	Document No.	HKICP-ADM-PO-003-R0
	香港臨床心理學家公會有限公司	Issue Date	nn/nn/2018
	Policy on Risk Management of HKICP	Review Date	
		Approved by	
		Page	4 of 18

**(Distribution list: This Policy shall be read by all staff and members of HKICP, Professional Council and its committees, and the general public.)**

## 1. Objectives

- 1.1 The Hong Kong Institute of Clinical Psychologists Limited (HKICP) is committed to the control of risks in a strategic and organized manner. This document outlines the structure, process, and outcome measures of risk management adopted by HKICP.
- 1.2 This policy provides the framework to identify and manage all risks related to the HKICP's function and its other activities as well as the risks related to the practice of accredited clinical psychologists on the Register of HKICP. This framework is supported by the risk management plan, policies and procedures and a risk register.
- 1.3 This document aims to ensure that risks can be identified, classified, prioritized and registered proactively and they can be avoided or mitigated, thus improving the experience and safety of service users and the public.
- 1.4 HKICP strives for continuous improvement through:
  - 1.4.1 Monitoring, and reviewing of performance in risk identification, reporting and management,
  - 1.4.2 Maintaining a sound and robust quality management system which is linked to risk management (please also refer to Guideline on Continuous Quality Improvement, HKICP-ADM-GL-004-R0),
  - 1.4.3 Ongoing training and education for staff, registrants and stakeholders, service users and the public in risk and quality issues of HKICP and clinical psychology services

## 2. Scope

- 2.1 This policy applies to all aspects of the work of HKICP, committees under HKICP, staff and registrants of HKICP.
- 2.2 This Policy also guides registrants to manage the risks associated with the practice of clinical psychology. These risks are classified into the following 4 areas of concern:
  - 2.2.1 Safety of service users and the public,

[LOGO]	Hong Kong Institute of Clinical Psychologists Limited 香港臨床心理學家公會有限公司	Document No.	HKICP-ADM-PO-003-R0
		Issue Date	nn/nn/2018
	Policy on Risk Management of HKICP	Review Date	
		Approved by	
		Page	5 of 18

- 2.2.2 Professional behaviour, technical competence and personal safety of registrants,
- 2.2.3 Impact on the public image and development of the profession of clinical psychology, and
- 2.2.4 Responsibility and liability of HKICP and the Risk Register.

### **3. Definitions**

- 3.1 Risk refers to “the effect of uncertainty on objectives”. Any uncertainty that affect the provision of quality clinical psychology service or the operation of HKICP is considered a “risk”.
- 3.2 Risk management is the management of these uncertainties.
- 3.3 Risk management framework is the systematic application of management policies, procedures and practices for the activities of communicating, consulting, establishing the context, and identifying, analyzing, evaluating, treating, monitoring and reviewing risks.

### **4. Roles and Responsibilities of Different Parties in Risk Management**

#### **4.1 HKICP**

- 4.1.1 HKICP is the official body to regulate the standard of practice of registrants. It should ensure an integrated, institute-wide risk management framework addressing administrative operation and clinical risks is developed, documented and implemented.
- 4.1.2 HKICP is responsible for communicating with all stakeholders in the clinical psychology service (including practitioners, employers and the public) about any risks that may affect public well-being (e.g. announcement of inappropriate practices, update of test instruments, etc).
- 4.1.3 HKICP keeps an annual record of the Risk Register. The Risk Register will be accessible to all registrants and relevant staff in clinical psychological service settings.

[LOGO]	Hong Kong Institute of Clinical Psychologists Limited	Document No.	HKICP-ADM-PO-003-R0
	香港臨床心理學家公會有限公司	Issue Date	nn/nn/2018
	Policy on Risk Management of HKICP	Review Date	
		Approved by	
		Page	6 of 18

## 4.2 Professional Council

- 4.2.1 It should ensure that policy/guidelines and the risk management framework addressing administrative operation and clinical risks are consistent with relevant legislation, standards, guidelines and/or codes of practice, and are readily available to staff and registrants of HKICP.
- 4.2.2 The Professional Council of HKICP is responsible for managing risks of the administrative operation of HKICP. Key administrative operation risks should be identified annually and recorded in the risk register. HKICP supports registrants and HKICP staff in identifying and responding to opportunities to mitigate risk. Risk management will be a standing item in the agenda of the Council Meeting.
- 4.2.3 Members of the Professional Council should continuously monitor and review any potential risks and propose feasible ways to control the risks.
- 4.2.4 The Professional Council is also responsible for managing the risks related to the practice of registrants and safeguarding the patients, the public and the practitioners, through information and guidance on risk identification and management.
- 4.2.5 The Professional Council will update the Risk Register annually.
- 4.2.6 Representatives of the Professional Council will monitor the Risk Register regularly in the Council meetings to ensure that it is accurate and up to date. Outcomes of risk analysis and management are reported in the Council Meeting. The Professional Council will also review the risk management framework, and ensure improvements are made as required.
- 4.2.7 The Professional Council will conduct the continuous quality improvement programmes annually (please also refer to Guideline on Continuous Quality Improvement, HKICP-ADM-GL-004-R0).

## 4.3 Education & Professional Standards Committee

- 4.3.1 The Education & Professional Standards Committee under the Professional Council is the executive body which evaluates risks related to clinical psychology practices and reports to the Professional Council. Members of the Education & Professional Standards Committee should monitor and evaluate any potential risk (e.g. on assessment tools, psychotherapies, new equipment) and propose feasible ways to control the risk, with reference to published evidence, to the Professional Council.

[LOGO]	Hong Kong Institute of Clinical Psychologists Limited	Document No.	HKICP-ADM-PO-003-R0
	香港臨床心理學家公會有限公司	Issue Date	nn/nn/2018
	Policy on Risk Management of HKICP	Review Date	
		Approved by	
		Page	7 of 18

- 4.3.2 The Education & Professional Standards Committee is responsible for monitoring any further incidence of the identified risks and report to the Professional Council, including possible need to raise the risk alert to registrants and other stakeholders. Outcomes of risk analysis and management are also reported to the Professional Council in the Council meetings.
- 4.3.3 Risk management will be a standing item in the agenda of the Education & Professional Standards Committee meeting.
- 4.3.4 The Education & Professional Standards Committee will provide input to the Professional Council for the annual update of Risk Register. This is attained through risk analysis using qualitative and quantitative data, regularly inviting registrants to report risks identified together with the mitigating and/or preventive strategies.
- 4.3.5 The Education & Professional Standards Committee will co-ordinate training activities relating to risk management in the practice of Clinical Psychology.

#### 4.4 Registrants of HKICP

- 4.4.1 Registrants should take an active approach to manage risks in clinical psychology practices.
- 4.4.2 They should report any potential or actual risks to the Education & Professional Standards Committee or Professional Council to facilitate the risk identification process.
- 4.4.3 Registrants should report any incidents related to the reported risks. The data will be analyzed and used as a continuous quality improvement measure.
- 4.4.4 Registrants should follow the proposed risk control strategies to ensure safe and quality practices. The outcome of the risk analysis and management will be reported to and monitored by the Education & Professional Standards Committee and Professional Council.

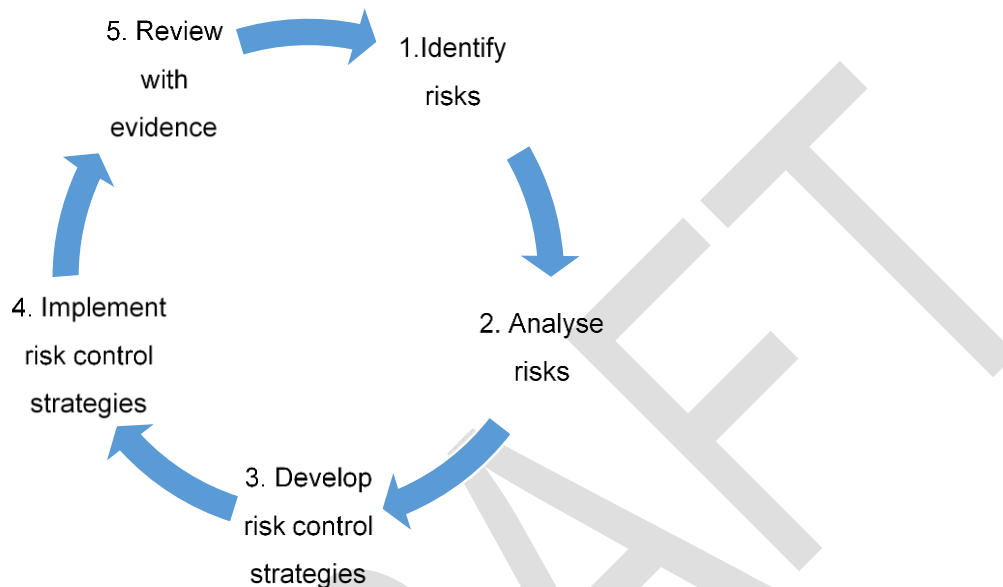
### 5. Risk Management Framework

- 5.1 The risk management framework adopts a proactive stance to identify and manage risks related to business, finance, human resources, environment, information management and service provision of clinical psychology practice. Risk management should be implemented in daily operation and

[LOGO]	Hong Kong Institute of Clinical Psychologists Limited 香港臨床心理學家公會有限公司	Document No.	HKICP-ADM-PO-003-R0
	Policy on Risk Management of HKICP	Issue Date	nn/nn/2018
		Review Date	
		Approved by	
	Page	8 of 18	

planning. All staff and service users are encouraged to participate in risk management.

5.2 The risk management framework consists of a continuous process as illustrated in the following diagram:



5.2.1 **Identify risks:** identify actual and potential risks

5.2.1.1 **Risks defined by HKICP** are classified into 4 areas (Appendix 1):

5.2.1.1.1 Risks pertaining to the profession of Clinical Psychology,

5.2.1.1.2 Risks pertaining to accredited clinical psychologists,

5.2.1.1.3 Risks pertaining to HKICP,

5.2.1.1.4 Risks pertaining to the Register of Clinical Psychologists.

5.2.1.2 **Risk Taxonomy** can also be applied to categorize risks (Appendix 2).

5.2.1.3 Registrants should note that clinical risks may differ across service settings and target populations.

5.2.1.4 Registrants should also be aware of the non-clinical risks that are identified for the profession of Clinical Psychology

5.2.2 **Analyze risks:** analyze and understand level of the risk or Risk Score, underlying causes, and existing control measures,



[LOGO]	Hong Kong Institute of Clinical Psychologists Limited 香港臨床心理學家公會有限公司	Document No.	HKICP-ADM-PO-003-R0
		Issue Date	nn/nn/2018
	Policy on Risk Management of HKICP	Review Date	
		Approved by	
		Page	9 of 18

- 5.2.2.1 Risks identified should be analyzed by appraising the likelihood of occurrence and the potential consequence (Appendix 3).
- 5.2.2.2 The Risk Matrix is used as the tool to record and quantify risks identified (Appendix 4).
- 5.2.2.3 Root Cause Analysis (RCA) represents a systematic approach to identifying the underlying causes of adverse occurrences so that effective steps can be taken to mitigate the risks.
- 5.2.2.4 Prioritization of risks should then be conducted with consideration of the risk rating, criticality and tolerability of the risk, and existence and effectiveness of control measures.
- 5.2.3 **Develop risk control strategies:** develop strategies to avoid, manage, and mitigate risks based on the risk analysis and prioritization. The identified risks are to be reported to the Risk Register;
- 5.2.3.1 The decisions in risk treatment should be consistent with the defined internal, external and risk management contexts and taking account of the service objective and goals. Risk treatment plan should have:
- 5.2.3.1.1 Proposed actions
- 5.2.3.1.2 Resource requirements
- 5.2.3.1.3 Person(s) responsibility for action
- 5.2.3.1.4 Time frames (dates for actions to be completed and date for review)
- 5.2.3.2 There are 4 types of risk treatment options:
- 5.2.3.2.1 Avoid: This is achieved by either deciding not to proceed with the activity that contains an unacceptable risk, or choosing an alternate activity.
- 5.2.3.2.2 Control: The most effective methods of risk control are those which redesign the systems and processes so that the potential for an adverse outcome is reduced. Other methods of controlling the risk included reducing the likelihood of the risk and/or reducing the severity of the impact of the risk.
- 5.2.3.2.3 Accept: Accepting a risk does not imply that the risk is insignificant. Risks may be accepted for the level of risk is so low that specific treatment is not appropriate within available resources, or no treatment option is available etc.

[LOGO]	Hong Kong Institute of Clinical Psychologists Limited 香港臨床心理學家公會有限公司	Document No.	HKICP-ADM-PO-003-R0
		Issue Date	nn/nn/2018
	Policy on Risk Management of HKICP	Review Date	
		Approved by	
		Page	10 of 18

5.2.3.2.4 Transfer: This involves sharing some part of the risk through contractual terms, insurance, outsourcing, joint ventures, etc.

5.2.3.3 One or more of the treatment options are selected to best manage the risk, subject to availability of resources, cost and feasibility.

5.2.4 **Implement risk control strategies:** communicate strategies to stakeholders and implement risk management techniques and framework ;

5.2.5 **Review with evidence:** monitor the effectiveness of risk control strategies by gathering information and acting upon them.

## 6. Risk Register

6.1 The Risk Register is used for documenting the major risk management process, including risk identification, analysis, and control, with the target of risk avoidance and mitigation.

6.2 The following components should be included in the Risk Register:

6.2.1 Description of the risk – Type and Category,

6.2.2 Existing Control Measures & the associated Analysis of Likelihood, Consequence and Rating,

6.2.3 Proposed Control Measures & the associated Analysis of Likelihood, Consequence, Residual Risk Rating and Risk Reduction Potential,

6.2.4 Target Implementation Date,

6.2.5 Review period, and

6.2.6 Responsible party.

6.3 HKICP keeps an annual record of the Risk Register. Registrants and HKICP staff should report to HKICP by submitting the Risk Register Entry Form as appropriate, especially when new risks are identified. The Risk Register Entry Form can be downloaded from the HKICP website (Appendix 5).

6.4 The HKICP Risk Register is accessible on the HKICP website and should be communicated to all relevant staff in clinical psychology service units, committees under HKICP, staff and registrants of HKICP.

[LOGO]	Hong Kong Institute of Clinical Psychologists Limited 香港臨床心理學家公會有限公司	Document No.	HKICP-ADM-PO-003-R0
		Issue Date	nn/nn/2018
	Policy on Risk Management of HKICP	Review Date	
		Approved by	
		Page	11 of 18

## 7. Reference Documents

- 7.1 Hospital Authority. HA Risk Category: Integrity Risks.  
[http://ha.home/ho/gia/7g\\_HA\\_Risk\\_Taxonomy-Integrity\\_Risk\\_V1.pdf](http://ha.home/ho/gia/7g_HA_Risk_Taxonomy-Integrity_Risk_V1.pdf)
- 7.2 Hospital Authority. HA Risk Category: Patient Care & Safety Risk.  
[http://ha.home/ho/gia/7l\\_HA\\_Risk\\_Taxonomy-Patient\\_Care\\_n\\_Safety\\_Risk\\_V1.pdf](http://ha.home/ho/gia/7l_HA_Risk_Taxonomy-Patient_Care_n_Safety_Risk_V1.pdf).
- 7.3 The Australian Council on Healthcare Standards (ACHS), *The ACHS EQulP6 Guide, Part 2 – Accreditation, standards, guidelines*. 2016, Sydney, Australia.
- 7.4 The Government of Hong Kong Special Administrative Region Environment Transport and Works Bureau, *Risk Management for Public Works: Risk Management User Manual*, 2005, Hong Kong, HKSAR.
- 7.5 Wilson, Paul F.; Dell, Larry D.; Anderson, Gaylord F. (1993). *Root Cause Analysis: A Tool for Total Quality Management*. Milwaukee, Wisconsin: ASQ Quality Press. pp. 8–17. [ISBN 0-87389-163-5](https://www.asq.org/quality-resources/book/0-87389-163-5).

## 8. Attachments

- 8.1 **Appendix 1: Risk Classification**
- 8.2 **Appendix 2: Risk Taxonomy**
- 8.3 **Appendix 3: Risk Likelihood Table**
- 8.4 **Appendix 4: Risk Matrix**
- 8.5 **Appendix 5: Risk Register Entry Template**

[LOGO]	Hong Kong Institute of Clinical Psychologists Limited 香港臨床心理學家公會有限公司	Document No.	HKICP-ADM-PO-003-R0
	Policy on Risk Management of HKICP	Issue Date	nn/nn/2018
		Review Date	
		Approved by	
	Page	12 of 18	

## Appendix 1: Risk Classification

4 Areas of Risks	Examples of Common Risks
<b>1. Risks pertaining to the profession of Clinical Psychology</b>	<ul style="list-style-type: none"> <li>• Data security</li> <li>• Confidentiality</li> <li>• Inadequate availability &amp; accessibility of service</li> <li>• Conflict of interest</li> <li>• Unfavourable media assault</li> <li>• Acting out behaviours of clients</li> <li>• Suicidal threats/acts of clients</li> <li>• Inadequate skill mix</li> <li>• Inadequate clinical supervision</li> <li>• Unsatisfactory career development</li> <li>• Failure to attract right talent into the workforce</li> <li>• Omission of patient consent</li> <li>• Unsatisfactory workforce planning</li> <li>• Inadequacy in secretarial support</li> </ul>
<b>2. Risks pertaining to Registrants</b>	<ul style="list-style-type: none"> <li>• Delay of assessment / treatment</li> <li>• Misdiagnosis</li> <li>• Miscommunication with clients/carers</li> <li>• Inappropriate use of tests/equipment</li> <li>• Use of outdated assessment tools</li> <li>• Poor documentation</li> <li>• Complaints by clients</li> <li>• Keeping update on body of knowledge</li> <li>• Burnout</li> <li>• Disagreement with co-working team members</li> <li>• Inappropriate use of client data</li> <li>• Non-compliance with CPD requirements</li> <li>• Omission of indemnity coverage</li> <li>• Infringement of intellectual property</li> <li>• False representation in public announcement</li> <li>• Mental health problems in registrant</li> </ul>
<b>3. Risks pertaining to</b>	<ul style="list-style-type: none"> <li>• Financial crisis</li> </ul>

[LOGO]	Hong Kong Institute of Clinical Psychologists Limited 香港臨床心理學家公會有限公司	Document No.	HKICP-ADM-PO-003-R0
		Issue Date	nn/nn/2018
	Policy on Risk Management of HKICP	Review Date	
		Approved by	
		Page	13 of 18

<b>HKICP</b>	<ul style="list-style-type: none"> <li>• Inadequacy of access to information for the public</li> <li>• IT breakdown</li> <li>• Complaints about the operation</li> <li>• Misjudgment of qualifications of applicants</li> <li>• Biased consideration of interests of registrants in certain sectors</li> <li>• Lack of recognition by the general public</li> <li>• Lack of recognition by the potential registrants</li> </ul>
<b>4. Risks pertaining to the Register of Accredited Clinical Psychologists</b>	<ul style="list-style-type: none"> <li>• Lack of accessibility to the Register</li> <li>• Outdated register</li> <li>• Inaccurate information of the Register</li> <li>• Inconsistent procedures/policy in inclusion or exclusion of registrants</li> </ul>

DRAFT

[LOGO]	Hong Kong Institute of Clinical Psychologists Limited 香港臨床心理學家公會有限公司	Document No.	HKICP-ADM-PO-003-R0
	Policy on Risk Management of HKICP	Issue Date	nn/nn/2018
		Review Date	
		Approved by	
		Page	14 of 18

## Appendix 2: Risk Taxonomy

<b>Strategic &amp; External Risk</b>	Govt. Policy. Stakeholders. Law & Regulations. Economy. Demographics. Technology. Market Share. Community needs & expectations. Population health. Societal trends. Suppliers. External disasters. External relations. Labour market.
--------------------------------------	---

<b>Process Risk</b>	
<b>Empowerment Risk</b>	Purpose. Structure. Leadership. Authority. Boundaries. Alignment. Rate of change. Performance measurement. Compliance. Accountability

<b>Financial Risk</b>	<b>Service User Care &amp; Safety Risk</b>		<b>Human Resource Risk</b>
<b>Financial Planning</b> Funding / Reserves <b>Financial Accounting</b> Revenue / Expenses Payroll accounting Assets & liabilities Accounting systems Accounting / Reporting <b>Man. Accounting</b> Budget / allocation Budget control <b>Treasury</b> Bank accounts Funds transfer Cash management Funds management <b>Insurance</b> Coverage / claims	<u><b>Care delivery</b></u> Assessment Diagnostic Consent Appropriate care Unanticipated clinical outcome Clinical handover Service user transfer Nutrition Discharge / practice Community care Duty of care	<u><b>Service User Safety</b></u> Clinical deterioration Falls Service user behaviour Service user injury  <u><b>Service User Needs</b></u> Service user rights Privacy/dignity/respect Special needs Service user experience Language & communication  <u><b>Research</b></u> Ethics Clinical trials <u><b>Record keeping</b></u> Documentation Recording	Workforce planning Staff relations HR systems <b>Resourcing</b> Recruitment Selection Retention Succession planning <b>Quality workforce</b> Maintain staff Staff welfare Workforce scheduling Ethics & behaviour Staff grievances <b>Staff development</b> Learning & development Professional staff competency Performance development Leadership development <b>Staff reward</b> Remuneration Leave Expenses reimbursement Staff benefits

[LOGO]	Hong Kong Institute of Clinical Psychologists Limited 香港臨床心理學家公會有限公司	Document No.	HKICP-ADM-PO-003-R0
	Policy on Risk Management of HKICP	Issue Date	nn/nn/2018
		Review Date	
		Approved by	
	Page	15 of 18	

<b>Integrity Risk</b> Corruption / Malfeasance Theft / Fraud / Loss Conflict of Interest Illegal acts Unethical Practice Intellectual Property	<b>Business Support Services Risk</b>  <b>Med Equipment / Devices</b> Technology Utilization Maintenance  <b>Catering &amp; Food Hygiene</b> Food supplies & Storage Food safety & Hygiene Premises equipment Preparation & Production Food delivery Washing / Sanitising	<b>IT Risk</b> IT Governance Technology Hardware Software Applications systems Infrastructure Data integrity/Loss Information security
	<b>Legal Risk</b> Regulatory compliance Statutory breaches Litigation Contractual Intellectual Property Judicial Review	<b>Procurement</b>  <b>Contract Management</b>

<b>Project Risk</b>	<b>Project Management</b> : Planning & Control. Scope. Resources. Cost. Schedule. Chance  <b>Major IT Projects</b> : Requirements. Architecture. Design. Technology. Equipment. Integration. User Acceptance. Delivery.
---------------------	---

Ref. : Hospital Authority Risk Taxonomy

[LOGO]	Hong Kong Institute of Clinical Psychologists Limited 香港臨床心理學家公會有限公司	Document No.	HKICP-ADM-PO-003-R0
		Issue Date	nn/nn/2018
	Policy on Risk Management of HKICP	Review Date	
		Approved by	
		Page	16 of 18

### Appendix 3: Risk Likelihood Table

Level	Likelihood Descriptor	Description/Time Scale for ongoing non-project activities or exposures	% Chance during life of project or financial year for budget risk	Per Separations / Occasions of Service
5	Almost certain	<ul style="list-style-type: none"> <li>Expected to occur in most circumstances</li> <li>Expected to occur at least monthly i.e. at least twelve (12) times per year</li> </ul>	Over 95%	1 or more in 10
4	Likely	<ul style="list-style-type: none"> <li>Probably occur in most circumstances</li> <li>May occur in every few months i.e. up to twelve (12) times per year</li> </ul>	> 60% - 95%	1 in 100
3	Possible	<ul style="list-style-type: none"> <li>Probably will occur in time</li> <li>May occur once in every 1-2 years</li> </ul>	> 30% - 60%	1 in 1000
2	Unlikely	<ul style="list-style-type: none"> <li>Possible to occur in time</li> </ul>	> 5% - 30 %	1 in 10,000
1	Remote	<ul style="list-style-type: none"> <li>May occur only in exceptional circumstances</li> <li>May occur once in every 5 years or more</li> </ul>	Up to 5 %	1 in 100,000



[LOGO]	Hong Kong Institute of Clinical Psychologists Limited 香港臨床心理學家公會有限公司	Document No.	HKICP-ADM-PO-003-R0
	Policy on Risk Management of HKICP	Issue Date	nn/nn/2018
		Review Date	
		Approved by	
	Page	17 of 18	

## Appendix 4: Risk Matrix

Likelihood		Consequence				
		Insignificant	Minor	Moderate	Major	Extreme
Likelihood	Score	1	2	3	4	5
Almost certain	5	5	10	15	20	25
Likely	4	4	8	12	16	20
Possible	3	3	6	9	12	15
Unlikely	2	2	4	6	8	10
Remote	1	1	2	3	4	5
Risk Ranking	Low	1-5	Moderate	6-15	High	16-25

