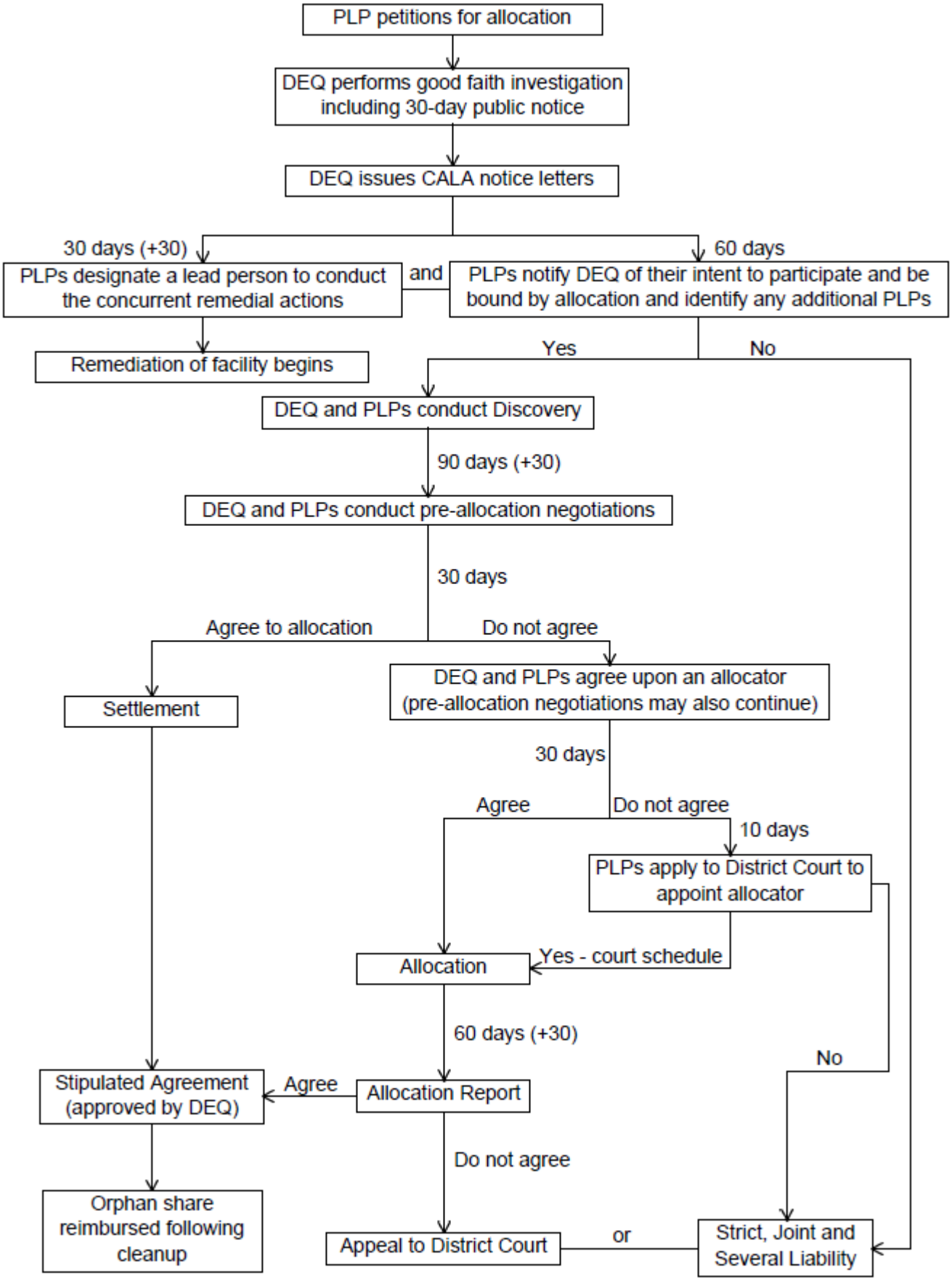The Controlled Allocation of Liability Act (CALA) Process