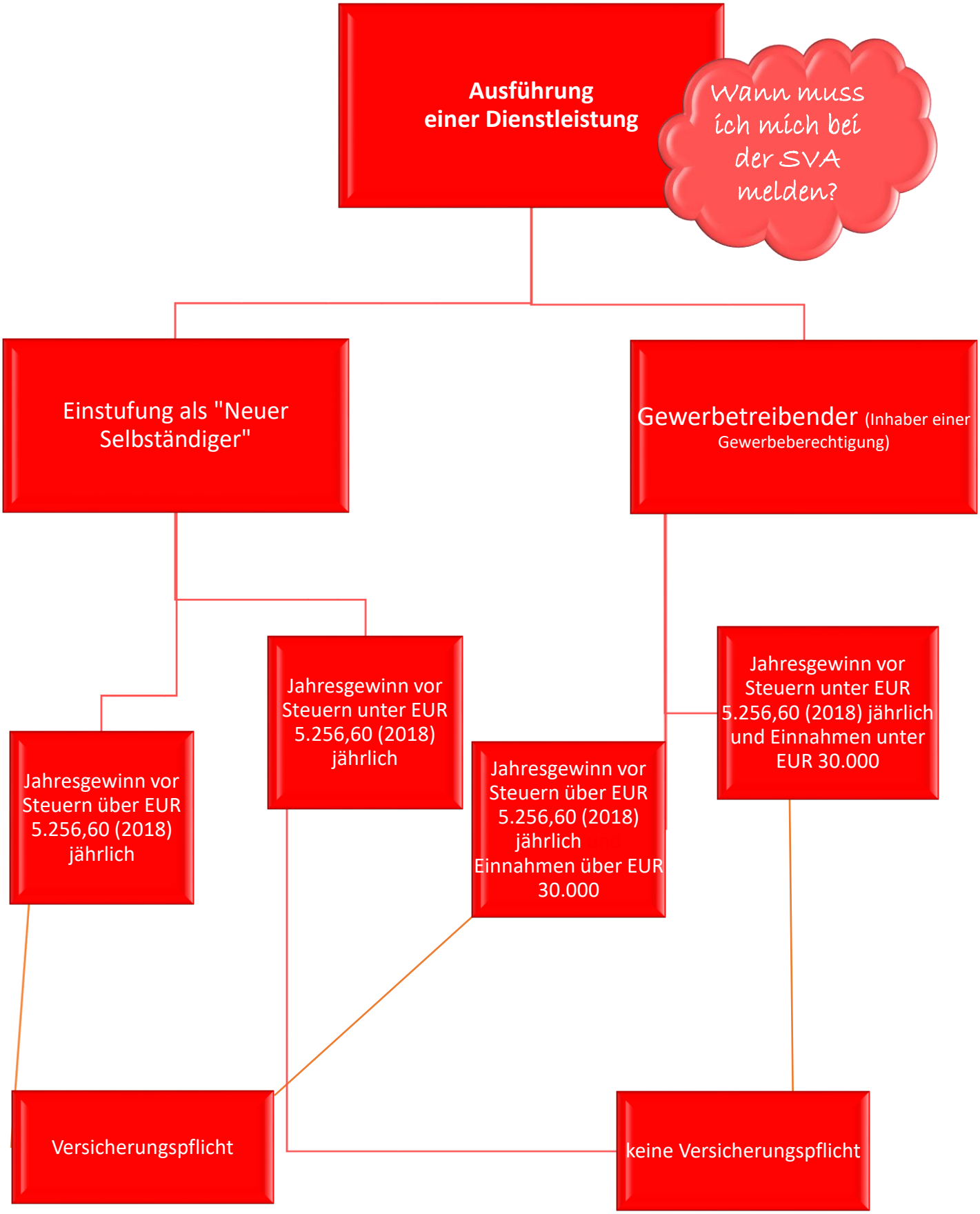Sozialversicherung