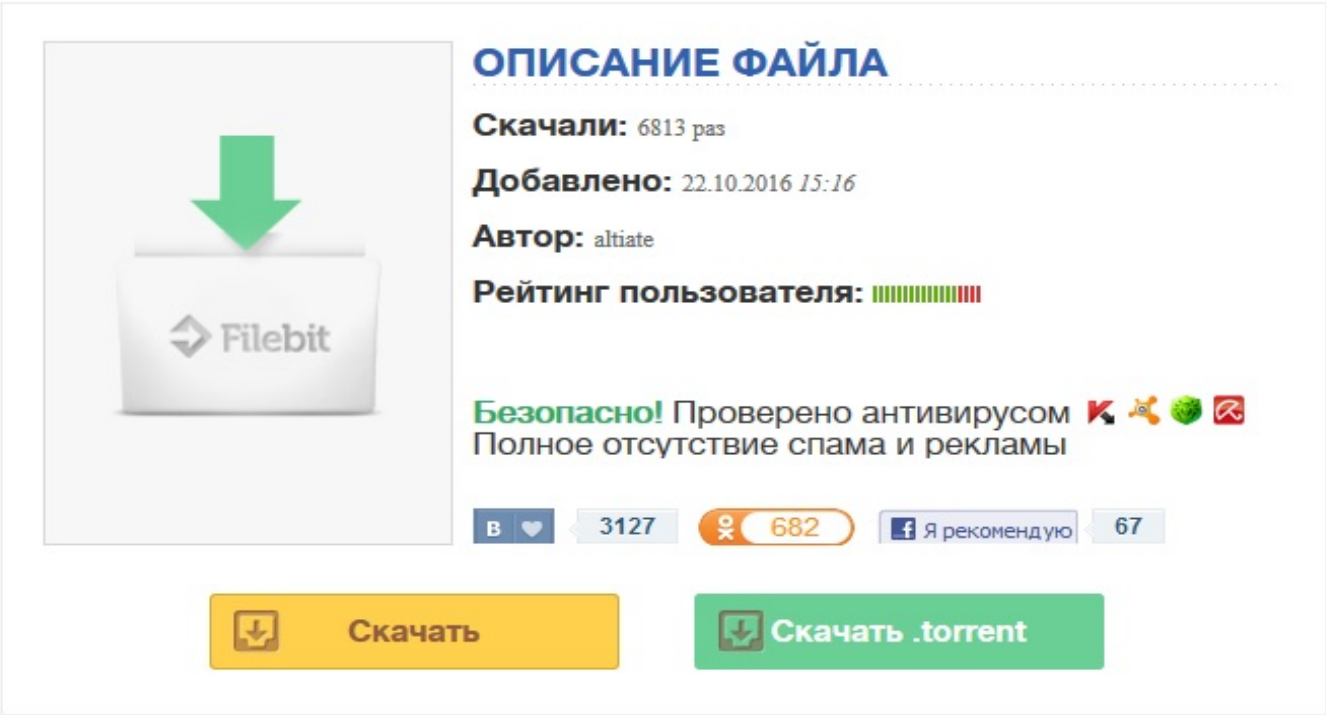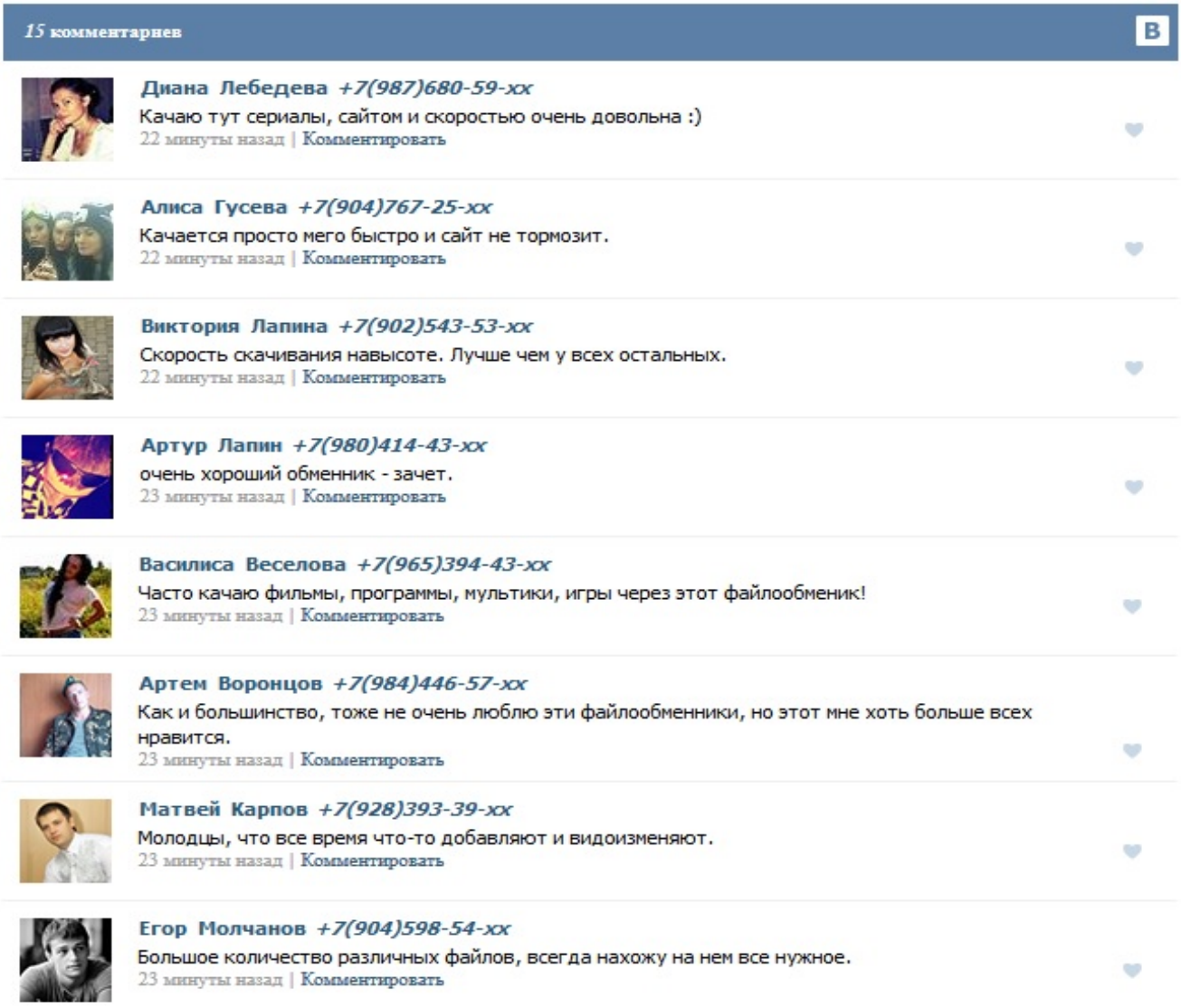нет бланков осаго в страховых компаниях что делать 2016