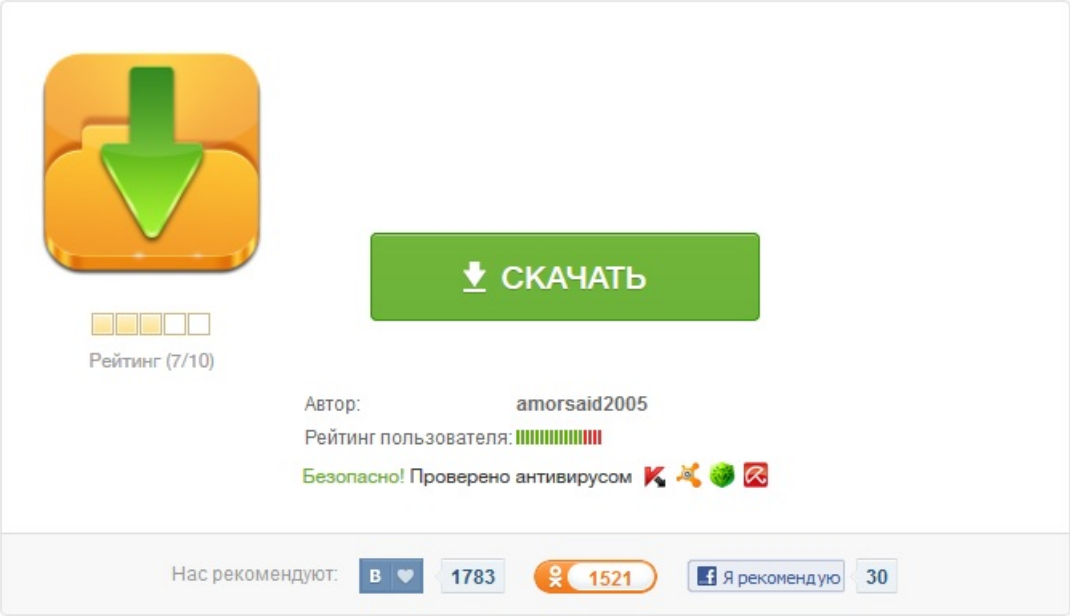новая форма полиса осаго 2016