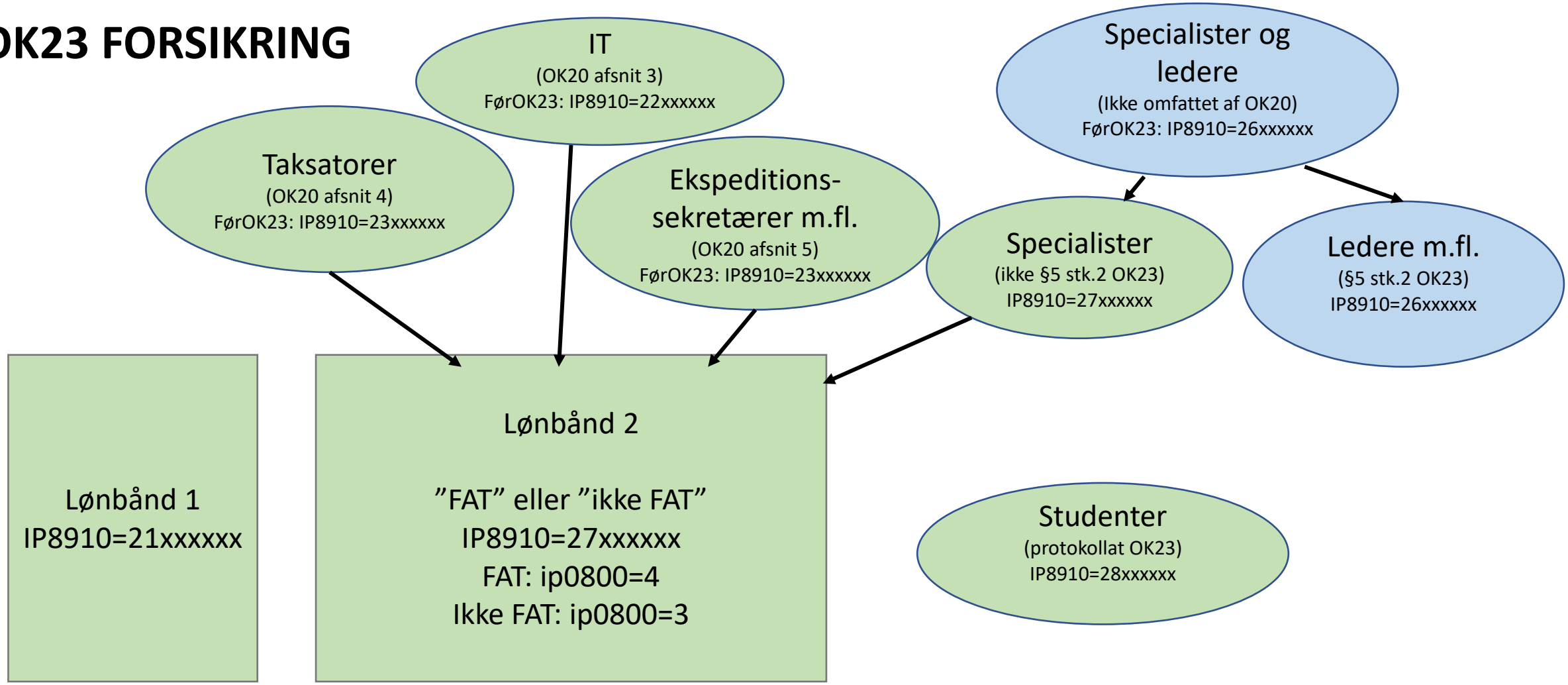OK23 FORSIKRING