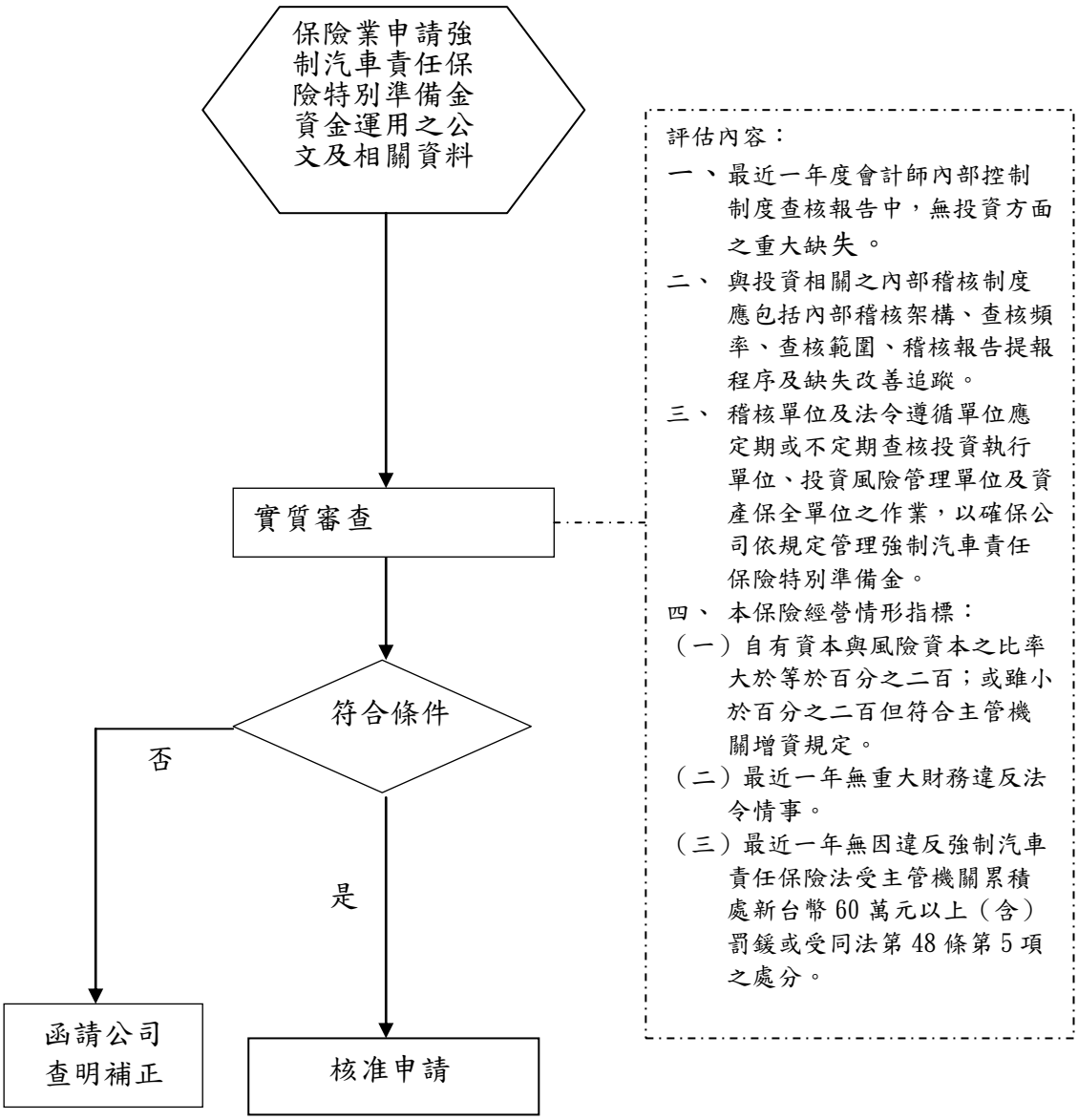保險業申請強制汽車責任保險特別準備金資金運用流程圖