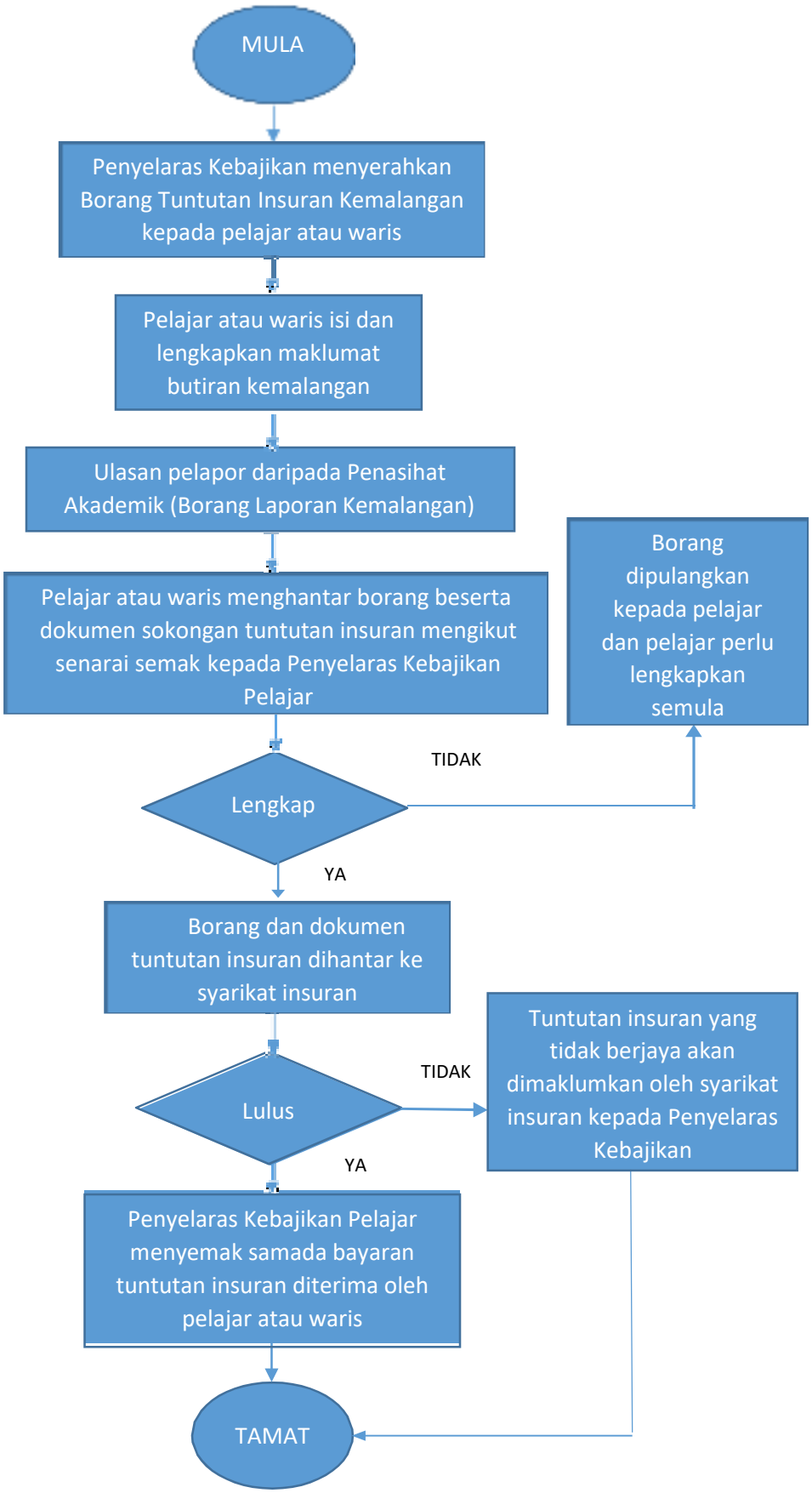PERMOHONAN TUNTUTAN INSURAN KEMALANGAN DIRI BERKELOMPOK