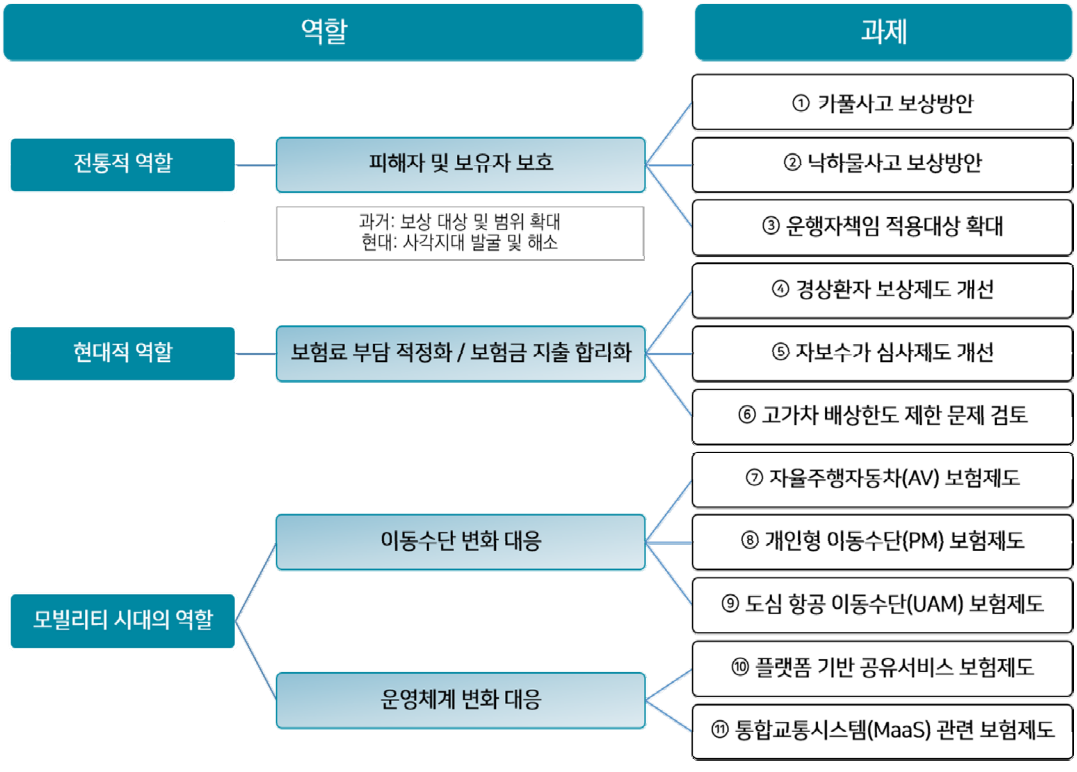부록 자동차보험의 역할과 과제