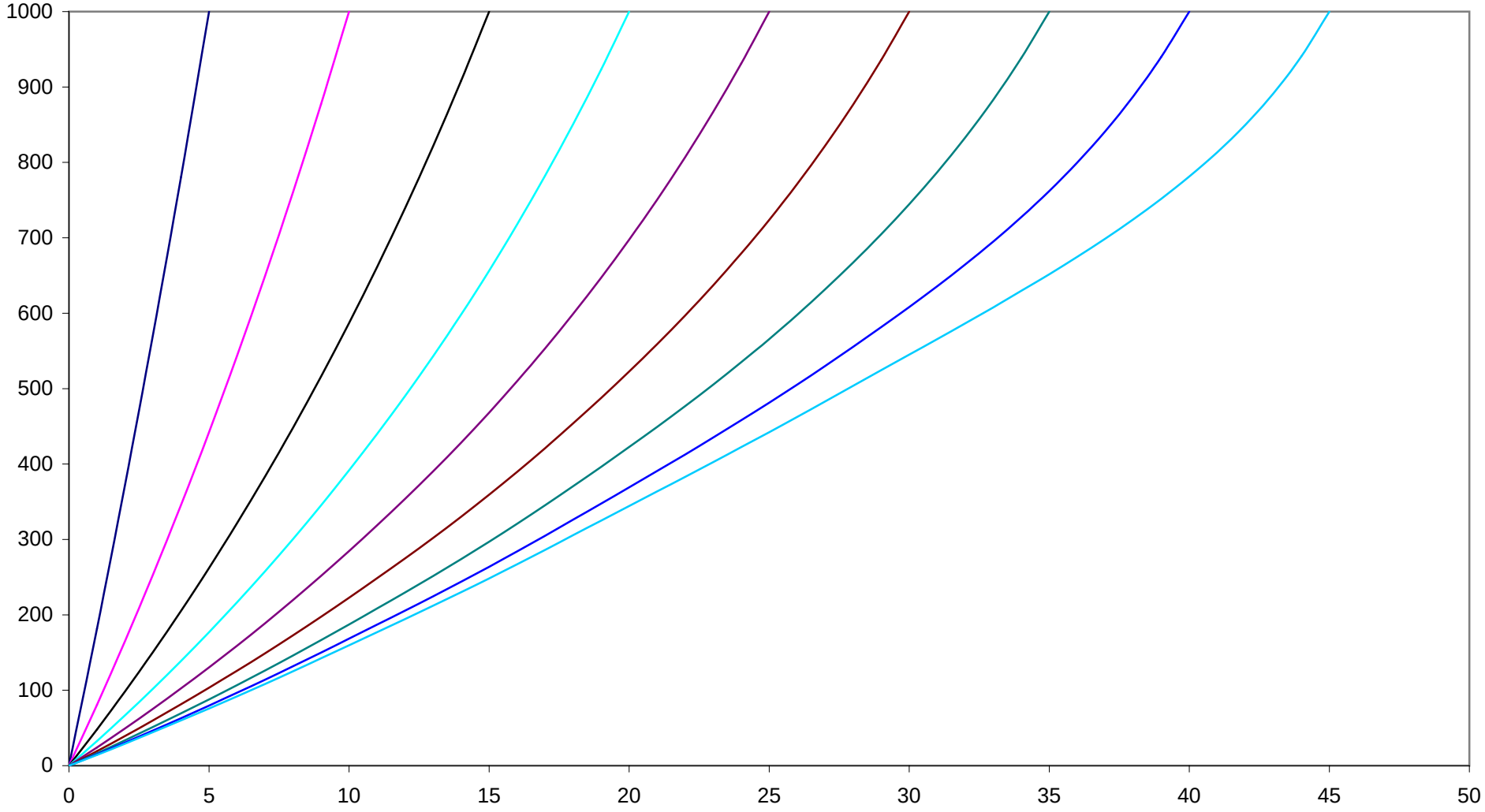Průběh nettorezerv - smíšené pojištění