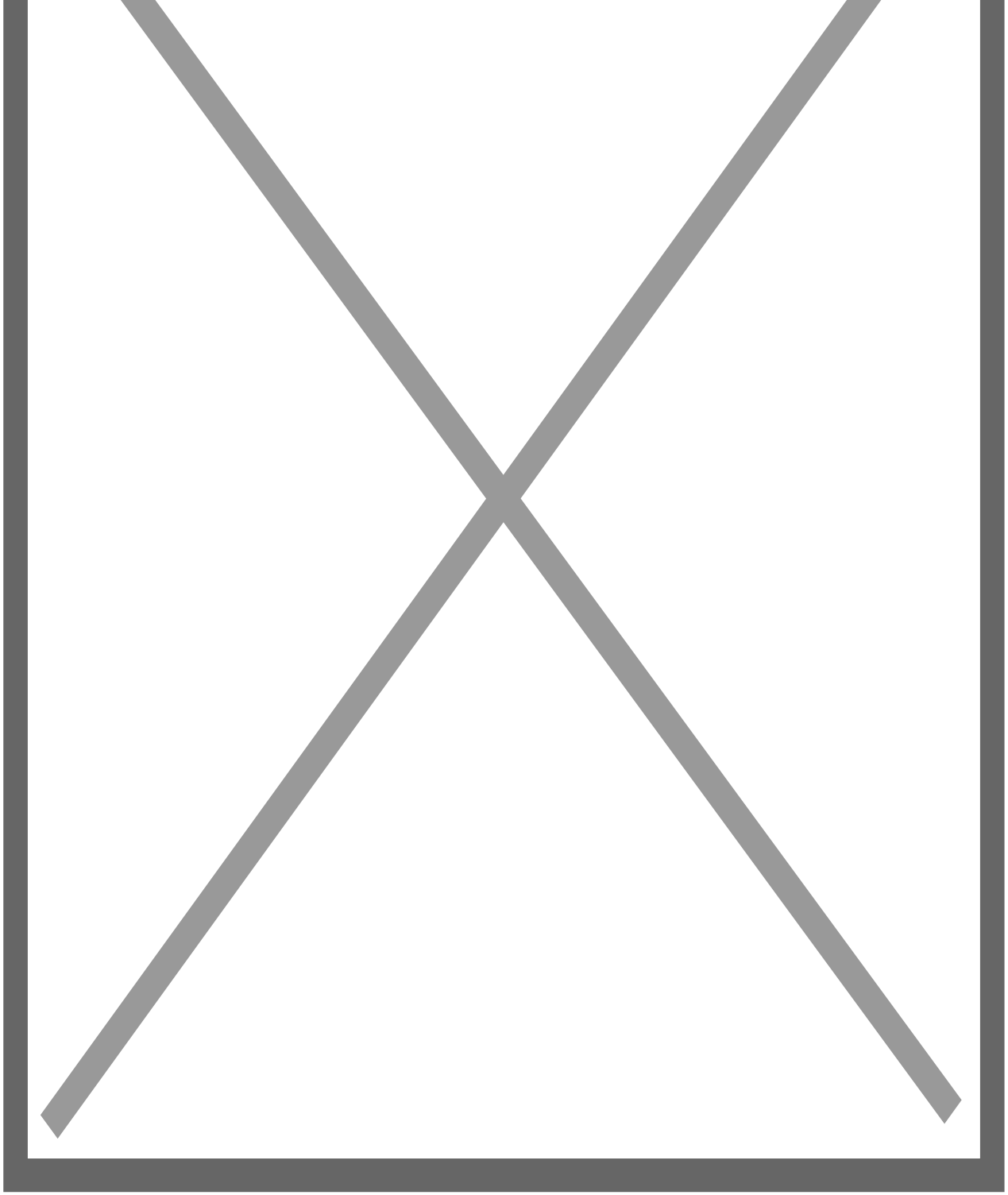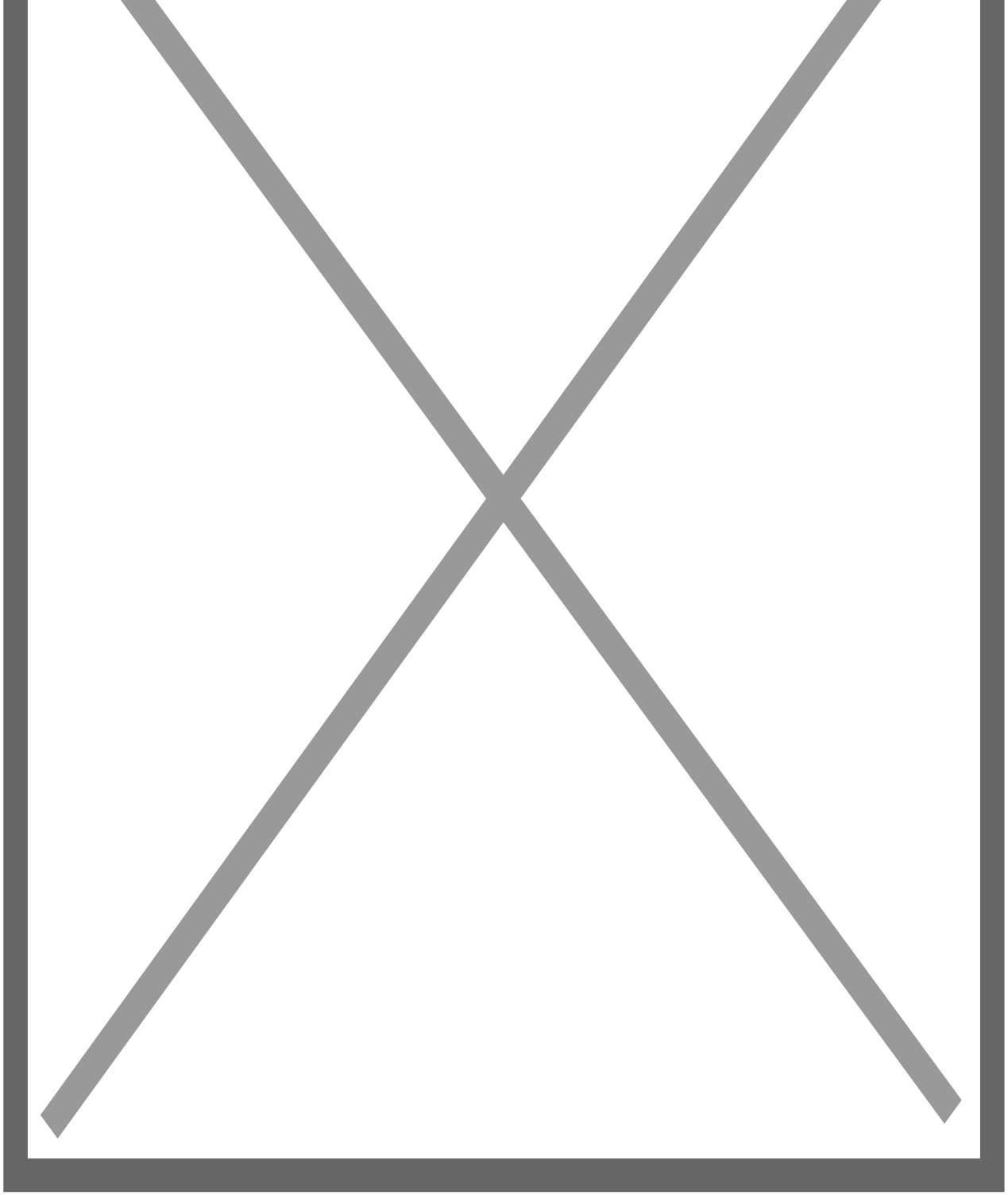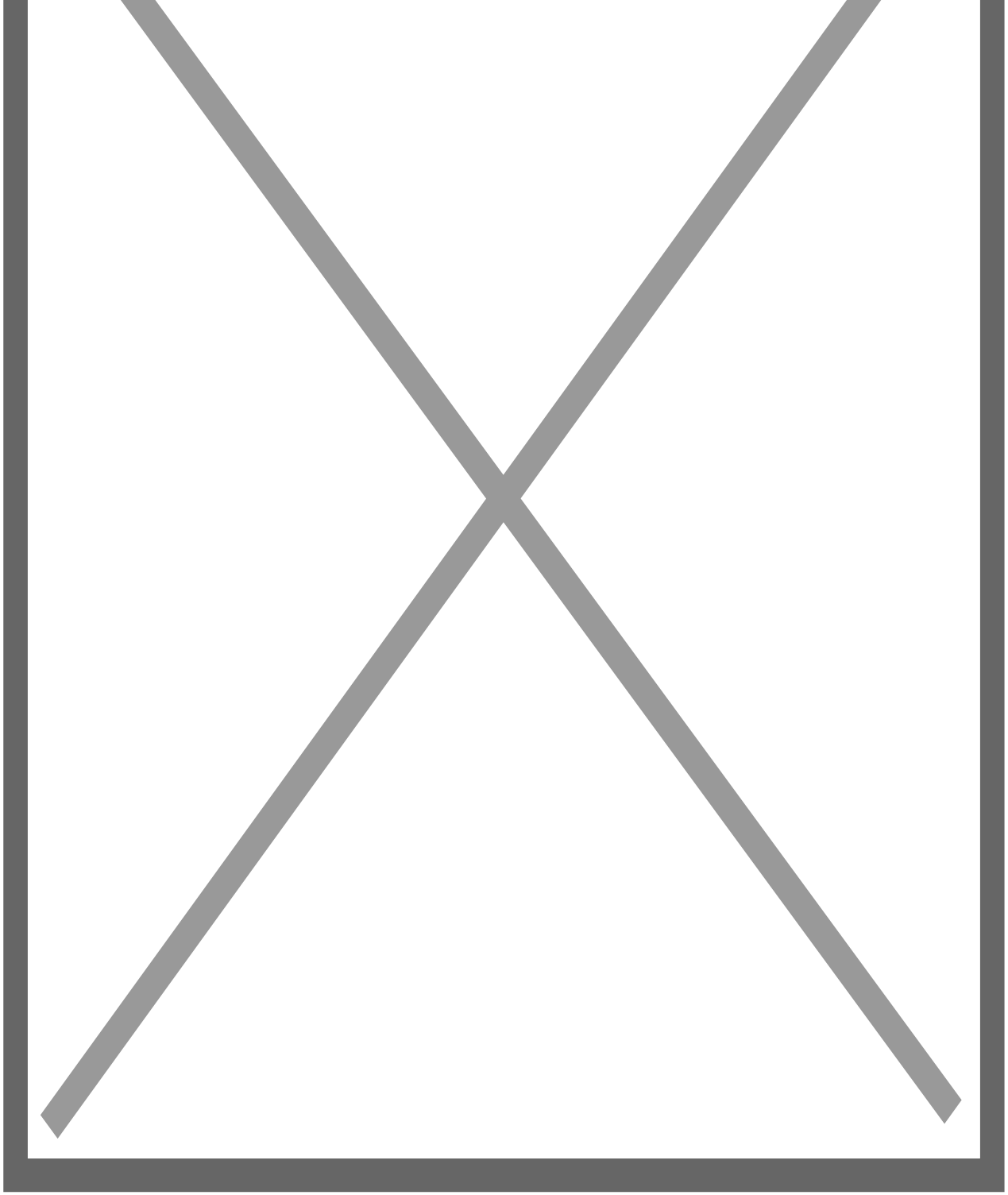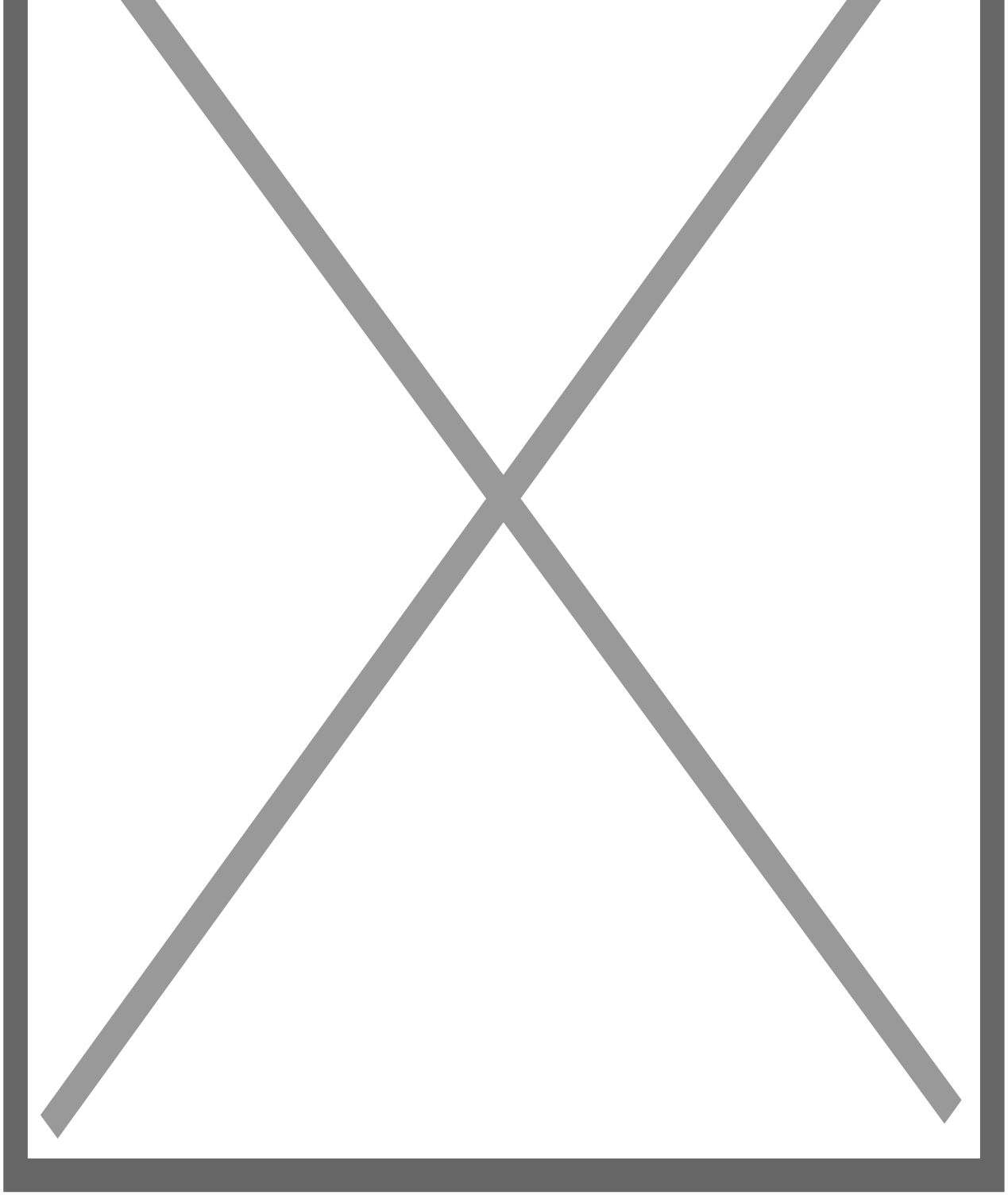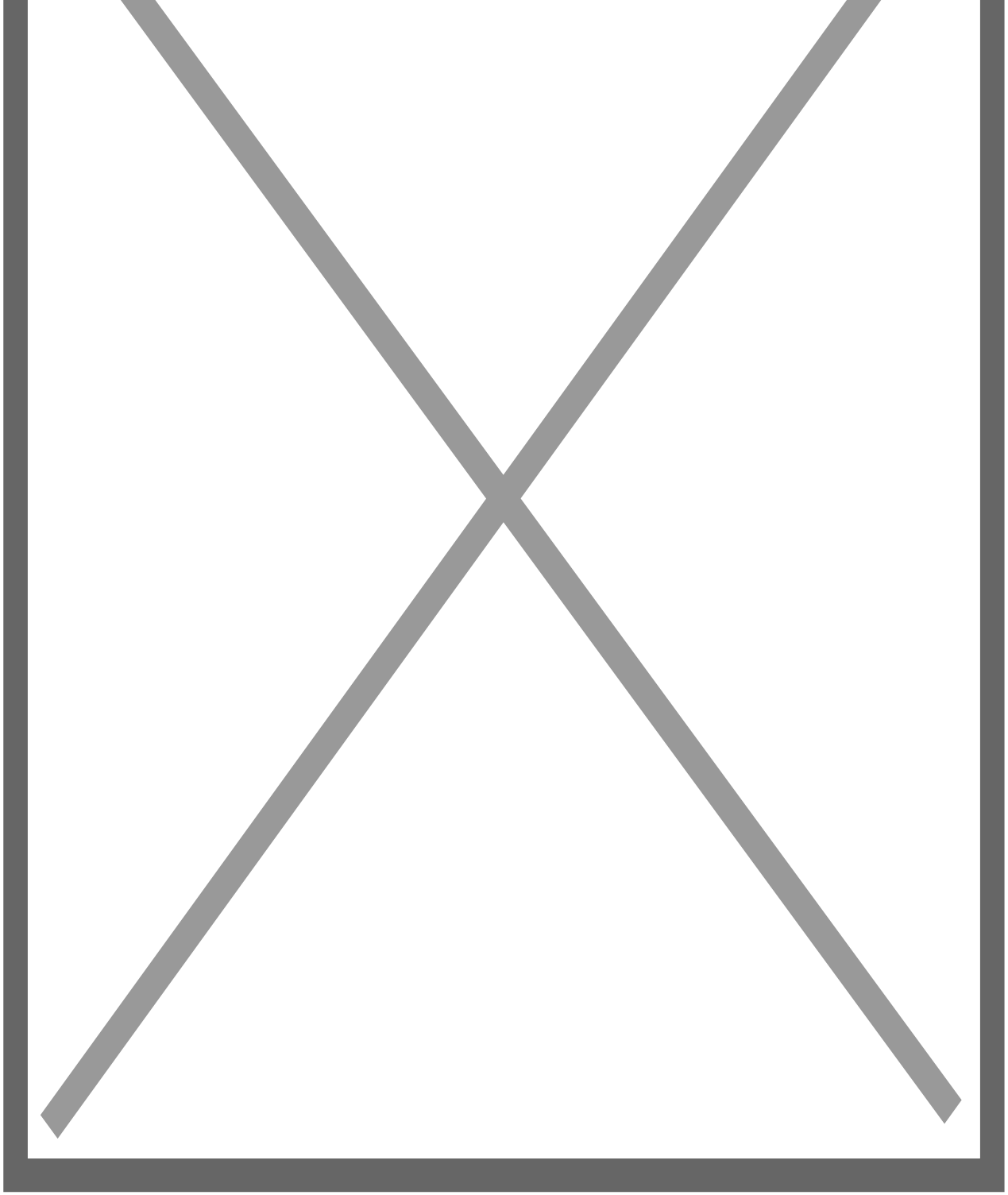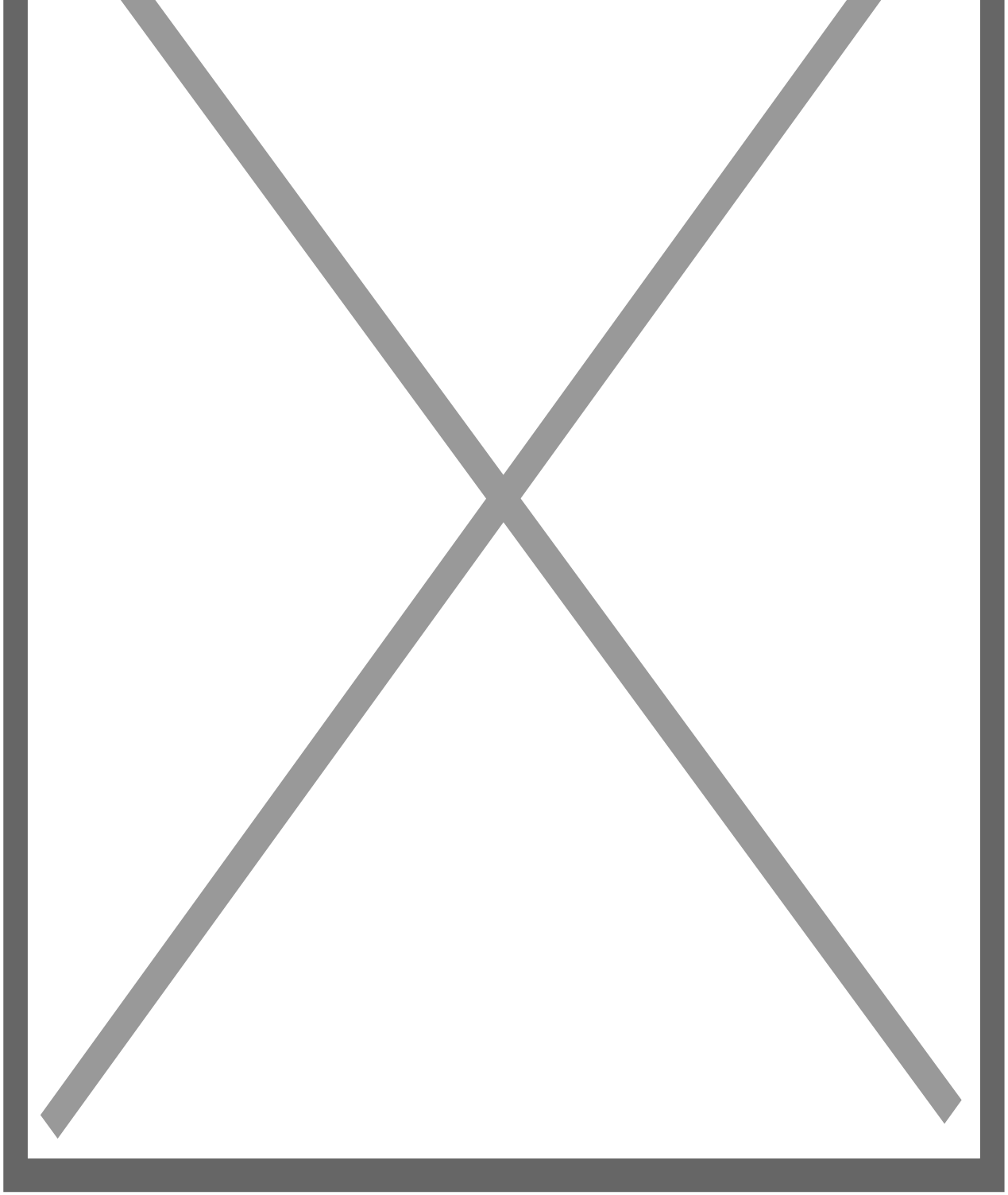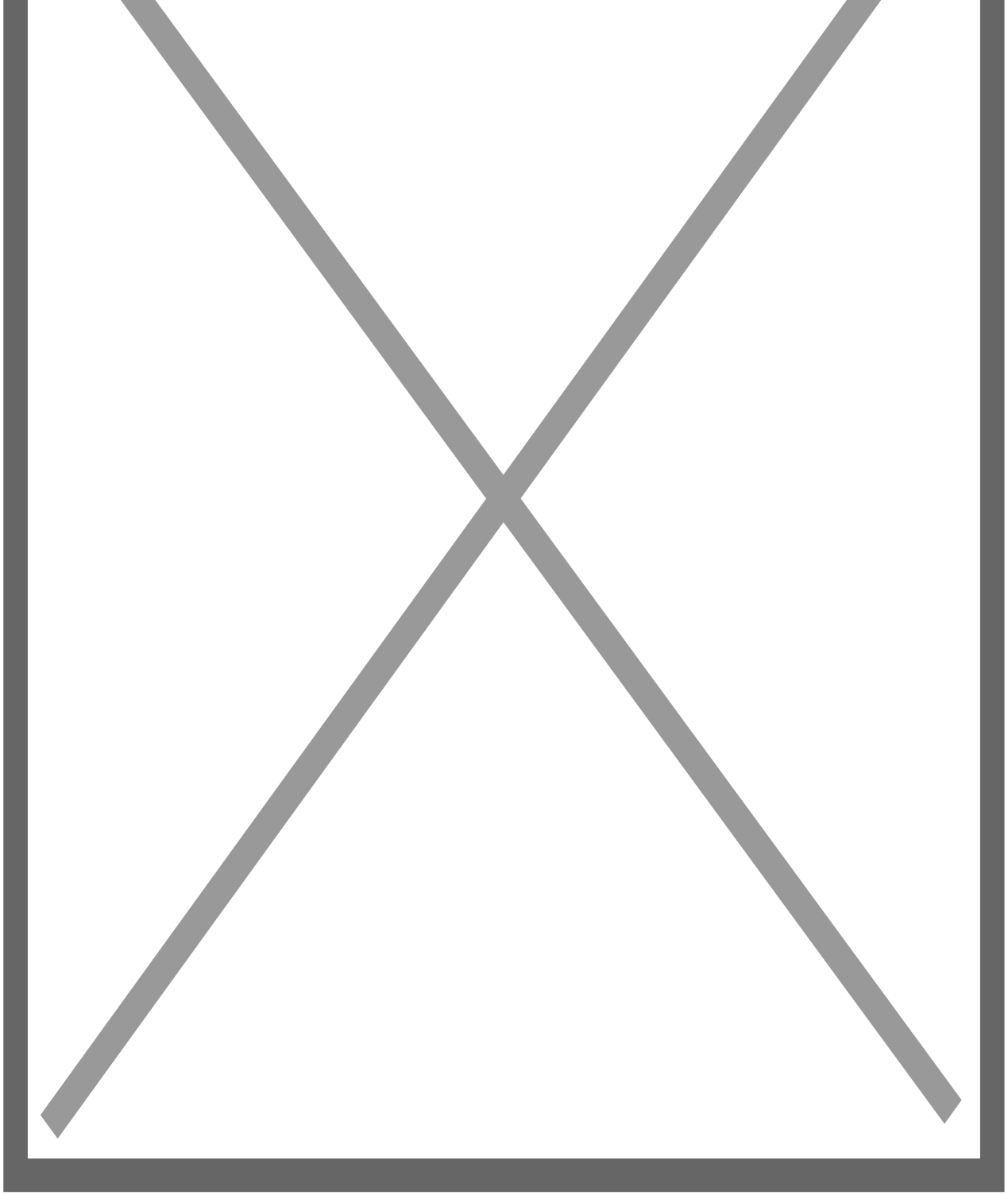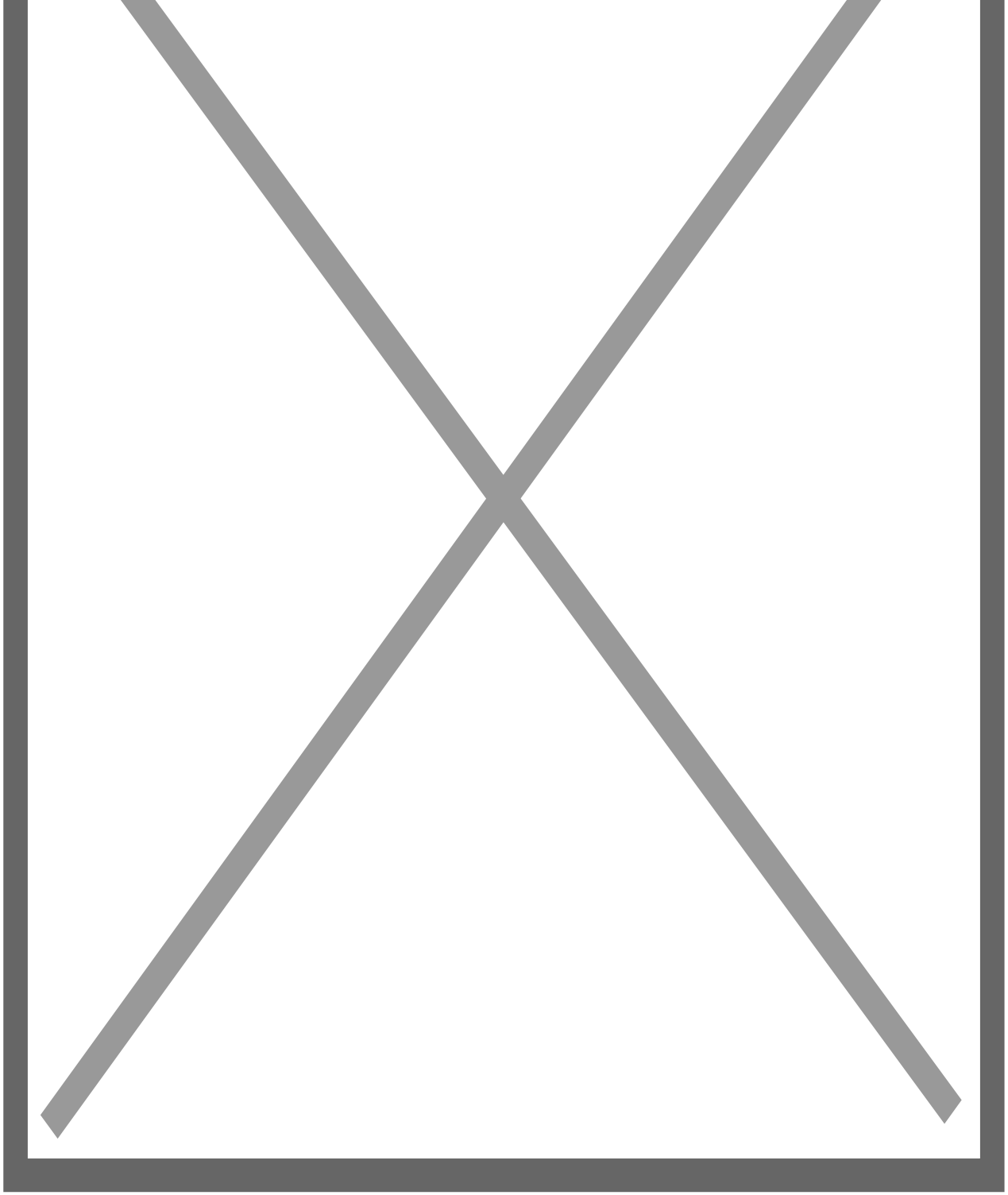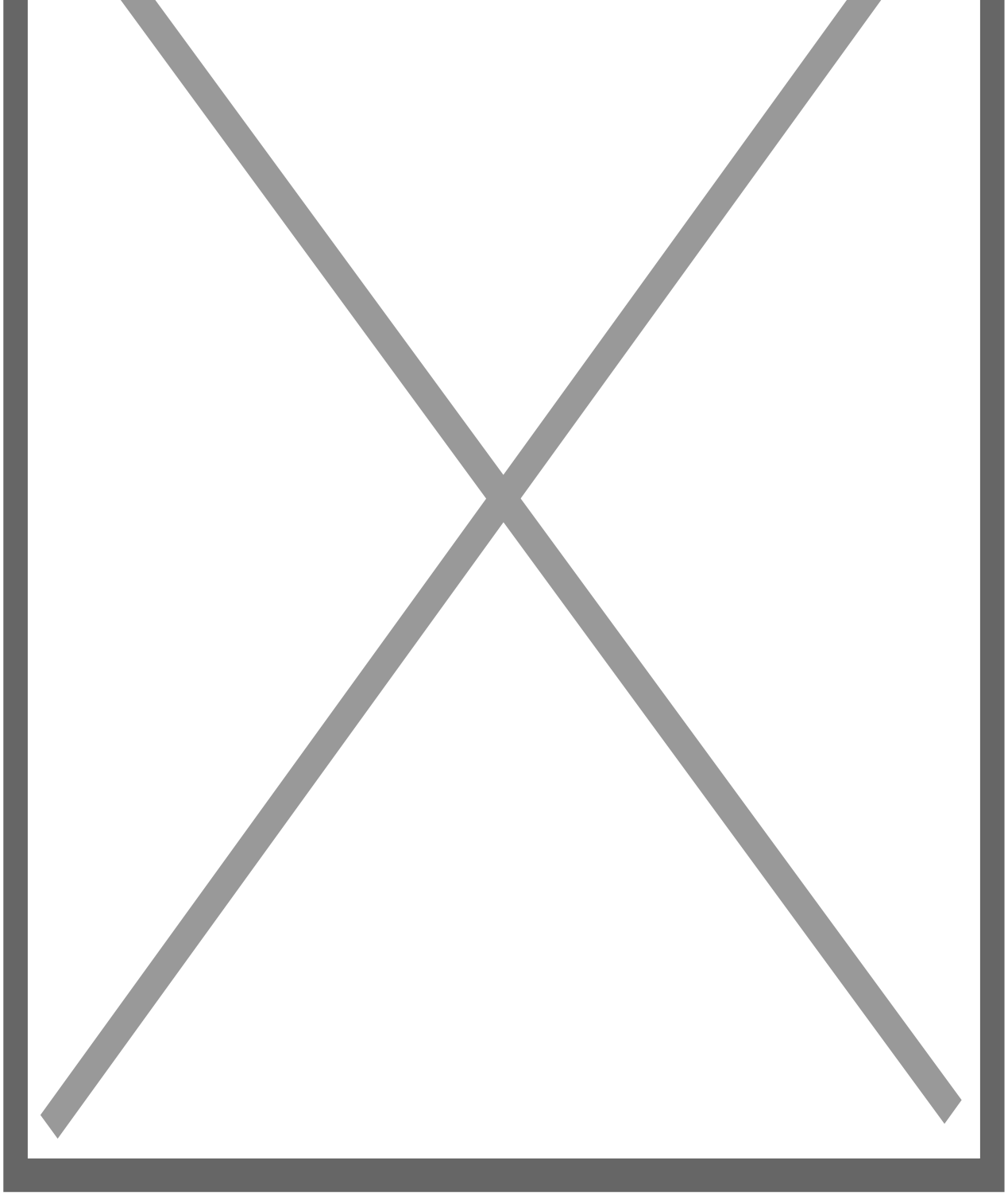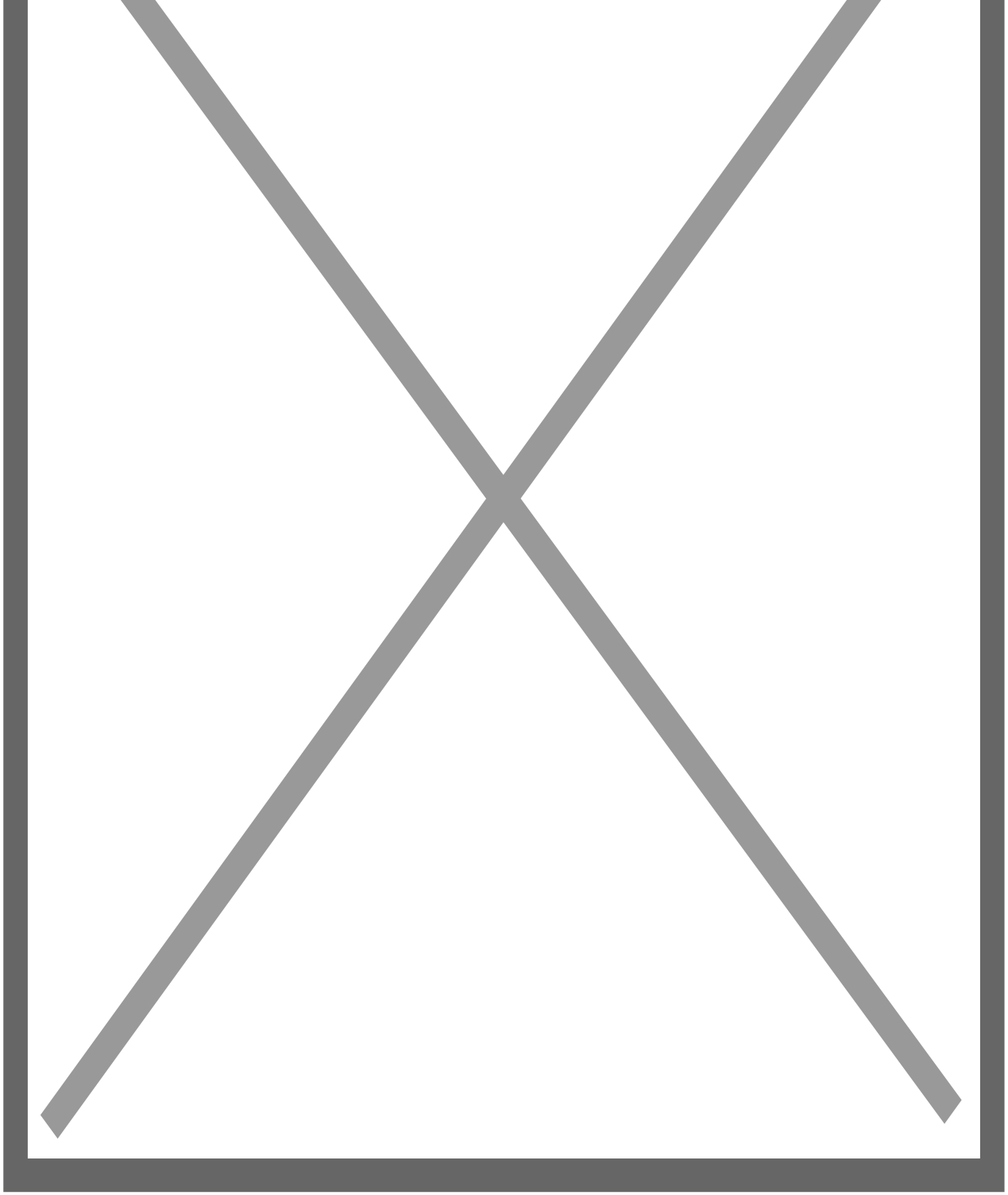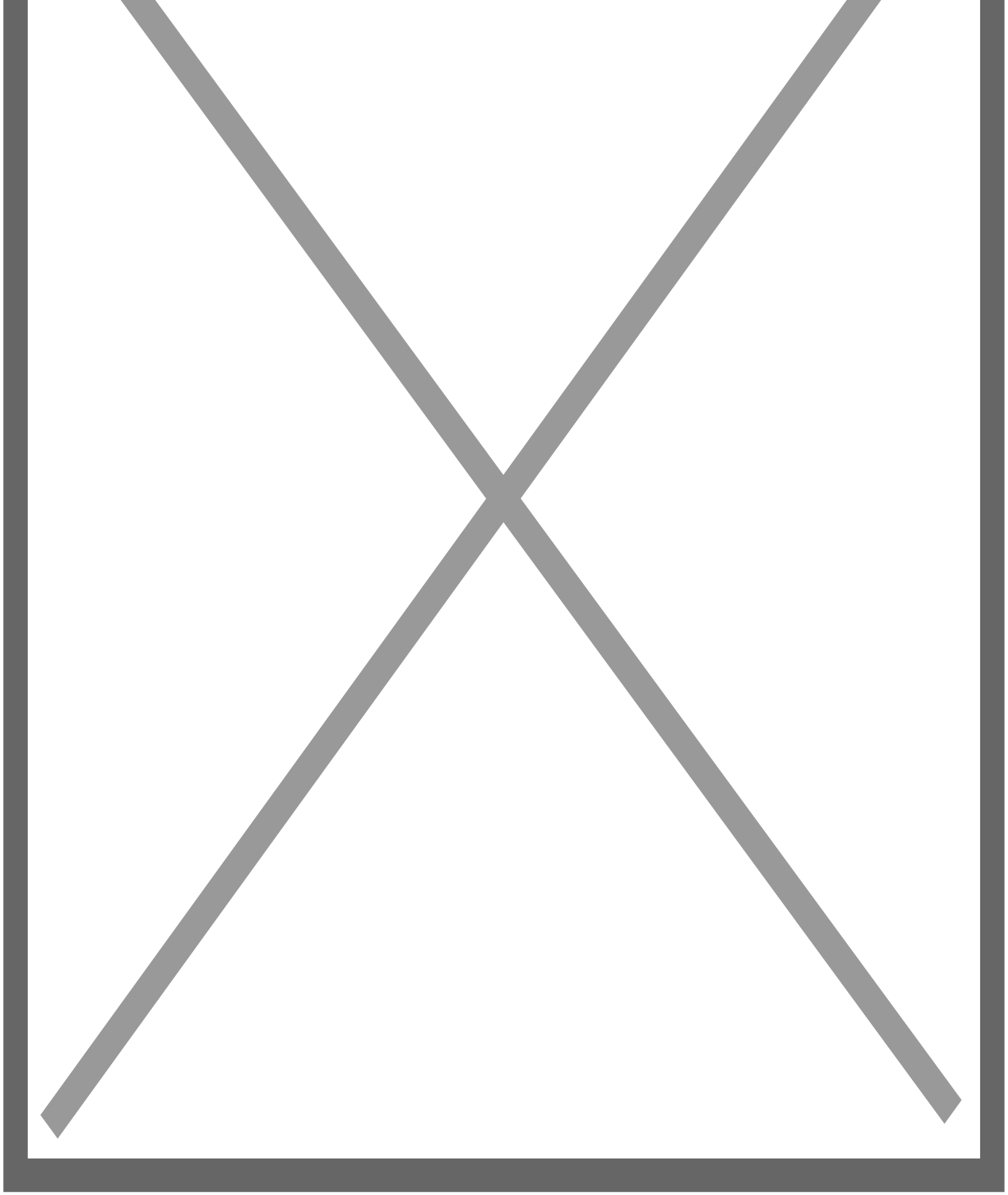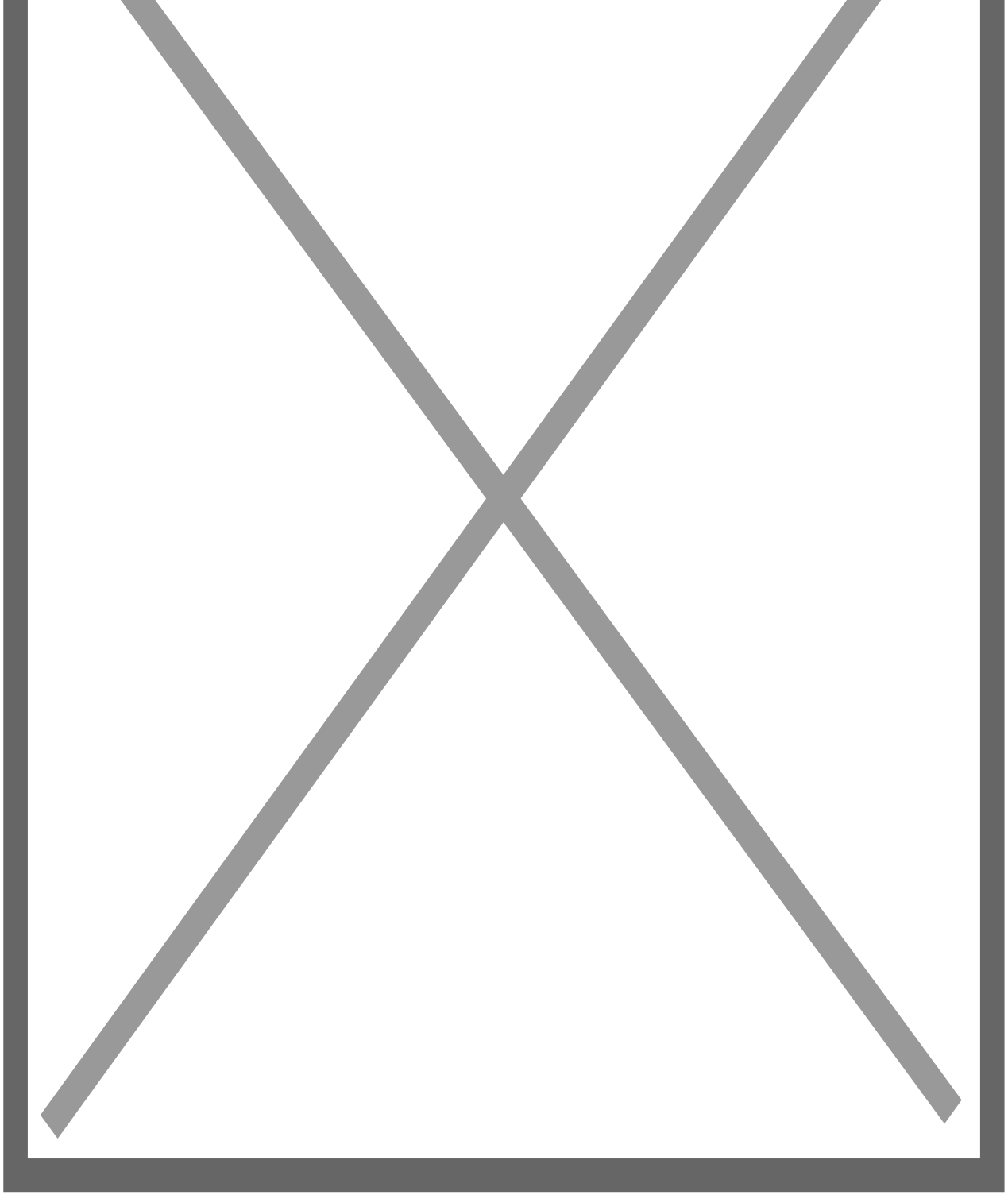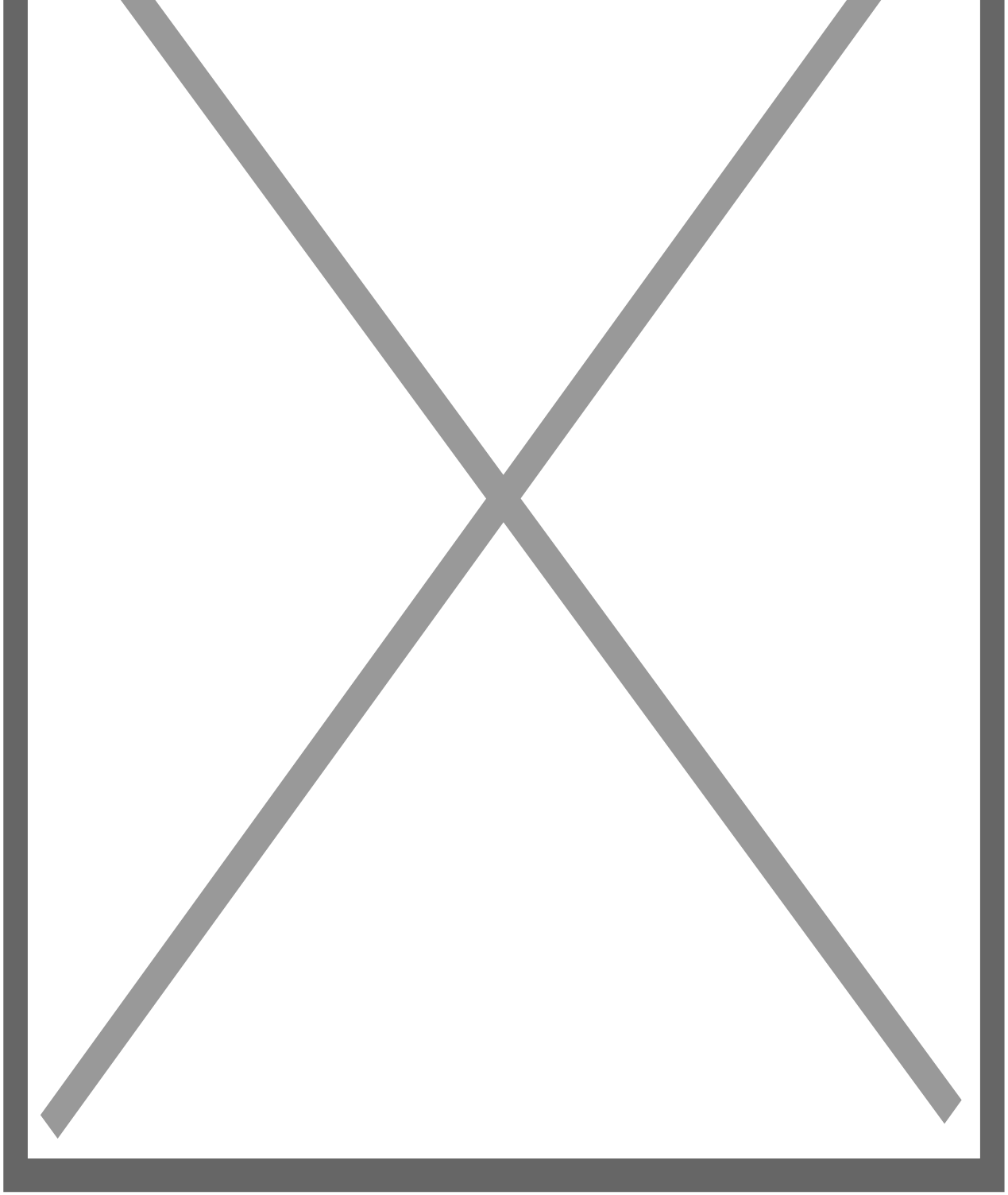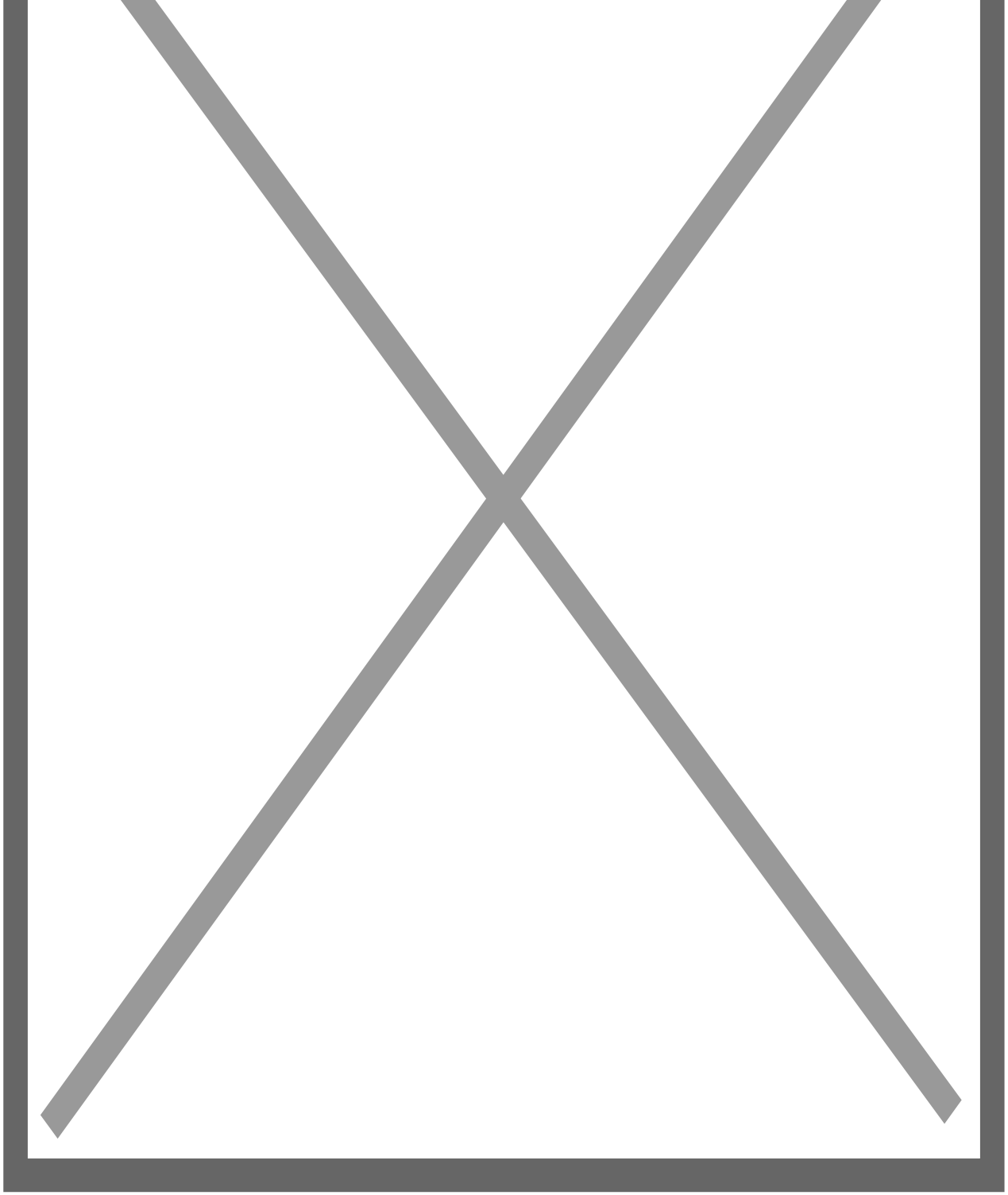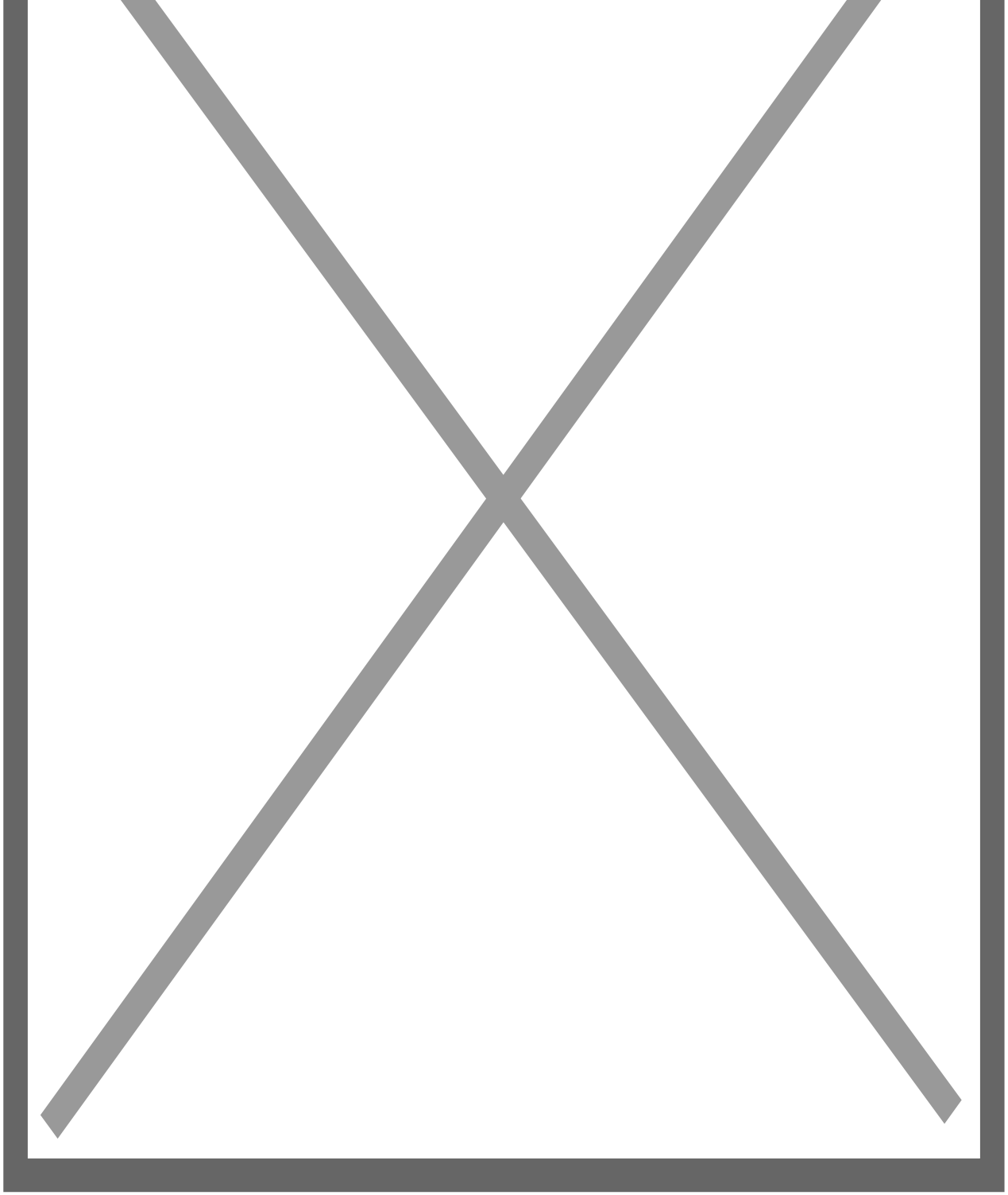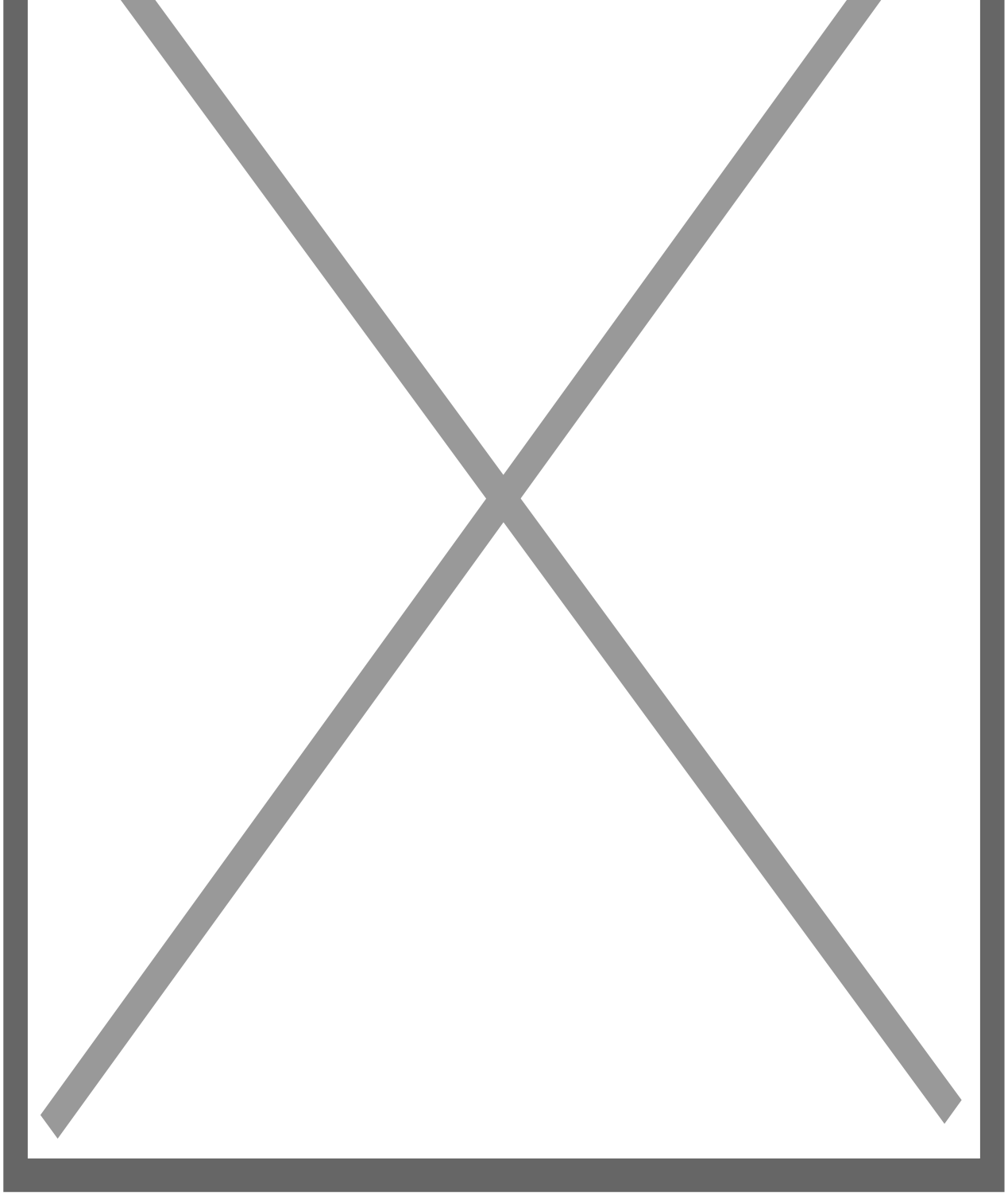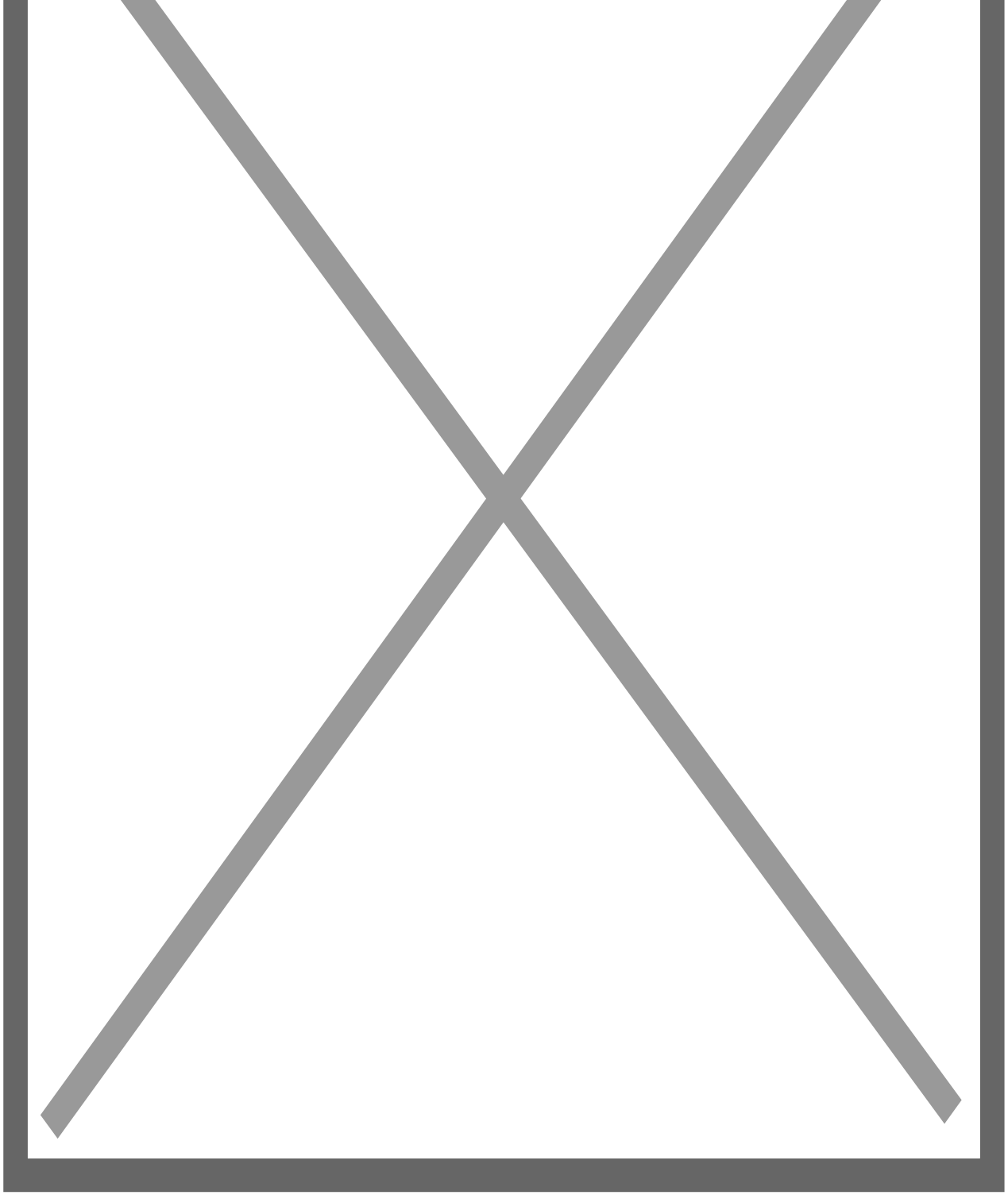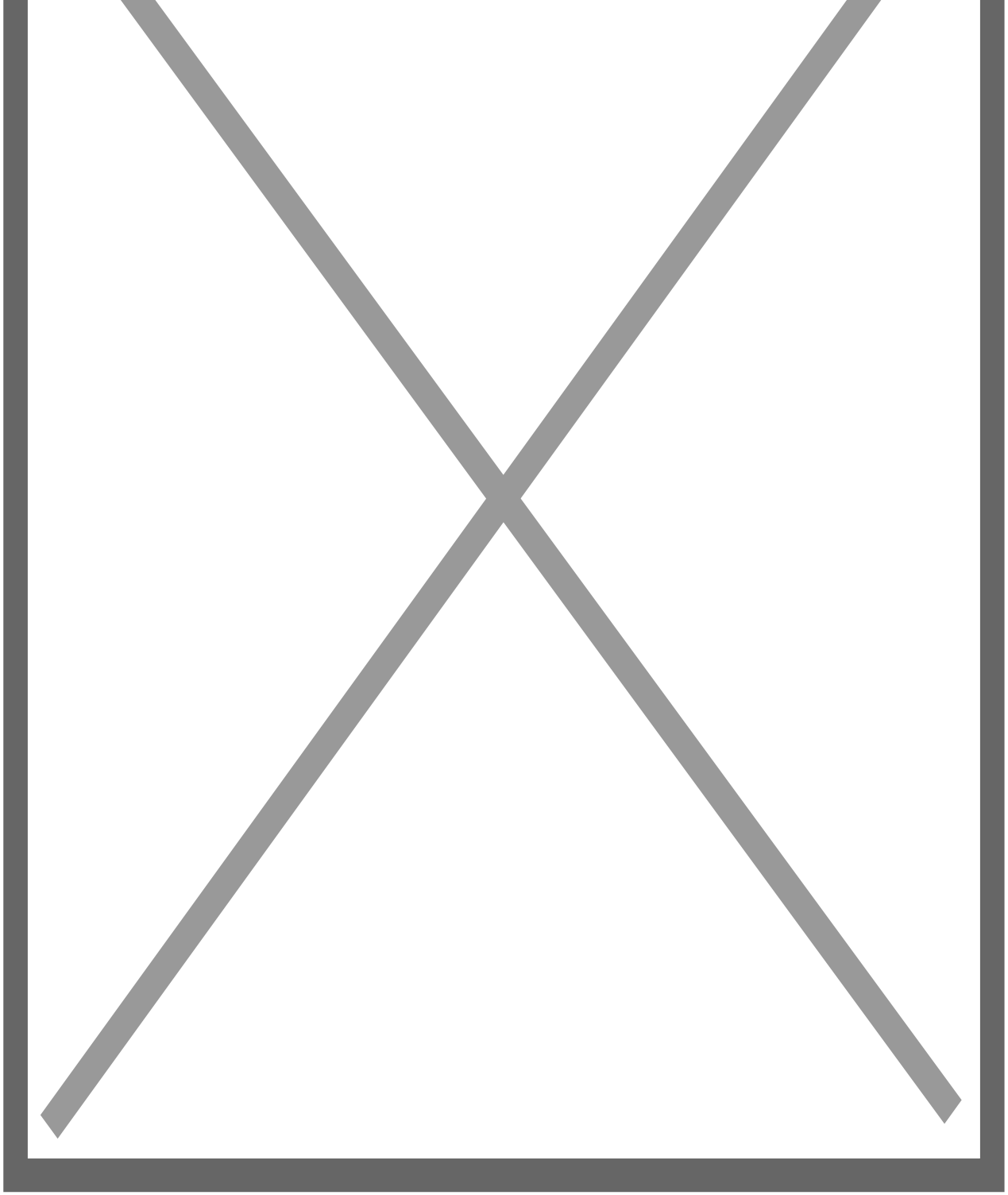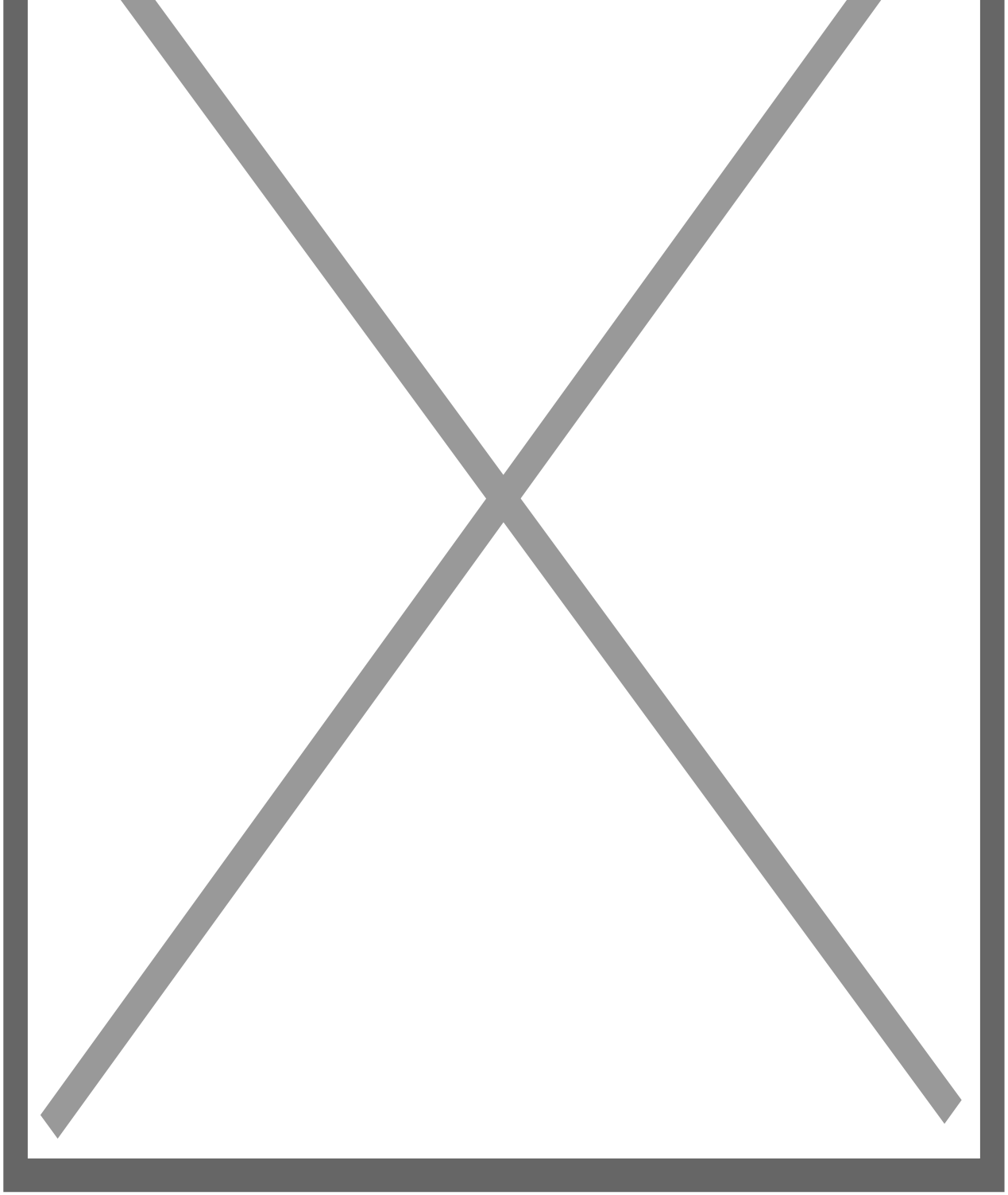Les assurances sous la IIIème République