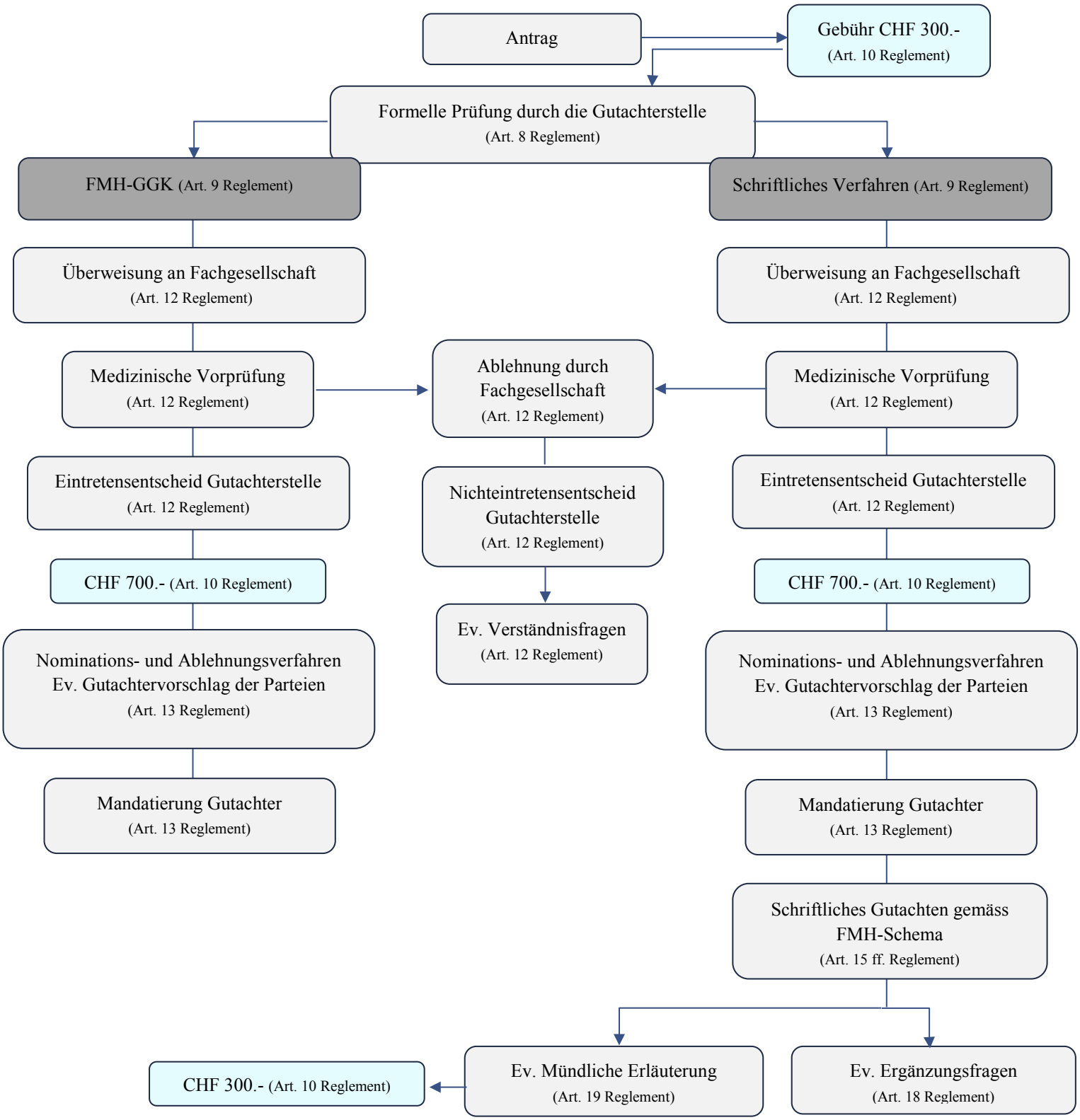VERFAHREN DER FMH-GUTACHTERSTELLE