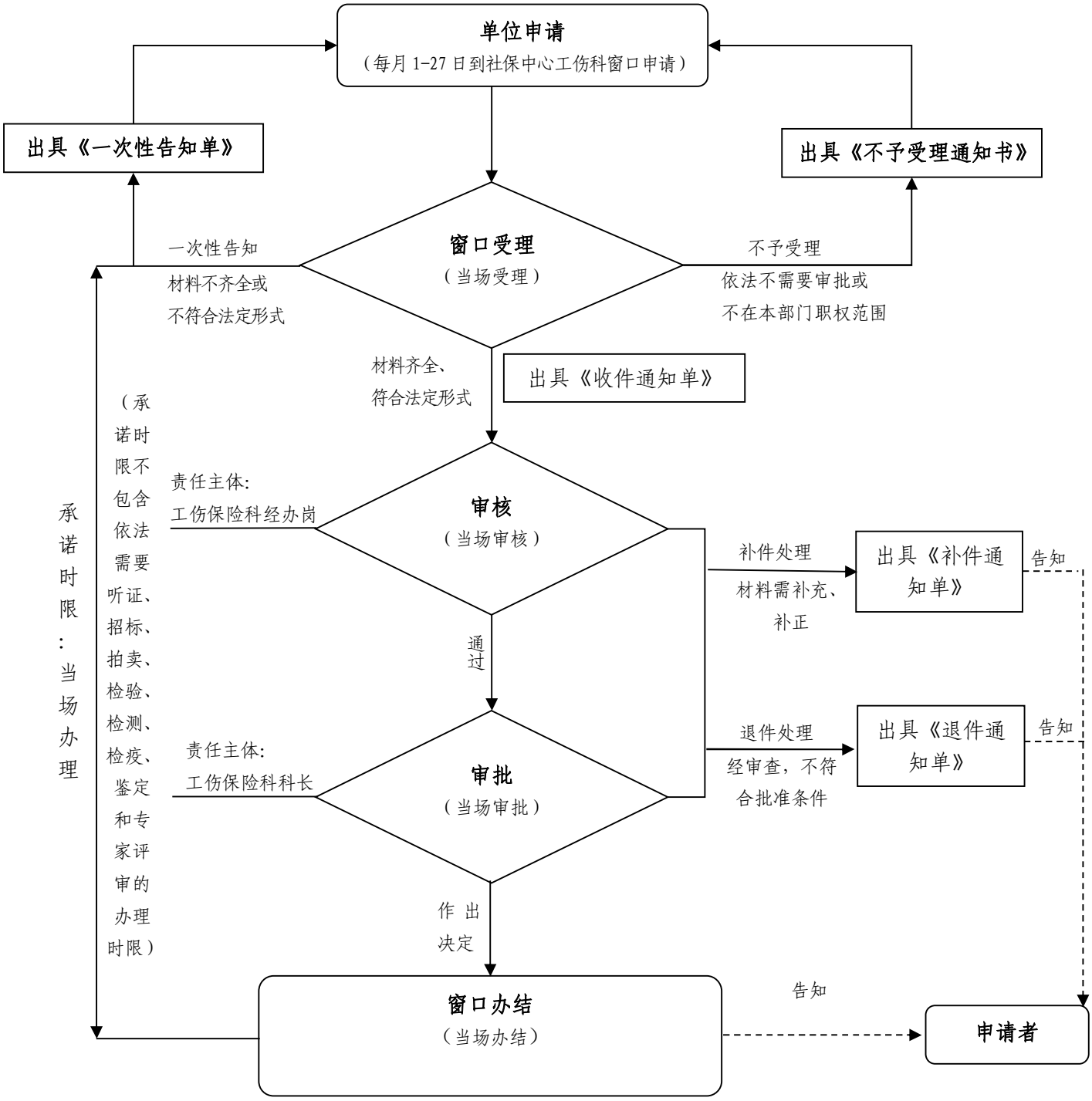工伤保险费率核定流程图