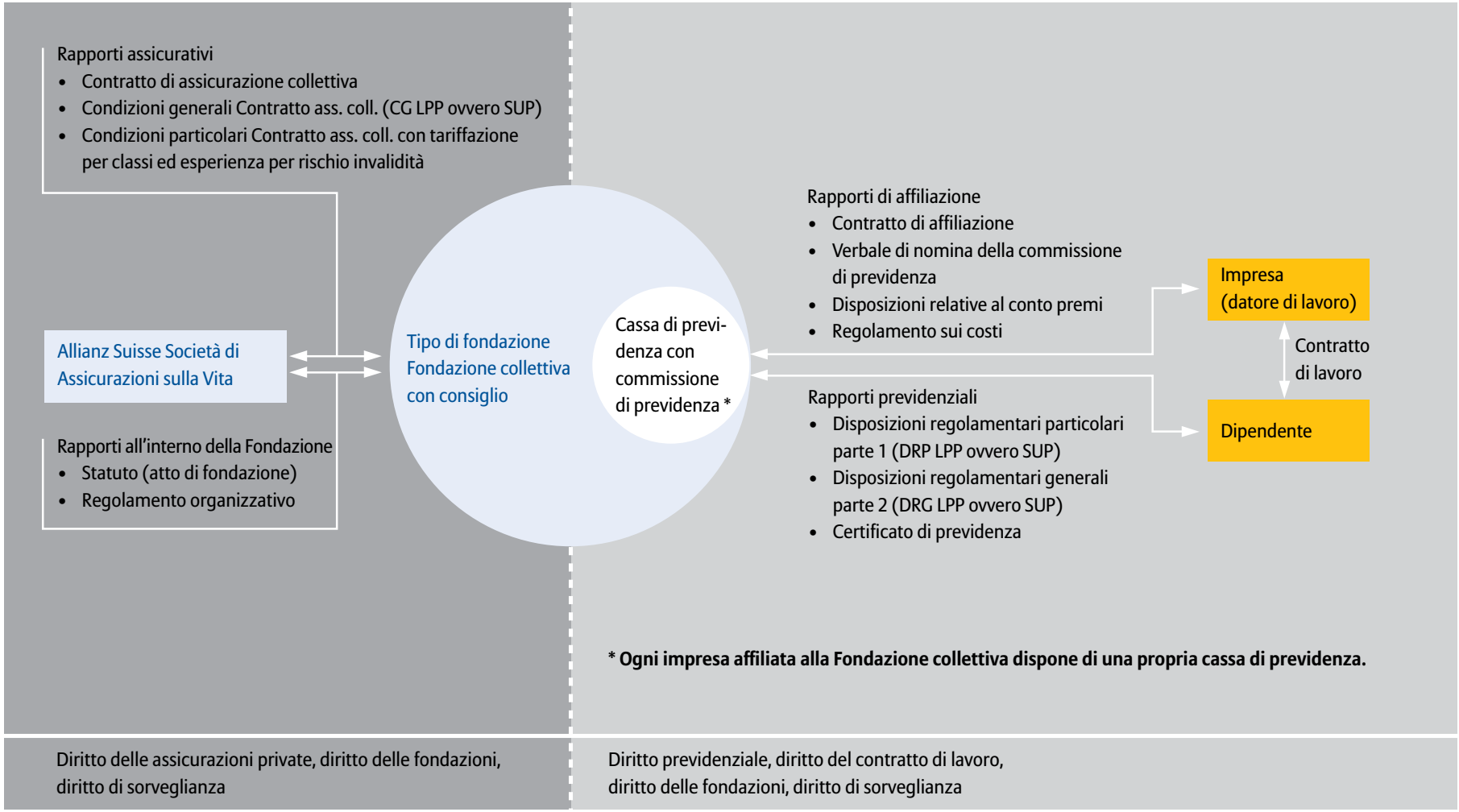Rapporti giuridici nelle fondazioni collettive di Allianz Suisse