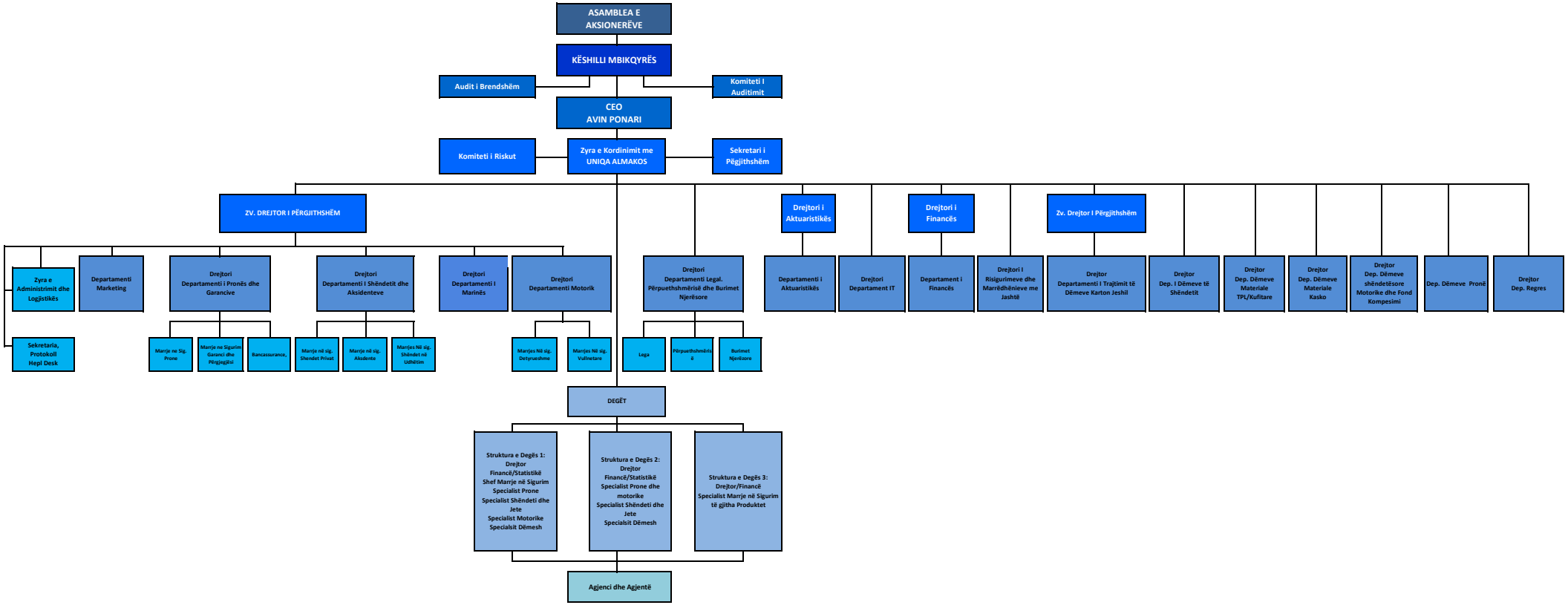SIGAL UNIQA GROUP AUSTRIA JO-JETË