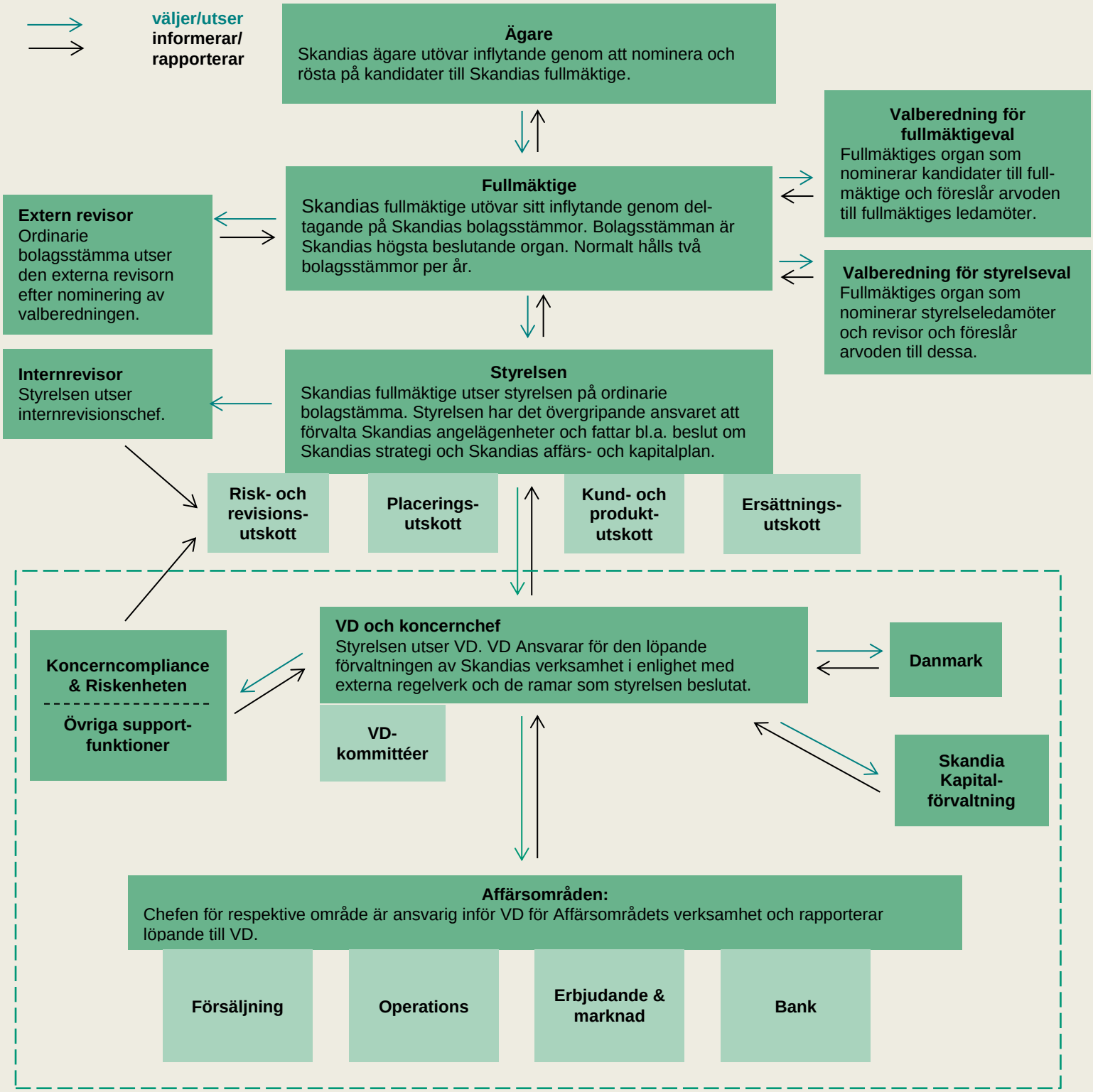Skandias bolagsstyrningsmodell