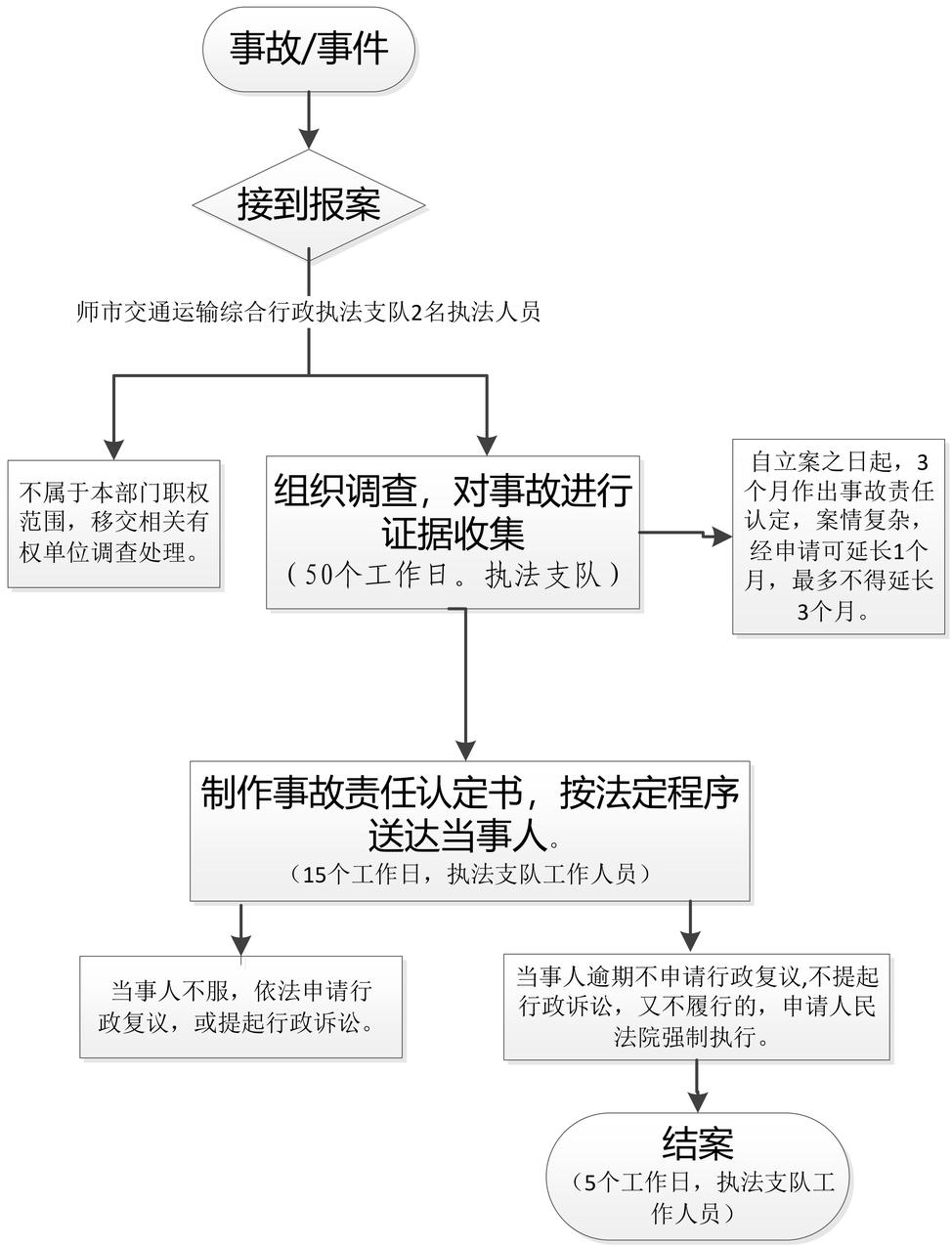内河交通事故责任认定流程图