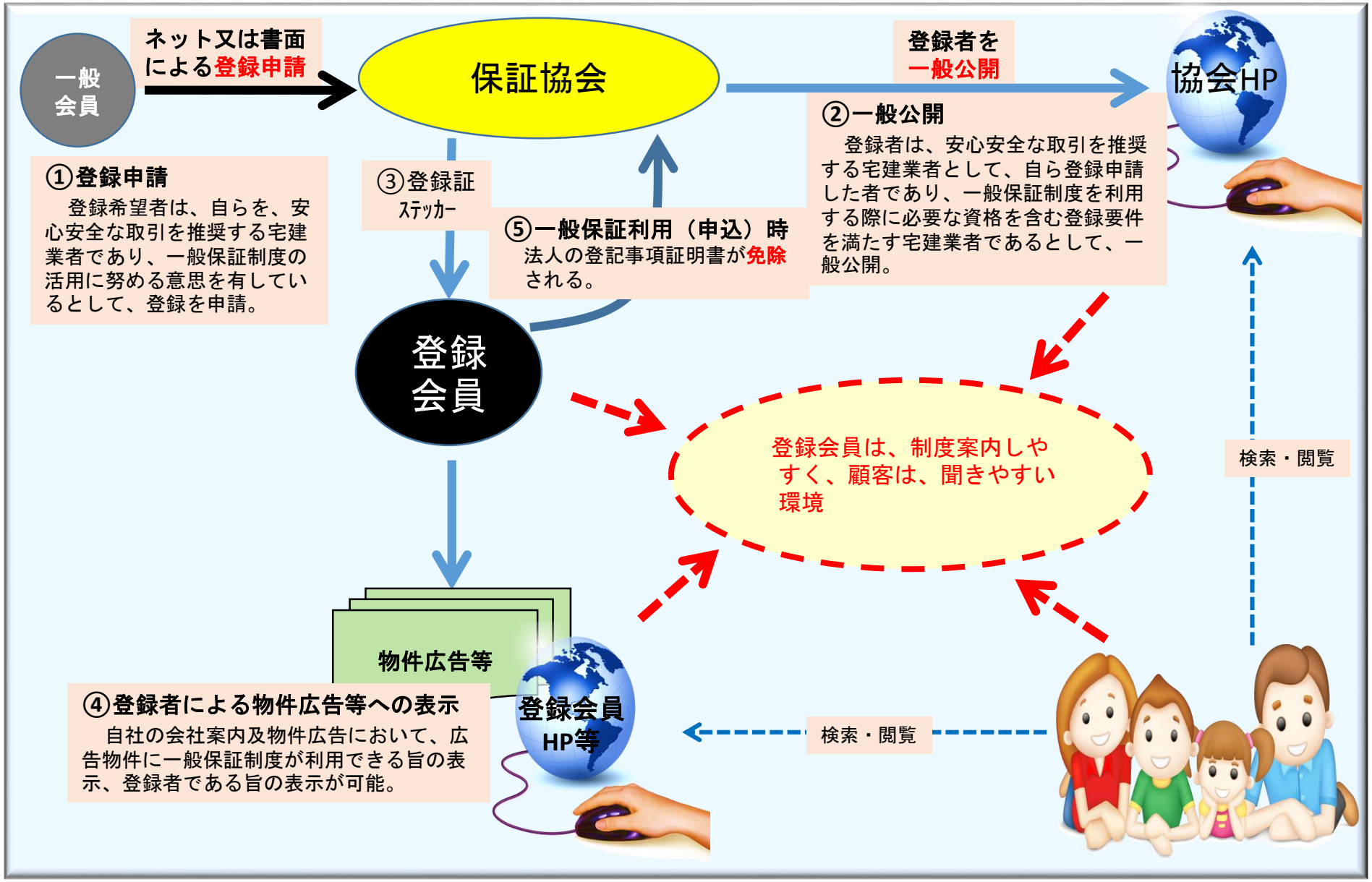一般保証制度登録制とは