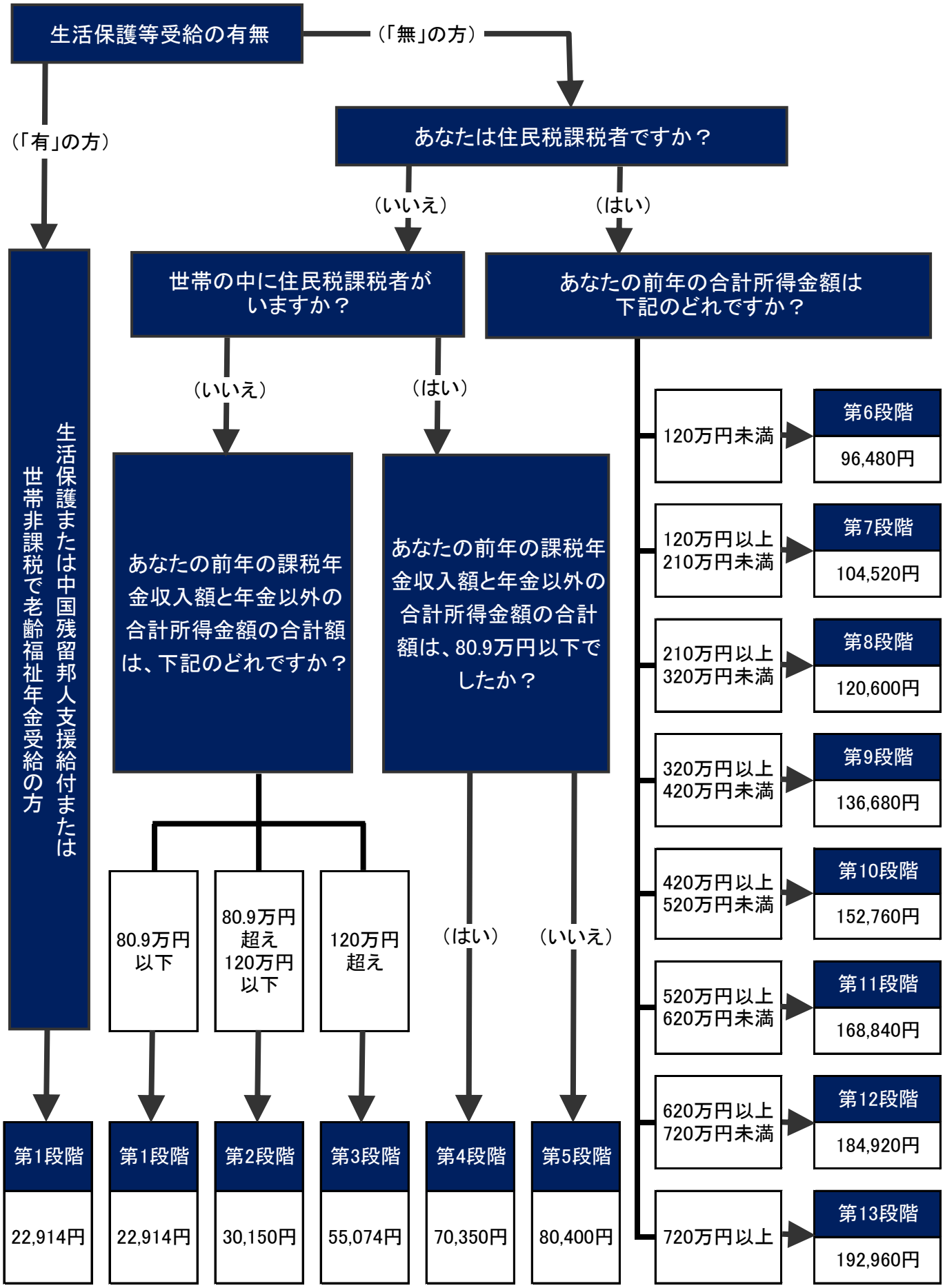保険料額決定（段階と年額）フロー