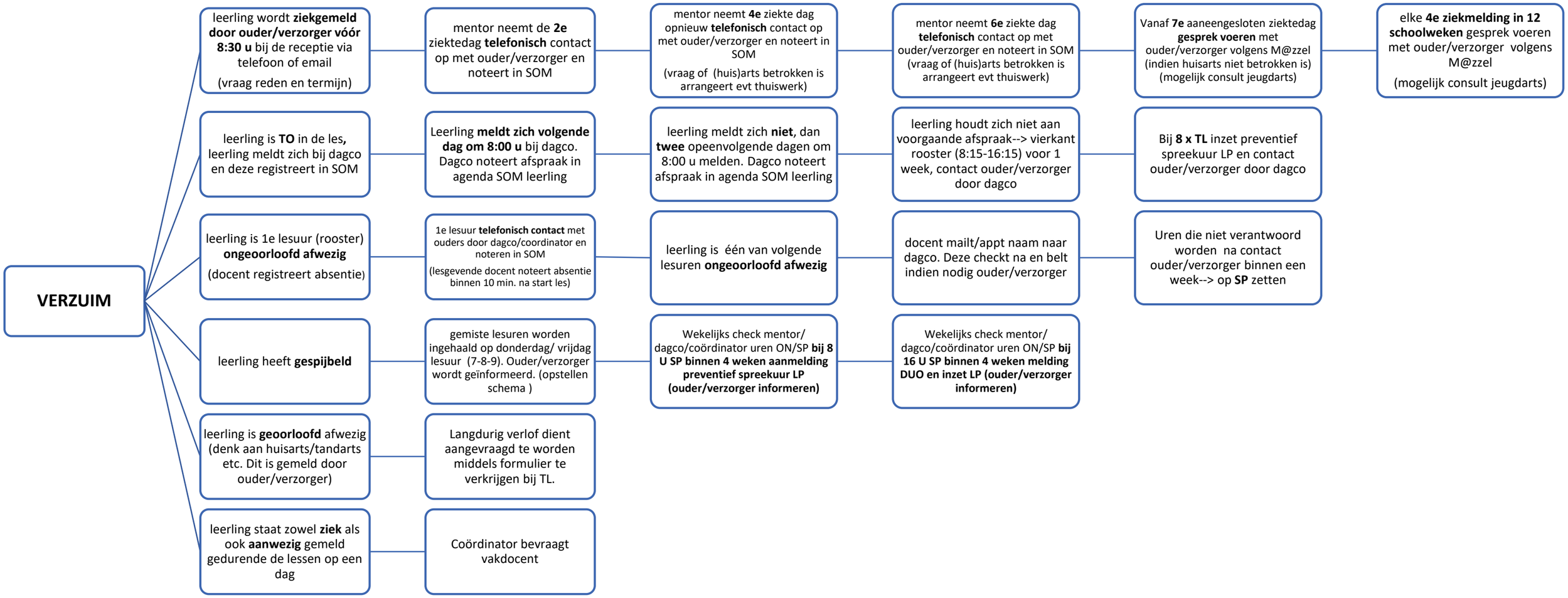Actieboom Verzuim