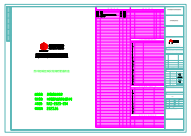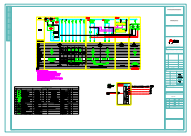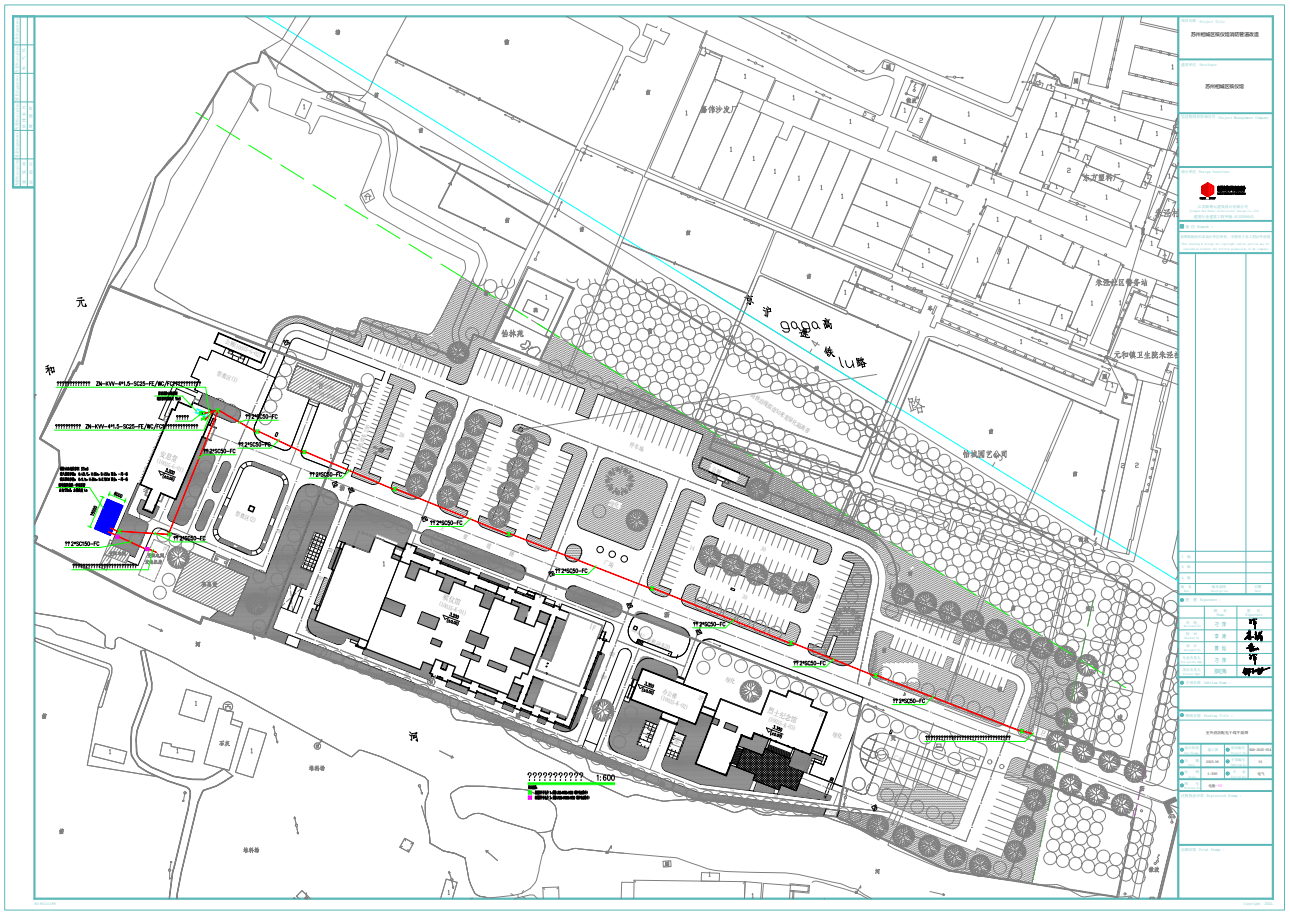电气方案