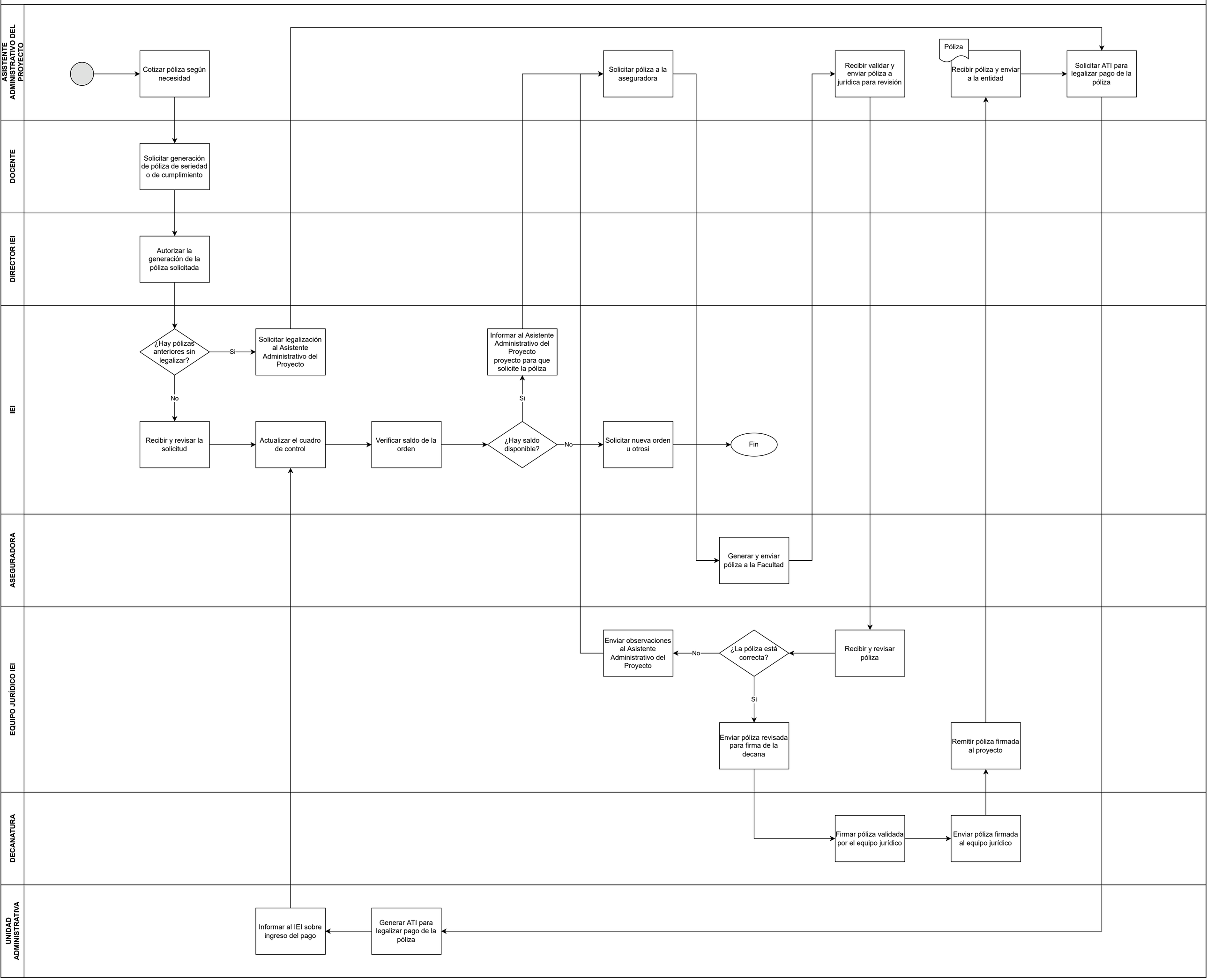GESTIÓN DE PÓLIZAS