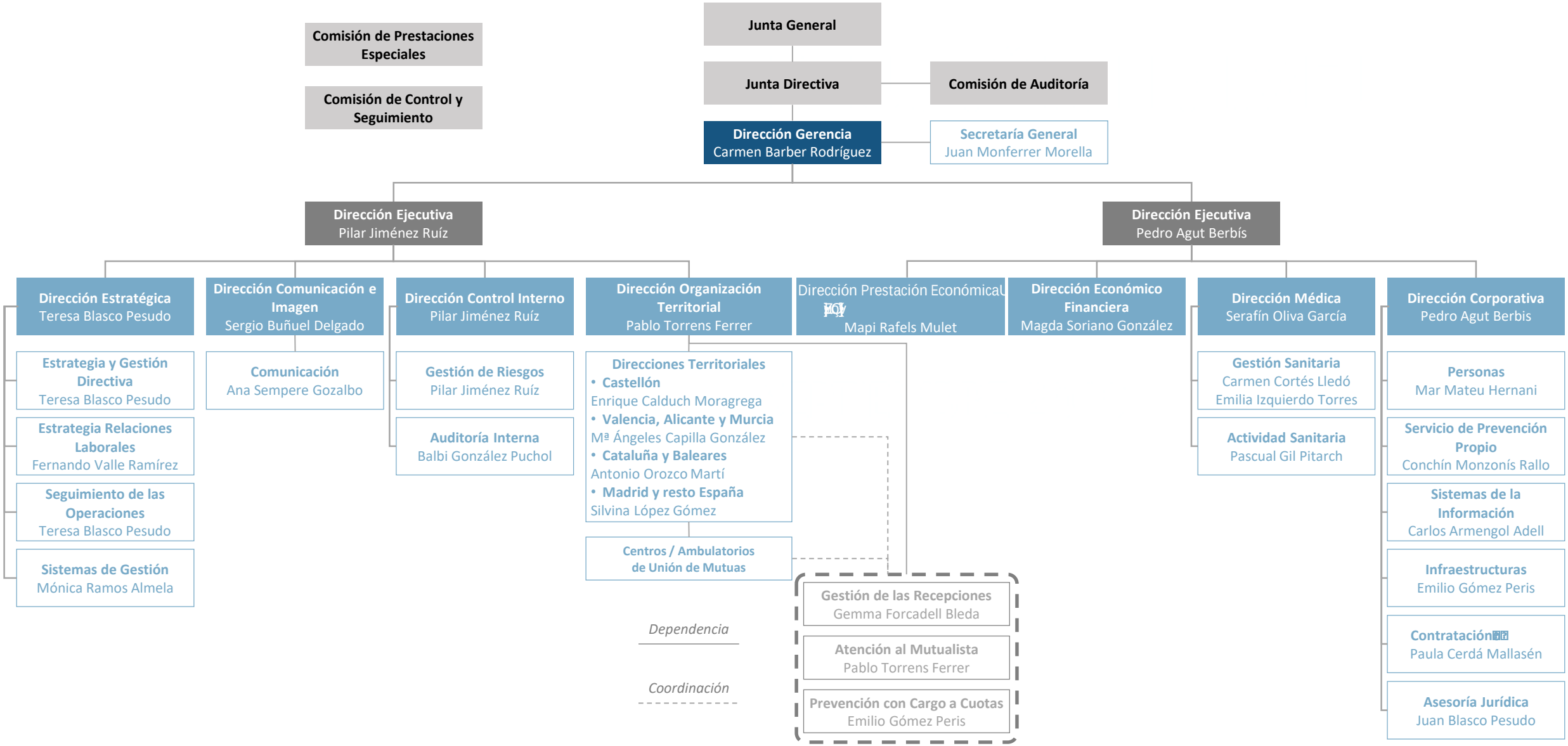Estructura organizativa Unión de Mutuas