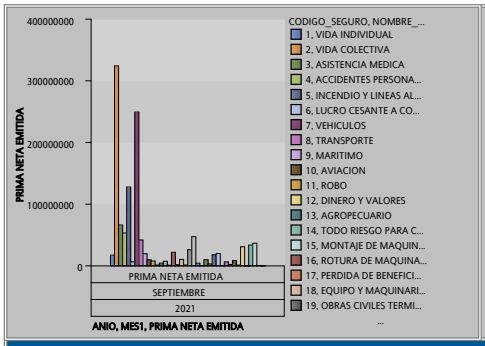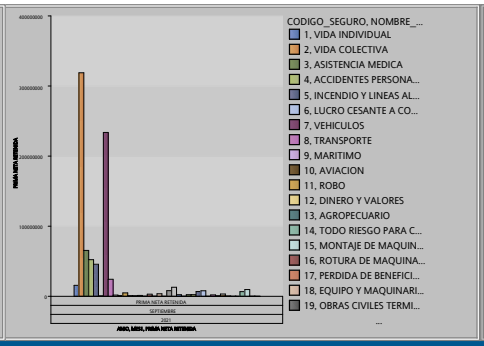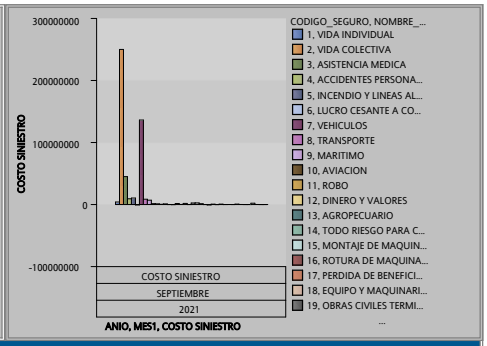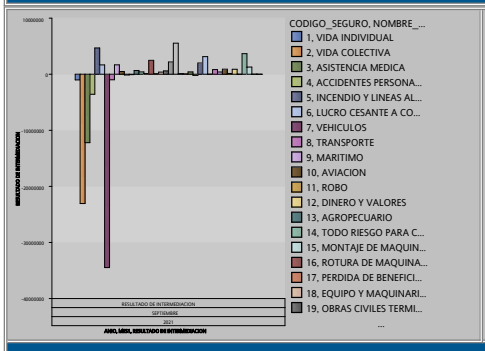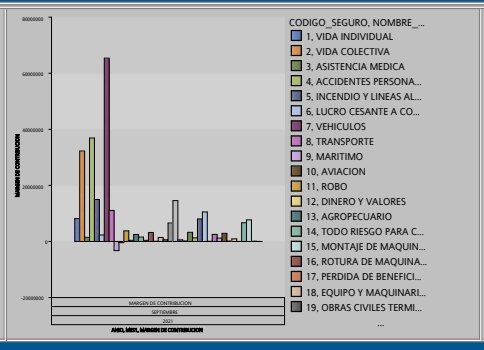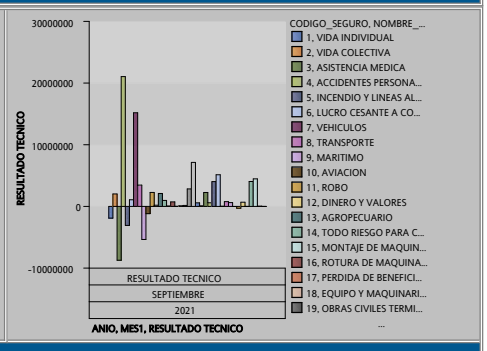MODELO CONSOLIDADO DE LAS PRINCIPALES VARIABLES DEL MARGEN DE CONTRIBUCIÓN Y SINIESTROS: GRAFICOS