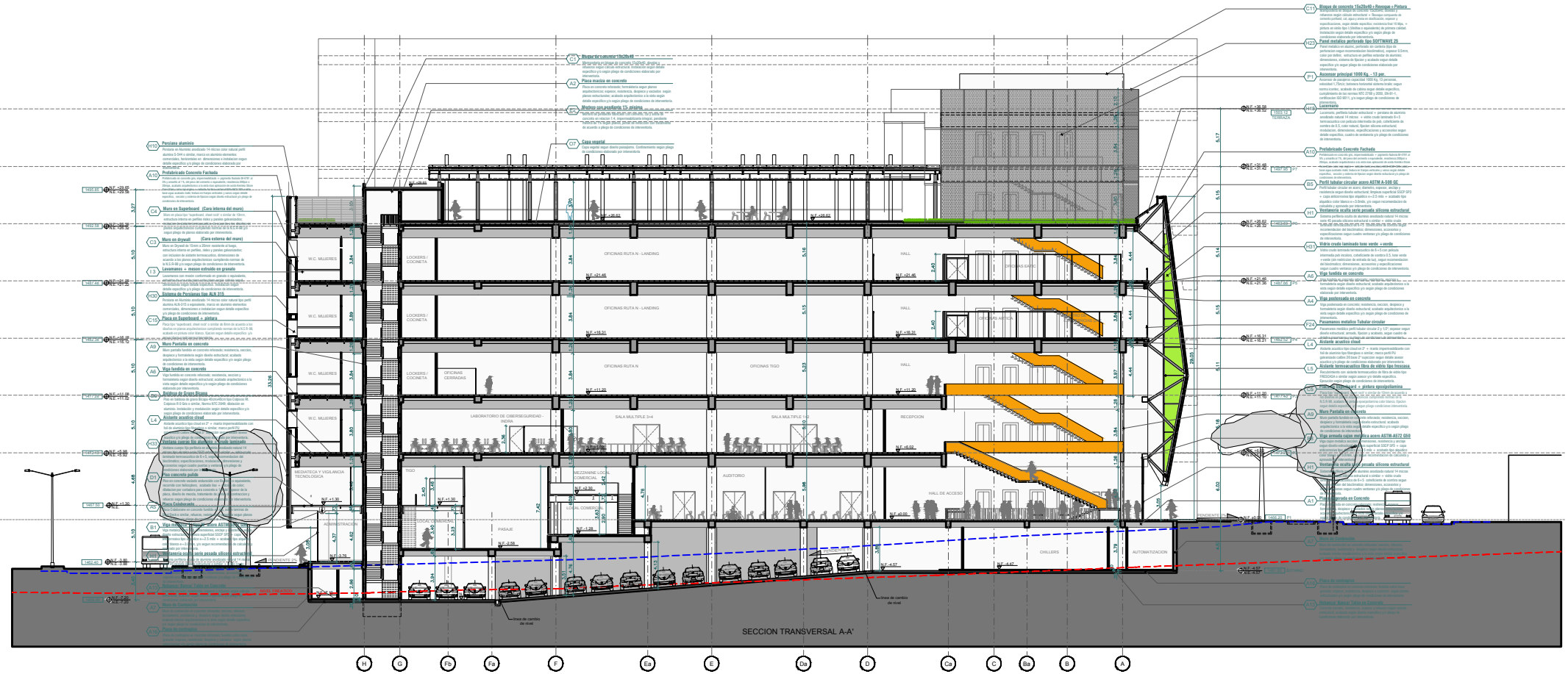Anexo 13 B Segmentación Vertical