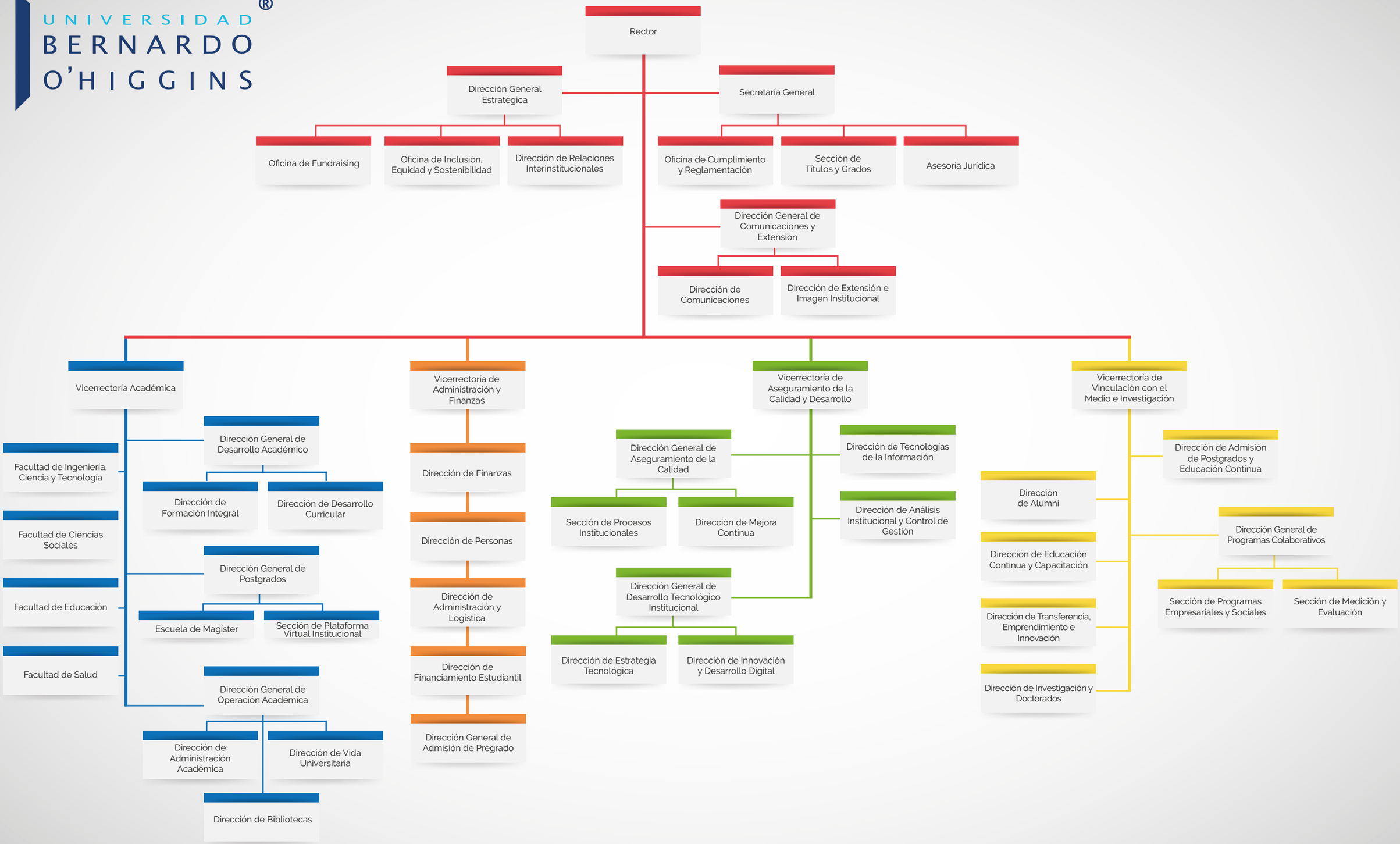UNIVERSIDAD BERNARDO O'HIGGINS®