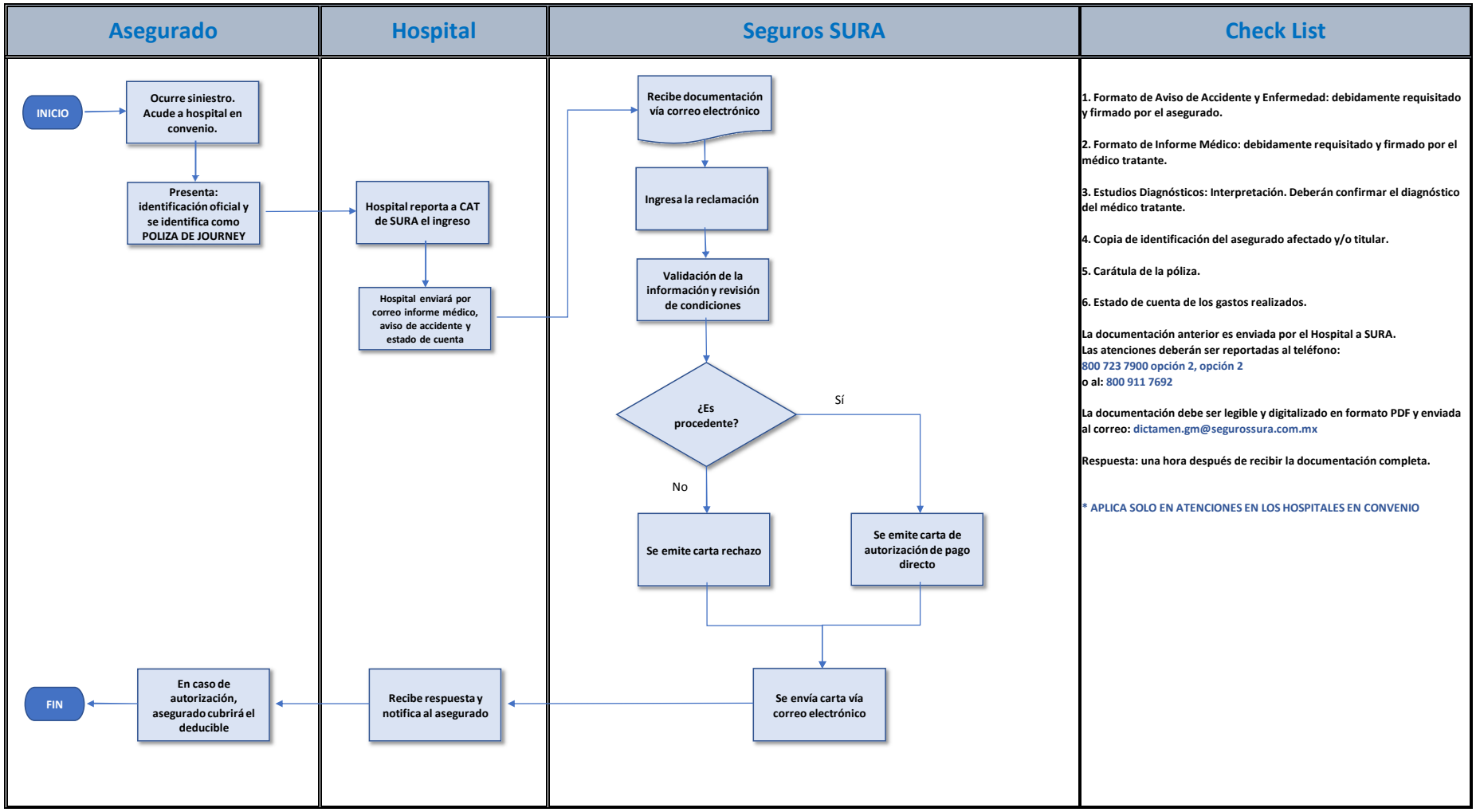Procedimiento: Pago Directo Accidentes Personales