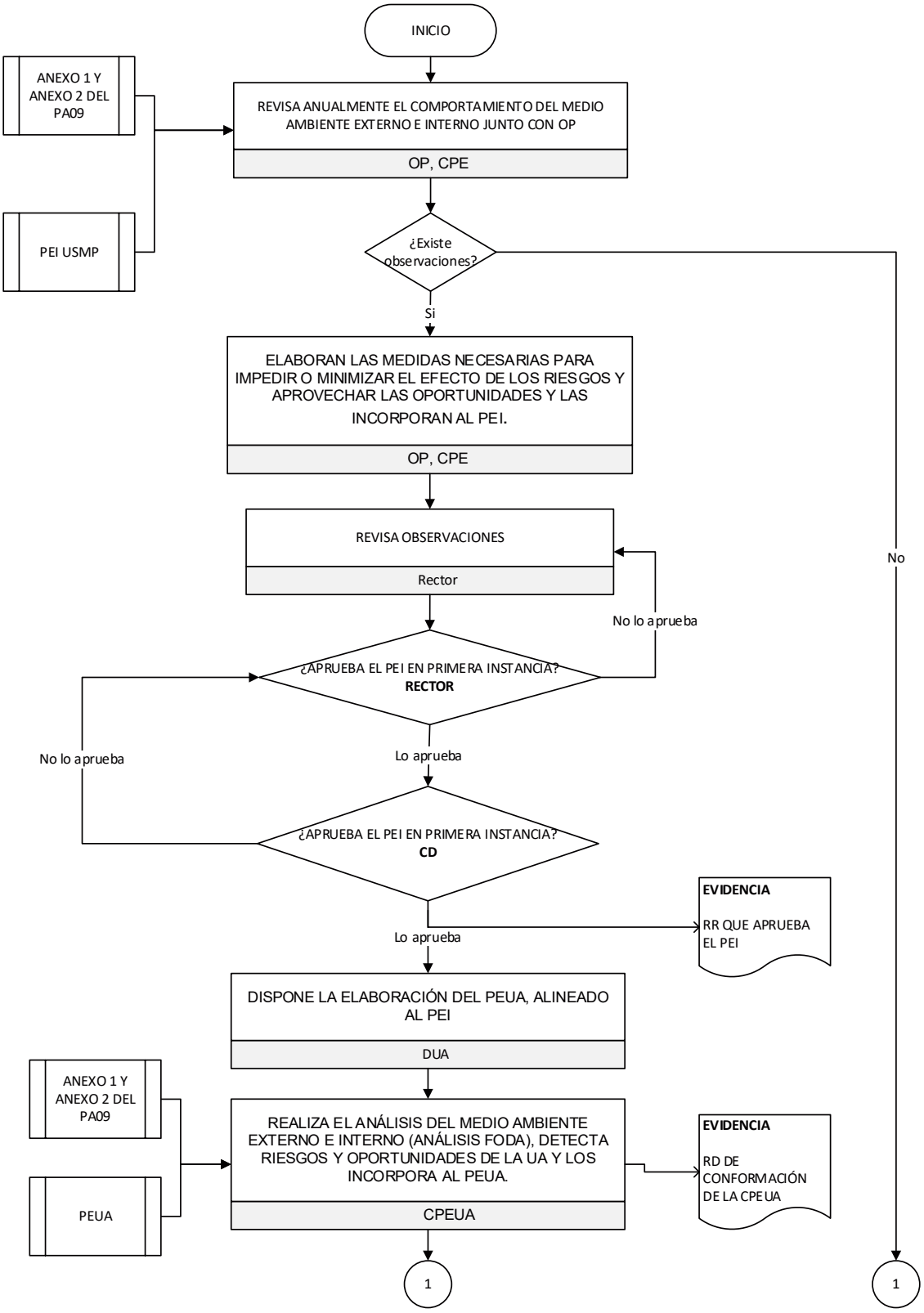PROCEDIMIENTO DE GESTIÓN DE RIESGOS Y OPORTUNIDADES – PA09