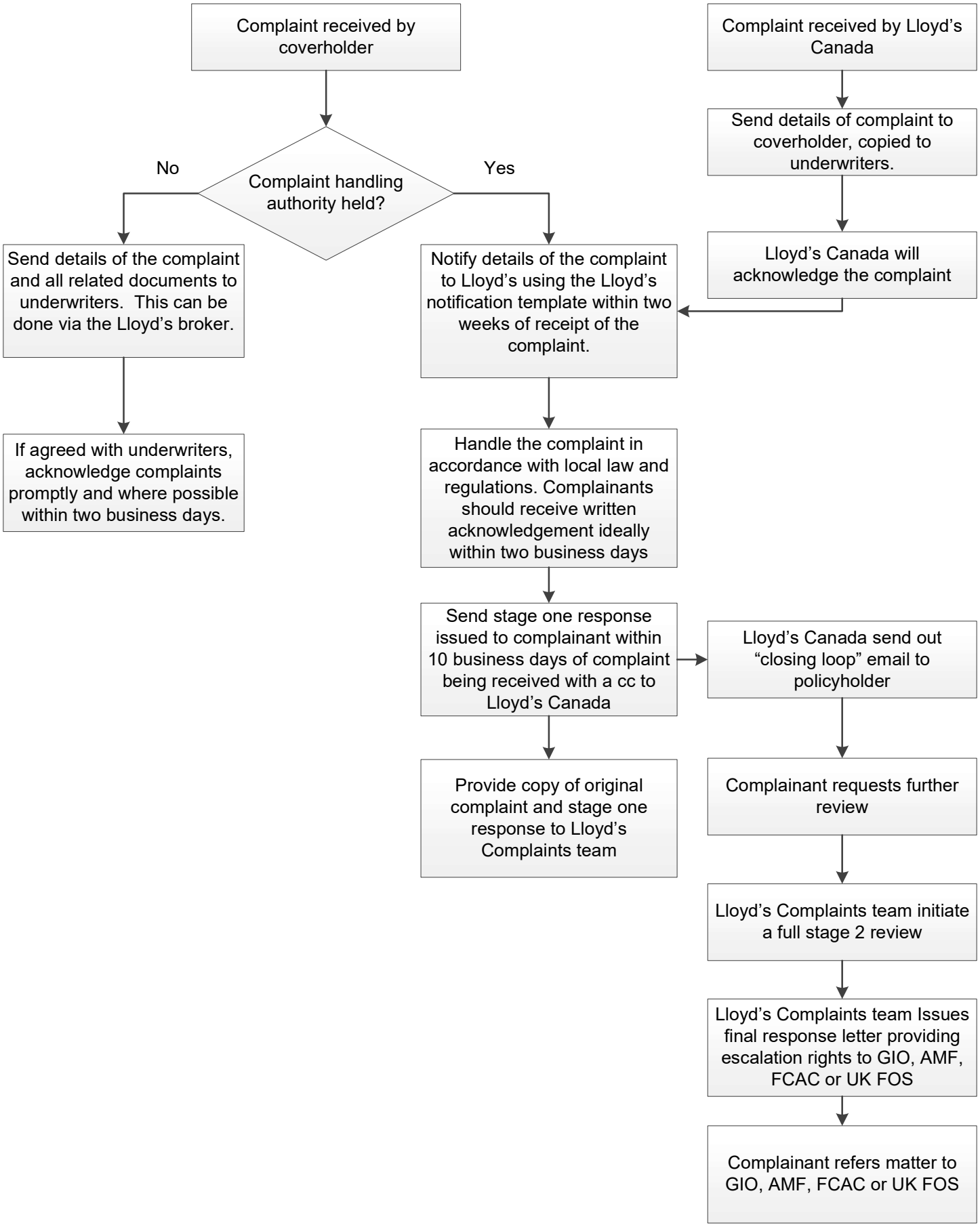Lloyd's Complaints Process – Canadian Complaints