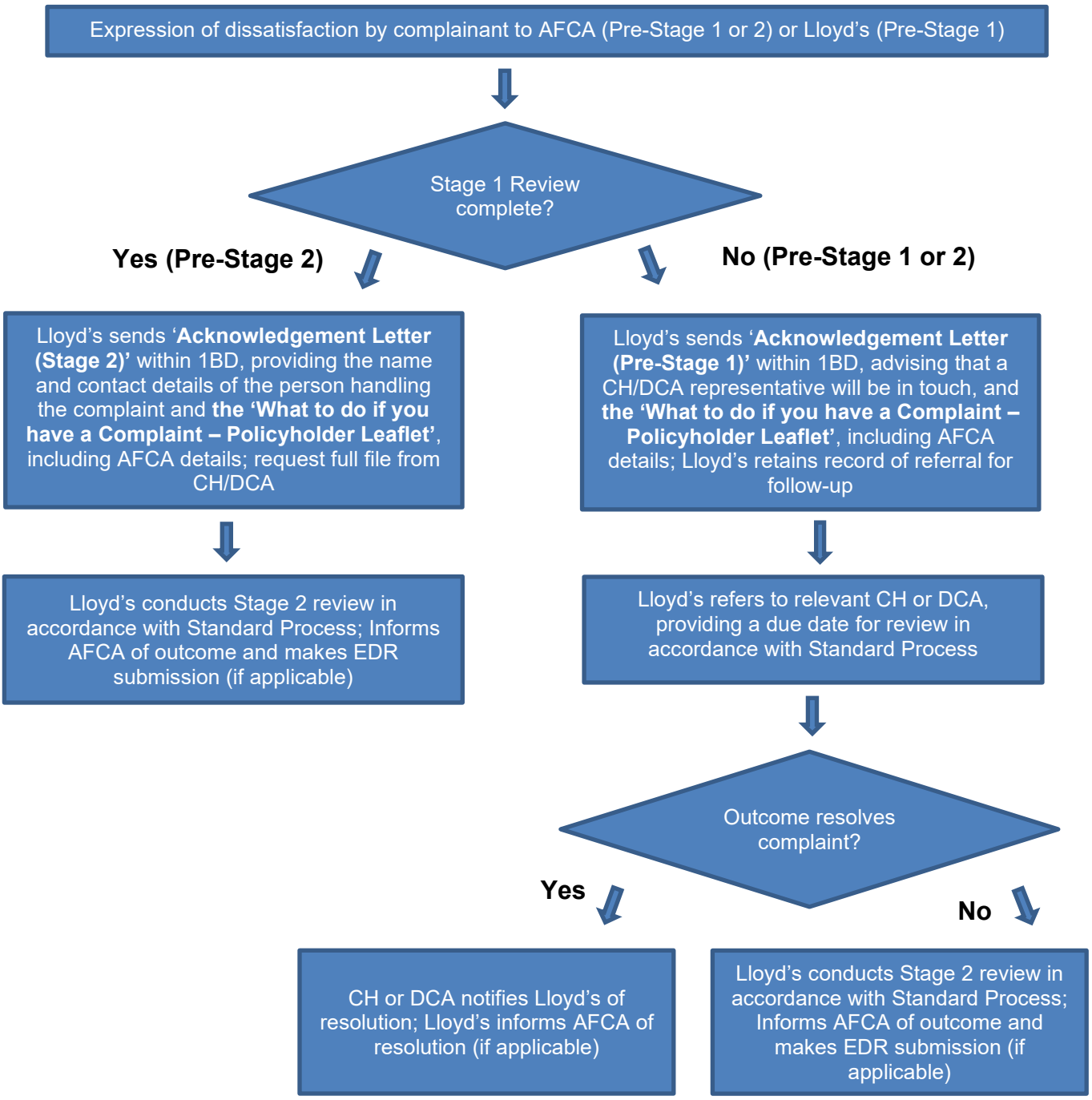Lloyd's Australia Complaints Handling Process Flow (AFCA and Lloyd's Referrals)