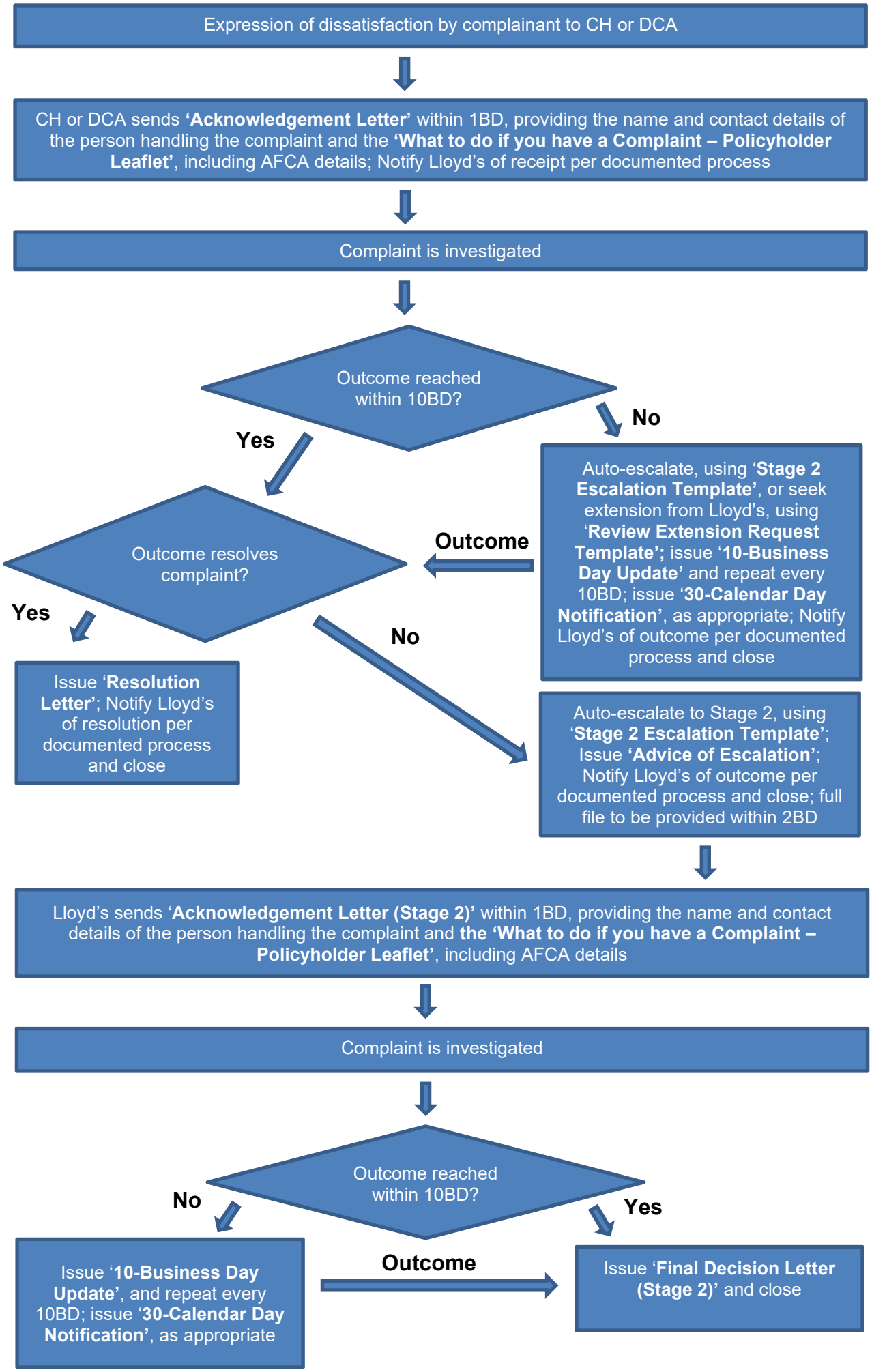Lloyd's Australia Complaints Handling Process Flow (Standard)