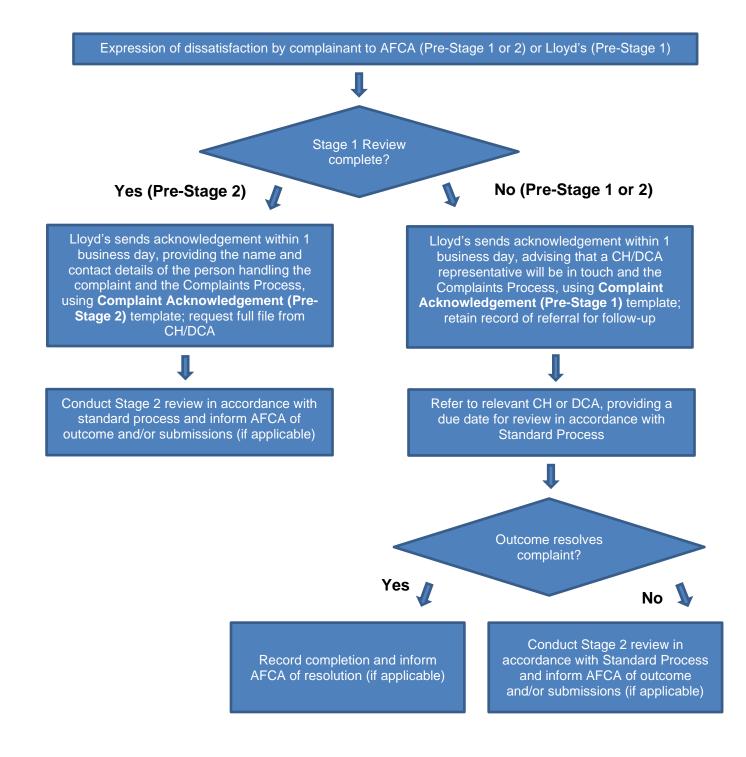
## Lloyd's Australia Complaints Handling Process Flow (AFCA and Lloyd's Referrals)



Classification: Confidential