



Escalation and appeals process

❖ Should the CPG make a decision which the managing agent does not accept, further engagement with Lloyd's may take place

Phase 1:

Informal discussions may occur post CPG with the Chief of Markets and Chief Financial Officer

Phase 2:

- A syndicate may appeal the original decision with the relevant Director via the AM
 - The Director formally reviews the case and take the final decision in consultation with the other Director
 - Appeals are fully documented by the AMs with a clear audit trail to evidence the decision making process
 - **All appeals should be completed within 72 hours of appeal being raised**

Phase 3:

- A syndicate may escalate further for review by the Lloyd's MSARC which may, where it considers appropriate amend, modify or withdraw the decision made by the CPG or the relevant Director

