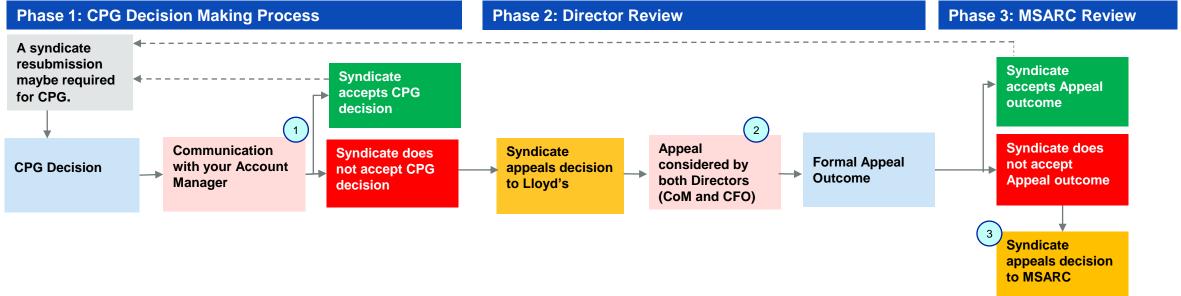
## **Appeals and Escalation Process**

A syndicate has the right to appeal a decision made by the CPG following the below process

- Account Managers manage the process for their Syndicates; following receipt of the CPG letter / formal communication of a CPG decision, if a syndicate does not accept the CPG's decision this should be raised as soon as possible (ideally within 24 hours) to the Account Manager.
- 2. Formal appeals are considered by either the Chief of Markets (CoM) or CFO, in consultation with the other, are fully documented with a clear audit trail to evidence decision making and must be completed within 72 hours.
- 3. If the outcome of the appeal is not accepted, a syndicate can escalate further to the Lloyd's MSARC, which will form a view on whether the appropriate process has been followed. After this, final recourse for syndicates is to the Appeal Tribunal.



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