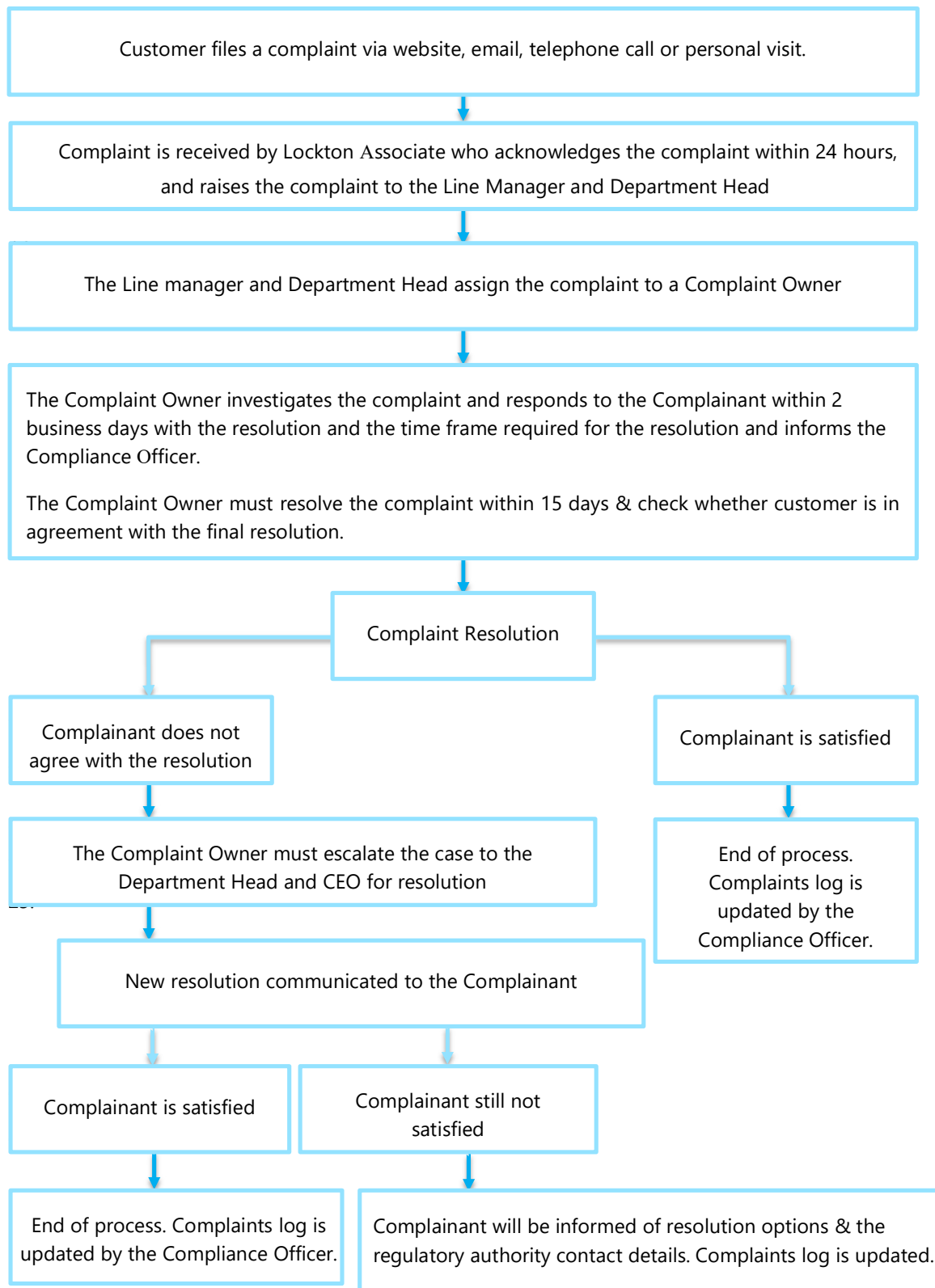


9. COMPLAINT PROCESS FLOW CHART





Lockton Insurance Brokers LLC.

Second Floor, Office 201, Building 3, Dubai Hills Estate Business Park, PO Box 336348, Dubai, UAE.
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