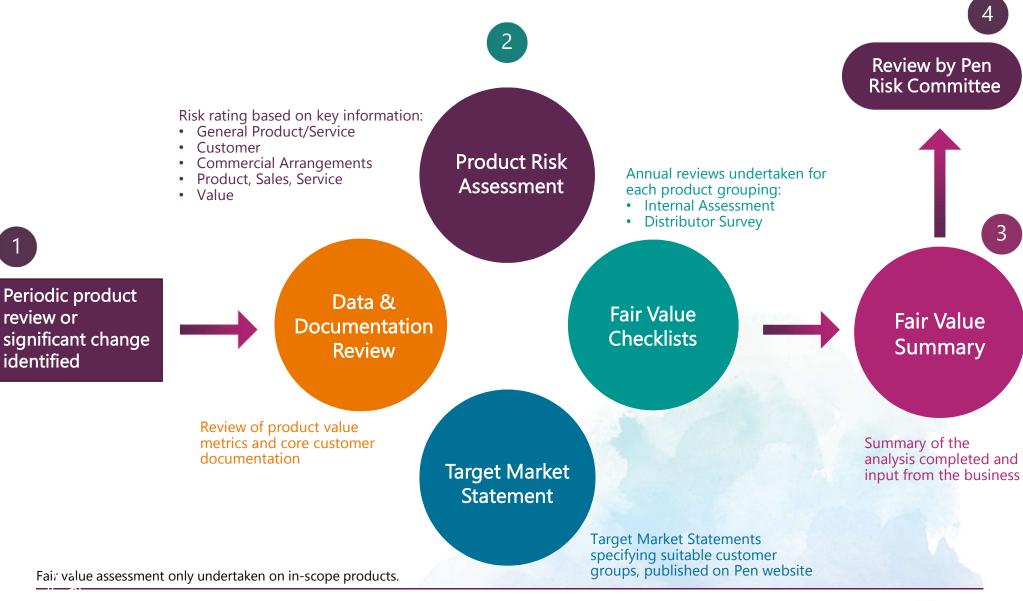


Pen Underwriting Product Governance Flowcharts

## **Existing & Significant Change Product Reviews**





## **New Product Approval**

