

The background of the top half of the page is a blue-tinted photograph of the interior of Lloyd's building. It shows a grand, multi-story atrium with a prominent clock tower in the center. The architecture is classical, with high ceilings, ornate details, and several balconies with glass railings. The lighting is soft, highlighting the architectural features.

LLOYD'S

COVERHOLDER REPORTING STANDARDS

A USER GUIDE

Version 2 – 19th September 2011

www.lloyds.com/coverholderreportingstandards

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Disclaimer

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CONTENTS

1	LLOYD'S COVERHOLDER REPORTING STANDARDS	5
1.1	Background	5
1.2	Lloyd's vision for coverholder reporting	5
1.3	The standards	5
1.4	Minimum requirements	5
1.5	Spreadsheets and XML	5
1.6	What are the benefits?	5
1.7	New coverholders	5
1.8	Existing coverholders	5
1.9	What does this mean for me?	5
1.10	Find out more	5
2	AN INTRODUCTION TO THIS GUIDE	6
2.1	A user guide for all Lloyd's coverholder reporting standards	6
2.2	Changes to the reporting standards included in this guide	6
3	THE STANDARDS	7
3.1	Why is information needed?	7
3.2	The minimum information	7
3.3	A series of blocks of information	7
3.4	Coverholder responsibilities	7
3.5	TPA responsibilities	8
3.6	Broker responsibilities	8
3.7	Lloyd's syndicate responsibilities	8
3.8	What technology is typically used to provide the information?	8
3.9	Lloyd's spreadsheet templates for premium and claims reporting	9
3.10	General comments on spreadsheet reporting	9
3.11	ER3001 – exposure reporting version 3.1 for reporting US property risks	9
3.12	ELTO reporting for UK employer's liability risks	9
3.13	ACORD XML	9
3.14	Other formats	9
3.15	How the information is typically provided – some examples	10
4	PREMIUM REPORTING	17
4.1	Core risk information	17
4.2	Aircraft, vehicle, ship and vessel information	19

4.3	EU services and establishment business	19
4.4	Paid premium transaction information	19
4.5	Detail to be added by the broker in London	21
4.6	Lloyd's premium reporting template	22
5	CATASTROPHE EXPOSURE INFORMATION	25
5.1	ACORD exposure reporting XML – international exposure reporting	25
5.2	US property exposure reporting	25
5.3	Canadian property exposure reporting using Lineage	27
5.4	Exposure reporting in other territories	27
6	CLASS SPECIFIC UNDERWRITING INFORMATION	28
6.1	UK employers' liability reporting	28
6.2	Other class specific underwriting information	28
7	CLAIM INFORMATION	29
7.1	Transactions	29
7.2	Claims for multiple locations	29
7.3	Open and closed claims	29
7.4	Medicare	29
7.5	Lloyd's claims reporting template	31
8	INFORMATION REQUIREMENTS	35
	APPENDIX ONE – ELTO POLICY DATA TEMPLATE	62

1 LLOYD'S COVERHOLDER REPORTING STANDARDS

1.1 BACKGROUND

- > Coverholders are delegated authority to write risks on behalf of Lloyd's syndicates via binding authority contracts.
- > Part of the contractual agreement is that the coverholder regularly reports information about risks, premiums and claims to the Lloyd's syndicate.

1.2 LLOYD'S VISION FOR COVERHOLDER REPORTING

- > Lloyd's vision is to make this flow of information consistent, by working with market participants to agree reporting standards.

1.3 THE STANDARDS

Lloyd's has introduced standards for coverholders to report:

- > Premiums, including core risk information
- > Claims
- > US property risk exposures
- > Class specific underwriting information

1.4 MINIMUM REQUIREMENTS

- > The standards state the minimum information which must be provided when reporting.
- > Some of the information is mandatory and is always required.
- > Other information is conditional and required only under certain conditions; for example, depending on the territory in which the risk is located.

1.5 SPREADSHEETS AND XML

- > Lloyd's has produced recommended spreadsheet templates, and is now working with ACORD to develop XML messages.

1.6 WHAT ARE THE BENEFITS?

- > A clear statement of the information coverholders and TPAs need to provide for the whole of the Lloyd's market
- > Freedom to choose your own systems and technologies
- > A reduction in re-keying information and the need for manual intervention
- > More informed decision making
- > Standard information flows
- > A consistent list of requirements around which processes and systems can be designed

1.7 NEW COVERHOLDERS

- > The standards are mandatory for new coverholders.
- > It is recommended that new coverholders work with their brokers, and underwriters, to ensure that the information they submit meets the standards.

1.8 EXISTING COVERHOLDERS

- > Existing coverholders are strongly encouraged to use the standards.
- > It is recommended that existing coverholders compare their current submissions to what is being requested, and work with their Lloyd's brokers and underwriters to agree any changes required.

1.9 WHAT DOES THIS MEAN FOR ME?

- > The information the coverholder, or Third Party Administrator (TPA), provides, the frequency and the format, should be agreed between the coverholder, Lloyd's broker and Lloyd's underwriter.
- > It is recommended that current reports, submissions and bordereaux are compared to the minimum requirements to understand whether any action is required.
- > Users of Lineage (Lloyd's coverholder system in Canada) are already meeting the requirements of the premium and claims standards and will require no further action.
- > Users of Mocha (Lloyd's coverholder system in Italy) will already be providing the core risk information but need to consider their other reporting requirements.
- > If you have a system which you use for reporting, talk to your system vendor about the ease of changing systems to meet the standards. Let Lloyd's know which system you use so they can talk to vendors on behalf of the market as a whole; please contact CoverholderReportingStandard@lloyds.com

1.10 FIND OUT MORE

- > Full details including an electronic copy of this user guide and spreadsheet templates can be found here: www.lloyds.com/coverholderreportingstandards

2 AN INTRODUCTION TO THIS GUIDE

2.1 A USER GUIDE FOR ALL LLOYD'S COVERHOLDER REPORTING STANDARDS

- > This guide is intended to provide information on Lloyd's coverholder reporting standards. This document provides guidance for each of the fields required, the expected content and the circumstances under which fields should be completed.
- > This document replaces the previous guides for premium and claims reporting. Lloyd's coverholder premium and claims reporting standards have been included in one guide; there is a new introduction and a combined list of field definitions.
- > An introduction is given to US property exposure reporting using ACORD's ER3001 standard. ACORD (Association for Cooperative Operations Research and Development) is a global, nonprofit standards development organization serving the insurance industry and related financial services industries. It is recommended that ACORD's implementation guide for ER3001 is also reviewed as this provides more detailed information on the standard.
- > The requirements of the UK employers' liability ELTO reporting are discussed; however, it is recommended that ELTO, the Employers' Liability Tracing Office is also consulted.
- > "Coverholder" means a company or partnership authorised by a managing agent to enter into a contract or contracts of insurance to be underwritten by the members of a syndicate managed by it in accordance with the terms of a binding authority.

2.2 CHANGES TO THE REPORTING STANDARDS INCLUDED IN THIS GUIDE

The following changes have been included in this version of the standards:-

- > The changes introduced by the Nonadmitted and Reinsurance Reform Act (NRRRA) – these apply to US surplus and excess lines risks
- > The requirements of the Employers' Liability Tracing Office (ELTO) – these apply to UK employers' liability risks
- > The Introduction of a country of registration field- this applies to all aircraft, vehicles, ships and vessels
- > The introduction of an IMO ship identification number field – this applies to all vessels registered in Germany including those with dual registration
- > Changes to existing, and the introduction of new, Medicare fields – these apply to claims involving bodily injury to a US citizen
- > Wet marine indicator – this applies to selected risks where the risk is Canadian, i.e. meets the Federal requirements of Part XIII of Canada's Insurance Companies Act to *insure in Canada a risk*
- > The introduction of a flag to identify business referred to London

3 THE STANDARDS

3.1 WHY IS INFORMATION NEEDED?

- > Brokers and Lloyd's syndicates require certain information so they can keep track of risks written and ensure these are within the terms of the binding authority agreement.
- > Information on paid premium transactions, together with any additions or deductions made to these is needed to ensure that the correct monies move between coverholders, brokers and Lloyd's syndicates.
- > Information on claims is needed to ensure claims are effectively managed; and to ensure that the correct monies move between coverholders, brokers and Lloyd's syndicates and claimants.
- > Lloyd's has a responsibility to report to various regulators and tax authorities around the world and to pay taxes on behalf of the Lloyd's market. To ensure this is done correctly Lloyd's is reliant on market participants, including coverholders and TPAs, to provide key details on premium transactions, taxes, risks and claims.

3.2 THE MINIMUM INFORMATION

- > The standards state the minimum information which must be provided by coverholders and TPAs when reporting.

3.3 A SERIES OF BLOCKS OF INFORMATION

- > Lloyd's coverholder reporting standards consist of a series of blocks of information; these can be reported together or separately.
- > The blocks of information are: -
 - > core risk information
 - > paid premium transaction information
 - > catastrophe exposure information
 - > class specific underwriting information
 - > claim information

3.4 COVERHOLDER RESPONSIBILITIES

3.4.1 Premium reporting

CORE RISK INFORMATION

- > All coverholders must provide key details of the risks they have written.
- > This includes information required to ensure that Lloyd's can meet tax and regulatory commitments, including paying taxes and reporting.
- > This information is also required by the underwriter so they can understand the risks for which they are responsible. Lloyd's underwriters need to be informed of every risk written in a timely manner.

MANDATORY FIELDS

- > The following fields are mandatory and must be reported for all risks written:-
 - > Coverholder name
 - > Unique market reference (UMR) or agreement number
 - > Reporting period
 - > Class of business, Lloyd's risk code or section number from the binder contract
 - > Certificate reference
 - > Insured or reinsured name and country
 - > Risk inception and expiry dates, or period of cover narrative
 - > Type of insurance – direct or type of reinsurance
 - > Location of risk country

CONDITIONAL MANDATORY FIELDS

- > The standard includes a series of conditional mandatory fields which are mandatory under certain conditions.
- > Whether or not these are mandatory will usually be dependent on the territory and/or class of business; however, there may be other factors to consider.

PAID PREMIUM TRANSACTION INFORMATION

- > All coverholders must provide details of the premium payments they are making.
- > The following fields are mandatory and must be reported for all premiums paid:-
 - > Transaction type – original premium etc
 - > Original currency
 - > Gross premium paid this time
 - > Commission %
 - > Commission amount
 - > Net premium to London
 - > Settlement currency

CATASTROPHE EXPOSURE INFORMATION

- > For US property risks, catastrophe exposure information must be provided by the coverholder. This is commonly done using ER3001, ACORD's Exposure Reporting Standard Version 3.1.
- > For other property risks similar information may be requested, but standards have not yet been defined.

CLASS SPECIFIC UNDERWRITING INFORMATION:

- > Coverholders writing UK employer's liability risks must provide sufficient information to ensure that the Lloyd's underwriter can report to ELTO. Further details are given in this guide.

- > For other classes of business, no standards currently exist, and coverholders must provide the information agreed with Lloyd's underwriters and brokers.

CLAIM INFORMATION

- > Coverholders with claims authority must provide information on any claims they handle.

MANDATORY FIELDS

- > The following fields are mandatory and must be reported for all claims:-
 - > Coverholder name
 - > Unique market reference (UMR) or agreement number
 - > Reporting period
 - > Class of business, Lloyd's risk code or section number from the binder contract
 - > Certificate reference
 - > Insured or reinsured name and country
 - > Risk inception and expiry dates, or period of cover narrative
 - > Binder contract inception and expiry dates
 - > Location of loss country
 - > Claim reference
 - > Cause of loss code and/or loss description
 - > Date of loss from; and/or date of loss to; and/or date claim made
 - > Claim status
 - > Refer to underwriters?
 - > Denial?
 - > Original currency; Paid this month, previously paid, reserves and total incurred for each of indemnity and fees

CONDITIONAL MANDATORY FIELDS

- > The standard includes a series of conditional mandatory fields which are mandatory under certain conditions.
- > Whether or not these are mandatory will usually be dependent on the territory and/or class of business; however, there may be other factors to consider.

MANAGEMENT INFORMATION FIELDS

- > The standard also includes a set of management information fields; for example, class specific information relating to accident and health plans.
- > Lloyd's syndicates often use this information for reporting and analysis purposes. It is preferable that as many of these fields are reported where possible and applicable. The fields to be reported should be discussed with the Lloyd's syndicate.

3.4.2 Providing information to Lloyd's local offices

- > In some territories, there is a requirement for the coverholder to report directly to the local Lloyd's office.
- > Such reporting is may incorporate information on risks, premiums and claims, or require the provision of certificates or other documents.
- > Where coverholders are reporting directly to the local Lloyd's office they are encouraged to discuss information requirements with such offices.

3.4.3 Providing information to local tax authorities

- > In some jurisdictions there is a requirement for the local coverholder to report and pay taxes direct to authorities.
- > Coverholders are expected to contact the local tax authorities; agree any such reporting; and ensure that payments are made on time and in accordance with local tax requirements.

3.5 TPA RESPONSIBILITIES

CLAIM INFORMATION

- > TPAs managing claims must provide information on any claims they handle.

3.6 BROKER RESPONSIBILITIES

- > The broker is responsible for ensuring the core risk information and the paid premium information is combined and reported to Xchanging in the premium settlement report. Xchanging is a third party service provider.
- > The broker is responsible for ensuring the claim information, together with any required risk information is reported to Xchanging in the claim settlement report.
- > The broker is responsible for ensuring all core risk, paid premium, US property exposure, class specific underwriting and claim information is provided to the underwriter as required.

3.7 LLOYD'S SYNDICATE RESPONSIBILITIES

- > The Lloyd's syndicate is responsible for ensuring all Medicare information is complete prior to the claim settlement report being submitted to Xchanging.
- > The Lloyd's syndicate is responsible for reporting to ELTO.

3.8 WHAT TECHNOLOGY IS TYPICALLY USED TO PROVIDE THE INFORMATION?

- > Information can be provided by the coverholder, or TPA, in a number of ways, here are some examples:-
 - > On a monthly report, known as a bordereau. This will often take the form of a spreadsheet sent to the Lloyd's broker.
 - > Using a spreadsheet template which has been suggested by Lloyd's.
 - > Real-time using a system provided by the Lloyd's syndicate or the Lloyd's broker.
 - > Real-time using XML sent to the Lloyd's broker.

-
- > Providing information to Lloyd's Lineage system (Canada only)
 - > Providing information to Lloyd's Mocha system (Italy - core risk information only)

3.9 LLOYD'S SPREADSHEET TEMPLATES FOR PREMIUM AND CLAIMS REPORTING

- > Lloyd's has provided spreadsheet templates for reporting premiums and claims. These are recommendations only and it is not compulsory for these to be used.
- > The spreadsheets can be found here: -
<http://www.lloyds.com/The-Market/Operating-at-Lloyds/Insurance-Information-Standards/Coverholder-Reporting-Standards>

3.10 GENERAL COMMENTS ON SPREADSHEET REPORTING

- > Where the same information applies to all records, coverholders may choose to provide this as header information; for example, the reporting period.
- > It is recommended that a row number or transaction reference is given for each record to assist with queries.
- > It is recommended that the total number of records is stated.
- > Sub and overall totals can assist with reporting and help resolve tax and regulatory queries, for example, totalling by type of business, class of business, currency, location of risk, etc.
- > Where multiple pieces of information, for example taxes or vehicle registration numbers, apply to one transaction, it may be sensible to use a second spreadsheet tab or add extra columns.

3.11 ER3001 – EXPOSURE REPORTING VERSION 3.1 FOR REPORTING US PROPERTY RISKS

- > ACORD's ER3001 spreadsheet template is recommended for US property risk exposure reporting.
- > The template is discussed below to show the information and format that underwriters expect.
- > Coverholders should liaise with their brokers and underwriters about how the information is to be provided.

- > Successful implementation of the ER3001 standard requires reference to the ACORD implementation guide. The details herein provide only an overview of the data captured by the standard. Please refer to ACORD for the implementation guide and a copy of the spreadsheet template.

- > The most up to date version of the template together with ACORD's implementation guide can be found here:-

http://www.acord.org/standards/downloads/Pages/standards_license.aspx?l=pcs&a=P&s=ll&f=ACORD_Standards_Binding%20Authorities_Implementation_Guide_v3.0.1.zip

3.12 ELTO REPORTING FOR UK EMPLOYER'S LIABILITY RISKS

- > ELTO's spreadsheet template has been discussed below to show the information and format that insurers will be required to provide to ELTO.
- > Coverholders should liaise with their brokers and underwriters about how the information is to be provided, which may or may not be via the spreadsheet template discussed.

3.13 ACORD XML

- > Lloyd's coverholder reporting standards provide details of the information to be reported. Lloyd's is currently working with ACORD to ensure all Lloyd's premium and claims reporting requirements are included in ACORD P&C XML. Further information will be provided in a later version of the user guide when the XML work has been completed.
- > ACORD have recently released test XML for reporting exposures. Further information will be provided in a later version of the user guide when this XML is live.
- > Further details of ACORD standards can be found here: -
<http://www.acord.org/Pages/default.aspx>

3.14 OTHER FORMATS

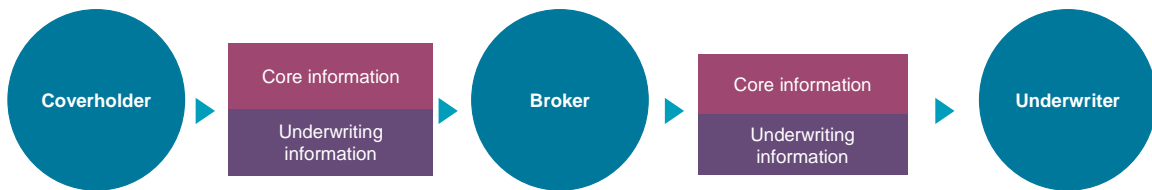
- > In the past information has sometimes been provided on paper, in faxes, in word processing documents and in PDF formats. However brokers and underwriters need to be able to perform calculations and to enter information into their own systems, so such formats are no longer recommended.

3.15 HOW THE INFORMATION IS TYPICALLY PROVIDED – SOME EXAMPLES

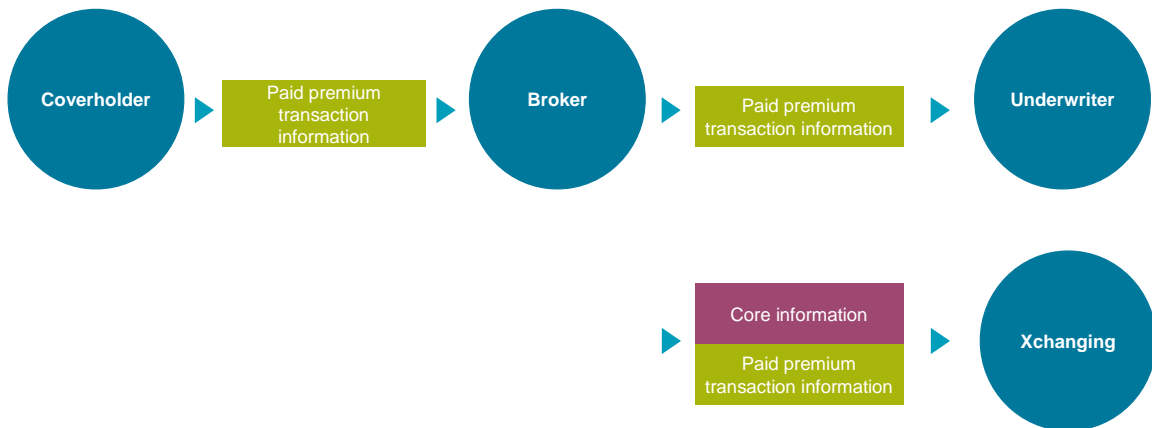
- > The information which is reported can be separated or combined in a number of different ways.
- > The examples given below are just some examples of how this may be done; there are other acceptable ways of reporting.
- > Coverholders should liaise with their brokers and underwriters about how the information is to be provided.

EXAMPLE 1 - A COVERHOLDER WITH SEPARATE POLICY ISSUANCE AND ACCOUNTING SYSTEMS

- > Once a risk has been bound, the coverholder reports the core details of the risk together with some class specific underwriting information to the Lloyd's broker. The broker passes this information to the underwriter. This sort of reporting is often known as a written premium or risk bordereau. It is important to the underwriter to receive this information at the earliest opportunity so that they can understand the risks for which they are responsible.

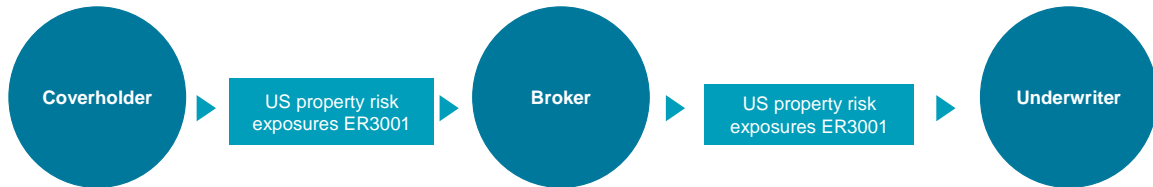


- > When the coverholder reports premiums being paid to London, they report the premium payment transaction information to the Lloyd's broker. The broker passes this information to the underwriter. This sort of reporting is often known as a paid premium bordereau. It is important to the underwriter to receive this information so that they can understand the money they will receive.
- > The broker combines the paid premium transaction information and the core information and reports this information to the third party service provider, Xchanging. This sort of reporting is often known as the settlement bordereau. It is important for Xchanging to receive this information as Xchanging uses this to ensure the correct monies are moved between market participants. Xchanging also provides this information to Lloyd's, who use it for tax and regulatory reporting.

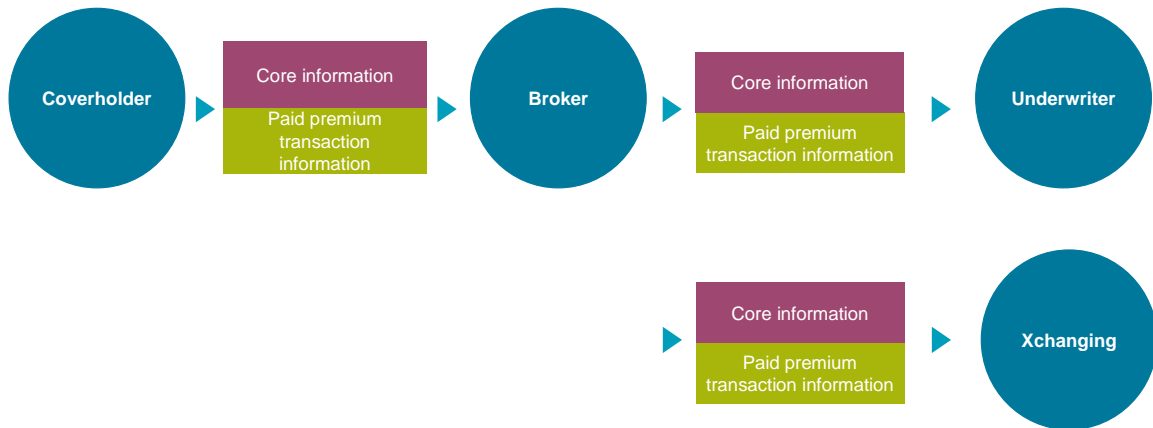


EXAMPLE 2 - A COVERHOLDER SPECIALISING IN US PROPERTY

- > Once a risk has been bound, the coverholder reports details of all the US property risks in force using ACORD's ER3001 report (Exposure Reporting version 3.1). The coverholder provides this report to the Lloyd's broker.
- > The broker passes this information to the underwriter. This sort of reporting is often known as an exposures or risks in force bordereau. It is important to the underwriter to receive this information at the earliest opportunity so that they can understand the risks for which they are responsible and their current exposures.

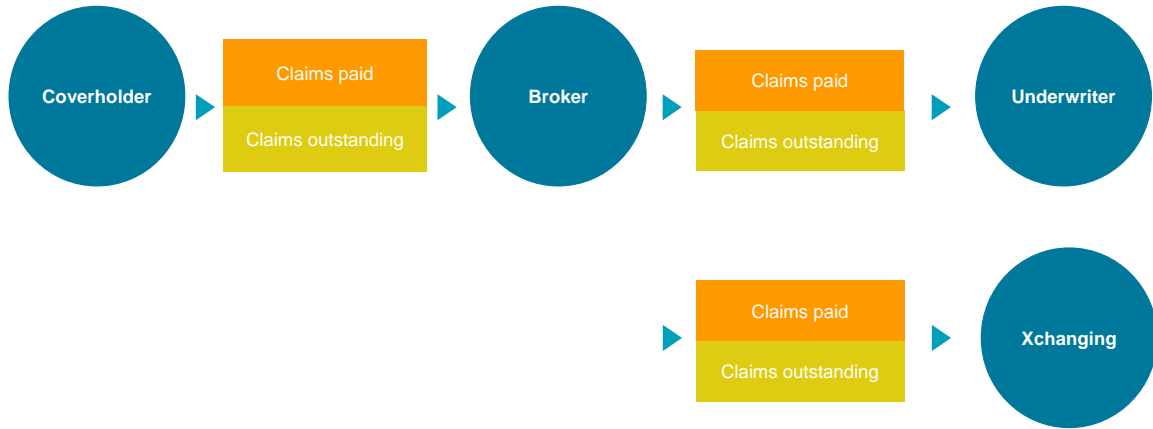


- > When the coverholder reports premiums being paid to London, they report the premium payment transactions, and the core details of the risk. This sort of reporting is often known as the settlement bordereau. The coverholder provides this report to the Lloyd's broker.
- > The broker reports this information to the third party service provider, Xchanging and to the underwriter. It is important to the underwriter to receive this information so that they can understand the risks for which they are responsible and the money they will receive. It is important for Xchanging to receive this information as Xchanging uses this to ensure the correct monies are moved between market participants. Xchanging also provides this information to Lloyd's, who use it for tax and regulatory reporting.



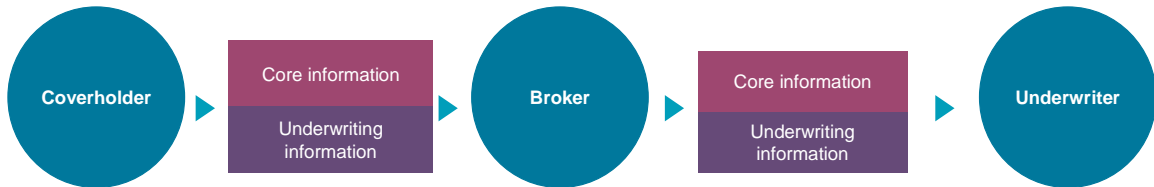
EXAMPLE 3 - A COVERHOLDER OR TPA WITH CLAIMS AUTHORITY

- > The coverholder or TPA reports claims which have been paid or are outstanding to the Lloyd's broker. The broker passes this information to the underwriter and to the third party service provider, Xchanging. This sort of reporting is often known as a claims bordereau. It is important to the underwriter to receive this information so that they can understand the claims for which they are responsible.
- > It is important for Xchanging to receive this information as Xchanging uses this to ensure the correct monies are moved between market participants. Xchanging also provides this information to Lloyd's, who use it for regulatory reporting.

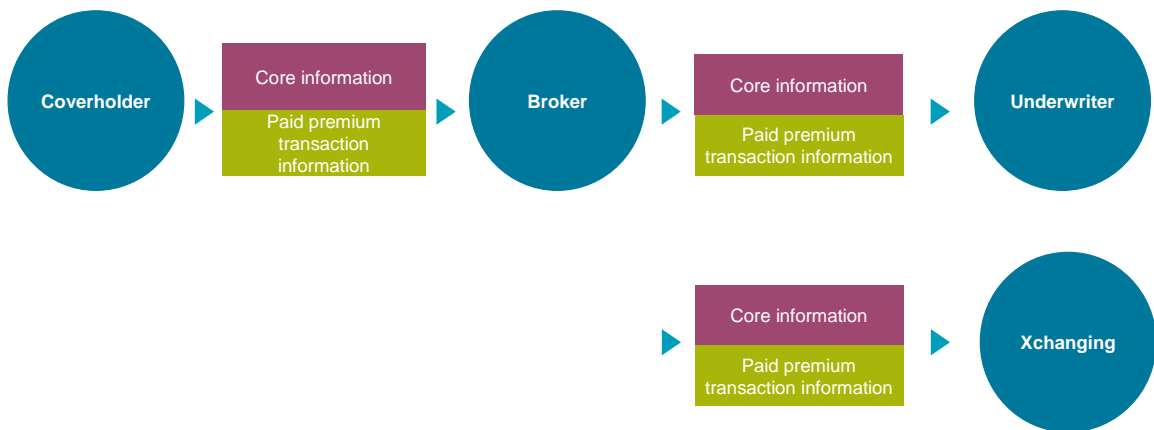


EXAMPLE 4 - A COVERHOLDER WHO USES ONE SYSTEM FOR BOTH POLICY ISSUANCE AND ACCOUNTING

- > Once a risk has been bound, the coverholder reports the core details of the risk together with some class specific underwriting information to the Lloyd's broker. The broker passes this information to the underwriter. This sort of reporting is often known as a written premium or risk bordereau. It is important to the underwriter to receive this information at the earliest opportunity so that they can understand the risks for which they are responsible.

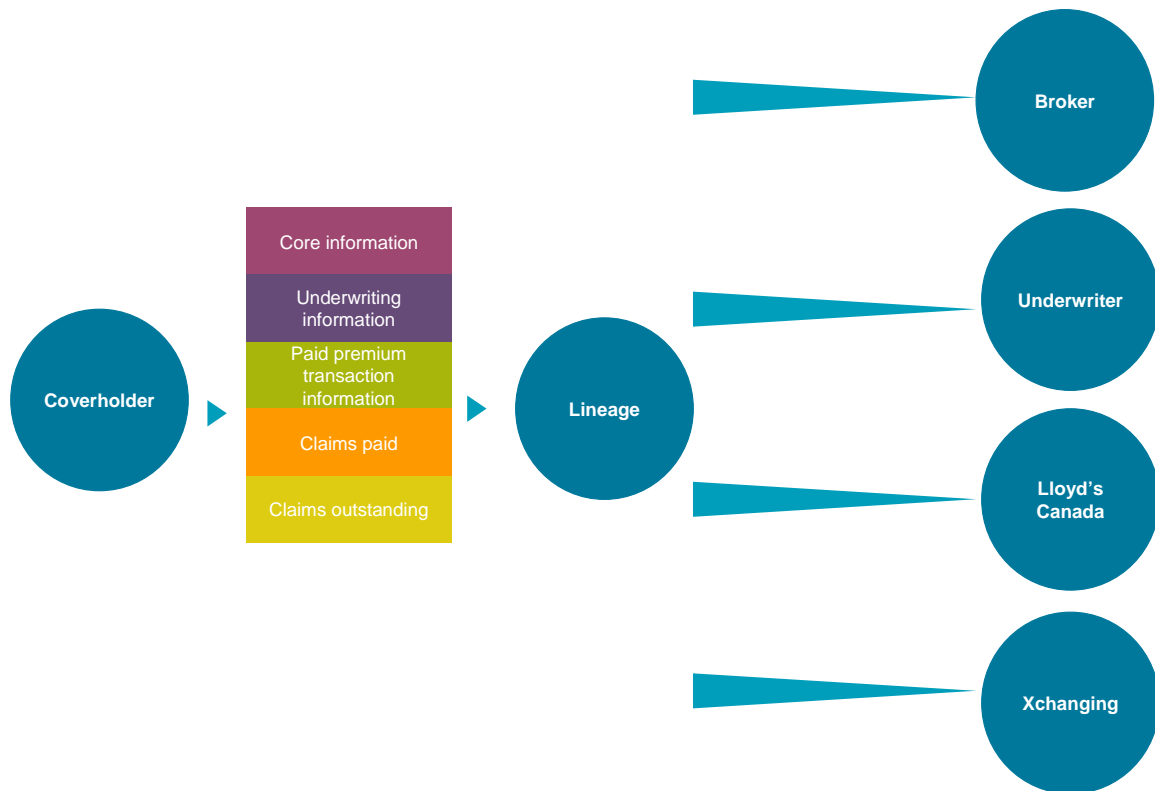


- > When the coverholder reports premiums being paid to London, they report the premium payment transactions, but also report the core information again. This sort of reporting is often known as the settlement bordereau. The coverholder provides this report to the Lloyd's broker.
- > The broker reports this information to the third party service provider, Xchanging and to the underwriter. It is important to the underwriter to receive this information so that they can understand the risks for which they are responsible. It is important for Xchanging to receive this information as Xchanging uses this to ensure the correct monies are moved between market participants. Xchanging also provides this information to Lloyd's, who use it for tax and regulatory reporting.



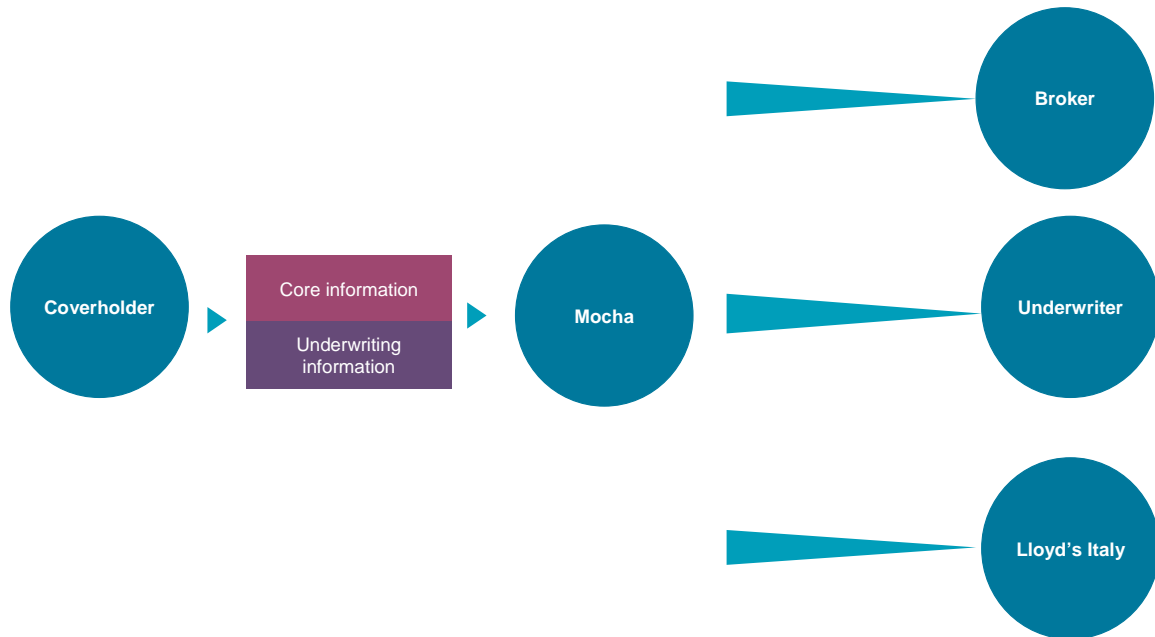
EXAMPLE 5 - A COVERHOLDER WHO USES LINEAGE

- > Lineage is a system provided by Lloyd's in Canada. Lineage (Lloyd's Information Exchange) is an on-line system for the reporting and settlement of Canadian dollar binding authority business. Lineage is comprised of three major components: - insurance reporting, business intelligence and accounting & settlement.
- > The coverholder produces certificates using their own system. The coverholder puts the core risk information, and underwriting information into Lineage.
- > The coverholder also puts the premium payment information and details of any claims into Lineage.
- > The broker, the underwriter and Lloyd's have access to Lineage, so the coverholder has no further reporting obligations. However, it is important to the underwriter that the risk information is made available at the earliest opportunity so that they can understand the risks for which they are responsible, so it is important that the coverholder makes this information available as soon as possible.

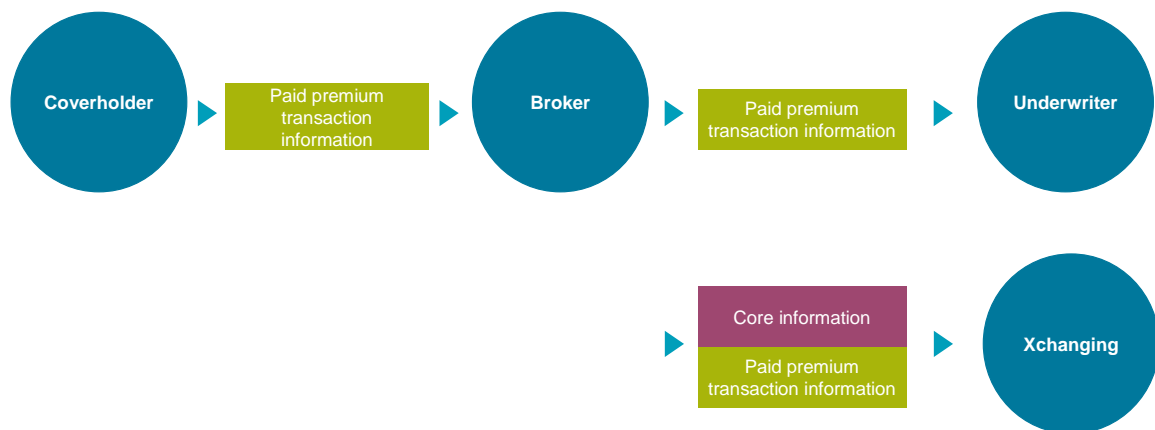


EXAMPLE 6 - A COVERHOLDER WHO USES MOCHA

- > Mocha is a system provided by Lloyd's in Italy. Mocha is a web-based system for issuing Lloyd's certificates.
- > The coverholder puts the core risk information and the class specific underwriting information into Mocha. The broker, the underwriter and Lloyd's have access to Mocha.

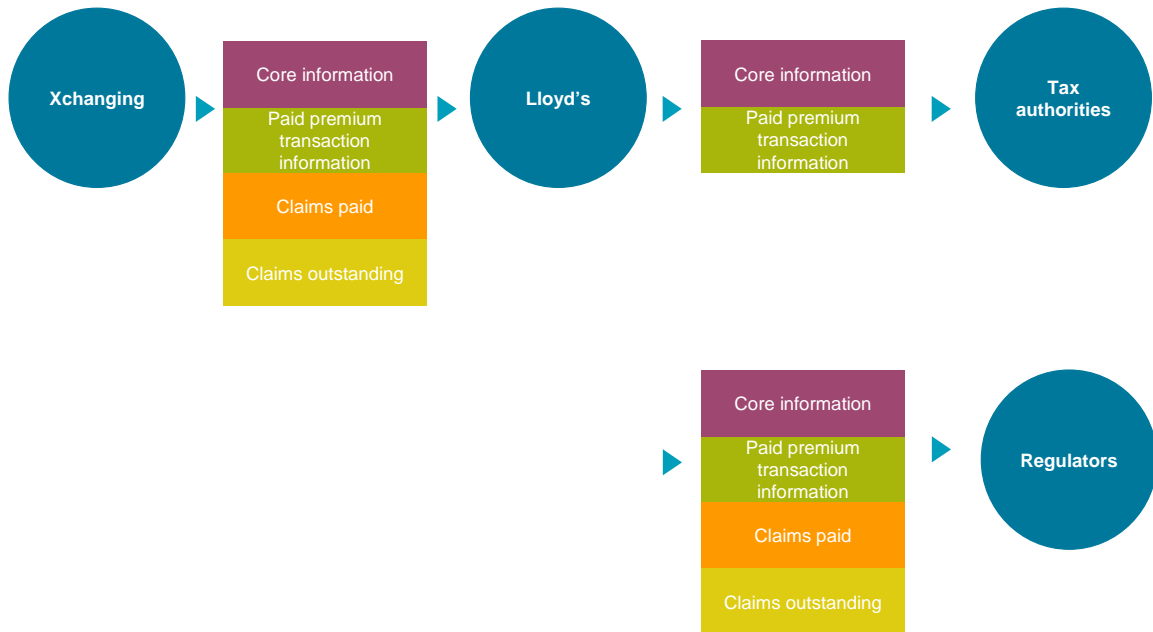


- > When the coverholder reports premiums being paid to London, they report the premium payment transaction information. The broker passes this information to the underwriter. This sort of reporting is often known as a paid premium bordereau. It is important to the underwriter to receive this information so that they can understand the money they will receive.
- > The broker combines the paid premium transaction information and the core information and reports this information to the third party service provider, Xchanging and to the underwriter. This sort of reporting is often known as the settlement bordereau.



EXAMPLE 7 - XCHANGING AND LLOYD'S

- > Xchanging collects core risk, premium transaction and claims information from the Lloyd's brokers.
- > Xchanging is responsible for providing a series of reports to Lloyd's.
- > Lloyd's uses the information it receives from Xchanging to report to tax authorities and to regulators.



4 PREMIUM REPORTING

- > Lloyd's premium reporting standards are comprised of core risk information and paid premium transaction information. Each of these is discussed below together with a list of the information to be provided and the conditions under which this must be supplied.

4.1 CORE RISK INFORMATION

4.1.1 Coverholder

- > The name of the coverholder should always be given. If the coverholder has multiple locations or branches then the branch should also be identified
- > The coverholder PIN is a unique identifier which is allocated by Lloyd's when an organisation is approved as a Lloyd's coverholder. Each branch is allocated a unique PIN. Where the PIN is known this should be stated in addition to the name of the coverholder.

4.1.2 Binding Authority Contract Details

- > We need to know which binding authority contract the report relates to.
- > The UMR, or unique market reference, is a reference assigned to the binding authority by the Lloyd's market. The UMR includes a reference to the London broker. The UMR should always be stated if known by the coverholder. Where the UMR is not known by the coverholder; the agreement number should be stated; however, the broker must include the UMR when submitting the settlement report to Xchanging.

4.1.3 Reporting period

- > We need to know the period the report relates to. Ideally you should provide the start and end date of the period for which this is a report; and where the report is for longer than a month such detail must always be given.
- > As a minimum for a monthly submission you should specify the month and year for which this is a report.

4.1.4 Type and class of business

- > Type and class of business is a key criteria when reporting to regulators or performing analysis.
- > If the insurance is not direct but reinsurance; then you should specify if this is facultative, treaty or excess of loss.
- > Information must be provided to identify the class of business. One or more of the following must be provided:-
 - > A binding authority contract will include one or more sections which specify the class of business for which the coverholder has been given authority to write risks. The section, and therefore class of business, to which the risk relates should be reported.
 - > To ensure the class of business is correctly understood, please provide a textual description of the class of business in addition to the section number.
 - > Lloyd's classifies business using risk codes. The risk code which relates to the transaction should be specified if known.

4.1.5 Lloyd's references

- > The following information is needed to process transactions, but this does not have to be provided by the coverholder:-
 - > The unique reference assigned to the London broker
 - > The year of account
- > The London broker needs to ensure that these references are provided if they cannot be deduced from the UMR.
- > The broker may choose to do this on the bordereau or on a separate accompanying document.
- > Where this information is known by the coverholder they may choose to provide this as part of their submission.

4.1.6 References

- > We need to know a unique reference which has been allocated to a risk so that we can consider different transactions relating to the same risk.
 - > For all risks a unique reference such as the certificate ID must be provided.
 - > Where there are a group of risks under one policy, please provide the policy or group reference in addition to the individual certificate number.

4.1.7 Insured, or reinsured if reinsurance

- > We need to know the name of the insured; or for reinsurance, the details of the reinsured. This may be the name and address of a firm, practice, sponsoring employer, company, life assured or policyholder.
- > We also need to know the country in which the insured is resident, if they are a private individual, or has its main operating address, if it is a corporate body.
- > The country of origin is:-
 - > For a reinsurance contract, the country in which the ceding insurer's office; i.e. the reinsured, is situated
 - > For a global or multi-national policy, the country in which the insured's head or main office is situated
 - > For a master policy, the country in which the master policyholder is situated
- > If there are multiple parties with an interest in the risk domiciled in different countries, it is necessary to designate the country most appropriate in the circumstances as the "country of origin".
- > For different territories and classes of business, different levels of detail are needed; however, the country is always required. The appropriate level of detail should be provided as advised within Lloyd's tax and regulatory tool, Crystal: - <http://www.lloyds.com/The-Market/Tools-and-Resources/Tools-E-Services/Crystal>

4.1.8 Risk details

- > Lloyd's has a responsibility to report to a number of regulators around the world and in some cases is also responsible for paying taxes. Information is therefore needed so that premiums collected can be categorised for reporting and tax payments. Lloyd's syndicates and brokers also want to know key data about the risks so they can check that they are within the terms of the binder.

- > The following information is always needed: - The inception and expiry dates for the risk – that is the dates when coverage starts and ends. Where the period of cover cannot be described using dates, a narrative description should be given – for example a description of the voyage.
- > Further information may be needed dependent on the jurisdiction, class of business and other factors. Coverholders should refer to Crystal for the latest information on what is required:
<http://www.lloyds.com/The-Market/Tools-and-Resources/Tools-E-Services/Crystal>.

4.1.9 Location of the risk

- > The location of the risk is a key factor when Lloyd's come to report to regulators and pay any taxes it has responsibility for.
- > The means of determining risk location may vary dependent on the type of business and country of origin. In addition different levels of information will be required dependent on the location of the risk; however, the country in which the risk is located must always be provided.
- > Some risks may need to be split across a series of rows of detail where elements of the risk are located in more than one territory.

LOCATION OF RISK IS NOT NECESSARILY THE TERRITORY WHERE THE RISK ITSELF IS GEOGRAPHICALLY LOCATED, NOR IS IT NECESSARILY THE TERRITORY IN WHICH THE INSURED RESIDES:-

- > 'Location of risk' is the country, state or territory in which an insured risk is deemed to be located for regulatory and tax purposes.
- > An insurance policy may cover several risks located in multiple territories. This is called a 'global contract' and may give rise to regulatory obligations and tax liabilities in different territories.
- > It is also possible for a risk to be "located in" more than one territory for regulatory purposes

HOW IS LOCATION OF RISK DETERMINED?

- > The definition of a 'local risk' is often detailed in each territory's insurance legislation. Local risks are those whose insurance is governed by the territory's insurance laws and are subject to its premium taxes or other fiscal charges.
- > In addition to the territory's local risk definition there may be specific rules that apply to each class of business to help to determine the risk location.
- > The Lloyd's 'Risk Locator' provides guidance on class specific rules for determining risk location. This guidance should be used in conjunction with the information in Crystal to determine in which territory the risk is located and whether or not it is covered by local laws.

THE KEY QUESTIONS TO ASK ABOUT AN INSURANCE CONTRACT ARE:

IS IT INSURANCE OR REINSURANCE?

- > Lloyd's holds separate authorisations for insurance and reinsurance worldwide so it is important to consider this when defining risk location.

WHAT CLASS OF BUSINESS IS BEING WRITTEN?

- > For direct insurance, different classes of business may have different regulatory risk locations.

WHERE IS THE INSURED / REINSURED LOCATED?

- > The location of the insured or reinsured can dictate regulatory risk location for certain classes of business.

WHAT IS THE PHYSICAL LOCATION OF THE INSURED RISK?

- > The geographical location of the risk dictates regulatory risk location for certain classes of business.

TOOLS TO HELP YOU

- > Lloyd's risk locator tool can be used to help determine the risk location:-

http://www.lloyds.com/The-Market/Operating-at-Lloyds/Resources/Risk_locator

- > Lloyd's tax and regulatory tool, Crystal, can be used to determine the level of detail needed:-

<http://www.lloyds.com/The-Market/Tools-and-Resources/Tools-E-Services/Crystal>

4.1.10 US

- > If the original premium is in US dollars, irrespective of risk location or the location of the insured, or where the coverholder is domiciled in the US; then the US classification must be reported:-

- > US surplus lines
- > US reinsurance
- > Illinois licensed
- > Kentucky licensed
- > USVI licensed ("USVI" stands for "US Virgin Islands")
- > Non regulated
- > Exempt

NEW!

- > Risks classified as "Exempt" must be exempt from US state "doing business" and Surplus Lines laws.
- > The NRRRA creates an exemption to the diligent search requirement found in state surplus lines law where the insured can be defined as an 'exempt commercial purchaser' (ECP).
- > An important distinction exists between an industrial insured and exempt commercial purchaser in that an ECP

placement is considered surplus lines business and must be treated as such.

- > The classification “Exempt” must not be used to identify Surplus Lines risks exempt from tax. Such risks must be classified as “US Surplus Lines”.
- > Further details are available from Lloyd’s Crystal; including the definition of an ECP and the requirements placed on brokers using the ECP provisions.

<http://www.lloyds.com/The-Market/Tools-and-Resources/Tools-E-Services/Crystal>.

- > For direct business, the state in which the transaction was filed must also be given.

4.2 AIRCRAFT, VEHICLE, SHIP AND VESSEL INFORMATION

- > **New!** The country of registration is required for all aircraft, vehicles, ships and vessels.
- > The registration number must be provided for all aircraft and for all Spanish vehicles.
- > **New!** For vessels registered in Germany, including those with dual registration, the IMO ship identification number must be provided.

4.3 EU SERVICES AND ESTABLISHMENT BUSINESS

- > **New!** Lloyd’s has to report to regulators differently for services and establishment business in the EU.
- > Establishment business includes business that is underwritten by a coverholder where the coverholder may enter into contracts of insurance without first consulting the managing agent that granted the binding authority.
- > Services business is where the contract is made in an EU member state which is different from the member state where the risk is located (see European Union/European Economic Area risk). It therefore covers open market business (with or without the involvement of a local intermediary) and business that is written under any binding authority where the local coverholder does not have authority to enter into contracts of insurance without first consulting the managing agent that granted the binding authority.
- > Coverholders need to flag any risks which have been referred to London by completing the Referred to London field.

4.3.1 Other intermediaries

- > Where other intermediaries; for example open market correspondents, producing brokers and local brokers; have been involved in the transaction this may mean that additional taxes or regulations apply.
- > The details of intermediaries should be provided where necessary including their:-
 - > Role
 - > Name
 - > Any reference numbers or licence numbers
 - > The address, including the state/province/territory etc where appropriate, the post/zip code and the country

- > The details of the coverholder and the London broker do not need to be provided as these are already known in London.
- > Further details of open market correspondents in Canada can be found here: -

<http://www.lloyds.com/The-Market/Directories/Open-Market-Correspondents-directory?letter=a>

4.3.2 Notes

- > An additional column has been included in the recommended layout for any additional information you wish to provide.

4.4 PAID PREMIUM TRANSACTION INFORMATION

4.4.1 Transaction type

- > The type of transaction – such as original premium, additional premium or return premium must be stated.

4.4.2 Transaction, in the original currency

- > Information about the premium transaction is vital to the report to ensure that the correct monies are moved between parties and reported to the various regulators; to ensure the correct taxes and levies are paid and to ensure correct trust funding.

- > The following information must always be provided:-

- > The currency in which the transaction was originally paid by the insured or reinsured.
- > The gross premium which has been paid. The gross premium must be expressed in the original currency.
- > The % commission which has been taken by the coverholder; this may include local commission paid to retail agents or introducers of business.
- > The amount of commission taken by the coverholder. This must be expressed in the original currency.
- > The amount being paid to the broker in London. This must be expressed in the original currency.

- > The following information may need to be provided, dependent on the territory, class of business and any additions or deductions which have been made:-

- > For any changes, cancellations or endorsements the date from which these are effective and where appropriate when these expire.
- > Terrorism premium such as UK Pool Re, US TRIA, French GAREAT or Australian ATIA should be shown on a separate row as a separate transaction and should not be included in the gross premium transaction.
- > Any additions or deductions being made such as taxes, fees, levies or the accessori must be stated; see details below.
- > Any other fees, additions or deductions should be shown as separate rows/transactions.

4.4.3 Transaction, settlement currency

- > The currency in which monies are being paid (settled) to London must be given.

- > If the currency in which monies are being settled is different to the original currency then the rate of exchange must be stated; together with the net amount being paid to London expressed in the settlement currency (that is the currency in which it is being paid).

4.4.4 Instalments

- > Where the transaction is one in a series of instalments for the premium; the gross and net premium fields should be completed with details of the amount being paid in this transaction.
- > The sum of all instalments being paid for the premium (i.e. the total premium) should also be given; this should not include any endorsement premiums.

4.4.5 US Surplus lines

NEW! THE NON-ADMITTED AND REINSURANCE REFORM ACT (NRRRA)

- > The Non-admitted and Reinsurance Reform Act (NRRRA) purpose is to simplify a multi-state surplus lines transaction by imposing a single "Home State" jurisdiction in connection with surplus lines broker licensing, surplus lines tax payments and compliance filings.
- > The following are the key changes to note:-
 - > New or renewal multi-state placements with an inception date on or after July 21st 2011, will no longer require multiple surplus lines filings.
 - > Only the insured's "home state" will be permitted to collect premium taxes for surplus lines insurance.
- > New and renewal surplus lines policies declared under a binding authority with an effective date on, or after 21 July 2011 should show the Home State under the State of Filing.

4.4.6 Broker details

- > If the risk is classified as "US Surplus Lines" then you must provide the US surplus lines broker(s) name, state and surplus lines licence number. It is preferable that the full address details are given.
- > The surplus lines broker whose details are provided is the intermediary who has filed details of the insured risk with a US state insurance department or other authority. For most risks it will also have arranged payment of tax.
- > In most states either the SSN or FEIN number of the surplus lines broker or surplus lines agency is used as the surplus lines licence number.
- > For surplus lines transactions where the state of filing is New Jersey, the unique transaction number issued by the surplus lines broker responsible for filing in New Jersey must be provided. This is a unique number which is 14 characters long.
- > Further information can be found here:
<http://www.lloyds.com/Lloyds/Offices/Americas/US-homepage/Placing-Risk/How-to-access-Lloyds#surplus>

4.4.7 **NEW!** Surplus Lines Taxes

- > Where taxes are paid and reported by a US surplus lines broker, there is no requirement to provide details of such taxes.

4.4.8 Taxes, levies and para fiscal charges

WHY IS INFORMATION ON TAXES IMPORTANT?

- > If taxes are not correctly identified at the earliest opportunity:
 - > Underwriters, the insured and/or the broker may be exposed to unexpected charges.
 - > The business will be rejected at the processing stage.
 - > It will be difficult to revisit tax calculations and collect taxes from the insured if the contract and premium has already been agreed.

WHAT SORT OF TAXES AND LEVIES MAY APPLY TO INSURANCE?

PREMIUM TAX

- > This is usually the insured's responsibility to pay but the insurer's responsibility to administer.

GENERAL SALES TAX AND STAMP DUTY

- > This is charged on a range of transactions and may be due on insurance.

INCOME AND CORPORATION TAX

- > This may be charged on the insurer's operations depending on how they are organised.

WITHHOLDING TAX

- > This is withheld from a payment and paid to tax authorities by a person making a payment. It can be due on non-admitted insurance.

OTHER FISCAL CHARGES

- > For example: fire brigade charges, natural catastrophe levies. These can require detailed record-keeping by insurer.

WHAT FACTORS INFLUENCE WHERE AND WHAT TAXES ARE DUE?

- > The nature of the business, i.e. is it reinsurance or insurance?
- > Where the insured is established or property located.
- > The nature of the risk and the class of insurance it falls under.
- > How the risk is written, is it via a coverholder, local broker or direct and what countries are involved in the intermediary chain?

HOW ARE TAXES MANAGED FOR LLOYD'S?

- > Lloyd's centrally prepares and renders tax returns on behalf of the Lloyd's market based on information provided by Lloyd's syndicates.
- > Coverholders should ensure tax is correctly noted on their reports. Tax information found to be missing or incorrect will lead to the policy being rejected and delays in the premium being paid to underwriters and taxes being paid to the tax authorities.

HOW CAN I FIND OUT MORE?

- > Lloyd's tax and regulatory tool, Crystal, and the accompanying guidance tool Crystal Assist, can be used to determine which taxes need to be reported on:-
<http://www.lloyds.com/The-Market/Tools-and-Resources/Tools-E-Services/Crystal>

REPORTING TAXES

- > It should be noted that it is possible for a number of taxes in the same or different jurisdictions to be applicable to a premium.
- > As it is difficult to show many taxes against one premium transaction in a spreadsheet format; it is suggested that either the tax columns are repeated for each tax; or that each tax is shown on a separate row in the spreadsheet. Where separate rows are used care must be taken to ensure it is clear that different taxes are being shown and to avoid double counting of the original premium.
- > The following information needs to be provided for each tax:-
 - > The jurisdiction – for example UK
 - > The type of tax – for example premium tax
 - > The amount of premium which is taxable
 - > The means by which the tax has been calculated – for example any fixed rates, % or multipliers
 - > The amount of tax
 - > Whose responsibility it is to administer and to pay the tax
- > For taxation headings the term “payable by” refers to the party bearing the economic cost of the tax. The term “administered by” refers to the party responsible for settling the tax with the relevant tax authorities.
- > In Lloyd's recommended layout, the tax, levy or para fiscal charges block of columns should be repeated for each applicable tax.
- > **NEW!** As stated above there is no requirement to provide details of US taxes being paid and reported by surplus lines brokers.

4.4.9 Other fees and deductions

- > Where fees have been charged or deductions made from the original premium collected which are not commission, or formal taxes or levies; then these must be reported.
- > A description and the amount of the fee should be given. It is recommended such transactions are shown as separate transactions on different rows on a spreadsheet.

4.5 DETAIL TO BE ADDED BY THE BROKER IN LONDON

- > The following information will typically be provided by the broker in London.
- > Such information does not need to be added to the bordereau and will often be included in an accompanying London Premium Advice Note (LPAN).
- > The broker and the coverholder may agree that this is also completed by the coverholder; in which case the broker will typically need to provide the coverholder with this information in advance.
- > In some cases, this information may be able to be deduced from information already provided and so does not need to be supplied again.

4.5.1 Brokerage

- > The broker in London will need to specify the brokerage being charged as a percentage of the gross premium paid by the insured and as an amount.

4.5.2 Final net premium

- > The broker must state the final premium net of any deductions made by the coverholder and their own brokerage; that is the net premium to London minus any brokerage. This must be stated in the original currency. If appropriate this must also be stated in the currency in which the amounts are being settled to the Lloyd's syndicate. If this is different to the original currency then the rate of exchange and the final net premium to the Lloyd's syndicate in the settlement currency must be given.
- > If Lloyd's is not receiving 100% of the final net premium then the proportion of the final net premium which is for Lloyd's should be stated.
- > Where the London broker receives a premium bordereau and settlement in the original currency and needs to convert this to a settlement currency, then the broker should also provide the settlement currency and rate of exchange.

4.6 LLOYD'S PREMIUM REPORTING TEMPLATE

The following layout is the recommended layout:-

- > Each of the fields below is a column header in the template
- > Mandatory fields are shown in red. Fields shown in yellow are conditional and are mandatory under certain conditions; further details are given below
- > It is recommended that columns which are not required are hidden
- > Some fields may be the same for all records; these can either be repeated on each record or shown once on the first record.
- > More than one tax may apply to one premium and this is difficult to show in a spreadsheet format. It is suggested that either the tax columns are repeated for each tax or each tax is shown on a separate row in the spreadsheet. Where separate rows are used care must be taken to ensure it is clear that different taxes are being shown and to avoid double counting of the original premium.
- > The intermediary columns may be repeated for each intermediary being reported
- > It is recommended that the total number of records/transactions is stated and each row/transaction is given a unique number to aid with any queries
- > It is recommended that totals are given for gross and net premium, commission, brokerage and tax amounts by key criteria; for example binding authority contract (agreement number or UMR), type of insurance (direct, or type of reinsurance), Lloyd's risk code, settlement, currency, original currency, location of risk country, location of risk country sub-division (for example, state, province), US classification, year of account, transaction type, surplus lines broker, NAIC code, Tax, levy, fee type and year of account
- > Reference numbers shown – e.g. CR0001 – refer to references in the Information Requirements section below.

Premium Reporting

M	Mandatory fields are shown in red
C	Conditional fields are shown in yellow; these are mandatory under certain conditions

HEADING FIELDS

These fields may either be completed on the first row as headers, or on each row

Field Group		Field	Ref
Coverholder	M	Coverholder Name	CR0013
	C	Coverholder PIN	CR0014
Binder Reference, at least one to be shown	M	Unique Market Reference (UMR)	CR0005
	C	Agreement No	CR0006
Reporting Period	C	Reporting Period Start Date	CR0001
	M	Reporting Period (End Date)	CR0002
Class of Business at least one to be shown	M	Section No	CR0007
	C	Class of Business	CR0017
	C	Risk Code	CR0016
Type	M	Type of Insurance (Direct or Type or Reinsurance)	CR0019
Lloyd's Ref	C	London Broker Reference	CR0011
	C	Year of Account	CR0010

DETAIL FIELDS

Field Group		Field	Ref
Ref	M	Certificate Ref	CR0029
Insured, or Reinsured if Reinsurance	C	First Name	CR0034
	M	Full Name, Last Name or Company Name	CR0035
	C	Country Sub-division: State, Province, Territory, Canton etc	CR0039
	M	Country	CR0041
Risk Details	C	Type of Business New or Renewal	CR0022
	M	Risk Inception Date	CR0030
	M	Risk Expiry Date	CR0031

Location of Risk	M	Country	CR0050
	C	Country Sub-division: State, Province, Territory, Canton etc	CR0048
Transaction	M	Transaction Type - Original Premium etc.	CR0056
	C	Effective Date of Endorsement, Transaction etc	CR0057
	C	Expiry Date of Endorsement, Transaction etc	CR0058
Transaction - Original Currency	M	Original Currency	CR0020
	M	Gross premium paid this time	CR0059
	C	Terrorism premium	CR0060
	M	Commission %	CR0061
	M	Commission Amount	CR0062
	C	Accessori (Italy)	CR0063
	C	Total Taxes and Levies	CR0064
	M	Net Premium to London	CR0065
Transaction - Settlement Currency	M	Settlement Currency	CR0066
	C	Rate of Exchange	CR0067
	C	Net Premium to London	CR0068
US	C	US Classification	CR0025
	C	State of Filing	CR0088
Surplus Lines Broker	C	Name	CR0096
	C	Licence No	CR0097
	C	New Jersey SLA No	CR0098
	C	Address	CR0099
	C	State	CR0100
	C	Zip Code	CR0101
	C	Country	CR0102
	C	NAIC Code	CR0037
Total Premium	C	Total premium, sum of instalments	CR0021
Insured or Reinsured - Further Details	C	Fiscal Code	CR0036
	C	Address	CR0038
	C	Postcode, Zip Code or Similar	CR0040
Location of Risk - Further Details	C	Address	CR0046
	C	County	CR0047
	C	Postcode, zip code or similar	CR0049
Risk - Further Details	C	Policy or Group Ref	CR0026
	C	Referred to London New!	CR0227
	C	Country of Registration New!	CR0226
	C	Name or Registration No of Aircraft Vehicle, Vessel etc	CR0033
	C	IMO Ship Identification Number New!	CR0225
	C	Period of Cover - Narrative	CR0032
	C	Number of Policies	CR0027
	C	Number of Vehicles	CR0028
C	Wet Marine Indicator New!	CR0018	
Sum Insured	C	Currency	CR0051
	C	Amount	CR0052
Deductible	C	Currency	CR0053
	C	Amount	CR0054
	C	Basis	CR0055

TAXES, LEVIES OR PARA FISCAL FEES

Repeat the tax, levy or para fiscal columns as required

Field Group		Field	Ref
Tax or Levy or Para Fiscal Charge	C	Jurisdiction: Country, State, Province, Territory	CR0077
	C	Tax Type	CR0078
	C	Amount of Taxable Premium	CR0079
	C	%	CR0080
	C	Fixed Rate	CR0081
	C	Multiplier	CR0082
	C	Tax Amount	CR0083
	C	Administered By	CR0084
	C	Payable By	CR0085

OTHERS FEES OR DEDUCTIONS

Field Group		Field	Ref
Other Fees or Deductions	C	Description	CR0086
	C	Amount	CR0087

INTERMEDIARIES

Repeat the intermediary columns as required

Field Group		Field	Ref
Intermediary	C	Role	CR0089
	C	Name	CR0090
	C	Reference No etc	CR0091
	C	Address	CR0092
	C	Country Sub-division: State, Province, Territory, Canton etc	CR0093
	C	Postcode, zip or similar	CR0094
	C	Country	CR0095

NOTES

Field Group		Field	Ref
Notes	C	Notes	CR0169

LONDON BROKER TO COMPLETE

Field Group		Field	Ref
Brokerage	C	Brokerage % of gross premium	CR0069
	C	Brokerage Amount (Original Currency)	CR0070
Final Net Premium	C	Final Net Premium (Original Currency)	CR0071
	C	Settlement Currency	CR0072
	C	Rate of Exchange	CR0073
	C	Brokerage Amount (Settlement Currency)	CR0074
	C	Final Net Premium (Settlement Currency)	CR0075
	C	% for Lloyd's	CR0076

5 CATASTROPHE EXPOSURE INFORMATION

- > This section provides an introduction to catastrophe exposure reporting. It is recommended that ACORD documentation is also reviewed.

5.1 ACORD EXPOSURE REPORTING XML – INTERNATIONAL EXPOSURE REPORTING

- > ACORD have recently launched XML for exposure reporting with the intention of this being used for all exposure reporting, including US property.
- > At the time of publishing this guide, such XML was available as a test version only.
- > ACORD should be contacted for further details.

5.2 US PROPERTY EXPOSURE REPORTING

- > Details of US property risks written by coverholders must be provided to Lloyd's underwriters so that the underwriter can have a good understanding of the risk exposures including the location of properties, the construction of buildings and perils covered.

5.2.1 ACORD ER3001

- > Lloyd's underwriters and brokers have worked with ACORD to create ER3001 – Exposure Reporting Version 1. ER3001 is a spreadsheet template which can be used to report US property exposures in force.
- > Successful implementation of the ER3001 standard requires reference to the ACORD implementation guide. The details herein provide only an overview of the data captured by the standard. Please refer to ACORD for the implementation guide and a copy of the spreadsheet template. These can be found via the following link. Please note you will be asked to accept a licence agreement before viewing these documents, but there are no fees involved, and you do not need to provide any company or personal details.

http://www.acord.org/standards/downloads/Pages/standards_license.aspx?l=pcs&a=P&s=ll&f=ACORD_Standards_Binding%20Authorities_Implementation_Guide_v3.0.1.zip

- > Coverholders will not necessarily be expected to include all the information listed in the standard; they need to agree what they will provide with their broker and Lloyd's syndicates.
- > References below – e.g. CR0001 – refer to references in the Information Requirements below

HEADING FIELDS

Field	Ref
Coverholder Name	CR0013
Coverholder's Reference	CR0006
Broker in London	CR0012
Broker's Reference	CR0005
Binder Inception Date	CR0008
Binder Expiry Date	CR0009
In Force Date	CR0003
Personal Lines or Commercial or Combined	CR0024

DETAIL FIELDS

Field Group	Field	Ref
Policy	New or Renewal	CR0022
	Policy Number	CR0029
	Name of Insured	CR0035
	Location Number	CR0042
	Inception Date	CR0030
	Expiry Date	CR0031
Location (Values)	Building or House Number	CR0043
	Street	CR0044
	City	CR0045
	County	CR0047
	State	CR0048
	ZIP Code/ Postal Code	CR0049
	Country	CR0050
	Currency	CR0004
	A - Buildings (100%)	CR0170
	B - Other Structures (100%)	CR0171
	C - Contents (100%)	CR0172
	D - Business Interruption or ALE (100%)	CR0173
	Total Insurable Values (100%)	CR0174
	Expiring Premium (100%)	CR0023
	Gross Premium (100%)	CR0021
Participation / % Ceded	CR0175	
Earthquake	EQ - Inc Y/N	CR0176
	EQ - Limit	CR0177
	EQ - Deductible (amount)	CR0178
	EQ - Deductible (%)	CR0179
	EQ - Deductible Basis	CR0180
Windstorm	WS - Inc Y/N	CR0181
	WS - Limit	CR0182
	WS - Deductible (amount)	CR0183
	WS - Deductible (%)	CR0184
	WS - Deductible Basis	CR0185
Flood	FL - Inc Y/N	CR0186
	FL - Limit	CR0187
	FL - Deductible (amount)	CR0188
	FL - Deductible (%)	CR0189
	FL - Deductible Basis	CR0190
Any Other Perils (Fire)	AOP - Inc Y/N	CR0191
	AOP - Limit	CR0192
	AOP - Deductible (amount)	CR0193
	AOP - Deductible (%)	CR0194
	AOP - Deductible Basis	CR0195

Field Group	Field	Ref
Terrorism	TR - Inc Y/N	CR0196
	TR - Limit	CR0197
	TR - Deductible (amount)	CR0198
	TR - Deductible (%)	CR0199
	TR - Deductible Basis	CR0200
	TR - Acceptance Date	CR0201
	TR - Declination Date	CR0202
	TR - Terrorism Premium	CR0203
Location Details	Type of Occupancy Code	CR0204
	Occupancy (code)	CR0205
	Occupancy Description	CR0206
	Type of Construction code	CR0207
	Construction (code)	CR0208
	Construction Description	CR0209
	Year built	CR0210
	Last Year Structurally Updated	CR0211
	Protection Class	CR0212
	Square Footage	CR0213
	No of Stories	CR0214
	No of Buildings	CR0215
	Building Cladding Description	CR0216
	Roof Shape Description	CR0217
	Soft Story	CR0218
	Sprinklers	CR0219
Notes	Notes	CR0169

5.3 CANADIAN PROPERTY EXPOSURE REPORTING USING LINEAGE

- > Where coverholders are using Lineage, Lloyd's Canadian coverholder system, an exposure report is available automatically.

5.4 EXPOSURE REPORTING IN OTHER TERRITORIES

- > Coverholders operating outside the US may be requested to provide similar information to that discussed above.

6 CLASS SPECIFIC UNDERWRITING INFORMATION

NEW!

6.1 UK EMPLOYERS' LIABILITY REPORTING

- > The following information requirements apply only to policies which include UK employers' liability.

6.1.1 ELTO

- > The Employers' Liability Tracing Office (ELTO) has replaced the previous voluntary Employers' Liability Code of Practice (ELCOP) tracing service, which was in place since 1999.
- > The ELTO service aims to help those who have suffered injury or disease in the workplace to identify the relevant employers' liability insurer quickly and efficiently.
- > The ELTO service has been introduced by the insurance industry to make it easier to search for employers' liability insurance policies using a central database – containing all new and renewed employers' liability insurance policies from April 2011, policies from before April 2011 that have new claims made against them and policies that were identified through the previous tracing service.
- > In February 2011, the Financial Services Authority (FSA) published new regulations that change the way that insurers and intermediaries record EL policy data. The regulations compel insurers to publish the following information, within three months for:
 - > new and renewed EL policies from 1 April 2011
 - > new and old policies for which claims are made on or after 1 April 2011
- > From 1 April 2012, the FSA will also require insurers and intermediaries to capture and record subsidiary company information and the Employer Reference Number (ERN), commonly called the 'Employer PAYE Reference'. Many underwriters are making a head start and started collecting this information in April 2011 in preparation for the deadline.
- > New FSA regulations published in February 2011 state the requirement for insurers to "obtain all information required (including information on all employers covered by policies and ERNs) for policies entered into or renewed from 1 April 2012."
- > Further information can be found: - <http://www.elto.org.uk/>

6.1.2 Providing information

- > The ELTO Policy Data Template has been prepared by ELTO to outline the data required for Employers' Liability Database (ELD) purposes. The intention is for brokers and coverholders to see a clear and consistent expectation about the policy information that they need to capture and report to insurers, so that they can in turn satisfy the new data supply obligations.
- > The ELTO policy template can be found in appendix one below, together with details of fields which need to be completed by the coverholder.

- > The spreadsheet template provided is intended to show the information and format that insurers will be required to provide to ELD. Coverholders should liaise with their brokers and underwriters about how the information is to be provided, which may or may not be using the spreadsheet template.

6.2 OTHER CLASS SPECIFIC UNDERWRITING INFORMATION

- > There are currently no other agreed Lloyd's standards for class specific underwriting information. This does not mean that information is not required for other classes, just that no standards have been agreed.
- > Coverholder should discuss information requirements for other classes and territories with their brokers and syndicates.

7 CLAIM INFORMATION

- > Lloyd's claim standards are discussed below together with a list of the information to be provided and the conditions under which this must be supplied.
- > The standards apply to all coverholders and TPAs with claims authority.
- > Where a coverholder does not have authority to manage claims they may not be expected to provide a claims report.

7.1 TRANSACTIONS

- > If you are reporting on a spreadsheet, then as a general rule each claim should appear as one row on the spreadsheet.
- > However, some claims may have more than one movement in a reporting period and Lloyd's syndicates vary in how they would like to see these reported.
- > As a general rule an aggregation of the movements should be reported, but it is recommended that this is discussed with the Lloyd's syndicate to understand their requirements.

7.2 CLAIMS FOR MULTIPLE LOCATIONS

- > For property risks, it is recommended that the claim is split by location with a location identifier, preferably using the "Location ID" column (this is one of the white columns in the standard).

7.2.1 Claims outside agreed authority

- > Any claims outside a coverholder or TPA's claims handling authority should be reported, even if they are also reported individually. These claims must be clearly stated throughout the whole life of the claim and they are distinguished by marking a "Y" in the "referred to underwriters" column in the report (a mandatory field).

7.3 OPEN AND CLOSED CLAIMS

- > Lloyd's syndicates vary in whether they would like open and closed claims to be reported separately. It is recommended that this is discussed with the Lloyd's syndicate to understand their requirements.

7.3.1 Paid and outstanding claims

- > It is recommended that paid and outstanding claims are included on the same report.

7.3.2 Catastrophe claims

- > A catastrophe is deemed to be a severe loss characterised by extreme force, sizeable financial loss and/or multiple injuries. These are often abbreviated to "CAT" and often assigned a code to uniquely identify an occurrence of a catastrophe.
- > Lloyd's syndicates tend to manage catastrophe claims differently to how they manage other claims. They are accounted for separately and it is very important to distinguish these claims so that the syndicate can manage their reserves to meet future needs. There are three fields

in the claims standard in which a CAT claim can be distinguished: - the PCS code, Lloyd's catastrophe code or the catastrophe name.

7.4 **NEW!** MEDICARE

- > Medicare fields only need to be completed where claims, including personal accident claims, involve bodily injury to a US citizen.
- > Section 111 of the Medicare, Medicaid and SCHIP Extension Act of 2007 requires the reporting by insurers of liability, medical expenses, workers compensation and personal injury claims to the Centre for Medicare and Medicaid Services (CMS). This applies to all US liability payments involving bodily injury and is not restricted to health care insurance.
- > To help manage Medicare claims, Lloyd's syndicates require information from coverholders and TPAs on claims involving bodily injuries to US citizens.
- > Guidance is given below on how to complete the Medicare fields.
- > Further details on Medicare can be found here:- www.lloyds.com/medicare

7.4.1 Completing the Medicare fields

- > The following questions offer guidance to help you complete the Medicare fields:-

1. DOES THE CLAIM INVOLVE BODILY INJURY TO A US CITIZEN?

NO

- > If the claim does not involve bodily injury to a US citizen then **no Medicare information is required.**

YES

- > If the claim does involve bodily injury to a US citizen then further Medicare information is required.
- > "Y" should be entered in the "Medicare - United States bodily injury claim" field. (Field CR0220).
- > Proceed to question 2.

2. DOES THE TPA OR COVERHOLDER WHO IS REPORTING HAVE THE AUTHORITY TO CHECK THE ELIGIBILITY OF MEDICARE CLAIMS?

NO

- > "AW" should be entered in the "Medicare – Eligibility Check Performance" field. (Field CR0221).
- > This will alert the Lloyd's syndicate that the Medicare claims information will need to be obtained from another source.
- > **The coverholder/TPA does not need to review the remaining Medicare questions or complete further Medicare fields.**

- > **The Lloyd's syndicate must ensure that the remaining Medicare fields are completed prior to the claims settlement report being submitted to Xchanging.**

YES

- > Proceed to question 3.

3. HAS THE GOULD AND LAMB ELIGIBILITY CHECK BEEN PERFORMED FOR THE CLAIM?

NO

- > "N" should be entered in the "Medicare – Eligibility Check Performance" field. (Field CR0221).
- > This will alert the Lloyd's syndicate that a US bodily injury claim has not been checked for Medicare eligibility. The Lloyd's syndicate should determine the reason behind this.
- > **The coverholder/TPA does not need to review the remaining Medicare questions or complete further Medicare fields.**
- > **The Lloyd's syndicate must ensure that the remaining Medicare fields are completed prior to the claims settlement report being submitted to Xchanging.**

YES

- > "Y" should be entered in the "Medicare – Eligibility Check Performance" field. (Field CR0221).
- > Proceed to question 4.

4. WHAT WAS THE RESULT OF THE GOULD AND LAMB MEDICARE ELIGIBILITY CHECK?

MEDICARE ELIGIBILITY UNDETERMINED

- > "U" should be entered in the "Medicare – Outcome of Eligibility Status Check" field. (Field CR0222).
- > The Lloyd's syndicate is now alerted that a US bodily injury claim has an undetermined Medicare eligibility status at the time of reporting the claim.
- > Undetermined status may also mean that an eligibility check was completed, but not all of the required information was provided to give an accurate result.
- > **The coverholder/TPA does not need to review the remaining Medicare questions or complete further Medicare fields.**
- > **The Lloyd's syndicate must ensure that the remaining Medicare fields are completed prior to the claims settlement report being submitted to Xchanging.**

POSITIVE MEDICARE ELIGIBILITY

- > "Y" should be entered in the "Medicare – Outcome of Eligibility Status Check" field. (Field CR0222).
- > The US dollar amount which the coverholder or TPA estimates will be the amount to resolve the CMS estimated lien should be entered in the "Medicare – Conditional Payments" field. (Field CR0223).
- > If you are not aware of any outstanding amounts then leave this field blank,

- > Proceed to question 5.

5. HAVE GOULD AND LAMB MSP COMPLIANCE SERVICES BEEN USED?

NO

- > "N" should be entered in the "Medicare – MSP Compliance Services" field. (Field CR224).
- > The Lloyd's syndicate is now alerted that the TPA or coverholder is not aware of any Gould and Lamb compliance services having been used in respect of this claim.
- > Lloyd's syndicates should be aware that TPAs or coverholders who do not have the authority to use the MSP compliance service on behalf of the Lloyd's syndicate may not be able to record its usage in their claims report.
- > Lloyd's syndicates may request information from TPAs and coverholders on MSP compliance services which are not provided by Gould and Lamb.

YES

- > "Y" should be entered in the "Medicare – MSP Compliance Services" field. (Field CR0224).

7.5 LLOYD'S CLAIMS REPORTING TEMPLATE

- > The standard is comprised of a series of mandatory fields which must always be completed. The mandatory fields are shown in red.
- > Please note, the Contract Details fields can either be headers (if the information applies to the whole report and every transaction), or they can be presented as columns.
- > Each of the fields below is a column header in the template
- > Mandatory fields are shown in red
- > Fields shown in yellow are mandatory/conditional, i.e. they are mandatory under certain conditions
- > It is recommended that columns which are not required are hidden
- > Some fields may be the same for all records; these can either be repeated on each record or shown once on the first record
- > All fields should appear as one record/row on the spreadsheet for each claim, or location as applicable
- > The transaction columns may be repeated for settlement currency, as appropriate
- > The expert columns may be repeated for each expert being reported
- > It is recommended that the total number of records/claim is stated and each row is given a unique number to aid with any queries.
- > References below – e.g. CR0001 – refer to references in the Information Requirements below

Claims Reporting

M	Mandatory fields are shown in red
C	Conditional fields are shown in yellow; these are mandatory under certain conditions

7.5.1 Header fields

Contract Details (These can either be headers or columns)

Field Group		Field	Ref	
Coverholder	M	Coverholder Name	CR0013	
TPA	C	TPA Name	CR0015	
Binding authority reference: at least one to be shown	M	C	Agreement No	CR0006
		C	Unique Market Reference (UMR)	CR0005
Binding authority contract	M	Contract Inception	CR0008	
		Contract Expiry	CR0009	
Report	M	Reporting Period (End Date)	CR0002	
Class of business: at least one to be shown	M	C	Class of Business	CR0017
		C	Lloyd's Risk Code	CR0016
		C	Section No	CR0007
Currency details	M	Original Currency	CR0109	
		C	Settlement Currency	CR0110
		C	Rate of Exchange	CR0111

7.5.2 Detail fields

Field Group		Field	Ref	
Ref	M	Certificate Ref	CR0029	
Insured, or Reinsured if Reinsurance	M	C	First Name	CR0034
		C	Full Name, Last Name or Company Name	CR0035
		C	Country	CR0039
		C	Sub-division: State, Province, Territory, Canton etc	
	M	Country	CR0041	

References	M	Certificate Reference		CR0029	
	M	Claim Reference		CR0104	
Insured details	M	Full Name or Company Name		CR0035	
	C	State, Province, Territory, Canton etc		CR0039	
	M	Country		CR0041	
Location of Risk	C	State, Province, Territory, Canton etc		CR0048	
	C	Country		CR0050	
Risk Details	M	Either inception/expiry dates or narrative to be shown	C	Risk Inception Date	CR0030
			C	Risk Expiry Date	CR0031
			C	Period of Cover - Narrative	CR0032
Location of Loss	C	State, Province, Territory, Canton etc		CR0114	
	M	Country		CR0116	
Claim Details	M	At least one, or both to be shown	C	Cause of Loss Code	CR0117
	M		C	Loss Description	CR0118
	M	Report one or more fields as applicable	C	Date of Loss (From)	CR0119
	M		C	Date of Loss to	CR0120
	M		C	Date Claim Made	CR0121
	M	Claim Status		CR0105	
	M	Refer to Underwriters		CR0106	
	M	Denial		CR0107	
	C	Claimant Name		CR0122	
US Details	C	Loss County		CR0113	
	C	State of Filing New!		CR0088	
	C	PCS Code		CR0108	
	C	Medicare – United States Bodily Injury Claims New!		CR0220	
	C	Medicare – Eligibility Check Performance New!		CR0221	
	C	Medicare – Outcome of Eligibility Status Check New!		CR0222	
	C	Medicare – Conditional Payments New!		CR0223	
C	Medicare – MSP Compliance Services New!		CR0224		
Transaction Details (Original Currency)*	M	Paid this month - Indemnity		CR0126	
	M	Paid this month - Fees		CR0127	
	M	Previously Paid - Indemnity		CR0128	
	M	Previously Paid - Fees		CR0129	
	M	Reserve - Indemnity		CR0130	
	M	Reserve - Fees		CR0131	
	C	Change this month - Indemnity		CR0132	
	C	Change this month - Fees		CR0133	
	M	Total Incurred - Indemnity		CR0134	
	M	Total Incurred - Fees		CR0135	

7.5.3 Management information fields

Field Group	Field	Ref
Contract Details	Coverholder PIN	CR0014
	Reporting Period Start Date	CR0001
	Type of Insurance (Direct, or Type of Reinsurance)	CR0019
Refs	Policy or Group Ref	CR0026
Insured details	Address	CR0038
	Postcode / Zip Code or similar	CR0040
Location of Risk	Location ID	CR0042
	Address	CR0046
	Postcode / Zip Code or similar	CR0050
Risk Details	Deductible Amount	CR0054
	Deductible Basis	CR0055
	Sums Insured Amount	CR0103
Location of Loss	Address	CR0112
	Postcode / Zip Code or similar	CR0115
Claim Details	Date First Advised / Notification Date	CR0136
	Date Closed	CR0137
	Lloyd's Cat Code	CR0138
	Catastrophe Name	CR0139
Transaction Details (Original Currency)*	Paid this month - Expenses	CR0140
	Paid this month – Attorney Coverage Fees	CR0141
	Paid this month - Adjusters Fees	CR0142
	Paid this month - Defence Fees	CR0143
	Paid this month - TPA Fees	CR0144
	Previously Paid - Expenses	CR0145
	Previously Paid - Attorney Coverage Fees	CR0146
	Previously Paid - Adjusters Fees	CR0147
	Previously Paid - Defence Fees	CR0148
	Previously Paid - TPA Fees	CR0149
	Reserve - Expenses	CR0150
	Reserve - Attorney Coverage Fees	CR0151
	Reserve - Adjusters Fees	CR0152
	Reserve - Defence Fees	CR0153
	Reserve - TPA Fees	CR0154
	Total Incurred	CR0155
Class of Business Specific	Name or Registration No of Aircraft Vehicle, Vessel etc	CR0033
	% Ceded (Reinsurance)	CR0156
Accident and Health / Medical Expenses	Plan	CR0157
	Patient Name	CR0158
	Treatment Type	CR0159
	Country of Treatment	CR0160
	Date of Treatment	CR0161

Experts	Role	CR0162
(Lawyer/Adjuster/Attorney etc)	Firm / Company Name	CR0163
	Reference No etc	CR0164
	Address	CR0165
	State, Province, Territory, Canton etc	CR0166
	Postcode / Zip Code or similar	CR0167
	Country	CR0168
Notes	Notes	CR0169

8 INFORMATION REQUIREMENTS

This section provides details of the information required, including the conditions under which it should be supplied. For each field the following are given:-

- > A reference number – a unique reference for the field.
- > Field name – a name for the field.
- > Definition – a definition of what the field is intended to include.
- > Where appropriate the conditions for including the field when reporting
 - > Premium core risk information
 - > Paid premium transactions
 - > Claims
 - > US property exposures
- > All fields previously defined in the premium and/or claims standard user guides are included, together with all fields from the US property ER3001 standard. Note some field names and definitions have been refined where the same field previously existed in more than one user guide.

CR0001	Field	Reporting Period Start Date
	Definition	The start date for the reporting period being submitted.
	Premium core risk reporting conditions	To be supplied where known.
	Claims reporting conditions	To be supplied where known.
CR0002	Field	Reporting Period End Date
	Definition	The end date of the reporting period being submitted.
	Premium core risk reporting conditions	Mandatory for all transactions to include the month and year as a minimum
	Claims reporting conditions	Mandatory for all transactions to include the month and year as a minimum
CR0003	Field	In Force Date
	Definition	The date of the report on which the risks listed were in force.
	US property exposure reporting conditions	Required
CR0004	Field	Reporting Currency
	Definition	The currency for all the monetary values in the report, where specific currencies such as settlement currency are not specified as part of the field definition.
	US property exposure reporting conditions	Required
CR0005	Field	Unique Market Reference UMR
	Definition	The unique reference for the binding authority contract allocated by the Lloyd's market. All UMRs start with B, followed by the Lloyd's broker number and a series of characters. The UMR should not contain any spaces, hyphens, slashes or other punctuation; it should only contain the numbers 0-9 and the letters A-Z. Maximum length 17 characters. The UMR is stated on the first page of the binding authority agreement schedule.
	US property exposure reporting conditions	Required
	Premium core risk reporting conditions	Mandatory for all submissions where known; either an agreement number or the UMR to be reported.
	Claims reporting conditions	Where the UMR is not known by the coverholder; the agreement number should be stated; however, the broker must include the UMR when submitting the settlement report to Xchanging. Mandatory for all submissions where known; either an agreement number or the UMR to be reported.

CR0006	Field	Agreement No
	Definition	Any other reference by which the binder agreement is known.
	US property exposure reporting conditions	Required
	Premium core risk reporting conditions	If the UMR is not known then the agreement number should be stated; either an agreement number or the UMR to be reported.
	Claims reporting conditions	If the UMR is not known then the agreement number should be stated; either an agreement number or the UMR to be reported.
CR0007	Field	Binder Section Number
	Definition	The number of the section from the binding authority contract which authorises this class of business to be written.
	Premium core risk reporting conditions	One or more of the Lloyd's risk code, binder section number or a free text description of the class of business must be given,
	Claims reporting conditions	One or more of the Lloyd's risk code, binder section number or a free text description of the class of business must be given.
CR0008	Field	Binding Authority Contract Inception Date
	Definition	The day that the binding authority contract incepted.
	US property exposure reporting conditions	Required
	Claims reporting conditions	Mandatory for all transactions.
CR0009	Field	Binding Authority Contract Expiry Date
	Definition	The day that the binding authority contract expired.
	US property exposure reporting conditions	Required
	Claims reporting conditions	Mandatory for all transactions.
CR0010	Field	Year of Account
	Definition	Lloyd's year of account in which the binding authority was incepted.
	Premium core risk reporting conditions	It is not mandatory for the coverholder to provide this information, however, it must be provided by the broker if it cannot be deduced from the UMR. This information can be provided in either the bordereau or in an accompanying document from the London broker. If this information is known by the coverholder, it is recommended that it is provided.
CR0011	Field	London Broker Reference
	Definition	The unique reference for the broker in London which has been assigned by Lloyd's.
	Premium core risk reporting conditions	It is not mandatory for the coverholder to provide this information, however, it must be provided by the broker if it cannot be deduced from the UMR. This information can be provided in either the bordereau or in an accompanying document from the London broker. If this information is known by the coverholder, it is recommended that it is provided.
CR0012	Field	Broker in London
	Definition	The name of the broker in London
	US property exposure reporting conditions	Required
CR0013	Field	Coverholder Name
	Definition	The name of the coverholder who has created the submission, or the coverholder that the submission is on behalf of (if submitted by a TPA). If the coverholder has multiple locations or branches the branch should also be identified, where appropriate. In the case of a master binder, each coverholder to which transactions relate should be identified.
	US property exposure reporting conditions	Required
	Premium core risk reporting conditions	Mandatory for all transactions
	Claims reporting conditions	Mandatory for all transactions

CR0014	Field	Coverholder PIN
	Definition	The unique identifier for the coverholder branch which has been allocated by Lloyd's. This can be found in Lloyd's Atlas system. The coverholder PIN is a 9 digit number. Further information on Atlas can be found here: http://www.lloyds.com/The-Market/Tools-and-Resources/Tools-E-Services/Atlas
	Premium core risk reporting conditions	Should be stated if known.
	Claims reporting conditions	Should be stated if known.
CR0015	Field	Third Party Administrator Name
	Definition	The name of the third party administrator who has created and is submitting the report.
	Claims reporting conditions	Mandatory where a TPA is submitting the report.
CR0016	Field	Lloyd's Risk Code
	Definition	Lloyd's categorises information on risks and premiums using a series of risk codes. If you are familiar with these, then please specify the risk code for this transaction. http://www.lloyds.com/The-Market/Operating-at-Lloyds/Resources/Risk_codes
	Premium core risk reporting conditions	To be supplied where known, one or more of the Lloyd's risk code, binder section number or a narrative description of the class of business must be given.
	Claims reporting conditions	To be supplied where known, one or more of the Lloyd's risk code, binder section number or a free text description of the class of business must be given.
CR0017	Field	Class of Business
	Definition	A free text description of the class of business.
	Premium core risk reporting conditions	One or more of the Lloyd's risk code, binder section number or a free text description of the class of business must be given.
	Claims reporting conditions	One or more of the Lloyd's risk code, binder section number or a free text description of the class of business must be given.
CR0018	Field	Wet Marine Indicator
	Definition	New! Wet marine risks are risks that are exposed to the perils of the sea whilst consequent on or incidental to navigation. This field should be completed with a "Y" if the risk is a wet marine risk.
	Premium core risk reporting conditions	This applies to selected risks where the risk is Canadian, i.e. meets the Federal requirements of Part XIII of Canada's Insurance Companies Act to <i>insure in Canada a risk</i> . For further guidance please see Market Bulletin Y4329 http://www.lloyds.com/The-Market/Communications/Regulatory-Communications-Homepage/Regulatory-Communications/Regulatory-news-articles/-/media/Files/The%20Market/Communications/Market%20Bulletins/Market%20bulletins%20pre%2005%202010/2009/Y4329.pdf#search='Y4329'
CR0019	Field	Type of Insurance
	Definition	The type of insurance or re-insurance: <ul style="list-style-type: none"> > Direct > Facultative Reinsurance > Treaty Reinsurance > Excess of Loss
	Premium core risk reporting conditions	Mandatory for all transactions
	Claims reporting conditions	To be supplied where known.
CR0020	Field	Original Currency of premium
	Definition	The original currency in which the premium was paid. It is recommended that the ISO 4217, 3 letter alphanumeric currency codes are used. More details can be found here:- http://www.iso.org/iso/support/faqs/faqs_widely_used_standards/widely_used_standards_other/currency_codes/currency_codes_list-1.htm
	Paid premium transaction reporting	Mandatory for all transactions

CR0021	Field	Total gross premium, sum of instalments in original currency of premium payment
	Definition	The total gross premium which is being paid, that is the sum of premiums being paid as instalments before any additions or deductions. This should be expressed in the original currency. This should exclude any terrorism premium such as US TRIA, French GAREAT or Australian ATIA or fees which are being shown as separate transactions – see comments re gross premium. Any premiums for endorsements should be excluded.
	US property exposure reporting conditions	Required
	Premium core risk reporting conditions	Required where a transaction is an instalment and one in a series of premium payments.
CR0022	Field	New or Renewal
	Definition	If this is a renewal that has previously been placed under a Lloyd's binding authority then this should be marked as a renewal. If this is new business, either completely new to you, or you have not placed this business under a Lloyd's binding authority previously then this should be marked as new. Recommended content: > New > Renewal
	US property exposure reporting conditions	Required
	Premium core risk reporting conditions	Mandatory for all transactions where the risk or the insured are located in Ireland.
CR0023	Field	Expiring Premium (100%)
	Definition	For renewal business, the expiring premium.
	US property exposure reporting conditions	Required
CR0024	Field	Personal Lines or Commercial or Combined
	Definition	Is this is a commercial policy, a personal lines policy or a combination of these? Recommended content: > Commercial > Personal > Combined
	US property exposure reporting conditions	Required
CR0025	Field	US Classification of risk
	Definition	The US classification of the risk: > US Surplus Lines > US Reinsurance > Illinois Licensed > Kentucky Licensed > USVI Licensed (US Virgin Islands) > Non-Regulated > Exempt NEW! Risks classified as "Exempt" must be exempt from US state "doing business" and Surplus Lines laws. The NRRRA creates an exemption to the diligent search requirement found in state surplus lines law where the insured can be defined as an 'exempt commercial purchaser' (ECP). An important distinction exists between an industrial insured and exempt commercial purchaser in that an ECP placement is considered surplus lines business and must be treated as such. The classification "Exempt" must not be used to identify Surplus Lines risks exempt from tax. Such risks must be classified as "US Surplus Lines". Further details are available from Lloyd's Crystal; including the definition of an ECP and the requirements placed on brokers using the ECP provisions.
	Premium core risk reporting conditions	Mandatory for all risks where the country of origin is the US or the original currency of premium is US dollars.

CR0026	Field	Policy or Group Ref
	Definition	The unique identifier for the group of risks or certificates such as the policy, or group reference.
	Premium core risk reporting conditions	Mandatory for all transactions where a series of certificates have been written under a group or policy reference.
	Claims reporting conditions	To be supplied where known, or as applicable.
CR0027	Field	Number of Policies
	Definition	The number of different policies which are covered by this transaction.
	Premium core risk reporting conditions	Mandatory where the risk or the insured are located in Spain.
CR0028	Field	Number of Vehicles
	Definition	The number of different vehicles which are covered by this transaction.
	Premium core risk reporting conditions	Mandatory where the risk or the insured are located in Spain.
CR0029	Field	Certificate Reference
	Definition	The unique reference for the risk, usually the certificate number.
	US property exposure reporting conditions	Required
	Premium core risk reporting conditions	Mandatory for all transactions
	Claims reporting conditions	Mandatory for all transactions to report the unique reference for the risk to which the claim relates.
CR0030	Field	Risk Inception Date
	Definition	The inception date of the risk; the date on which coverage starts.
	US property exposure reporting conditions	Required
	Premium core risk reporting conditions	Mandatory for all transactions. Where the period of coverage cannot be expressed as dates; details should be provided in the "Period of Cover Narrative" field.
	Claims reporting conditions	Mandatory for all transactions. Where the period of coverage cannot be expressed as dates; details should be provided in the "Period of Cover Narrative" field.
CR0031	Field	Risk Expiry Date
	Definition	The expiry date of the risk; the date on which coverage ends.
	US property exposure reporting conditions	Required
	Premium core risk reporting conditions	Mandatory for all transactions. Where the period of coverage cannot be expressed as dates; details should be provided in the "Period of Cover Narrative" field.
	Claims reporting conditions	Mandatory for all transactions. Where the period of coverage cannot be expressed as dates; details should be provided in the "Period of Cover Narrative" field.
CR0032	Field	Period of Cover - Narrative
	Definition	Where the period of cover cannot be defined by specific dates, a narrative description of the cover.
	Premium core risk reporting conditions	Required where the period of cover cannot be expressed as dates.
	Claims reporting conditions	Required where the period of cover cannot be expressed as dates.
CR0033	Field	Name or Registration No of Aircraft, Vehicle, Vessel etc
	Definition	The name of the ship, registration number of the aircraft, registration number of the vehicle etc
	Premium core risk reporting conditions	Mandatory to provide the registration number for all aircraft. Mandatory to provide the registration number for Spanish vehicles. May be requested by the underwriter for other territories and classes.
	Claims reporting conditions	To be supplied where known or as applicable.

CR0034	Field	Insured or reinsured First Name
	Definition	The first name of the insured, or for reinsurance the first name of the reinsured. Where the name of the insured cannot be split into first and last names the full name of the insured should be given in the "Insured or reinsured Full Name, Last Name or Company Name" field.
	Premium core risk reporting conditions	Required for all insurance where the insured is an individual.
CR0035	Field	Insured or reinsured Full Name, Last Name or Company Name
	Definition	One of the following to be shown:- <ul style="list-style-type: none"> > The name of the company > The full name of the individual insured > Where the first name is shown separately, the last name of the insured or reinsured > Where the name of the insured/reinsured is not known a code to uniquely identify them should be supplied instead, where appropriate.
	US property exposure reporting conditions	Required
	Premium core risk reporting conditions	Mandatory for all transactions.
	Claims reporting conditions	Mandatory for all transactions.
CR0036	Field	Fiscal Code, codice fiscale, insured or reinsured
	Definition	The fiscal code (allocated to an organisation or individual by the Italian tax authority) for the enterprise or individual who is insured, or reinsured. Further details can be found here:- http://www1.agenziaentrate.it/inglese/glossary/index_glossary.htm#C In other territories, the company registration number should be given.
	Premium core risk reporting conditions	The individual policyholder's fiscal code is required where the insured is located in Italy for insurance premiums paid on personal accident and life risks. The individual or company policyholder's fiscal code is required where the insured is located in Italy for insurance contracts except third party liability and assistance contracts. In other countries, the company registration code is recommended.
CR0037	Field	NAIC Code
	Definition	The NAIC company code of the ceding US insurer, that is, the US reinsured. If there are multiple NAIC codes then the premium should be split over each code and thus appear on different rows. If the cedent does not have a NAIC code then the FEIN for the cedent must be specified. Further details can be found here:- http://www.naic.org/index_industry.htm
	Premium core risk reporting conditions	Mandatory for business classified as US Reinsurance.
CR0038	Field	Insured or reinsured address
	Definition	The full address for the insured, or for reinsurance the full address of the reinsured. This should be where the insured/reinsured is resident, if they are a private individual, or has its main operating address, if it is a corporate body.
	Premium core risk reporting conditions	Mandatory for insured or reinsured where the country of origin is Italy, South Africa or Spain. Used for reporting fire brigade charges in Spain. Also required in Italy and South Africa.
	Claims reporting conditions	To be supplied where known.
CR0039	Field	Insured or reinsured Country Sub-division: State, Province, Territory, Canton etc
	Definition	If the country in which the insured/reinsured is resident, if they are a private individual, or has its main operating address, if it is a corporate body is a country with sub-divisions such as states, then the sub-division.
	Premium core risk reporting conditions	Mandatory for all countries which include sub-divisions.
	Claims reporting conditions	Mandatory for all countries which include sub-divisions.

CR0040	Field	Insured or reinsured Postcode, Zip Code or similar
	Definition	The post code, zip code or similar for the insured, or reinsured. This should be where the insured/reinsured is resident, if they are a private individual, or has its main operating address, if it is a corporate body.
	Premium core risk reporting conditions	Mandatory for insured or reinsured where the country of origin is Australia, Italy, South Africa or Spain. Used for reporting fire brigade charges in Spain. Also required for Australia, Italy and South Africa
	Claims reporting conditions	To be supplied where known.
CR0041	Field	Insured or reinsured Country
	Definition	The country in which the insured is resident, if they are a private individual, or has its main operating address, if it is a corporate body. For a reinsurance contract, the country in which the ceding insurer's office is situated. For a global or multi-national policy, the country in which the insured's head or main office is situated. For a master policy, the country in which the master policyholder is situated. If there are multiple parties with an interest in the risk domiciled in different countries, it is necessary to designate the country most appropriate in the circumstances as the "country of origin". It is recommended that the ISO 3166 2 letter country codes are used. Further details can be found here: http://www.iso.org/iso/country_codes/iso_3166_code_lists/english_country_names_and_code_elements.htm
	Premium core risk reporting conditions	Mandatory for all transactions
	Claims reporting conditions	Mandatory for all transactions
CR0042	Field	Location of risk - Location ID
	Definition	A unique identifier for a property risk with more than one location. Each location should be identifiable, so there is clarity about which location the claim relates to.
	US property exposure reporting conditions	Required
	Claims reporting conditions	To be supplied where known, or as applicable.
CR0043	Field	Location Building or House Number
	Definition	The building or house number of the risk insured at the location. Including the flat number or house name. Block addresses such as 110-115 should state the start address only.
	US property exposure reporting conditions	Required
CR0044	Field	Location Street
	Definition	The street of the risk insured at the location.
	US property exposure reporting conditions	Required
CR0045	Field	Location City
	Definition	The city of the risk insured at the location.
	US property exposure reporting conditions	Required
CR0046	Field	Location of risk Address
	Definition	The full address of the risk. Lloyd's risk locator tool can be used to help confirm the location of the risk http://www.lloyds.com/The-Market/Operating-at-Lloyds/Resources/Risk_locator
	Premium core risk reporting conditions	Required for risks located in France, Italy and Spain. Used for reporting of fire brigade charges in Spain. Also required for taxable risks in Italy and for French legislation details.
	Claims reporting conditions	To be supplied where known.
CR0047	Field	Location of risk County
	Definition	If the risk is located in a country with counties, then the county in which the risk is located.
	US property exposure reporting conditions	Required
	Premium core risk reporting conditions	Preferred for risks located in countries with counties

CR0048	Field	Location of risk Country Sub-division
	Definition	If the risk is located in a country with sub-divisions, for example states, then the sub-division in which the risk is located. Some risks may need to be split across a series of rows of detail where elements of the risk are located in more than one country sub-division.
	US property exposure reporting conditions	Required
	Premium core risk reporting conditions	Mandatory for all countries which include states and provinces.
	Claims reporting conditions	This field is only mandatory if the location of the risk is different to the insured details already specified in the column "Insured or Reinsured State, Province, Territory, Canton etc."
CR0049	Field	Location of risk Postcode, zip code or similar
	Definition	The postcode, zip code or similar for the risk.
	US property exposure reporting conditions	Required
	Premium core risk reporting conditions	Required for risks located in Australia, France, Italy and Spain. Used for reporting of fire brigade charges in Spain. Also required for taxable risks in Italy and for French legislation details, and for risks located in Australia.
	Claims reporting conditions	To be supplied where known.
CR0050	Field	Location of risk Country
	Definition	The country where the risk is located. Lloyd's risk locator tool can be used to help confirm the location of the risk http://www.lloyds.com/The-Market/Operating-at-Lloyds/Resources/Risk_locator Some risks may need to be split across a series of rows of detail where elements of the risk are located in more than one country. It is recommended that the ISO 3166 2 letter country codes are used. Further details can be found here: http://www.iso.org/iso/country_codes/iso_3166_code_lists/english_country_names_and_code_elements.htm
	US property exposure reporting conditions	Required
	Premium core risk reporting conditions	Mandatory for all transactions
	Claims reporting conditions	This field is only mandatory if the location of the risk is different to the insured details already specified in the column "Insured or Reinsured Country."
CR0051	Field	Total Sum insured Currency
	Definition	The currency in which the sum insured is expressed. It is recommended that the ISO 4217, 3 letter alphanumeric currency codes are used. More details can be found here:- http://www.iso.org/iso/support/faqs/faqs_widely_used_standards/widely_used_standards_other/currency_codes/currency_codes_list-1.htm
	Premium core risk reporting conditions	Mandatory where the risk or insured/reinsured is located in Australia for terrorism reporting obligations. Mandatory where the risk or insured/reinsured is located in Papua New Guinea as part of the 'Policy Register' that Lloyd's are required to maintain to meet Papua New Guinea Legislative requirements. Mandatory where the risk or insured/reinsured is located in Switzerland. Mandatory for motor business in Hong Kong. Mandatory for home owner business in Kentucky and preferred for other policies where the risk is located in Kentucky. Mandatory for Ontario liability business, earthquake coverage in British Columbia and Quebec. Mandatory in Canada for automobile business for the following provinces Alberta, New Brunswick, Newfoundland, Nova Scotia, Ontario, Prince Edward Island and Quebec; and for the following territories Yukon, Nunavut and the Northwest Territories.

CR0052	Field	Total Sum insured Amount
	Definition	The total amount of the sum insured expressed in the sum insured currency. This should be the sum insured which is most applicable to this binder.
	Premium core risk reporting conditions	Mandatory where the risk or insured/reinsured is located in Australia for terrorism reporting obligations. Mandatory where the risk or insured/reinsured is located in Papua New Guinea as part of the 'Policy Register' that Lloyd's are required to maintain to meet Papua New Guinea Legislative requirements. Mandatory where the risk or insured/reinsured is located in Switzerland. Mandatory for motor business in Hong Kong. Mandatory for home owner business in Kentucky and preferred for other policies where the risk is located in Kentucky. Mandatory for Ontario liability business, earthquake coverage in British Columbia and Quebec. Mandatory in Canada for automobile business for the following provinces Alberta, New Brunswick, Newfoundland, Nova Scotia, Ontario, Prince Edward Island and Quebec; and for the following territories Yukon, Nunavut and the Northwest Territories.
CR0053	Field	Deductible Currency
	Definition	The currency in which the deductible is expressed. It is recommended that the ISO 4217, 3 letter alphanumeric currency codes are used. More details can be found here:- http://www.iso.org/iso/support/faqs/faqs_widely_used_standards/widely_used_standards_other/currency_codes/currency_codes_list-1.htm
	Premium core risk reporting conditions	This is required where the risk or insured are located in Australia to meet NCPD reporting obligations to APRA and also for Lloyd's syndicates to complete reports relating to terrorism. Required in Canada for Ontario liability business, earthquake coverage in British Columbia and Quebec. Mandatory in Canada for automobile business for the following provinces Alberta, New Brunswick, Newfoundland, Nova Scotia, Ontario, Prince Edward Island and Quebec; and for the following territories Yukon, Nunavut and the Northwest Territories.
CR0054	Field	Deductible Amount
	Definition	The deductible or excess for the policy. The deductible or excess for the policy. This should be 100% of the value and the percentage for the contract.
	Premium core risk reporting conditions	This is required where the risk or insured are located in Australia to meet NCPD reporting obligations to APRA and also for Lloyd's syndicates to complete reports relating to terrorism. Required for Ontario liability business, earthquake coverage in British Columbia and Quebec. Mandatory in Canada for automobile business for the following provinces Alberta, New Brunswick, Newfoundland, Nova Scotia, Ontario, Prince Edward Island and Quebec; and for the following territories Yukon, Nunavut and the Northwest Territories. Required in Canada for Ontario liability business and for earthquake coverage in British Columbia and Quebec. Also required in Canada for automobile business for the following provinces Alberta, New Brunswick, Newfoundland, Nova Scotia, Ontario, Prince Edward Island and Quebec; and for the following territories Yukon, Nunavut and the Northwest Territories.
	Claims reporting conditions	To be supplied where known.

CR0055	Field	Deductible Basis
	Definition	The basis on which losses will or are being paid. The basis on which the deductible has or will be calculated. Suggested values:- <ul style="list-style-type: none"> > Any one accident or occurrence > In aggregate > Any one claim > Any one event > Any one interest > Any one loss > Any one person, passenger or patient > Combines single limit any one loss > Combined single limit > Each and every loss > Each and every interest
	Premium core risk reporting conditions	Required where the risk or the insured or reinsured are located in Australia. Required for Ontario liability business, earthquake coverage in British Columbia and Quebec. Mandatory in Canada for automobile business for the following provinces Alberta, New Brunswick, Newfoundland, Nova Scotia, Ontario, Prince Edward Island and Quebec; and for the following territories Yukon, Nunavut and the Northwest Territories.
	Claims reporting conditions	To be supplied where known.
CR0056	Field	Transaction Type
	Definition	The type of transaction being reported; for example: <ul style="list-style-type: none"> > Original premium > Additional premium > Return premium > Additional premium for brokerage or commission > Additional premium for fees or expenses > Return premium for fees or expenses > Return premium for brokerage or commission
	Paid premium transaction reporting conditions	Mandatory for all transactions
CR0057	Field	Effective Date of Transaction
	Definition	The date from which this transaction applies. For example, if this is an endorsement, then the date of the endorsement.
	Paid premium transaction reporting conditions	Mandatory for all transactions for which the risk inception date is not the start date; for example the endorsement start date.
	Definition	The date the transaction ends. For example if this is an endorsement which only applies for one month then the end date of the period for which it applies.
	Paid premium transaction reporting conditions	Mandatory for all transactions where the end/expiry date is known and this is not the same as the risk expiry date; for example the endorsement end date for a fixed period endorsement.
CR0058	Field	Expiry Date of Transaction
	Definition	The date the transaction ends. For example if this is an endorsement which only applies for one month then the end date of the period for which it applies.
	Paid premium transaction reporting conditions	Mandatory for all transactions where the end/expiry date is known and this is not the same as the risk expiry date; for example the endorsement end date for a fixed period endorsement.

CR0059	Field	Gross premium paid this time in original currency of premium
	Definition	<p>The premium paid in this transaction before any deductions. If this transaction is an instalment, this should be the gross amount of this instalment. Where an element of the premium is for terrorism premium such as UK Pool Re, US TRIA, French GAREAT or Australian ATIA then this needs to be shown as a separate transaction, for example on a separate row on the spreadsheet. For example: Gross premium paid this time is \$100 of which \$20 is TRIA. This would be shown as two separate transactions one for \$80 and one for \$20. Class of business and/or risk code fields should be used to identify the type of transaction. For further information on terrorism premiums please see section 4.10 on terrorism in Lloyd's risk code guidance notes: http://www.lloyds.com/The-Market/Operating-at-Lloyds/Resources/Risk_codes If you are unable to separate terrorism premium as a separate transaction/row then the gross and net premium columns should include the terrorism amount, and in addition the terrorism amount should be shown in the terrorism premium column.</p>
	Paid premium transaction reporting conditions	Mandatory for all transactions
CR0060	Field	Terrorism premium in original currency of premium
	Definition	To contain terrorism premium such as UK Pool Re, US TRIA, French GAREAT or Australian ATIA when this cannot be displayed as a separate transaction
	Paid premium transaction reporting conditions	If you are unable to provide the terrorism premium (such as UK Pool Re, US TRIA, French GAREAT or Australian ATIA terrorism premium) as a separate transaction, then this should instead be shown in this column.
CR0061	Field	Commission %
	Definition	The commission taken by the coverholder expressed as a % of the gross premium in the original currency. This may include commission to retail brokers or introducers.
	Paid premium transaction reporting conditions	Mandatory for all transactions
CR0062	Field	Commission amount in original currency of premium
	Definition	The commission taken by the coverholder expressed as an amount in the original currency. This may include commission to retail brokers or introducers.
	Paid premium transaction reporting conditions	Mandatory for all transactions
CR0063	Field	Accessori amount in original currency of premium
	Definition	The amount of any accessori deducted by the coverholder in Italy.
	Paid premium transaction reporting conditions	Mandatory for Italian transactions; if no accessori has been deducted then state zero.
CR0064	Field	Total Taxes and Levies in original currency of premium
	Definition	<p>The sum of any taxes, levies or Para fiscal fees which have been added or deducted from the gross premium. Expressed in the original currency. If this amount needs to be deducted from the original premium to give the net, then it is recommended that a minus sign should be shown.</p>
	Paid premium transaction reporting conditions	Mandatory if taxes have been added or deducted from the gross premium being declared.
CR0065	Field	Net Premium to London in original currency of premium
	Definition	<p>The premium being paid to the broker in London. That is the premium paid in this transaction. All deductions and additions should be listed in the appropriate tax or levy, coverholder commission or accessori field. The amount should be expressed in the original currency. This should exclude any terrorism premium such as UK Pool Re, US TRIA, French GAREAT or Australian ATIA or fees which are being shown as separate transactions – see comments re gross premium. If you are unable to separate terrorism premium as a separate transaction/row then the gross and net premium columns should include the terrorism amount, and in addition the terrorism amount should be shown in the terrorism premium column. If this transaction is an instalment, this should be the net amount of this instalment.</p>
	Paid premium transaction reporting conditions	Mandatory for all transactions

CR0066	Field	Settlement currency of premium payments to London
	Definition	<p>The currency in which the coverholder is paying premiums to London. This may be the same or different to the original currency.</p> <p>This will typically be one of Lloyd's settlement currencies:</p> <ul style="list-style-type: none"> > AUD - Australian Dollar > CAD - Canadian Dollar > DKK - Danish Krone > EUR - Euro > HKD - Hong Kong Dollar > NZD - New Zealand Dollar > NOK - Norwegian Krone > GBP - Pound Sterling > ZAR - Rand > SGD - Singapore Dollar > SEK - Swedish Krona > CHF - Swiss Franc > USD - US Dollar > JPY - Yen <p>It is recommended that the ISO 4217, 3 letter currency code be used. More details can be found here:-</p> <p>http://www.iso.org/iso/support/faqs/faqs_widely_used_standards/widely_used_standards_oth er/currency_codes/currency_codes_list-1.htm</p>
	Paid premium transaction reporting conditions	Mandatory for all transactions
CR0067	Field	Rate of exchange between original currency of premium and settlement currency of premium payment to London
	Definition	<p>The rate of exchange between the original and settlement currency.</p> <p>For example if the original currency was Euros and the settlement currency is Pounds Sterling and 1 Euro = 0.82 Pound. 1 divided by 0.82 = 1.22; so the rate of exchange would be 1.22</p>
	Paid premium transaction reporting conditions	Mandatory where payment to London is being made in a different currency to the original currency of the premium.
CR0068	Field	Net Premium to London in settlement currency of premium payments to London
	Definition	<p>The amount of premium being paid to the broker in London. That is the premium paid in this transaction. All deductions and additions should be listed in the appropriate tax or levy, coverholder commission or accessori field. The amount should be expressed in the settlement currency.</p> <p>This should exclude any UK Pool Re, US TRIA, French GAREAT or Australian ATIA terrorism premium or fees which are being shown as separate transactions – see comments re gross premium.</p>
	Paid premium transaction reporting conditions	Mandatory where payment to the broker in London is being made in a different currency to the original currency of the premium.
CR0069	Field	Brokerage percentage of gross premium
	Definition	The amount being deducted as brokerage expressed as percentage of the gross premium paid by the insured.
	Paid premium transaction reporting conditions	Required where the brokerage is being settled in the original currency. This information can be provided in either the bordereau or in an accompanying document from the London broker.
CR0070	Field	Brokerage Amount in original currency of premium payment
	Definition	The amount being deducted as brokerage expressed in the original currency.
	Paid premium transaction reporting conditions	Required for all transactions. This information can be provided in either the bordereau or in an accompanying document from the London broker
CR0071	Field	Final Net Premium in original currency of premium payment
	Definition	The final net premium amount - that is the gross premium after all deductions and additions including the coverholder commission and the brokerage, expressed in the original currency.
	Paid premium transaction reporting conditions	Required for all transactions. This information can be provided in either the bordereau or in an accompanying document from the London broker.

CR0072	Field	Final net premium settlement currency
	Definition	Where the London broker has received premium in the original currency and needs to convert this to a settlement currency, the settlement currency. This must be one of the following currencies: <ul style="list-style-type: none"> > AUD - Australian Dollar > CAD - Canadian Dollar > DKK - Danish Krone > EUR - Euro > HKD - Hong Kong Dollar > NZD - New Zealand Dollar > NOK - Norwegian Krone > GBP - Pound Sterling > ZAR - Rand > SGD - Singapore Dollar > SEK - Swedish Krona > CHF - Swiss Franc > USD - US Dollar > JPY - Yen It is recommended that the currency code be used.
	Paid premium transaction reporting conditions	Required for all transactions where the London broker is settling in a different currency to that which the coverholder paid them. This information can be provided in either the bordereau or in an accompanying document from the London broker.
CR0073	Field	Rate of Exchange original currency of premium payment to final net premium settlement currency
	Definition	The rate of exchange between the original and settlement currency. For example if the original currency was Euros and the settlement currency is Pounds Sterling and 1 Euro = 0.82 Pound. 1 divided by 0.82 = 1.22, so the rate of exchange would be 1.22.
	Paid premium transaction reporting conditions	Required where the brokerage is being settled in a different currency to the original currency. This information can be provided in either the bordereau or in an accompanying document from the London broker.
CR0074	Field	Brokerage Amount in final net premium settlement currency
	Definition	The amount being deducted as brokerage expressed in the settlement currency.
	Paid premium transaction reporting conditions	Required where the premium is being settled in a different currency to the original currency. This information can be provided in either the bordereau or in an accompanying document from the London broker.
CR0075	Field	Final Net Premium in final net premium settlement currency
	Definition	The final net premium amount - that is the gross premium after all deductions and additions including the coverholder commission and the brokerage, expressed in the settlement currency.
	Paid premium transaction reporting conditions	Required where the premium is being settled in a different currency to the original currency. This information can be provided in either the bordereau or in an accompanying document from the London broker.
CR0076	Field	Final net premium percentage for Lloyd's
	Definition	The proportion of the final net premium which is for the Lloyd's market expressed as a percentage.
	Paid premium transaction reporting conditions	Required where 100% of the final net premium is not for the Lloyd's market; but the submission is being made for the Lloyd's market. This information can be provided in either the bordereau or in an accompanying document from the London broker.
CR0077	Field	Tax Jurisdiction
	Definition	The jurisdiction to which the tax is payable. This might be a country, state, province, county or parish for example.
	Paid premium transaction reporting conditions	Required for all taxes, levies and Para fiscal charges
CR0078	Field	Tax Type
	Definition	The tax which is applicable to the premium being reported.
	Paid premium transaction reporting conditions	Required for all taxes, levies and Para fiscal charges.

CR0079	Field	Amount of Taxable Premium
	Definition	The amount of premium, and fees if appropriate, to which the tax applies If this amount needs to be deducted from the original premium to give the net, then it is recommended that a minus sign should be shown.
	Paid premium transaction reporting conditions	Required for all taxes, levies and Para fiscal charges
CR0080	Field	Tax Percentage
	Definition	If the tax or levy is a percentage, then the percentage rate at which the tax is applied.
	Paid premium transaction reporting conditions	Required for all taxes, levies and Para fiscal charges where the tax is a percentage
CR0081	Field	Tax Fixed Rate
	Definition	If the tax or levy is a fixed rate, then the fixed rate at which the tax is applied.
	Paid premium transaction reporting conditions	Required for all taxes, levies and Para fiscal charges where the tax is a fixed rate or a multiple of a fixed rate
CR0082	Field	Tax Multiplier
	Definition	The number of items to which the fixed rate has been applied. For example if this is the number of vehicles and the number of vehicles is 5, then the multiplier is 5.
	Paid premium transaction reporting conditions	Required for all taxes, levies and Para fiscal charges where the tax is a multiple of a fixed rate
CR0083	Field	Tax Amount
	Definition	The total tax liability for a specific tax against the premium amount being reported. The amount should be expressed in the original currency of the premium.
	Paid premium transaction reporting conditions	Required for all taxes, levies and Para fiscal charges
CR0084	Field	Tax Administered By
	Definition	The party responsible for settling the tax with the relevant tax authorities.
	Paid premium transaction reporting conditions	Required for all taxes, levies and Para fiscal charges
CR0085	Field	Tax Payable By
	Definition	The party bearing the economic cost of the tax.
	Paid premium transaction reporting conditions	Required for all taxes, levies and Para fiscal charges
CR0086	Field	Other fee Description
	Definition	A description of the fee or other deduction or addition being made to the premium
	Paid premium transaction reporting conditions	Required for any fee transaction.
CR0087	Field	Other fee Amount
	Definition	The total amount being added or deducted.
	Paid premium transaction reporting conditions	Required for any fee transaction.
CR0088	Field	US State of Filing
	Definition	The US state in which the transaction was filed. NEW! Where the inception date of the risk is on or after the 21st July 2011, the home state should be reported. In accordance with NRRRA sec. 527, the term home state is defined as:- (A) In general, except as provided in (B) below the state in which an insured maintains its principal place of business, or in the case of an individual, the individual's principal residence; or If 100 percent of the insured risk is located out of the state referred to in clause (i), the state to which the greatest percentage of the insured's taxable premium for that insurance contract is allocated. (B) Affiliated groups - If more than 1 insured from an affiliated group are named insured on a single nonadmittance insurance contract, the term "home state" means the home state, as determined by (A) above of the member of the affiliated group that has the largest percentage of premium attributed to it under such insurance contract. The relevant state law should be reviewed to ensure it is consistent with this definition.
	Paid premium transaction reporting conditions	Mandatory for all direct insurance risks filed in the US.
	Claims reporting conditions	Mandatory for all direct insurance risks filed in the US.

CR0089	Field	Intermediary Role
	Definition	The role of the intermediary.
	Premium core risk reporting conditions	Any of the following intermediaries who are involved in the transaction should be specified: - Open market correspondents, producing brokers or local brokers.
CR0090	Field	Intermediary Name
	Definition	The name of the intermediary.
	Premium core risk reporting conditions	Any of the following intermediaries who are involved in the transaction should be specified: - open market correspondents, producing brokers or local brokers.
CR0091	Field	Intermediary Reference No etc
	Definition	Any reference number allocated to the intermediary; for example the open market correspondent number.
	Premium core risk reporting conditions	Any of the following intermediaries who are involved in the transaction should be specified: - open market correspondents, producing brokers or local brokers.
CR0092	Field	Intermediary Address
	Definition	The address of the intermediary.
	Premium core risk reporting conditions	Any of the following intermediaries who are involved in the transaction should be specified: - open market correspondents, producing brokers or local brokers.
CR0093	Field	Intermediary Country Sub-division
	Definition	The state, province, territory or canton in which the intermediary is located
	Premium core risk reporting conditions	Any of the following intermediaries who are involved in the transaction should be specified: - open market correspondents, producing brokers or local brokers.
CR0094	Field	Intermediary Postcode, zip or similar
	Definition	The postcode or zip code at which the intermediary is located
	Premium core risk reporting conditions	Any of the following intermediaries who are involved in the transaction should be specified: - open market correspondents, producing brokers or local brokers.
CR0095	Field	Intermediary Country (see code list)
	Definition	The country where the intermediary is located. It is recommended that the ISO 3166 2 letter country codes are used. Further details can be found here: http://www.iso.org/iso/country_codes/iso_3166_code_lists/english_country_names_and_code_elements.htm
	Premium core risk reporting conditions	Any of the following intermediaries who are involved in the transaction should be specified: - open market correspondents, producing brokers or local brokers.
CR0096	Field	Surplus lines broker Name
	Definition	The name of the intermediary who has filed details of the insured risk with a US state insurance department or authority.
	Paid premium transaction reporting conditions	Mandatory for all risks filed in the US which are classified as US surplus lines.
CR0097	Field	Surplus lines broker Licence No
	Definition	The surplus lines licence number of the intermediary who has filed details of the insured risk with a US state insurance department or authority.
	Paid premium transaction reporting conditions	Mandatory for all risks filed in the US which are classified as US surplus lines.
CR0098	Field	New Jersey SLA No
	Definition	The unique transaction number issued by the New Jersey surplus lines broker. This should be a unique number which is 14 characters long.
	Paid premium transaction reporting conditions	Mandatory for all risks filed in the US in the State of New Jersey which are classified as US surplus lines.
CR0099	Field	Surplus lines broker Address
	Definition	The address at which the surplus lines broker is located
	Paid premium transaction reporting conditions	Preferred for all risks filed in the US which are classified as US surplus lines.
CR0100	Field	Surplus lines broker State
	Definition	The state in which the surplus lines broker is located
	Paid premium transaction reporting conditions	Mandatory for all risks filed in the US which are classified as US surplus lines.

CR0101	Field	Surplus lines broker Zip Code
	Definition	The zip code at which the surplus lines broker is located
	Paid premium transaction reporting conditions	Preferred for all risks filed in the US which are classified as US surplus lines.
CR0102	Field	Surplus lines broker Country
	Definition	The country in which the surplus lines broker is located. It is recommended that the ISO 3166 2 letter country codes are used. Further details can be found here: http://www.iso.org/iso/country_codes/iso_3166_code_lists/english_country_names_and_code_elements.htm
	Paid premium transaction reporting conditions	Mandatory for all risks filed in the US which are classified as US surplus lines where the surplus lines broker is not located in the US.
CR0103	Field	Sum Insured Amount of the claim
	Definition	The total amount of the sum insured applicable at the location involved in the specific claim. This should be 100% of the value and the percentage for the contract.
	Claims reporting conditions	To be supplied where known.
CR0104	Field	Claim Reference
	Definition	The unique claim reference for the claim being reported, this is normally generated by the coverholder or TPA.
	Claims reporting conditions	Mandatory for all transactions.
CR0105	Field	Claim Status
	Definition	The status of the claim as a result of the transaction. This can be one of the following: > Open > Closed > Closed this month > Re-opened > Subrogation
	Claims reporting conditions	Mandatory for all transactions.
CR0106	Field	Refer claim to Underwriters
	Definition	An indicator for claims that are required to be referred to the underwriters. This should be "Y" or "N."
	Claims reporting conditions	Mandatory for all transactions.
CR0107	Field	Denial
	Definition	An indicator for claims that have been denied. This should be a "Y" or "N."
	Claims reporting conditions	Mandatory for all transactions.
CR0108	Field	ISO Property Claim Services Code, PCS Code
	Definition	The PCS code which is applicable for the cause of loss. ISO's Property Claim Services (PCS) unit is the recognised authority on insured property losses from catastrophes in the United States, Puerto Rico, and the U.S. Virgin Islands. When a disaster strikes anywhere in the United States, Puerto Rico, or the U.S. Virgin Islands, PCS investigates to determine whether the damage will meet the definition of a catastrophe. PCS now defines catastrophes as events that cause \$25 million or more in direct insured losses to property and that affect a significant number of policyholders and insurers. For further information please see: http://www.iso.com/Products/Property-Claim-Services/PCS-Catastrophe-Serial-Numbers.html
	Claims reporting conditions	If the loss is located in the US and the cause of loss is classed as a catastrophe, one of the following must be completed: > "PCS code" > "Lloyd's catastrophe code" > "Catastrophe Name"

CR0109	Field	Original Currency in which claimant should be paid
	Definition	The currency in which the claim will be paid to the claimant. It is recommended that the ISO 4217, 3 letter alphanumeric currency codes are used. More details can be found here:- http://www.iso.org/iso/support/faqs/faqs_widely_used_standards/widely_used_standards_other/currency_codes/currency_codes_list-1.htm
	Claims reporting conditions	Mandatory for all transactions
CR0110	Field	Settlement Currency in which coverholder should be paid
	Definition	The currency in which the coverholder should be paid by the Lloyd's syndicate. This may be the same or different to the original currency. It is recommended that the ISO 4217, 3 letter currency code be used. More details can be found here:- http://www.iso.org/iso/support/faqs/faqs_widely_used_standards/widely_used_standards_other/currency_codes/currency_codes_list-1.htm
	Claims reporting conditions	This field is mandatory where the settlement currency is different to the original currency.
CR0111	Field	Rate of Exchange between the original currency in which claimant should be paid and settlement currency in which coverholder should be paid
	Definition	The rate of exchange between the original currency in which the claimant should be paid and the settlement currency in which the coverholder should be paid.
	Claims reporting conditions	This field is mandatory where the settlement currency is different to the original currency.
CR0112	Field	Location of loss - Address
	Definition	The full address of the loss location.
	Claims reporting conditions	To be supplied where known.
CR0113	Field	Loss County
	Definition	The US county in which the claim occurred.
	Claims reporting conditions	Mandatory for all claims where the loss is located in the United States and the cause of loss is deemed to be a catastrophe.
CR0114	Field	Location of loss Country Sub-division
	Definition	If the loss occurred in a country with sub-divisions, for example states, then the sub-division in which the loss occurred.
	Claims reporting conditions	Required when the loss location is in a country with sub-divisions.
CR0115	Field	Location of loss - Postcode / Zip Code or similar
	Definition	The postcode/zip code etc of the loss location.
	Claims reporting conditions	To be supplied where known.
CR0116	Field	Location of loss Country
	Definition	The country where the loss occurred. It is recommended that the ISO 3166 2 letter country codes are used. Further details can be found here: http://www.iso.org/iso/country_codes/iso_3166_code_lists/english_country_names_and_code_elements.htm
	Claims reporting conditions	Mandatory for all transactions.
CR0117	Field	Cause of Loss Code
	Definition	The event that brought about or triggered the loss or damage. This may be represented by a code from a list which has been pre-agreed by the coverholder and the Lloyd's syndicate.
	Claims reporting conditions	Either a cause of loss code or a loss description is required.
CR0118	Field	Loss Description
	Definition	The event that brought about or triggered the loss or damage. This field is a free text field.
	Claims reporting conditions	Either a cause of loss code or a loss description is required.

CR0119	Field	Date of Loss from
	Definition	The date the loss occurred or the policy was triggered according to the policy terms (if this is different). As a minimum this should be one date, however, it is recommended that date of loss from is always reported.
	Claims reporting conditions	Mandatory where the date can be expressed either as one date (Date of Loss) or using Date of Loss from.
CR0120	Field	Date of Loss to
	Definition	The last date of loss. If an event occurred that caused the loss to be spread over a time frame longer than one day, the last day that the loss occurred should be reported.
	Claims reporting conditions	Mandatory where a loss has occurred over a period of longer than one day.
CR0121	Field	Date Claim Made
	Definition	The date that the insured first notified the claim. This is used for claims made policies which are a form of insurance that pays claims notified during the term of the contract or within a specific term after its expiration.
	Claims reporting conditions	Mandatory for all claims made policies.
CR0122	Field	Claimant Name
	Definition	The person or organisation that has alleged that it is entitled to redress from the insured.
	Claims reporting conditions	This is mandatory where the claimant is not the insured.
CR0123		THIS FIELD IS NOT CURRENTLY IN USE
CR0124		THIS FIELD IS NOT CURRENTLY IN USE
CR0125		THIS FIELD IS NOT CURRENTLY IN USE
CR0126	Field	Paid this month - Indemnity
	Definition	The amount of the claim that is to be collected from the Lloyd's syndicate this month.
	Claims reporting conditions	Mandatory for all transactions.
CR0127	Field	Paid this month - Fees
	Definition	Fees paid to third parties that are to be collected from the Lloyd's syndicate this month.
	Claims reporting conditions	Mandatory for all transactions.
CR0128	Field	Previously Paid - Indemnity
	Definition	The amount of the claim that has already been paid, not including the amount in the column "paid this month - indemnity."
	Claims reporting conditions	Mandatory for all transactions.
CR0129	Field	Previously Paid - Fees
	Definition	The amount of fees to third parties that has already been paid, not including the amount in the column "paid this month – fees."
	Claims reporting conditions	Mandatory for all transactions.
CR0130	Field	Reserve - Indemnity
	Definition	The amount outstanding which the coverholder or TPA still expects the Lloyd's syndicate to pay out in respect of the claim or claim item.
	Claims reporting conditions	Mandatory for all transactions.
CR0131	Field	Reserve - Fees
	Definition	The amount outstanding for fees to third parties.
	Claims reporting conditions	Mandatory for all transactions.
CR0132	Field	Change this month - Indemnity
	Definition	The change in the "Total Incurred Indemnity" since the last report month.
	Claims reporting conditions	It is recommended to report this field.
CR0133	Field	Change this month - Fees
	Definition	The change in the "Total Incurred Fees" since the last report month.
	Claims reporting conditions	It is recommended to report this field.

CR0134	Field	Total Incurred - Indemnity
	Definition	The total amount incurred as a result of the claim. This can be calculated as follows: The sum of: > "Total paid this month indemnity" > "Previously paid indemnity" > "Reserve indemnity"
	Claims reporting conditions	Mandatory for all transactions.
CR0135	Field	Total Incurred - Fees
	Definition	The total fee amount incurred as result of the claim, including expenses. This can be calculated as follows: The sum of: > "Total paid this month fees" > "Previously paid fees" > "Reserve fees"
	Claims reporting conditions	Mandatory for all transactions.
CR0136	Field	Date First Advised / Notification Date
	Definition	The date that the notification of the claim was first received.
	Claims reporting conditions	To be supplied where known.
CR0137	Field	Date Closed
	Definition	The date on which the claim is designated as settled or determined as not being payable or withdrawn. No further actions are required in the handling of the claim.
	Claims reporting conditions	To be supplied where known.
CR0138	Field	Lloyd's Catastrophe Code
	Definition	The Lloyd's catastrophe code applicable to the cause of the loss. The code is allocated based upon the year the accident occurred, followed by an alphabet suffix. A loss attributable to a common cause which occurs over a period of time and is not date specific is assigned a code which may be prefixed by * or ! For more information and a code list please see: http://www.lloyds.com/The-Market/Operating-at-Lloyds/Resources/Catastrophe-codes
	Claims reporting conditions	To be supplied where known, or as applicable. If the cause of loss is classed as a catastrophe, one of the following must be completed: > "PCS code" > "Lloyd's Catastrophe Code" > "Catastrophe Name" Generally, it is the responsibility of the Lloyd's broker to ensure the Lloyd's Catastrophe code is complete where appropriate.
CR0139	Field	Catastrophe Name
	Definition	The name of the catastrophe causing the loss.
	Claims reporting conditions	To be supplied where known, or as applicable. If the cause of loss is classed as a catastrophe, one of the following must be completed: > "PCS code" > "Lloyd's Catastrophe Code" > "Catastrophe Name"
CR0140	Field	Paid this month - Expenses
	Definition	Any expenses to be collected from the Lloyd's syndicate(s) this month.
	Claims reporting conditions	To be supplied where known or as applicable.
CR0141	Field	Paid this month - Attorney Coverage Fees
	Definition	Attorney fees (fees incurred to determine the cover the Lloyd's syndicate is liable to provide under the policy) to be collected from the Lloyd's syndicate(s) this month.
	Claims reporting conditions	To be supplied where known or as applicable.

CR0142	Field	Paid this month - Adjusters Fees
	Definition	Any adjuster's fees to be collected from the Lloyd's syndicate(s) this month.
	Claims reporting conditions	To be supplied where known or as applicable.
CR0143	Field	Paid this month - Defence Fees
	Definition	Any attorney fees incurred in defending a claim made against the insured to be collected from the Lloyd's syndicate(s) this month.
	Claims reporting conditions	To be supplied where known or as applicable.
CR0144	Field	Paid this month - TPA Fees
	Definition	Any third party administrator fees to be collected from the Lloyd's syndicate(s) this month.
	Claims reporting conditions	To be supplied where known or as applicable.
CR0145	Field	Previously Paid - Expenses
	Definition	Any expenses previously paid, not including the amount in the column "paid this month – expenses."
	Claims reporting conditions	To be supplied where known or as applicable.
CR0146	Field	Previously Paid - Attorney Coverage Fees
	Definition	Any attorney coverage fees previously paid (fees incurred to determine the cover the Lloyd's syndicate is liable to provide under the policy); not including the amount in the column "paid this month – attorney coverage fees."
	Claims reporting conditions	To be supplied where known or as applicable.
CR0147	Field	Previously Paid - Adjusters Fees
	Definition	Any adjuster's fees previously paid, not including the amount in the column "paid this month – adjuster's fees."
	Claims reporting conditions	To be supplied where known or as applicable
CR0148	Field	Previously Paid - Defence Fees
	Definition	Any attorney fees incurred in defending a claim made against the insured previously paid, not including the amount in the column "paid this month – defence fees."
	Claims reporting conditions	To be supplied where known or as applicable.
CR0149	Field	Previously Paid - TPA Fees
	Definition	Any third party administrator fees previously paid, not including the amount in the column "paid this month – TPA fees."
	Claims reporting conditions	To be supplied where known or as applicable.
CR0150	Field	Reserve - Expenses
	Definition	Any reserved or outstanding expenses.
	Claims reporting conditions	To be supplied where known or as applicable.
CR0151	Field	Reserve - Attorney Coverage Fees
	Definition	Any reserved or outstanding attorney coverage fees (fees incurred to determine the cover the Lloyd's syndicate is liable to provide under the policy).
	Claims reporting conditions	To be supplied where known or as applicable
CR0152	Field	Reserve - Adjusters Fees
	Definition	Any reserved or outstanding adjuster's fees.
	Claims reporting conditions	To be supplied where known or as applicable.
CR0153	Field	Reserve - Defence Fees
	Definition	Any attorney fees incurred in defending a claim made against the insured reserved or outstanding.
	Claims reporting conditions	To be supplied where known or as applicable.

CR0154	Field	Reserve - TPA Fees
	Definition	Any reserved or outstanding third party administrator fees.
	Claims reporting conditions	To be supplied where known or as applicable
CR0155	Field	Total Incurred as a result of any fees or claims
	Definition	The total amount incurred as a result of the claim and any fees paid. This can be calculated as follows: The sum of: > "Total paid this month indemnity" > "Previously paid indemnity" > "Reserve indemnity" > "Total paid this month fees" > "Previously paid fees" > "Reserve fees" Or the sum of: > "Total Incurred Indemnity" > "Total Incurred Fees" It is recommended that a total for this amount is given at the end of the report.
	Claims reporting conditions	To be supplied where known or as applicable.
CR0156	Field	Percentage Ceded
	Definition	Used for reinsurance business; the percentage that has been ceded to reinsurers.
	Claims reporting conditions	To be supplied where known or as applicable.
CR0157	Field	Accident and Health and Medical Expenses - Plan
	Definition	The plan that the insured has opted for.
	Claims reporting conditions	To be supplied where known or as applicable.
CR0158	Field	Accident and Health and Medical Expenses - Patient Name
	Definition	The name of the patient receiving treatment.
	Claims reporting conditions	To be supplied where known or as applicable.
CR0159	Field	Accident and Health and Medical Expenses - Treatment Type
	Definition	The type of treatment that the patient is undertaking.
	Claims reporting conditions	To be supplied where known or as applicable.
CR0160	Field	Accident and Health and Medical Expenses - Country of Treatment
	Definition	The country in which the treatment is being undertaken.
	Claims reporting conditions	To be supplied where known or as applicable.
CR0161	Field	Accident and Health and Medical Expenses - Date of Treatment
	Definition	The date the treatment is due to/or is going to occur.
	Claims reporting conditions	To be supplied where known or as applicable.
CR0162	Field	Expert - Role
	Definition	The role of the expert.
	Claims reporting conditions	Experts who are involved in the transaction should be specified, this could include adjusters, lawyers, accountants etc.
CR0163	Field	Expert - Firm / Company Name
	Definition	The name or company name of the expert.
	Claims reporting conditions	Experts who are involved in the transaction should be specified, this could include adjusters, lawyers, accountants etc.
CR0164	Field	Expert - Reference No etc
	Definition	Any reference number allocated to the expert; for example the open market correspondent number.
	Claims reporting conditions	Experts who are involved in the transaction should be specified, this could include adjusters, lawyers, accountants etc.

CR0165	Field	Expert - Address
	Definition	The address of the expert.
	Claims reporting conditions	Experts who are involved in the transaction should be specified, this could include adjusters, lawyers, accountants etc.
CR0166	Field	Expert - State, Province, Territory, Canton etc
	Definition	The state, province, territory or canton in which the expert is located.
	Claims reporting conditions	Experts who are involved in the transaction should be specified, this could include adjusters, lawyers, accountants etc.
CR0167	Field	Expert - Postcode / Zip Code or similar
	Definition	The postcode or zip code at which the expert is located.
	Claims reporting conditions	Experts who are involved in the transaction should be specified, this could include adjusters, lawyers, accountants etc
CR0168	Field	Expert - Country
	Definition	The country where the expert is located. It is recommended that the ISO 3166 2 letter country codes are used. Further details can be found here: http://www.iso.org/iso/country_codes/iso_3166_code_lists/english_country_names_and_code_elements.htm
	Claims reporting conditions	Experts who are involved in the transaction should be specified, this could include adjusters, lawyers, accountants etc
CR0169	Field	Notes
	Definition	Any notes or extra comments.
	Premium reporting conditions	As required.
	Claims reporting conditions	As required.
	US property exposure reporting conditions	As required.
CR0170	Field	A - Buildings (100%)
	Definition	The total re-build cost of the buildings insured.
	US property exposure reporting conditions	Required.
CR0171	Field	B - Other Structures (100%)
	Definition	The value of the other structures.
	US property exposure reporting conditions	Required.
CR0172	Field	C - Contents (100%)
	Definition	The value of the contents.
	US property exposure reporting conditions	Required
CR0173	Field	D - Business Interruption or ALE (100%)
	Definition	The value of the business interruption / additional living expense.
	US property exposure reporting conditions	Required.
CR0174	Field	Total Insurable Values (100%)
	Definition	The insurable values. The total of all coverages.
	US property exposure reporting conditions	Required.
CR0175	Field	Participation / % Ceded
	Definition	The percentage bound to this contract.
	US property exposure reporting conditions	Required
CR0176	Field	Earthquake peril - Included
	Definition	Are earthquake losses included? Recommended content: > Y > N
	US property exposure reporting conditions	Required.

CR0177	Field	Earthquake peril - Limit
	Definition	The limit of the earthquake coverage.
	US property exposure reporting conditions	Required.
CR0178	Field	Earthquake peril - Deductible amount
	Definition	The deductible amount of earthquake losses.
	US property exposure reporting conditions	Required.
CR0179	Field	Earthquake peril - Deductible %
	Definition	The deductible amount of earthquake losses as a percentage amount.
	US property exposure reporting conditions	Required.
CR0180	Field	Earthquake peril - Deductible Basis
	Definition	An indication of how the deductible is applied for earthquake losses.
	US property exposure reporting conditions	Required.
CR0181	Field	Windstorm peril - Included
	Definition	Are Windstorm losses included? Recommended content: > Y > N
	US property exposure reporting conditions	Required.
CR0182	Field	Windstorm peril - Limit
	Definition	The limit of the Windstorm coverage.
	US property exposure reporting conditions	Required.
CR0183	Field	Windstorm peril - Deductible amount
	Definition	The deductible amount of Windstorm losses.
	US property exposure reporting conditions	Required.
CR0184	Field	Windstorm peril - Deductible %
	Definition	The deductible amount of Windstorm losses as a percentage amount.
	US property exposure reporting conditions	Required.
CR0185	Field	Windstorm peril - Deductible Basis
	Definition	An indication of how the deductible is applied for windstorm losses.
	US property exposure reporting conditions	Required.
CR0186	Field	Flood peril - Included
	Definition	Are Flood losses included? Recommended content: > Y > N
	US property exposure reporting conditions	Required
CR0187	Field	Flood peril - Limit
	Definition	The limit of the Flood coverage.
	US property exposure reporting conditions	Required.
CR0188	Field	Flood peril - Deductible amount
	Definition	The deductible amount of Flood losses.
	US property exposure reporting conditions	Required.
CR0189	Field	Flood peril - Deductible %
	Definition	The deductible amount of Flood losses as a percentage amount.
	US property exposure reporting conditions	Required.

CR0190	Field	Flood peril - Deductible Basis
	Definition	An indication of how the deductible is applied for Flood losses.
	US property exposure reporting conditions	Required.
CR0191	Field	Any other perils - Inc Y/N
	Definition	Are Any other perils losses included? Recommended content: > Y > N
	US property exposure reporting conditions	Required.
CR0192	Field	Any other perils – Limit
	Definition	The limit of the Any other perils coverage.
	US property exposure reporting conditions	Required.
CR0193	Field	Any other perils - Deductible (amount)
	Definition	The deductible amount of Any other perils losses.
	US property exposure reporting conditions	Required.
CR0194	Field	Any other perils - Deductible (%)
	Definition	The deductible amount of Any other perils losses as a percentage amount.
	US property exposure reporting conditions	Required.
CR0195	Field	Any other perils - Deductible Basis
	Definition	An indication of how the deductible is applied for Any other perils losses.
	US property exposure reporting conditions	Required.
CR0196	Field	Terrorism - Inc Y/N
	Definition	Are Terrorism losses included? Recommended content: > Y > N
	US property exposure reporting conditions	Required.
CR0197	Field	Terrorism - Limit
	Definition	The limit of the Terrorism coverage.
	US property exposure reporting conditions	Required.
CR0198	Field	Terrorism - Deductible (amount)
	Definition	The deductible amount of Terrorism losses.
	US property exposure reporting conditions	Required
CR0199	Field	Terrorism - Deductible (%)
	Definition	The deductible amount of Terrorism losses as a percentage amount.
	US property exposure reporting conditions	Required.
CR0200	Field	Terrorism - Deductible Basis
	Definition	An indication of how the deductible is applied for Terrorism losses.
	US property exposure reporting conditions	Required.
CR0201	Field	Terrorism - Acceptance Date
	Definition	The date terrorism coverage was accepted.
	US property exposure reporting conditions	Required
CR0202	Field	Terrorism - Declination Date
	Definition	The date terrorism coverage was declined.
	US property exposure reporting conditions	Required.

CR0203	Field	Terrorism Premium
	Definition	The terrorism premium.
	US property exposure reporting conditions	Required.
CR0204	Field	Type of Occupancy Code
	Definition	The type of occupancy code used
	US property exposure reporting conditions	Required.
CR0205	Field	Occupancy (code)
	Definition	The occupancy code
	US property exposure reporting conditions	Required.
CR0206	Field	Occupancy Description
	Definition	A definition of the occupancy code
	US property exposure reporting conditions	Required.
CR0207	Field	Type of Construction code
	Definition	The type of construction code used
	US property exposure reporting conditions	Required.
CR0208	Field	Construction (code)
	Definition	The construction code
	US property exposure reporting conditions	Required.
CR0209	Field	Construction Description
	Definition	A definition of the construction code.
	US property exposure reporting conditions	Required
CR0210	Field	Year built
	Definition	The year in which the risk was built.
	US property exposure reporting conditions	Required.
CR0211	Field	Last Year Structurally Updated
	Definition	The last year in which the risk was structurally updated. The building code year to which the change conformed.
	US property exposure reporting conditions	Required.
CR0212	Field	Protection Class
	Definition	The ISO fire protection class code (1-10).
	US property exposure reporting conditions	Required.
CR0213	Field	Square Footage
	Definition	The total square footage of the risk at the location.
	US property exposure reporting conditions	Required.
CR0214	Field	No of Stories
	Definition	The number of stories.
	US property exposure reporting conditions	Required.
CR0215	Field	No of Buildings
	Definition	The number of buildings at the location.
	US property exposure reporting conditions	Required.
CR0216	Field	Building Cladding Description
	Definition	A description of the non-structural exterior coverings of the building.
	US property exposure reporting conditions	Required.

CR0217	Field	Roof Shape Description
	Definition	The roof shape from the codes provided.
	US property exposure reporting conditions	Required.
CR0218	Field	Soft Story
	Definition	Does the risk at the location have a soft storey? Recommended values > Y > N
	US property exposure reporting conditions	Required.
CR0219	Field	Sprinklers
	Definition	An indicator of whether the location has a sprinkler system.
	US property exposure reporting conditions	Required.
CR0220 New!	Field	Medicare – United States Bodily Injury Claim
	Definition	An indicator to show whether the claim involves bodily injury to a United States citizen. > If the claim involves bodily injury to a US citizen, then this field should be completed with “Y”. > Otherwise this field should be left blank.
	Claims reporting conditions	Mandatory for claims involving bodily injury to US citizens.
CR0221 New!	Field	Medicare – Eligibility Check Performance
	Definition	An indicator to confirm if the coverholder or TPA has taken responsibility for checking that the claim is Medicare eligible. An eligibility check is performed using the Lloyd's vendor Gould and Lamb's Medicare query reporting service. Parties that perform eligibility checks include TPAs, coverholders and Lloyd's syndicates. The party who performs the eligibility check may not always be the organisation which is reporting the claim. One of the following to be entered:- > Y = Confirmation that a Medicare eligibility check has been performed > N = Confirmation that a Medicare eligibility check has not been performed > AW = (Authority Withdrawn). The TPA or coverholder reporting the claim has no authority to report Medicare claims, and therefore has not performed the eligibility check.
	Claims reporting conditions	Mandatory for claims involving bodily injury to US citizens.
CR0222 New!	Field	Medicare – Outcome of Eligibility Status Check
	Definition	This field shows the result of the Medicare status check using vendor query reporting services; this confirms whether or not the claim involves Medicare-eligible claimants. One of the following to be entered:- > “Y” = A claimant has been confirmed as eligible for Medicare benefits > “U” = A claimant's Medicare eligibility is 'undetermined'. This may mean that the claimant is currently not eligible for benefits. It may also mean that further information is required by CMS to perform an accurate eligibility check.
	Claims reporting conditions	Required where the Medicare – Eligibility Check Performance = “Y” (CR0221).

CR0223 New!	Field	Medicare – Conditional Payments
	Definition	The current US dollar amount estimated for any conditional payments. This amount should be the cumulative amount. TPAs or coverholders should only report conditional payment amounts for Lloyd's portions of claims One of the following to be entered:- <ul style="list-style-type: none"> > The Lloyd's portion of the cumulative current US dollar amount estimated for any conditional payments > If there are no known outstanding conditional payments then leave this field blank
	Claims reporting conditions	Required where the Medicare – Eligibility Check Performance = "Y" (CR0221).
CR0224 New!	Field	Medicare – MSP Compliance Services
	Definition	An indicator to show whether or not MSP Compliance services have been used as part of negotiating or settling a Medicare claim. MSP Compliance Services may be one or more of the following and are offered by the Lloyd's preferred vendor Gould and Lamb: Conditional Payment Research (CPR), Conditional Payment Negotiation (CPN) or Claims Settlement Allocations. One of the following to be entered:- <ul style="list-style-type: none"> > Y = Where one or more MSP compliance services provided by the Lloyd's preferred vendor have been used in respect of the claim > N = Where no MSP compliance services have been provided by the Lloyd's preferred vendor Gould and Lamb have been used in respect of the claim
	Claims reporting conditions	Required where the Medicare – Conditional Payments field is greater than 0 (CR0223).
CR0225 New!	Field	IMO Ship Identification Number
	Definition	The IMO (International Maritime Organisation) Ship Identification Number, IMO numbers are permanent registration numbers allocated to vessels when they are built. The IMO Ship Identification Number is made of the three letters "IMO" in front of the Lloyd's Register (LR) Number (seven digits).
CR0226 New!	Premium core risk reporting conditions	Mandatory for vessels registered in Germany, including those with dual registration, where tax has to be paid to the Lloyd's syndicate and administered centrally by Lloyd's.
	Field	Country of registration
CR0226 New!	Definition	The country in which the aircraft, vehicle or vessel was registered.
	Premium core risk reporting conditions	Mandatory for all aircraft, vehicles, ships and vessels.
CR0227 New!	Field	Referred to London
	Definition	Lloyd's has to report to regulators differently business which has been referred to London. The field should be completed with "Y" where the risk was referred to London and "N" where the risk was not referred to London.
	Premium core risk reporting conditions	Mandatory for coverholders located in the EU on binding authorities where the coverholder is required by the terms of the binding authority to refer certain risks to London before they are bound. Where the coverholder is obliged to refer all risks to London, they do not need to complete this field. Where the coverholder does not have to refer any risks to London, they do not need to complete this field.

APPENDIX ONE – ELTO POLICY DATA TEMPLATE

The template shown below was current when this guide was produced and is provided for guidance only. ELTO should be contacted to ensure the most up to date version of the template is used: - <http://www.elto.org.uk/>
References below – e.g. CR0001 – refer to references in the Information Requirements below

Field	Definition	Format	Conditions	Maps to Lloyd's Information Requirements Field
Current Insurer ID	Identifies the current insurer. Where a policy involves co-insurance, the 'Current Insurer' and 'Original Insurer' fields should be populated with the 'lead insurer' only. Insurers and DAs supplying data directly to ELD will enter an allocated four-digit ID code in these fields. For the purposes of this template however, it is sufficient to enter the insurer's name. <i>Lloyd's comment: This is a code which the Lloyd's underwriter has been given by ELTO.</i>	Maximum length 100	Mandatory for the Lloyd's underwriter to provide.	
Original Insurer ID	Identifies the insurer with whom the policy was originally taken out. For example, if the policy was renewed then the original Lloyd's, or other, underwriter with whom the policy was taken out. <i>Lloyd's comment: This is a code which the original underwriter would have been given by ELTO. If this is not known then "9999" should be used.</i>	Maximum length 100	Mandatory for the Lloyd's underwriter to provide.	
Master Policy Number	Identifies the master policy on the insurer's own system. Must not be all spaces or all zeros, or spaces and zeros. <i>Lloyd's comment: The Lloyd's underwriter's reference for the binding authority contract. This will usually be the underwriter's reference number of the UMR.</i>	Maximum length 25 Cannot be all zeros, all spaces or all spaces and zeros.	Mandatory for the Lloyd's underwriter to provide.	CR0005 UMR or CR0006 Agreement Number
Broker Reference Number	Identifies a reference that the broker will have to uniquely identify the policy. This field is mandatory. <i>Lloyd's comment: This will typically be the policy or certificate number.</i>	Maximum length 30	Mandatory for the coverholder to provide.	CR0029 - Certificate reference
Dummy Policy Flag	Identifies whether or not the supplied master policy number is a dummy policy number. Instructions for use of the 'Dummy Policy Flag' may vary amongst different insurers. It is anticipated that the flag will be set to 'N' in the majority of cases.	"Y" = Yes "N" = No	Mandatory for the Lloyd's underwriter to provide.	
Policy Type	Identifies whether the record is a Parent or Child record, 'P' for Parent and 'C' for Child. <i>Lloyd's comment: A child is a subsidiary company. There can only be a child record if there is also a parent record,</i>	"P" = Parent "C" = Child	Mandatory for the coverholder to provide.	
Policyholder Name	Identifies the name of the policy holder. If this record has a Policy Type value of 'P', then this field will hold the Parent Policy holder name, otherwise the field will be blank	Maximum length 250 characters	Mandatory for the coverholder to provide if Policy Type = "P"	CR0035 - Insured or reinsured full name, last name or company name

Field	Definition	Format	Conditions	Maps to Lloyd's Information Requirements Field
Employer Name	Identifies the employer name (The name known by the employee). If a Trading As Name exists on this policy, the supplier will concatenate the Trading As Name to the Employer Name. <i>Lloyd's comment: This could be the name of the insured or it could be a trading name. For a child record, this would be the name of the subsidiary.</i>	Maximum length 250 characters	Mandatory for the coverholder to provide.	
Cover Start Date	Identifies the known cover start date of the policy for the current period of cover (This is not the policy inception date). Must be a date in the format CCYYMMDD. If this record is for a 'Child' (Policy Type = 'C'), the date supplied here should be within the Cover Start and Cover End dates of the 'Parent' record inclusive. <i>Lloyd's comment: The inception date of the policy.</i>	Format of 4 digit year, followed by two digit month, followed by two digit date CCYYMMDD	Mandatory for the coverholder to provide.	CR0030 - Risk inception date
Cover End Date	Identifies the known cover end date of the policy for the current period of cover. Must be a date in the format CCYYMMDD. Must be greater than the Cover Start Date. If this record is for a 'Child' (Policy Type = 'C'), the date supplied here should be within the Cover Start and Cover End dates of the 'Parent' record inclusive. <i>Lloyd's comment: The expiry date of the policy.</i>	Format of 4 digit year, followed by two digit month, followed by two digit date CCYYMMDD	Mandatory for the coverholder to provide.	CR0031 - Risk expiry date
	<i>Lloyd's comment re addresses. It is mandatory to provide an address for the parent company and optional for any subsidiaries (or child records). The recommendation is to always supply address line 1 and the postcode; and if the address is not in the UK to also supply the country.</i>			
Address Line 1	Should identify the first line of the "Multi-Line" address supplied by the insurer.	Maximum 100 characters	Strongly recommended the coverholder provides, see Lloyd's comment above.	CR0038 - Insured or reinsured address
Address Line 2	Should identify the second line of "Multi-Line" address supplied by the insurer.	Maximum 100 characters	Preferred that the coverholder provide this information.	
Address Line 3	Should identify the third line of the "Multi-Line" address supplied by the insurer.	Maximum 100 characters	Preferred that the coverholder provide this information.	
Address Line 4	Should identify the fourth line of the "Multi-Line" address supplied by the insurer.	Maximum 100 characters	Preferred that the coverholder provide this information.	
City / Town	Should identify the City/Town of address.	Maximum 50 characters	Preferred that the coverholder provide this information.	
County	Should identify the County of the address.	Maximum 50 characters	Preferred that the coverholder provide this information.	CR0039 - Insured or reinsured country sub-division: state, province, territory, canton etc
Country	Should identify the Country of the address.	Maximum 50 characters	Strongly recommended the coverholder provides if the address is not in the UK, see Lloyd's comment above.	CR0041 - Insured or reinsured country
Postcode	Identifies the Postcode of the address.	Maximum 50 characters	Strongly recommended the coverholder provides, see Lloyd's comment above.	CR0040 - Insured or reinsured postcode, zip code or similar

Field	Definition	Format	Conditions	Maps to Lloyd's Information Requirements Field
Supplied Full Address	Identifies the unstructured address supplied by the Insurer. Instructions for use of the 'Dummy Policy Flag' may vary amongst different insurers. It is anticipated that the flag will be set to 'N' in the majority of cases. <i>Lloyd's comment: This is a field in which the full address of the parent or child/subsidiary could be provided; i.e. rather than splitting it into address line 1, 2, 3, 4 or postcode.</i>	Maximum 600 characters	This would be the minimum for the coverholder to apply in terms of an address for the parent or subsidiary.	
Supplied Address Type	Identifies the address type supplied by the Insurer. This field becomes mandatory if the Policy Type = 'P' or if any of the address fields on Policy Type = 'C' are populated. The ELD caters for different address formats due to the different formats that insurers use, and because address data is optional for child records. The 'Supplied Address Type' field can be populated using one of the following three digits: 0 = No Address Supplied (where the address is for a child record) 1 = Unstructured Address (where all the address data is in one field) 2 = Multi-Line Address (where only the Postcode (if supplied) is guaranteed to be in the appropriate field).	"0" – no address supplied, this could be for a child/subsidiary only "1" – address specified all in one field "2" – address specified as multiple lines	Mandatory for the coverholder to provide.	
ERN Exempt Flag	Identifies if the "Employer Reference Number" is applicable to this policy record. 'Y' = exempt	"Y" – Yes "N" – No	Mandatory for the coverholder to provide.	
Employer Reference Number	Identifies the Unique ID / PAYE Code. The format for most numbers allocated since 2001 is NNN/Aznnnnn, where NNN is the 3 digit number for the Tax Office whose catchment area the employer falls into, and Aznnnnn is the ERN, where n is numeric and A and z are letters. For numbers allocated prior to 2001, the format is NNN/Annnnn in the majority of cases.		Mandatory for the coverholder to provide unless the ERN Exempt Flag = "Y".	