

ANNUAL COMPLIANCE

**USER GUIDANCE TO THE ATLAS ANNUAL COMPLIANCE PROCESS
4 SEPTEMBER 2009**

ANNUAL COMPLIANCE GUIDANCE NOTES

This is a step by step guide for coverholders using Atlas for the first time to complete the Annual Compliance process. Procedures differ if the Annual Compliance is being completed by the coverholder's Lloyd's broker or direct-dealing Managing agent and we have added notes to explain where and how.

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1 THE ANNUAL COMPLIANCE PROCESS

Annual compliance is required to prove your ongoing suitability as a Lloyd's coverholder. The benefit of submitting your annual compliance via Atlas is that you will only need to update your details once but they will be available to all brokers and managing agents that you have a relationship with.

2 USEFUL HINTS AND TIPS

2.1 General

Here are some things to keep in mind to make the process simple:

- Before you start the process look at what details we already hold. We may already have your latest Professional Indemnity certificate or licences in which case you will not need to provide them as part of the Annual Compliance process.
- Keep your company information up to date as changes happen. If your PI certificate renews in March and you normally complete your Annual Compliance in June, please do not wait to upload it.
- Scan and save all documents you need to attach including PI certificate CVs and licences separately so you can upload them to the relevant section.
- Do not restrict documents otherwise only you, the coverholder, and the broker you select will be able to see them
- Updating information for the head office of a branch coverholder will not automatically update all the other branch records. This must be done for every office.
- Remember to use European date format (DD/MM/YYYY) not American, otherwise the system will record the date you completed Annual Compliance, and the date it is due, incorrectly.
- Asterisks * and red boxes  indicate required fields. You will be able to save a form that has an asterisk against it but you will not be able to submit the form to your broker or to Lloyd's. If you place your cursor over the asterisk you will see a message indicating what data is required.
- Atlas will time out after 30 minutes of inactivity. To prevent this please save your work regularly.

2.2 Adding Documents

- Documents must be given an appropriate title including a clear description and year so that everyone with a relationship can find the document easily e.g. 'Annual compliance 2008' or 'CV Alan Smith 2009'
- When uploading a document outside the Annual Compliance process, you need to add it to the document library. You cannot choose an additional title so please ensure it is appropriate.

Kealley Insurance Brokers, Inc (109043QOU)






Summary
Details
Documents

This page displays the current documents held for this coverholder. All documents uploaded to the 'Document library' can be viewed by every Lloyd's broker and managing agent that has a relationship with this coverholder. Documents that are considered commercially sensitive, or relate to a binding authority should not be uploaded here. Documents displayed in the 'Change document library' have been uploaded as part of a change.

Document library

Type	Name	Modified
There are no documents to display		

Change document library

Type	Title	Modified	Restricted to companies involved in the change
	Fidelity 2009 ! NEW	01/09/2009 15:32	No
	Financials 2008 ! NEW	01/09/2009 15:32	No
	John Smith CV 2009	01/09/2009 15:32	No
	PI Certificate 2009 ! NEW	01/09/2009 15:32	No
	PI certificate 2010 ! NEW	01/09/2009 15:56	No
	Schedule of Licences 2009 ! NEW	01/09/2009 15:32	No

2.3 Supporting comments

Supporting comments are optional.

There are several things to note about adding supporting comments:

- It is mandatory to enter information in both the 'Title' and 'Comment' boxes
- Comments should be brief. If you have a lot of supporting information it may be better to upload as a document.
- Once added comments cannot be edited or deleted so please ensure you check spelling and/or facts, before saving.
- Comment added during annual compliance will only be seen by Lloyd's, the coverholder and broker that you have selected as a stakeholder.
- If you no longer wish to add a comment, select the cross [X] at the top right of the screen
- The 'Supporting Comments' screen contains a blue link entitled 'Guidance notes on using supporting comments' which are:

The Firm and Users are prohibited from submitting, posting or transmitting to Atlas any Information or material which:

- I. is unlawful, harassing, threatening, defamatory, harmful, profane, indecent, offensive, pornographic, abusive, liable to incite racial hatred, discriminatory, in breach of confidence, in breach of privacy or which may cause annoyance or inconvenience;
- II. distorts the normal competitive business environment. Examples of such prohibited conduct include but are not limited to, submitting Information that directly or indirectly fixes or increases prices or any other trading condition; limits or controls market or syndicate capacity or market share in a line of business; gives any recommendation, guidance or advice as to premiums, rates or discounts;
- III. violates a patent, trade mark, copyright, trade secret, other Intellectual Property Rights or confidentiality of others for which the User has not obtained all necessary licences and/or approvals;
- IV. constitutes or encourages conduct that would be considered a criminal offence, give rise to civil liability, or otherwise be contrary to the law or infringe the rights or any third party, in the UK or any other country in the world;
- V. constitutes any form of marketing; or is technically harmful (including, without limitation, computer viruses, logic bombs, Trojan horses, worms, harmful components, corrupted data or other malicious software or harmful data).

Supporting comments for Key staff

Title:

Comment:

The staff added here are new employees of the coverholder. The appointment has been approved by the lead underwriters - P Jones 28/08/2009

This comment can be seen by:

- Coverholder
- Lloyd's Broker
- Managing Agent
- Lloyd's

[Guidance notes on using supporting comments](#)

Internet 100%

3 COMPLETING ANNUAL COMPLIANCE

3.1 Getting started

Go to www.lloyds.com and click on 'Log in' in the top right-hand corner. Click on 'Atlas'. You can also enter via the [Atlas](#) section of Lloyds.com and click on the link under 'See also' Log in using your e-mail address and Lloyds.com password.

A coverholder's details are held on three tabs:

- **Summary tab:** shows the coverholders contacts, basic permissions and task list. By changing the drop down list you can view all 'to do', 'Ongoing' and 'Completed' tasks.
- **Details tab:** shows all information held on your firm including company information, Key staff, PI, Regions, Classes of Business, Bank accounts, financials, underwriting & claims authority and more
- **Documents tab:** holds any documents that have been uploaded for your firm including PI certificates, licences, previous Annual Compliance questionnaires, and CVs

LLOYD'S ATLAS oracle.700004@lloyds.com | Logout

HOME USER GUIDE

Kealley Insurance Brokers, Inc (109043QOU)

Summary Details Documents

Summary of coverholder tasks, information and permissions. See 'Details' tab for further information.

Tasks

Ongoing

No Tasks found for the selected option

Permissions

- Classes of business
- Regions
- Restrictions to managing agents permitted to lead binding authorities

Contact details

Full details

PIN: 109043QOU
 *Trading address:
 1900 Wright Place
 Suite 215
 San Francisco
 California
 92008
 U S A

Tel: 415 344 0800
 queries@keallevib.com

3.2 Waiting tasks

Waiting tasks appear in your 'To do' list when your Annual Compliance is due. If you have an Annual Compliance task waiting it means that information previously submitted is or is about to become out of date.

To begin Annual Compliance click on the blue link

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HOME USER GUIDE

Kealley Insurance Brokers, Inc. (109043QOU)

Summary Details Documents

Summary of coverholder tasks, information and permissions. See 'Details' tab for further information.

Tasks

Ongoing

Task/Change	Lloyd's broker	Managing agent	Status	Date submitted	Last status change
Annual Compliance	-	-	Waiting	-	15/Sep/2009

Permissions

- Classes of business
- Regions
- Restrictions to managing agents permitted to lead binding authorities

Contact details

Full details

PIN: 109043QOU
 *Trading address:
 1900 Wright Place
 Suite 215
 San Francisco
 California
 92008
 U S A

If you do not have a waiting task, select the 'Details' tab. Click through the tabs underneath to see what information we already have.

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HOME USER GUIDE

Kealley Insurance Brokers, Inc (109043QOU)

Summary Details Documents

View details by selecting the relevant sections from the left hand menu.

Details sections

- Company information
- Relationships
- Classes of business
- Regions
- Annual compliance
- Professional indemnity
- Bank accounts
- Financial information
- Licences
- Key staff

Company information

Legal name: **Kealley Insurance Brokers, Inc**

Registered address: **1900 Wright Place
Suite 215
San Francisco
California
92008
U S A**

Local regulator reference:

Registering body:

Year of incorporation:

Trading names:

Trading address: **1900 Wright Place**

Select the Annual Compliance tab to see the last time your questionnaire was submitted via Atlas.
Click on 'Begin annual compliance'

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HOME USER GUIDE

Kealley Insurance Brokers, Inc (109043QOU)

Summary Details Documents

View details by selecting the relevant sections from the left hand menu.

Details sections

- Company information
- Relationships
- Classes of business
- Regions
- Annual compliance
- Professional indemnity
- Bank accounts
- Financial information

Annual Compliance

The annual compliance process can be completed by the coverholder or a Lloyd's broker on behalf of the coverholder at any time through out the year. If completed by the Lloyd's broker a signed copy of the most recent annual compliance questionnaire must be uploaded.

Last annual compliance submitted by: **Not submitted via Atlas**

Last annual compliance completion date: **N/A**

Annual compliance due date: **N/A**

Begin annual compliance

Click 'Next' to continue

HOME USER GUIDE

Kealley Insurance Brokers, Inc (109043QOU)

Coverholder annual compliance

Please click next to continue:

Cancel Next >

There are nine tabs to complete in the process including Stakeholders, Company information, Ownership, Key staff, Professional Indemnity, Licences, Financials, Bank accounts, Reputation & standing and Submit/cancel.

If the process is being completed by the broker or direct-dealing managing agent there is an additional tab called 'Compliance confirmation' which is explained on page 23 of this document.

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HOME USER GUIDE

Kealley Insurance Brokers, Inc (109043QOU)

Change sections

- Stakeholders
- Company information
- Ownership
- Key staff
- Professional indemnity
- Licences
- Financials
- Bank accounts
- Reputation and standing
- Compliance confirmation
- Submit/Cancel

Stakeholders

Coverholder : Kealley Insurance Brokers, Inc

Broker : Kealley & Co

Lloyd's DAT : Lloyd's

Lloyd's International Representative : Lloyd's Overseas Representatives

Save & Next >

Supporting comments

Supporting comments for Stakeholders

Add comment

3.3 Stakeholders

- A stakeholder is a broker that has a registered interest in the coverholder or a direct dealing managing agent.
- Annual compliance is a two stage process and must be signed off by a broker. If the questionnaire is being completed by the broker or direct-dealing managing agent it is a one stage process.
- You can select any broker or direct-dealing managing agent that has a registered interest from the drop-down list.
- You can not select a lead managing agent as this information is to be shared among all managing agents that have an interest in that coverholder.

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HOME USER GUIDE

Kealley Insurance Brokers, Inc (109043QOU)

Change sections

- Stakeholders
- Company information
- Ownership
- Key staff
- Professional indemnity
- Licences
- Financials
- Bank accounts
- Reputation and standing
- Submit/Cancel

Stakeholders

Coverholder : Kealley Insurance Brokers, Inc

Broker : Please select...

Lloyd's DAT : Lloyd's

Lloyd's International Representative : Lloyd's Overseas Representatives

Save & Next >

Supporting comments

Supporting comments for Stakeholders

Add comment

Against each tab is a red cross. When all required information has been input and the information has been saved the cross will change to a green tick.

Select a stakeholder and click on 'Save and next'.

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HOME USER GUIDE

Kealley Insurance Brokers, Inc (109043QOU)

Change sections

- Stakeholders
- Company information
- Ownership
- Key staff
- Professional indemnity
- Licences
- Financials
- Bank accounts
- Reputation and standing
- Submit/Cancel

Stakeholders

Coverholder :	Kealley Insurance Brokers, Inc
Broker :	<input type="text" value="Kealley & Co"/>
Lloyd's DAT :	Lloyd's
Lloyd's International Representative :	Lloyd's Overseas Representatives

Supporting comments

Supporting comments for Stakeholders

3.4 Company information

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HOME USER GUIDE

Kealley Insurance Brokers, Inc (109043QOU)

Change sections

- Stakeholders ✓
- Company information ✗
- Ownership ✗
- Key staff ✗
- Professional indemnity ✗
- Licences ✗
- Financials ✗
- Bank accounts ✗
- Reputation and standing ✗
- Submit/Cancel

Company information

* Required information

1 Legal Name: * Start date: Cease date:

Kealley Insurance Brokers, Inc 02/01/2009

[Add new legal name](#)

2 Trading Name(s): Start date: Cease date:

Add trading name

3 Registered Address:

* Address line 1: 1900 Wright Place

Address line 2: Suite 215

Address line 3:

Company Information covers the Legal and trading names, addresses, contact details and regulator information.

The e-mail address under 'Company contact details' will receive auto alerts each time a request has been submitted, approved or rejected by Lloyds.

7 Company Contact Details:

Telephone: 415 344 0800

Fax: 415 344 0801

Email: queries@kealleyib.com

Website: www.kealleyib.com

8 Coverholder Contact Details:

Title: Mr

First name: R. M.

Last name: Kealley

Job title: President

Telephone: 415 344 0802

Mobile / Cell phone number:

Email address: rmkealley@keallyib.com

Add a document

< Save & Previous

Save & Next >

Any changes you make are highlighted in yellow.

3.5 Ownership

- If Lloyd's do not hold information on the current owners the screen will show a 0% total shareholding percentage. You should 'Add company' or 'add individual' as appropriate. You should also specify in the 'Supporting comments' section that this is not a change of ownership. Ideally this section should only need to be updated if ownership has changed since the last annual compliance.
- If we hold this information already and there are no changes you should check the box that is highlighted in red and click on 'Save and next'
- If we hold this information already and there has been a change you must 'Add Company or 'Add individual' as appropriate and supply a rationale in the supporting comments or as an uploaded document.

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HOME USER GUIDE

Kealley Insurance Brokers, Inc (109043QOU)

Change sections

- Stakeholders ✓
- Company information ✓
- Ownership** ✗
- Key staff ✗
- Professional indemnity ✗
- Licences ✗
- Financials ✗
- Bank accounts ✗
- Reputation and standing ✗
- Submit/Cancel

Ownership

* Required information

Please supply details of companies owning a share of the applicant company:

Add company

Please supply details of individuals owning over a 10% share of equity in the applicant company:

Add individual

Total shareholding percentage: %

Add a document

Rationale: Please ensure that you have stated any rationale and comments that apply to this information in the comments section below and confirm by checking this box:

< Save & Previous Save & Next >

To add an individual you will need to complete the following information:

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HOME USER GUIDE

Kealley Insurance Brokers, Inc (109043QOU)

Change sections

- Stakeholders ✓
- Company information ✓
- Ownership** ✗
- Key staff ✗
- Professional indemnity ✗
- Licences ✗
- Financials ✗
- Bank accounts ✗
- Reputation and standing ✗
- Submit/Cancel

Ownership

* Required information

Please supply details of companies owning a share of the applicant company:

Add company

Please supply details of individuals owning over a 10% share of equity in the applicant company:

* Title:

* First name:

* Last name:

*Nationality:

*Date of birth:

*Start date: (dd/mm/yyyy)

Cease date: (dd/mm/yyyy)

* Shareholding: %

Delete individual

Add individual

Total shareholding percentage: %

Add a document

You should also confirm whether ownership has changed or if you are simply updating the information we hold.

Change Form - Microsoft Internet Explorer provided by Lloyd's ITG

Supporting comments edit - Microsoft Internet Explorer provided by Llo...

https://uatatlas.lloyds.com/Territory/U%20S%20A/109043QOU/ChangePages/DiscussionEdit.aspx

Supporting comments for Ownership

Title:
Ownership Annual Compliance - 2009 *

Comment:
Robert Kealley is a new owner. A rationale is attached *

This comment can be seen by:

- Coverholder
- Lloyd's Broker
- Managing Agent
- Lloyd's

[Guidance notes on using supporting comments](#)

Add comment

or equity in the applicant company:

*Shareholding: 100 %

Delete individual

Total shareholding percentage: 100 %

and comments that apply to this information in the comments

section below and confirm by checking this box:

< Save & Previous

Save & Next >

Change Form - Microsoft Internet Explorer provided by Lloyd's ITG

Supporting comments edit - Microsoft Internet Explorer provided by Llo...

https://uatatlas.lloyds.com/Territory/U%20S%20A/109043QOU/ChangePages/DiscussionEdit.aspx

Supporting comments for Ownership

Title:
Ownership Annual Compliance - 2009 *

Comment:
Robert Kealley is not a new owner. The record was blank for this section and this entry is to ensure details held are complete. *

This comment can be seen by:

- Coverholder
- Lloyd's Broker
- Managing Agent
- Lloyd's

[Guidance notes on using supporting comments](#)

Add comment

*Shareholding: 100 %

Delete individual

Total shareholding percentage: 100 %

and comments that apply to this information in the comments

Save & Next >

Powered by: InfoPath Forms Services

Supporting comments

Supporting comments for Ownership

Add comment

3.6 Key staff

This shows the names of the individuals whose details have been provided, and their roles. You will not be able to access their CVs from here. You can only access them from the documents tab. If you have no changes to make, then simply select 'Save & Next'.

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HOME USER GUIDE

Kealley Insurance Brokers, Inc (109043QOU)

Change sections

- Stakeholders ✓
- Company information ✓
- Ownership ✓
- Key staff** ✗
- Professional indemnity ✗
- Licences ✗
- Financials ✗
- Bank accounts ✗
- Reputation and standing ✗
- Submit/Cancel

Key staff

Please provide details of the following staff roles and attach CV/resumes for all individuals.
If an individual is not directly employed by the applicant please provide details with the application.

* Required information Context:

* Title: Mr * First name: John * Last name: Smith

Date of birth: 18/06/1977 * Nationality: American Start date: 01/05/2002 To deregister a staff member please set a cease date:

*Roles: (Note each person must have at least one role.)

	Principal	Alternate	Other
This is the person responsible for overall operation and control of the Binding Authority Agreement:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
This is the person authorised to bind insurances, who is named in the Schedule:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
This is the person with overall responsibility for the issuance of documents evidencing insurances bound, who is named in the Schedule:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
This is the person authorised to exercise any claims authority granted by the Agreement, who is named in the Schedule:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

If we do not hold information on Key staff the screen will look like this:

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HOME USER GUIDE

Kealley Insurance Brokers, Inc (109043QOU)

Change sections

- Stakeholders ✓
- Company information ✓
- Ownership ✓
- Key staff** ✗
- Professional indemnity ✗
- Licences ✗
- Financials ✗
- Bank accounts ✗
- Reputation and standing ✗
- Submit/Cancel

Key staff

Please provide details of the following staff roles and attach CV/resumes for all individuals.
If an individual is not directly employed by the applicant please provide details with the application.

* Required information Context:

Add key staff

< Save & Previous Save & Next >

Print View Powered by: InfoPath Forms Services

Supporting comments

Supporting comments for Key staff

Add comment

Select the 'Add key staff' tab and you will be asked to fill in the following:

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HOME USER GUIDE

Kealley Insurance Brokers, Inc (109043QOU)

Change sections

- Stakeholders ✓
- Company information ✓
- Ownership ✓
- Key staff** ✗
- Professional indemnity ✗
- Licences ✗
- Financials ✗
- Bank accounts ✗
- Reputation and standing ✗
- Submit/Cancel

Key staff

Please provide details of the following staff roles and attach CV/resumes for all individuals.
If an individual is not directly employed by the applicant please provide details with the application.

* Required information Context:

* Title: * First name: * Last name:

Date of birth: (dd/mm/yyyy) * Nationality: Start date: (dd/mm/yyyy) To deregister a staff member please set a cease date:

*Roles: (Note each person must have at least one role.)

	Principal	Alternate	Other
This is the person responsible for overall operation and control of the Binding Authority Agreement:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
This is the person authorised to bind insurances, who is named in the Schedule:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
This is the person with overall responsibility for the issuance of documents evidencing insurances bound, who is named in the Schedule:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
This is the person authorised to exercise any claims authority granted by the Agreement, who is named in the Schedule:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

You will need to:

- provide the individual's date of birth so that Lloyd's may complete checks on the individual's suitability
- nominate which duties the individual will have responsibility for
- enter the percentage of the individual's time spent on all Lloyd's coverholder activities
- upload a CV showing the individual's experience relevant to Lloyd's binders held
- Specify in your supporting comments whether Key staff have joined since the last AC process was completed.

Coverholders are required to inform managing agents of changes to Key staff before they inform Lloyd's. Any individuals you add must have already been approved by the lead managing agent

Change Form

Bank accounts Reputation and standing Submit/Cancel

*Roles: (Note each person must have at least one role.)

	Principal	Alternate	Other
This is the person responsible for overall operation and control of the Binding Authority Agreement:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
This is the person authorised to bind insurances, who is named in the Schedule:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
This is the person with overall responsibility for the issuance of documents evidencing insurances bound, who is named in the Schedule:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
This is the person authorised to exercise any claims authority granted by the Agreement, who is named in the Schedule:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

* % Time on coverholder business: 50 % (whole numbers only)

* Is this person is directly employed by this coverholder? Yes No

Documents
Please add relevant documents

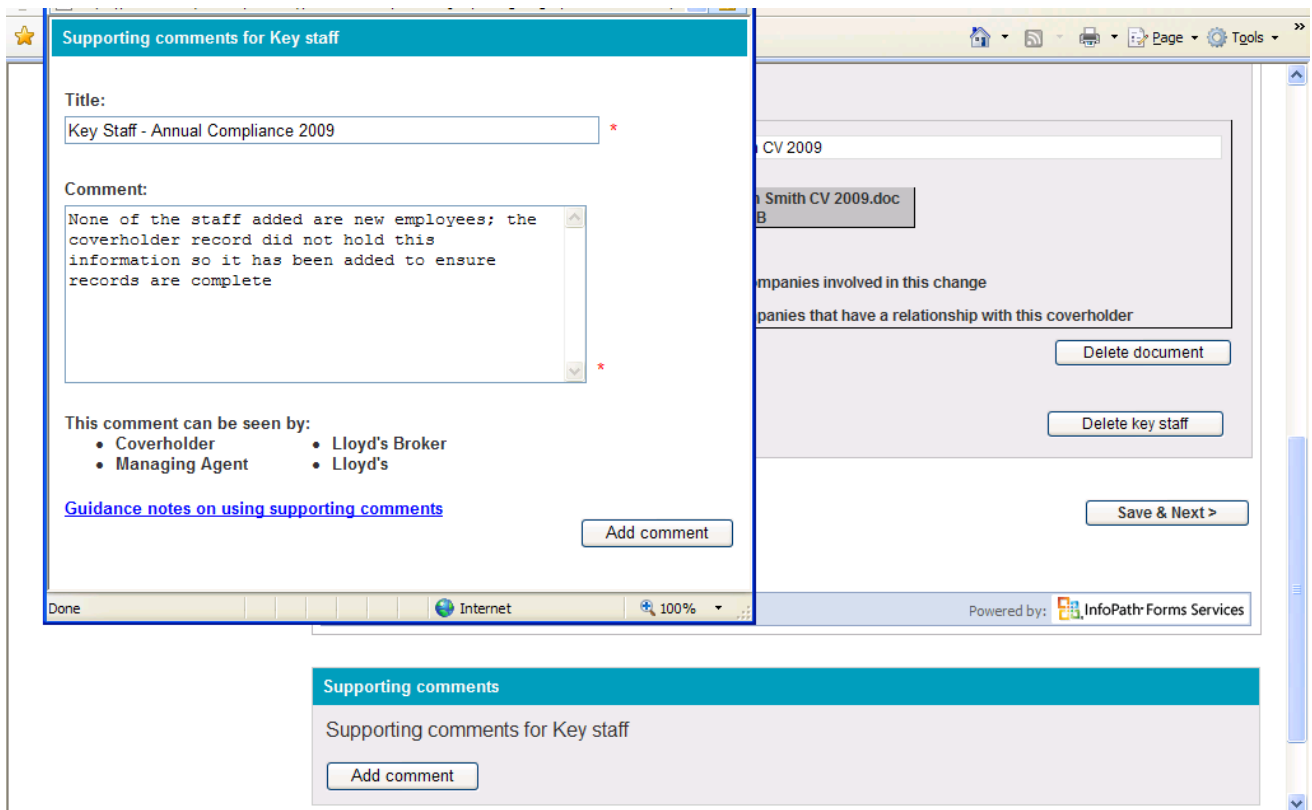
Document title: John Smith CV 2009

John Smith CV 2009.doc
25 KB

Restrict document access to: Only companies involved in this change All companies that have a relationship with this coverholder

Delete document

You should also confirm whether the 'Key staff have changed or if you are simply updating the information we hold.



3.7 Professional indemnity

If this section shows your current PI information just click on 'Save & Next' at the bottom of the form

The screenshot shows the LLOYD'S ATLAS Professional Indemnity form for Kealley Insurance Brokers, Inc (109043QOU). The form is titled "Professional indemnity" and includes a sidebar with navigation options. The main content area is divided into sections for required information, PI insurer details, and rating information.

Navigation Sidebar:

- Change sections
- Stakeholders ✓
- Company information ✓
- Ownership ✓
- Key staff ✓
- Professional indemnity** ✗
- Licences ✗
- Financials ✗
- Bank accounts ✗
- Reputation and standing ✗
- Submit/Cancel

Professional indemnity Form:

*** Required information**

Please ensure that a copy of the PI certificate has been uploaded with the application.

Does your professional indemnity (PI) cover Lloyd's binding authorities? Yes No

Name and address of PI insurer:

* Name: PI Insurers

* Address line 1: Suite 225

Address line 2: 1000 West Avenue

Address line 3:

* City / Town: California

* Country: U S A Postcode / Zip code: 91081

Rating company: A.M. Best

PI insurer rating: A

If we do not hold any Professional Indemnity information the screen will look like this:

The screenshot shows the LLOYD'S ATLAS Professional Indemnity form for Kealley Insurance Brokers, Inc (109043QOU) when no information is held. The form is titled "Professional indemnity" and includes a sidebar with navigation options. The main content area is divided into sections for required information, PI insurer details, and rating information.

Navigation Sidebar:

- Change sections
- Stakeholders ✓
- Company information ✓
- Ownership ✓
- Key staff ✓
- Professional indemnity** ✗
- Licences ✗
- Financials ✗
- Bank accounts ✗
- Reputation and standing ✗
- Submit/Cancel

Professional indemnity Form:

*** Required information**

[Add professional indemnity](#)

< Save & Previous Save & Next >

Print View Powered by: InfoPath Forms Services

Supporting comments

Supporting comments for Professional indemnity

Add comment

Click on 'Add professional indemnity'

LLOYD'S ATLAS oracle.70004@lloyds.com | Logout

HOME USER GUIDE

Kealley Insurance Brokers, Inc (109043QOU)

Change sections

- Stakeholders ✔
- Company information ✔
- Ownership ✔
- Key staff ✔
- Professional indemnity** ✘
- Licences ✘
- Financials ✘
- Bank accounts ✘
- Reputation and standing ✘
- Submit/Cancel

Professional indemnity

*** Required information**

Please ensure that a copy of the PI certificate has been uploaded with the application.

Does your professional indemnity (PI) cover Lloyd's binding authorities? Yes No

Name and address of PI insurer:

* Name: *

* Address line 1: *

Address line 2:

Address line 3:

* City / Town: *

* Country: * Postcode / Zip code:

Rating company:

PI insurer rating:

If there is some reason why you cannot add the correct information under aggregate amounts, please enter a whole number and an explanation in the 'Supporting comments' section

Change Form

* Currency of PI cover: *

* Limit - individual loss: * (whole numbers only)

* Limit - aggregate of losses: * (whole numbers only)

* Deductible - individual loss: * (whole numbers only)

* Deductible - aggregate of losses: * (whole numbers only)

Does your policy extend to acts of dishonesty of employees? Yes No

Do you purchase a separate fidelity insurance policy?
If you have answered Yes to this question please attach a copy of the policy. Yes No

If you have separate fidelity insurance Atlas will not mark this section as complete unless two documents are uploaded.

Add claim

Documents
Please add relevant documents

You are required to upload a copy of your PI certificate and fidelity insurance cover if purchased separately. Please upload a copy of your full PI wording if available.

Document title: PI certificate

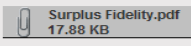
Restrict document access to: Only companies involved in this change
 All companies that have a relationship with this coverholder

[Delete document](#)

Documents
Please add relevant documents

You are required to upload a copy of your PI certificate and fidelity insurance cover if purchased separately. Please upload a copy of your full PI wording if available.

Document title: Fidelity insurance cover



Restrict document access to: Only companies involved in this change
 All companies that have a relationship with this coverholder

[Delete document](#)

3.8 Licenses

If the information we hold on your current licences is correct click on 'save and next' at the bottom of the form.

Ownership

Key staff

Professional indemnity

Licences

Financials

Bank accounts

Reputation and standing

Submit/Cancel

For new applications please provide details of the licences, permits or other authorisations which you need under the jurisdiction in which you are domiciled. For U.S. applicants only, please confirm that you will only transact surplus lines business in states where you hold the appropriate licence to accept surplus lines business, and that you have uploaded copies of all surplus lines and reinsurance intermediary licences held.

Licence details

* Licence name: California Surplus Lines

* Regulatory body: California Dol Licence no: 2789963

* Licence area: U.S.A.: California

Does this licence have an expiry date: Yes No Expiry date: 01/10/2009

Does this licence apply to the coverholder or an individual?

Individual: Coverholder:

Individual's name:

Documents
Please add relevant documents

Document title: Schedule of Licences 2009

Schedule of Licences.doc
24.5 KB

Restrict document access to: Only companies involved in this change All companies that have a relationship with this coverholder

If we do not hold any information on your licences, the form will look like this:

LLOYD'S ATLAS oracle.700004@lloyds.com | Logout

HOME USER GUIDE

Kealley Insurance Brokers, Inc (109043QOU)

Change sections

Stakeholders ✓

Company information ✓

Ownership ✓

Key staff ✓

Professional indemnity ✓

Licences ✗

Financials ✗

Bank accounts ✗

Reputation and standing ✗

Submit/Cancel

Licences

*Required information

For new applications please provide details of the licences, permits or other authorisations which you need under the jurisdiction in which you are domiciled. For U.S. applicants only, please confirm that you will only transact surplus lines business in states where you hold the appropriate licence to accept surplus lines business, and that you have uploaded copies of all surplus lines and reinsurance intermediary licences held.

[Add a licence.](#)

< Save & Previous Save & Next >

Print View Powered by: InfoPath Forms Services

Supporting comments

Supporting comments for Licences

Add comment

Click on 'Add a licence'

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HOME USER GUIDE

Kealley Insurance Brokers, Inc (109043QOU)

Change sections

- Stakeholders ✓
- Company information ✓
- Ownership ✓
- Key staff ✓
- Professional indemnity ✓
- Licences** ✗
- Financials ✗
- Bank accounts ✗
- Reputation and standing ✗
- Submit/Cancel

Licences

***Required information**

For new applications please provide details of the licences, permits or other authorisations which you need under the jurisdiction in which you are domiciled. For U.S. applicants only, please confirm that you will only transact surplus lines business in states where you hold the appropriate licence to accept surplus lines business, and that you have uploaded copies of all surplus lines and reinsurance intermediary licences held.

Licence details

* Licence name:

* Regulatory body: Licence no:

* Licence area:

Does this licence have an expiry date: Yes No Expiry date:

Does this licence apply to the coverholder or an individual?

Individual: Individual's name:

Coverholder:

If you have a large number of licences to submit you can either:

- Enter the details of your main licence and upload scanned copies of each as a single document
- Enter the details of your main licence and upload a schedule showing the type of licence and renewal date. For US coverholders doing business in all states we recommend you enter the details of your surplus lines licence and upload a schedule.

Change Form

Ownership

Key staff

Professional indemnity

Licences

Financials

Bank accounts

Reputation and standing

Submit/Cancel

***Required information**

For new applications please provide details of the licences, permits or other authorisations which you need under the jurisdiction in which you are domiciled. For U.S. applicants only, please confirm that you will only transact surplus lines business in states where you hold the appropriate licence to accept surplus lines business, and that you have uploaded copies of all surplus lines and reinsurance intermediary licences held.

Licence details

* Licence name:

* Regulatory body: Licence no:

* Licence area:

Does this licence have an expiry date: Yes No Expiry date:

Does this licence apply to the coverholder or an individual?

Individual: Individual's name:

Coverholder:

Documents

Please add relevant documents

Document title:

24.5 KB

Restrict document access to: Only companies involved in this change All companies that have a relationship with this coverholder

3.9 Financial information

If the information we hold is the latest available click 'Save and next' to continue

Kealley Insurance Brokers, Inc (109043QOU)

Change sections

- Stakeholders ✓
- Company information ✓
- Ownership ✓
- Key staff ✓
- Professional indemnity ✓
- Licences ✓
- Financials** ✗
- Bank accounts ✗
- Reputation and standing ✗
- Submit/Cancel

Financials

* Required information

These accounts are: Management accounts
 Audited / Published

* Currency: United States Dollars

* Company legal status (e.g. Ltd, Inc): Inc

* Accounting period from: 01/01/2008
(dd/mm/yyyy)

* Accounting period to: 31/12/2008
(dd/mm/yyyy)

For new applications please submit financial accounts for the last two accounting periods. Please ensure that a balance sheet and a profit and loss account has been attached (this should be a projection if the applicant is a start up company).

Add a document

Add financial information

Print View Powered by: InfoPath Forms Services

If we do not hold any information the form will appear as below:

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HOME USER GUIDE

Kealley Insurance Brokers, Inc (109043QOU)

Change sections

- Stakeholders ✓
- Company information ✓
- Ownership ✓
- Key staff ✓
- Professional indemnity ✓
- Licences ✓
- Financials** ✗
- Bank accounts ✗
- Reputation and standing ✗
- Submit/Cancel

Financials

* Required information

These accounts are: Management accounts
 Audited / Published

* Currency: *

* Company legal status (e.g. Ltd, Inc): *

* Accounting period from: *
(dd/mm/yyyy)

* Accounting period to: *
(dd/mm/yyyy)

For new applications please submit financial accounts for the last two accounting periods. Please ensure that a balance sheet and a profit and loss account has been attached (this should be a projection if the applicant is a start up company).

There are NO documents attached - please upload the relevant report & accounts for this period.

You must upload a copy of your latest financials to be able to proceed.

Change Form

Ownership

Key staff

Professional indemnity

Licences

Financials

Bank accounts

Reputation and standing

Submit/Cancel

These accounts are: Management accounts
 Audited / Published

* Currency: United States Dollars

* Company legal status (e.g. Ltd, Inc): Inc

* Accounting period from: 01/01/2008 (dd/mm/yyyy)

* Accounting period to: 31/12/2008 (dd/mm/yyyy)

For new applications please submit financial accounts for the last two accounting periods. Please ensure that a balance sheet and a profit and loss account has been attached (this should be a projection if the applicant is a start up company).

Documents
Please add relevant documents

Document title: Financials 2008

Financials 2008.doc
24.5 KB

Restrict document access to: Only companies involved in this change
 All companies that have a relationship with this coverholder

Delete document

3.10 Bank accounts

If your account information is correct click on 'Save and next' at the bottom of the form

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HOME USER GUIDE

Kealley Insurance Brokers, Inc (109043QOU)

Change sections

Stakeholders ✓

Company information ✓

Ownership ✓

Key staff ✓

Professional indemnity ✓

Licences ✓

Financials ✓

Bank accounts ✗

Reputation and standing ✗

Submit/Cancel

Bank accounts

* Required information

Do you have separate accounts for insurance and non-insurance monies? Yes No

Do you have separate accounts for claims monies? (if you are not applying for claims authority select No) Yes No

Please explain how insurance and non-insurance monies are managed: Premiums from policyholders are received into one account and the appropriate amounts are then allocated to underwriters and the coverholder. The coverholder maintains a separate account for operating costs

Account details

* Account type: Insurance

* Name of bank: Insurance Business Bank

* Account name: Kealley Trust

* Account number: 9087562

If we do not hold information on your bank accounts the form will look like this:

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HOME USER GUIDE

Kealley Insurance Brokers, Inc (109043QOU)

Change sections

- Stakeholders ✓
- Company information ✓
- Ownership ✓
- Key staff ✓
- Professional indemnity ✓
- Licences ✓
- Financials ✓
- Bank accounts** ✗
- Reputation and standing ✗
- Submit/Cancel

Bank accounts

* Required information

Do you have separate accounts for insurance and non-insurance monies? Yes No

Do you have separate accounts for claims monies? (if you are not applying for claims authority select No) Yes No

Please explain how insurance and non-insurance monies are managed:

Add an account

< Save & Previous Save & Next >

Print View Powered by: InfoPath Forms Services

You will need to explain how monies are managed and click on 'Add an account'

Account details

* Account type:

* Name of bank:

* Account name:

* Account number:

Branch sort code:

Is this a sweep account? Is this a trust account?

Address of bank:

* Address line 1:

Address line 2:

Address line 3:

* City / Town:

* Country: Postcode / Zip code:

Account signatories: Add a signatory

Documents
Please add relevant documents

Document title:

[Click here to attach a file](#)

Restrict document access to: Only companies involved in this change All companies that have a relationship with this coverholder

3.11 Reputation and standing

This information can only be updated as part of the Annual compliance process, however, you are required to inform Lloyd's of any issues that may affect your suitability as a coverholder immediately.

Change sections

- Stakeholders ✓
- Company information ✓
- Ownership ✓
- Key staff ✓
- Professional indemnity ✓
- Licences ✓
- Financials ✓
- Bank accounts ✓
- Reputation and standing** ✗
- Submit/Cancel

Reputation and standing

*Required information

The good reputation, character and financial standing of Lloyd's coverholders and their principal personnel is extremely important. For this reason, you must provide information that may be relevant to your annual compliance review or to Lloyd's decision on your application.

In particular please provide details below if your company or any of your principal personnel have:

- Been charged with or convicted of a criminal offence other than a minor motoring offence in the last twelve months
- Been a party to any legal action, or if any legal proceedings have been commenced to which your company is a party or are any such actions pending in which your company has been named as a defendant in the last twelve months
- Been subject to any application for liquidations, receiverships, bankruptcy or similar proceedings or been subject to an administrative order
- Entered in to or propose to enter in to an agreement or assignment with creditors or otherwise acknowledge insolvency
- Been disqualified under company law
- Been criticised, fined disciplined, suspended or expelled by any insurance industry, trade association or regulatory body
- Had a licence or authorisation to conduct insurance business refused, suspended, withdrawn or not renewed
- Been asked to resign (other than taking redundancy) or been dismissed from any previous office or employment
- In the space below, please provide any relevant details or enter "NONE".
(As this information is so important, all the principal personnel should read and approve the information given below.)

Done Trusted sites 100%

3.12 Compliance confirmation

- If you are a broker or direct-dealing managing agent submitting Annual Compliance information on behalf of your coverholder you will have this additional screen.
- You must upload a scanned copy of the paper form to show that the coverholder has completed and signed off on the information you have added on their behalf.
- Include the year in the title so it can be easily identified by all other interested parties e.g. 'Annual Compliance 2009'

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HOME USER GUIDE

Kealley Insurance Brokers, Inc (109043QOU)

Change sections

- Stakeholders ✓
- Company information ✗
- Ownership ✗
- Key staff ✗
- Professional indemnity ✗
- Licences ✗
- Financials ✗
- Bank accounts ✗
- Reputation and standing ✗
- Compliance confirmation** ✗
- Submit/Cancel

Compliance confirmation

When completing the annual compliance process on behalf of a coverholder you are required to upload a copy of the LMA9001 'Compliance questionnaire for Lloyd's approved coverholders' that has been signed by the coverholder.

See <http://www.lloyds.com/coverholders> for a copy of this document and guidance.

Add a document

< Save & Previous Save & Next >

Print View Powered by: InfoPath Forms Services

Supporting comments

Supporting comments for Compliance confirmation

4 SAVE, SUBMIT, APPROVE & CANCEL

4.1 Save

Whenever you update a form you need to click 'Save & Next' to save that information. If you update the details on the PI tab and then click on the 'Key staff' tab, any information entered on the PI form will be lost.

If you want to complete the process at a later time:

- Click 'Save & Next' at the bottom of the form that you are on, and then click on 'Home'.
- If you are on the 'Submit/Cancel' form you should click 'Save for later'. This will save the application and take you back to the summary tab.

You can always check the progress via the summary tab. The 'Status' column shows who is working on the change

This picture shows that the annual compliance process has been initiated, but that no changes have yet been made:

The screenshot displays the LLOYD'S ATLAS interface. At the top, the header shows 'LLOYD'S ATLAS' and a user session 'oracle.700004@lloyds.com | Logout'. Below the header is a navigation bar with 'HOME' and 'USER GUIDE' links. The main content area is titled 'Kealley Insurance Brokers, Inc (109043QOU)' and features three tabs: 'Summary', 'Details', and 'Documents'. The 'Summary' tab is active, showing a summary of coverholder tasks, information, and permissions. A 'Tasks' section includes a dropdown menu set to 'Ongoing' and a table with the following data:

Task/Change	Lloyd's broker	Managing agent	Status	Date submitted	Last status change
Annual Compliance See all Changes...	-	-	With Coverholder (Change Started)	-	28/Aug/2009

Below the table is a 'Permissions' section with expandable items: 'Classes of business', 'Regions', and 'Restrictions to managing agents permitted to lead binding authorities'. To the right, the 'Contact details' section provides full details for the company, including PIN: 109043QOU, trading address: 1900 Wright Place Suite 215, San Francisco, California 92008, U S A, and contact information: Tel: 415 344 0800, queries@kealleyib.com. A note at the bottom indicates '* Tradina/Registered Address mav'.

To continue, click on the blue 'Annual compliance' link.

4.2 Submit

When you are ready to submit your form, tick the box to confirm you have read the terms and conditions. This will allow you to select the 'submit' button.

Kealley Insurance Brokers, Inc (109043QOU)

Change sections

- Stakeholders ✓
- Company information ✓
- Ownership ✓
- Key staff ✓
- Professional indemnity ✓
- Licences ✓
- Financials ✓
- Bank accounts ✓
- Reputation and standing ✓
- Submit/Cancel**

Submit/Cancel

Annual compliance declaration

I/We hereby declare that the information given in this compliance questionnaire for binding authorities is true and complete and agree to it being provided to the Underwriters..

I/We also undertake to immediately advise my/our Lloyd's broker of any material changes to the information stored on Atlas. This undertaking is to be a continuous obligation.

I/We hereby declare to abide by all terms and conditions stated in the Binding Authority Agreement(s) issued by Lloyd's Underwriters during the period of cover.

I/We hereby declare that the company and staff hold all the licences required to enter into contracts of insurance on behalf of Underwriters, act as an insurance intermediary and act as a Lloyd's coverholder.

I have read and accept the change declaration and the terms of this change.

Your application will appear in your 'Ongoing' task list and will also move to your selected broker's 'task' list.

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oracle.700004@lloyds.com | Logout

HOME
USER GUIDE

Kealley Insurance Brokers, Inc (109043QOU)

Summary
Details
Documents

Summary of coverholder tasks, information and permissions. See 'Details' tab for further information.

Tasks

Ongoing ▾

Task/Change	Lloyd's broker	Managing agent	Status	Date submitted	Last status change
Annual Compliance See all Changes...	Kealley & Co	-	With Broker (for Approval)	01/Sep/2009	01/Sep/2009
Professional Indemnity	-	-	Waiting	-	01/Sep/2009

Permissions

- Classes of business
- Regions
- Restrictions to managing agents permitted to lead binding authorities

Contact details

Full details

PIN: 109043QOU
 *Trading address:
 1900 Wright Place
 Suite 215
 San Francisco
 California
 92008
 U S A

Tel: 415 344 0800
 queries@kealleyib.com
 * Trading/Registered Address may be different from the Postal address

Your broker should check the information entered and if they are satisfied with the information they can click 'Approve'. If the broker would like you to amend the information they will need to 'Return' the application to you. If they do not want you to submit this annual compliance and want to completely cancel the application they should click on 'Reject' or 'Cancel'

Kealley Insurance Brokers, Inc (109043QOU)

Change sections	Approve/Reject/Return
Stakeholders ✓	<p>Annual compliance declaration</p> <p>I/We hereby declare that the information given in this compliance questionnaire for binding authorities is true and complete and agree to it being provided to the Underwriters..</p> <p>I/We also undertake to immediately advise my/our Lloyd's broker of any material changes to the information stored on Atlas. This undertaking is to be a continuous obligation.</p> <p>I/We hereby declare to abide by all terms and conditions stated in the Binding Authority Agreement(s) issued by Lloyd's Underwriters during the period of cover.</p> <p>I/We hereby declare that the company and staff hold all the licences required to enter into contracts of insurance on behalf of Underwriters, act as an insurance intermediary and act as a Lloyd's coverholder.</p> <p><input checked="" type="checkbox"/> I have read and accept the change declaration and the terms of this change.</p> <p style="text-align: right;"> <input type="button" value="Approve"/> <input type="button" value="Reject"/> <input type="button" value="Return"/> <input type="button" value="Cancel change"/> </p>
Company information ✓	
Ownership ✓	
Key staff ✓	
Professional indemnity ✓	
Licences ✓	
Financials ✓	
Bank accounts ✓	
Reputation and standing ✓	
Approve/Reject	

4.3 Approve

When the Delegated Authorities Team has approved the Annual Compliance, the application will appear in the 'Completed' task list of the coverholder and selected broker. It does not appear in the task list of any other broker or managing agent with an interest in that coverholder. They will be able to see when Annual Compliance was last completed by looking at the 'Details' section.

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HOME USER GUIDE

Kealley Insurance Brokers, Inc (109043QOU)

Summary **Details** Documents

View details by selecting the relevant sections from the left hand menu.

Details sections	Annual Compliance
Company information	<p>The annual compliance process can be completed by the coverholder or a Lloyd's broker on behalf of the coverholder at any time through out the year. If completed by the Lloyd's broker a signed copy of the most recent annual compliance questionnaire must be uploaded.</p> <p>Last annual compliance submitted by: Coverholder</p> <p>Last annual compliance completion date: 01/Sep/2009</p> <p>Annual compliance due date: 01/Sep/2010</p> <p style="text-align: right;"><input type="button" value="Begin annual compliance"/></p>
Relationships	
Classes of business	
Regions	
Annual compliance	
Professional indemnity	
Bank accounts	
Financial information	
Licences	
Key staff	
Ownership	

4.4 Cancel

When you select 'Cancel change' you are not cancelling the last changes made, but the whole application. Read the instructions carefully before you select this option.

The screenshot shows the 'Annual compliance declaration' form. On the left, a navigation menu lists sections: Stakeholders, Company information, Ownership, Key staff, Professional indemnity, Licences, Financials, Bank accounts, Reputation and standing, and Submit/Cancel. The 'Submit/Cancel' section is highlighted. The main content area contains three paragraphs of text, each starting with 'I/We hereby declare...'. Below the text is a checkbox: I have read and accept the change declaration and the terms of this change. A red error message states: 'As there are incomplete forms in the change it cannot be submitted for approval.' At the bottom right are buttons for 'Submit', 'Save for later', and 'Cancel change'. A 'Supporting comments' section is visible at the bottom.

A 'Windows Internet Explorer' dialog box is overlaid on the form. It contains the following text:

Are you sure you want to terminate this application?

If you wish to terminate this application, please include the reason for termination under "Supporting comments". To do this, click on "Cancel" and then use the "Add comment" button to enter the reason for termination.

Buttons: OK, Cancel

This screenshot is identical to the one above, showing the 'Annual compliance declaration' form and the 'Cancel change' button. However, the dialog box is different. It contains the following text:

WARNING - PLEASE READ THIS MESSAGE VERY CAREFULLY - You are about to terminate this application. This will mean that all the data you have keyed in, and any documents you have added in connection with this application will be lost.

If you click on "OK" you will not be able to resume this application, in which case to pursue this application you, or the person who created it will need to start afresh.

Do you want to continue with the termination?

Buttons: OK, Cancel