



Referral criteria

Some applications and tasks will require reviews by internal Lloyd’s teams before they can be formally submitted and approved. These could be based on territorial or delegated authority referrals.

The sponsoring managing agent will need to identify if an application or task meets any of the following criteria. Where any of the following are met, the sponsoring managing agent should contact the relevant Lloyd’s contact, with the additional information, who will facilitate these further discussions. These referrals are required to be completed before the application/task (attestation) is submitted to Lloyd’s and whilst the sponsoring managing agent is carrying out their due diligence on the entity.

Please note that the referrals listed below, can be categorised into 2 types:

Application and change of permissions referrals	These are the high risk features that Lloyd’s continues to need to approve before an application or change of permission can be formally agreed on ATLAS
Delegated Authority Operational checks	These are the other operational tasks that Lloyd’s DA team checks (but not all are related to the coverholder approved status).

For more information on the Country Manager process and for details on Country Manager review requirements for countries not listed in this referral criteria document, please visit the following link [Delegated Authority Referrals for Country Managers](#)

Territorial Referrals



Applicable to: new coverholder applications, branches, service companies, regional extensions and Class of business tasks

For territories listed within this referral criteria, **Managing Agents** must use the table below to understand if they are required to contact the relevant Lloyd's Country Manager for all new coverholder applications, branches and service company applications. These territories operate within heightened regulatory environments and Country Manager involvement is essential to ensure alignment with local licensing rules, regulatory expectations, market access requirements and distribution considerations.

For the territories listed below, please provide the additional information when engaging with the relevant Country Manager. Please note, the details within the Atlas application/task must be filled in before reaching out.

For any new classes of business or regional extensions (including those submitted as part of an application) to be written in the territories listed below, Country Manager approval **must** be obtained before the task request is formally submitted on Atlas. When seeking approval, all required additional information **must** be provided.

Failure to provide the necessary information will result in tasks being returned or unnecessary delays in the referral process.

Please ensure you check Crystal+ for any regulatory requirements and details of Lloyd's licences.

Regional extensions are purely for Insurance business. If you are looking to add a regional extension for reinsurance business only, this falls under a reinsurance class of business and not a regional extension.



Territory	Reason	Additional information required	Country Manager Review required?											
Australia	Highly regulated country.	<ul style="list-style-type: none"> • Details of the product or classes that the coverholder will handle in respect of Australia • Details of distribution method and target markets • Details of expect policy numbers • Copy of proposed policy wording to be issued in Australia [PDF] Download Policy Wording Checklist Australia 2021 <p>Please note, for consumer business in Australia we need to ensure Lloyd's Australia is appropriately resourced for complaints prior to us approving the applications.</p> <p>Please note, any coverholder not domiciled in Australia cannot be approved for a regional extension to write retail insurance. Please refer to Crystal to identify a retail client.</p> <p>For all class of business tasks relating to Consumer Business, these must be referred to Lloyd's Australia. Non consumer classes of business, please completed the wording checklist and notify Lloyd's Australia. They will take an informed decision if a further review is required and confirm back to you.</p>	<table border="1"> <tr> <td data-bbox="1644 405 1832 464">Full application</td> <td data-bbox="1832 405 2056 464">Yes</td> </tr> <tr> <td data-bbox="1644 464 1832 523">Branch</td> <td data-bbox="1832 464 2056 523">No</td> </tr> <tr> <td data-bbox="1644 523 1832 582">Service company</td> <td data-bbox="1832 523 2056 582">Yes</td> </tr> <tr> <td data-bbox="1644 582 1832 858">Class of business</td> <td data-bbox="1832 582 2056 858"> COBS relating to consumer business – Yes COBs relating to non-consumer business – notify CM. CM will advise within 5 working days </td> </tr> <tr> <td data-bbox="1644 858 1832 1134">Regional extension</td> <td data-bbox="1832 858 2056 1134"> Regions relating to consumer business – Yes Regions relating to non-consumer business – notify CM. CM will advise within 5 working days </td> </tr> </table>	Full application	Yes	Branch	No	Service company	Yes	Class of business	COBS relating to consumer business – Yes COBs relating to non-consumer business – notify CM. CM will advise within 5 working days	Regional extension	Regions relating to consumer business – Yes Regions relating to non-consumer business – notify CM. CM will advise within 5 working days	
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New Zealand	Highly regulated country.	<ul style="list-style-type: none"> • Details of the product or classes that the Coverholder will handle in respect of New Zealand. • Details of distribution method and target markets • Details of expect policy numbers • Copy of proposed policy wording to be issued in New Zealand 	<table border="1"> <tr> <td data-bbox="1644 1171 1832 1230">Full application</td> <td data-bbox="1832 1171 2056 1230">Yes</td> </tr> <tr> <td data-bbox="1644 1230 1832 1289">Branch</td> <td data-bbox="1832 1230 2056 1289">No</td> </tr> <tr> <td data-bbox="1644 1289 1832 1401">Service company</td> <td data-bbox="1832 1289 2056 1401">Contact Country Manager, they will advise within 5 working days</td> </tr> </table>	Full application	Yes	Branch	No	Service company	Contact Country Manager, they will advise within 5 working days					
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<p>Canada</p>	<p>Highly regulated country with different regulations per province. Applicants (i.e. open market correspondents; new coverholders; and coverholders seeking territorial extensions) are required to engage with Lloyd’s Canada for applicant interview. Applications require Country Manager approval.</p>	<p>For applications where the coverholder is domiciled in Canada please complete the following form Canadian CH Questionnaire</p> <p>Branch applications We only require referrals for a branch application in new provinces or territories to the already approved office, to be able to validate appropriate licenses exist. For this scenario only please complete this form Branch Canadian CH Questionnaire</p> <p>For coverholders domiciled outside of Canada, requesting a regional extension to Canada, the following form must be provided CH Extension Questionnaire</p> <p>Please note, a Lloyd’s approved and licensed CANADIAN intermediary is required without exception.</p>	<table border="1"> <tr> <td>Full application</td> <td>Yes</td> </tr> <tr> <td>Branch</td> <td>Contact Country Manager, they will advise within 5 working days</td> </tr> <tr> <td>Service company</td> <td>Contact Country Manager, they will advise within 5 working days</td> </tr> <tr> <td>Class of business</td> <td>Yes - for Auto classes only</td> </tr> <tr> <td>Regional extension</td> <td>Yes</td> </tr> </table>	Full application	Yes	Branch	Contact Country Manager, they will advise within 5 working days	Service company	Contact Country Manager, they will advise within 5 working days	Class of business	Yes - for Auto classes only	Regional extension	Yes	
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		<p>These documents must be provided when reaching out to Lloyd's Canada. No conversations can be had without this information.</p> <p>Applicants must participate in an interview with Lloyd's Canada staff and will be provided with instructions to ensure compliant business practices in Canada.</p> <p>Class of business For classes of business tasks only, please refer requests for auto classes only. NOTE - CH may only conduct business in jurisdictions where they hold the appropriate licenses.</p>											
<p>Singapore</p>	<p>Highly regulated country.</p> <p>Lloyd's Asia holds responsibility for the regulatory oversight of coverholder appointments made by service companies in Singapore and supports the market in complying with the relevant regulatory requirements.</p> <p>Note 1: Lloyd's managing agents operating from London are not permitted to grant binding authority agreements to coverholders operating in Singapore as such appointments can only be done by Lloyd's Asia service companies in Singapore.</p> <p>Note 2: Non-Singapore domiciled coverholders must note there should</p>	<p>Contact: LloydsAsiaCompliance@lloyds.com Must include: "Coverholder Name and Pin – [Request Type]" in your subject email for our ease of reference.</p> <p>New Coverholders in Singapore</p> <ul style="list-style-type: none"> For a new coverholder seeking to establish operations in Singapore, additional requirements apply. These include an interview with the Lloyd's Asia CEO and submission of a detailed business plan. Lloyd's Asia must also be notified if any syndicates other than the sponsoring service company will be supporting the business. Please contact Lloyd's Asia for further guidance on these information requirements. The Lloyd's Asia Service Company must make the 14 days prior notification to the MAS (see attached form). <p>Regional Extensions of Coverholder into Singapore for Managing Agents</p>	<table border="1"> <tr> <td>Full application</td> <td>Yes</td> </tr> <tr> <td>Branch</td> <td>Contact Country Manager, they will advise within 5 working days</td> </tr> <tr> <td>Service company</td> <td>Yes</td> </tr> <tr> <td>Class of business</td> <td>Contact Country Manager, they will advise within 5 working days</td> </tr> <tr> <td>Regional extension</td> <td>See previous column</td> </tr> </table>	Full application	Yes	Branch	Contact Country Manager, they will advise within 5 working days	Service company	Yes	Class of business	Contact Country Manager, they will advise within 5 working days	Regional extension	See previous column
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	<p>be no solicitation of business and there should be no Singapore based broker in the chain unless regulatory approval is obtained.</p>	<ul style="list-style-type: none"> • Where an overseas coverholder seeks a regional extension to write business in Singapore for a Managing Agent, and has a related entity located in Singapore, this arrangement must be referred to Lloyd's Asia for review. • A referral to Lloyd's Asia is not required where the coverholder does not solicit business in Singapore. <p>Non-Singapore Coverholder appointment by Lloyd's Asia Service Company</p> <ul style="list-style-type: none"> • If an overseas coverholder has a Lloyd's Asia service company participating in the binder, this must be referred to Lloyd's Asia for approval. The Lloyd's Asia Service Company must make the 14 days prior notification to the MAS (see attached form). <p>Please contact Lloyd's Asia for further guidance on the above information requirement</p>													
<p>Hong Kong</p>	<p>Highly regulated country. Alongside full applications, branch applications, service company, regional extensions and class of business, referral is also required for Permitted Lead MA Relationships for CH's domiciled in Hong Kong</p>	<ul style="list-style-type: none"> • Details of the product or classes that the Coverholder will handle in respect of Hong Kong. 	<table border="1"> <tr> <td>Full application</td> <td>Yes</td> </tr> <tr> <td>Branch</td> <td>Contact Country Manager, they will advise within 5 working days</td> </tr> <tr> <td>Service company</td> <td>Contact Country Manager, they will advise within 5 working days</td> </tr> <tr> <td>Class of business</td> <td>Yes</td> </tr> <tr> <td>Regional extension</td> <td>Yes</td> </tr> <tr> <td>Relationship Request</td> <td>Yes</td> </tr> </table>	Full application	Yes	Branch	Contact Country Manager, they will advise within 5 working days	Service company	Contact Country Manager, they will advise within 5 working days	Class of business	Yes	Regional extension	Yes	Relationship Request	Yes
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Switzerland	<p>A highly regulated country with specific requirements mandating the use of a Lloyd's approved intermediary under the direct or indirect supervision of the Swiss Financial Market Supervisory Authority (FINMA).</p> <p>The categories of intermediaries entitled to deal directly with Swiss insureds are:</p> <p><u>In Switzerland</u> So-called Lloyd's Swiss Brokers approved as (1) either Lloyd's Open Market Correspondents with an entry in the FINMA Register for insurance intermediaries or (2) Lloyd's Coverholders with an entry in the Lloyd's Market Directory, in accordance with the terms set for the Lloyd's license by the Swiss Federal Council decision of 31 October 1947.</p> <p><u>In the UK (within the scope of the BSFA)</u> UK-based Lloyd's Brokers, registered on the FINMA public register for insurance intermediaries; or FCA approved Lloyd's coverholders; both within the scope of the BSFA framework.</p> <p>The categories of intermediaries not entitled to deal directly with Swiss insureds are:</p>	<ul style="list-style-type: none"> • Does the applicant wish to deal directly with Swiss insureds? • Does the applicant wish to deal with Swiss insureds through other intermediaries? • Please provide the full legal name and, where applicable, the FINMA registration number of all potential intermediaries (a minimum of one named legal entity is required for approval). • Confirm that you will comply with the submission of all data and documents relating to Swiss regulated insurance business as set out in the attached e-alert Switzerland: Regulatory Compliance – Article 19 and Market and Market Briefing • Confirm that you have read and are in scope of the BFSA and will comply with requirements set out in the Agreement. • Confirm that you will abide by the guidelines for firms that are providing services under the BFSA published by The Prudential Regulation Authority (PRA) and FCA jointly. 	<table border="1"> <tr> <td>Full application</td> <td>Yes</td> </tr> <tr> <td>Branch</td> <td>Contact Country Manager, they will advise within 5 working days</td> </tr> <tr> <td>Service company</td> <td>Contact Country Manager, they will advise within 5 working days</td> </tr> <tr> <td>Class of business</td> <td>Yes</td> </tr> <tr> <td>Regional extension</td> <td>Yes</td> </tr> </table>	Full application	Yes	Branch	Contact Country Manager, they will advise within 5 working days	Service company	Contact Country Manager, they will advise within 5 working days	Class of business	Yes	Regional extension	Yes
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	<p><u>In the UK (outside the scope of the BSFA)</u> All UK-based intermediaries outside the scope of the BSFA are not permitted to deal with Swiss insureds directly.</p> <p><u>Rest of the World</u> All intermediaries domiciled in the rest of the world (including UK-based intermediaries outside the scope of the BSFA) are not permitted to deal with Swiss insureds directly.</p> <p>The Delegated Authorities Team will reject an application from a non-Swiss Lloyd's Coverholder who is not authorised to deal directly with Swiss insureds.</p> <p>If the applicant wishes to trade as a wholesaler through Lloyd's Swiss Brokers, the complete legal name and, where applicable, the FINMA registration number, of all such Lloyd's Swiss Brokers must be identified and attached to the application.</p> <p>The applicant should check who is or is not a Lloyd's Swiss Open Market Correspondent or Lloyd's Swiss Coverholder by searching the corresponding Market Directories or by referring to Lloyd's Swiss office.</p>		
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<p style="text-align: center;">South Africa</p>	<p>Lloyd's South Africa require oversight of all coverholder applications and regional extensions as the regulator requires us to evidence effective oversight of our coverholders.</p> <p>Authorisation in South Africa by the prudential regulator is for both insurance and reinsurance business.</p> <p>The provisions in the Insurance Act, 2017 in South Africa state, 'insurance business conducted in the Republic' means insurance business relating to any (a) risk of a policyholder residing or located in the Republic irrespective of where the risk is located and includes any placement of insurance business through a person that provides binder functions referred to in section 49A(1) of the Long-term Insurance Act, 1998, or section 48A(1) of the Short-term Insurance Act, 1998, on behalf of Lloyd's or a Lloyd's underwriter; and (b) risk emanating in the Republic irrespective of where the policyholder resides or is located."</p>	<p style="text-align: center;">Details of the product or classes that the Coverholder will handle in respect of South Africa.</p> <p>For South African insurance business, the following information must be noted:</p> <ol style="list-style-type: none"> In terms of the regulations, under the Short-term Insurance Act in South Africa, risk transfer occurs for insurance business when premium is paid by the policyholder to the local intermediary. Premium Payment Warranty clauses can therefore not apply to South African business; In the Lloyd's context, for the purposes of compliance with the premium collection regulations, the Lloyd's broker is deemed to be the insurer (where premium is paid to the Lloyd's broker by the local Lloyd's Open Market Correspondent (OMC)) in terms of an Exemption that the conduct regulator in South Africa (FSCA) granted to Lloyd's; Local intermediaries must instruct the bank to pay the Lloyd's broker within the 15-day period after the end of the month in which the premium was received, in terms of the Exemption. <p>In view of the above, please therefore provide us with the following information:</p> <ol style="list-style-type: none"> Please confirm whether the business will be accessed through local Lloyd's OMCs? How will the premium be paid? Kindly provide us with the details in terms of the process as the above regulatory requirements relating to premium collection are relevant here if the premium is being paid by a local intermediary (the local OMC). 	<table border="1"> <tr> <td>Full application</td> <td>Yes</td> </tr> <tr> <td>Branch</td> <td>Contact Country Manager, they will advise within 5 working days</td> </tr> <tr> <td>Service company</td> <td>Contact Country Manager, they will advise within 5 working days</td> </tr> <tr> <td>Class of business</td> <td>No</td> </tr> <tr> <td>Regional extension</td> <td>Contact Country Manager, they will advise within 5 working days</td> </tr> </table>	Full application	Yes	Branch	Contact Country Manager, they will advise within 5 working days	Service company	Contact Country Manager, they will advise within 5 working days	Class of business	No	Regional extension	Contact Country Manager, they will advise within 5 working days
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		3. How would a claim be dealt with? For South African policyholders, service of suit for Lloyd's underwriters is at the local representative office with my details as the Representative.											
Israel	Highly regulated country with specific laws regarding policy wordings, specific classes of business and claims handling.	<ul style="list-style-type: none"> • Details of the product or classes that the Coverholder will handle in respect of Israel. • Confirmation that the policy wording intended to be used in Israel is approved by the local regulator. 	<table border="1"> <tr> <td>Full application</td> <td>Yes</td> </tr> <tr> <td>Branch</td> <td>Contact Country Manager, they will advise within 5 working days</td> </tr> <tr> <td>Service company</td> <td>Contact Country Manager, they will advise within 5 working days</td> </tr> <tr> <td>Class of business</td> <td>Yes</td> </tr> <tr> <td>Regional extension</td> <td>Yes</td> </tr> </table>	Full application	Yes	Branch	Contact Country Manager, they will advise within 5 working days	Service company	Contact Country Manager, they will advise within 5 working days	Class of business	Yes	Regional extension	Yes
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United Arab Emirates	<p>Highly regulated country, we have no licence to write insurance in or from this country. Any business to be written in or from this country requires detailed discussions with the regional representative.</p> <p>The following information should be provided:</p> <p>Lloyd's underwriters may not appoint coverholders domiciled in the UAE (excluding DIFC) for either insurance or reinsurance business. Non-domiciled coverholders are permitted write reinsurance business from</p>	<p>Lloyd's underwriters looking to grant a binding authority to a coverholder located in the UAE (DIFC) will need to provided Lloyd's with the following additional information to the coverholder application:</p> <ul style="list-style-type: none"> • Details of the product or classes that the Coverholder will handle in respect of UAE. • Details of how local taxes and charges will be paid. • Examples of the policy wordings • Details of key staff that will be underwriting business in DIFC 	<table border="1"> <tr> <td>Full application</td> <td>Yes</td> </tr> <tr> <td>Branch</td> <td>Contact Country Manager, they will advise within 5 working days</td> </tr> <tr> <td>Service company</td> <td>Contact Country Manager, they will advise within 5 working days</td> </tr> <tr> <td>Class of business</td> <td>Yes</td> </tr> <tr> <td>Regional extension</td> <td>Yes</td> </tr> </table>	Full application	Yes	Branch	Contact Country Manager, they will advise within 5 working days	Service company	Contact Country Manager, they will advise within 5 working days	Class of business	Yes	Regional extension	Yes
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	<p>outside the territory. As Lloyd's is currently only licensed on a Reinsurance basis in this region, any coverholder looking to expand their permissions into UAE will need approval for Reinsurance (World-Wide) on Atlas and NO regional extension to the UAE is required at present. Please check Crystal for further information about any class specific insurance exceptions and regulatory changes.</p> <p>Lloyd's underwriters can appoint coverholders in the DIFC to write insurance of DIFC risks and non-UAE risks (subject to any restrictions and in compliance with any requirements governing the insurance of the risk in the jurisdiction in which that risk is situated), and reinsurance of DIFC, UAE and non-UAE risks. Coverholders must be authorised by the Dubai Financial Services Authority (DFSA) be used.</p>										
Lloyd's Europe	<p>Europe A is the regional permission intended for risks that are to be written on Lloyd's Europe paper via Lloyd's Insurance Company S.A (Lloyd's Europe). A risk must be written on Lloyd's Europe paper under a Coverholder Appointment Agreement (CAA) if the risk location is in the EEA and/or a policyholder is domiciled in</p>	<p>When requesting Europe A, please provide the following information in the comments section of the ATLAS task:</p> <ul style="list-style-type: none"> • A list of territories the risks will be written from • Confirmation that all relevant regulators of those territories have been notified of the Coverholders intention to exercise passporting rights (note: this may be checked against the registers of those regulators if applicable). 	<table border="1"> <tr> <td>Full application</td> <td>Contact Country Manager, they will advise within 5 working days</td> </tr> <tr> <td>Branch</td> <td>No</td> </tr> <tr> <td>Service company</td> <td>No</td> </tr> <tr> <td>Class of business</td> <td>No</td> </tr> </table>	Full application	Contact Country Manager, they will advise within 5 working days	Branch	No	Service company	No	Class of business	No
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	<p>the EEA. Only risks with a risk location or policyholder domiciled in the EEA, Switzerland, UK, Cyprus and Norway will be able to use this regional approval for direct business. For reinsurance, please refer to Crystal+ for additional guidance and regulatory exceptions and changes.</p> <p>A coverholder is automatically approved to write risks from its own domicile, however an EEA domiciled coverholder does not automatically gain Europe A as a regional permission once approved. If a coverholder intends to bind insurance originating from EEA territories other than its own territory, it will need to request Europe A as a regional permission. This is facilitated through the exercising of EU passporting rights. The coverholder can only write business in the territories they have the passporting rights to.</p> <p>There is no need to ask for Lloyd's Europe's permission to add 'Europe A' onto the Atlas profile of a EEA domiciled Coverholder (this includes UK reverse branches of EEA entities), the task can be sent in onto Atlas without pre-approval from Lloyd's Europe.</p>		<table border="1"><tr><td data-bbox="1641 300 1832 360">Regional extension</td><td data-bbox="1832 300 2058 360">No</td></tr></table>	Regional extension	No
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Lloyd's China	As Lloyd's China is an insurance company it requires the process to stay as it was before due to the local regulators.	Details of the product or classes that the Coverholder will handle in respect of China. Our review will then be specifically tailored depending on the detail provided.	Full application	Yes
			Branch	Yes
			Class of business	Yes
India	<p>For GIFT City Lloyd's IFSC (GIFT) needs to approve the service company under the regulations and register it with the regulator.</p> <p>For India generally, Lloyd's India needs to submit the service company application to the regulator, IRDAI for approval.</p>	<p>Details of the product or classes that the service company will handle in respect of India. Please view the Guide to setting up a service company in India for further details on the documentation requirements. India - Lloyd's</p>	Service company	Yes
			Service company branch	Yes
			Class of business	No



Delegated Authority Referrals

Type: Delegated Authorities Operational Checks

The areas listed below will require involvement from the Delegated Authority team who will be able to provide support and guidance on these topics. These areas are ongoing considerations which will require involvement from Lloyd's Delegated Authority team. Should your request fall into any of these requirements please reach out to Coverholders@lloyds.com.

Delegated Authorities Operational Checks	Reason	What Lloyd's will need to check
Year of account transfers	As per IDA rules Legal and processing implications.	<ul style="list-style-type: none">• UMR• Inception date of the binding authority• Detailed rationale as to why the MA is requesting to move it to another year of account• Whether any risks have already been written in the previous year of account• If so, how many risks• Is this in relation to Lloyd's Europe business
Sub Delegation	Lloyd's appetite for sub-delegation remains very low because of the known risks arising from extended distribution chains. We will, however, consider individual applications to permit coverholders to sub-delegate in appropriate limited circumstances, provided suitable, robust controls are in place.	<ul style="list-style-type: none">• Details of the sub delegation proposal will be reviewed. We will arrange a meeting to discuss with the appropriate Lloyd's representatives to discuss further should more information be required.



	<p>Please note it is not possible to consider these types of applications in respect of business to be written through Lloyd's Europe.</p>	
<p>Facility layering</p>	<p>This would cover lineslips and consortia placing binding authorities. It would also include a coverholder using a C&C number to place business. Our appetite for facility layering is low and requires answers to the following questions:</p>	<p>Lineslips & Consortia placing binding authorities:</p> <ul style="list-style-type: none"> • We will need to understand the request for sub-delegation. There are limits on sub-delegation regarding Lloyd's Europe business so please confirm if this involves Lloyd's Europe/CAA business. • We will need to understand the market construct and distribution chain? • How will the followers know they are on risk? What information do they get? Risk / claims / Audit how will it be processed? • Is there value in having a longer chain? Does it cause claims complications? • Any other information you think mitigates the risks of layering. <p>Coverholders using a C&C number to place business:</p> <ol style="list-style-type: none"> 1. Confirmation of whether there will be Company markets participating on the C&C number 2. Confirmation this facility will not be marketed as a Consortium 3. Where will the stamp go down (in which country)? 4. Will there be a Coverholder involved and who will be putting the stamp down? Please provide the Coverholder pin that the stamp will be allocated to. 5. Will the C&C stamp be put down on lineslips? 6. Confirmation this facility will end at 31/12 7. Confirmation of participants and signed lines

Delegated Claim's Administrator (DCA) Referrals



New DCA applications for DCAs operating in the countries below require Country Manager referral prior to being submitted to Lloyd's. See below the information that should be provided when you reach out to that Country Manager.

Failure to provide the required information will result in tasks being returned or a referral taking longer than necessary.

Territories	Reason	What Lloyd's will need to check
Australia and New Zealand	Due to regulatory expectations	<p>Please provide to the Country Manager:</p> <ol style="list-style-type: none"> 1. DCA Legal name 2. Address 3. Australian Financial Services Licence Number (as applicable) 4. Class of business for claims being handled 5. Where claims will be handled 6. Is any part of the process outsourced to overseas? 7. Copy of up-to-date Complaints process/policy 8. Copy of up-to-date Compliance, Risk Management and Governance framework/policy including General Insurance Code of Practice (GICOP) and AFSL obligations and monitoring <p>*Lloyd's Australia and/or Lloyd's New Zealand, will review the information and arrange a call with key contacts to go through local regulatory and Lloyd's Australia/New Zealand requirements (e.g., Deed Poll for GICOP) and get an understanding of the prospective DCA's operations and plans.</p>
Israel	Due to legal and regulatory requirements	Please provide to the Country Manager:



		<ol style="list-style-type: none">1. Confirmation from the DCA that they are aware of the Israeli legal and regulatory requirements regarding insurance claims handling2. The CVs of the individuals that will be managing or handling claims3. Description of the system in place to ensure the DCA is aware of on-going updates of regulatory and legal developments <p>The Country Manager will review the information and arrange a call with the DCA to:</p> <ol style="list-style-type: none">1. Ensure the proposed DCA is aware of the Israeli legal and regulatory requirements regarding insurance claims handling2. Verify the DCA's experience and qualifications in handling insurance claims3. Verify the DCA has a system to ensure the DCA remains updated regarding relevant directives of the Commissioner of Insurance which are published on an ongoing basis
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