

# CoreFiling Pack

## Lloyd's User Guidance

Version 1.0

**18 August 2025**

# CoreFiling Portal

How will the Portal work?

---

## Introducing CoreFiling

- The CoreFiling Reporting Portal is a web-based application that allows filers to submit Solvency UK returns (filings) to Lloyd's on a set schedule
- The **portal** will accept XBRL Solvency UK quarterly and annual returns submissions
- These filing submissions are validated against Bank of England Insurance taxonomy v2.0.1 XBRL specifications and all the latest associated validation rules.

## Access to Environment:

- Access to the CoreFiling Portal is a two step process, requiring:
  - CoreFiling MFA approval (Security)
  - CoreFiling Portal user profiles
- User access guides are available at [Solvency UK - Lloyd's](#)

## Submissions

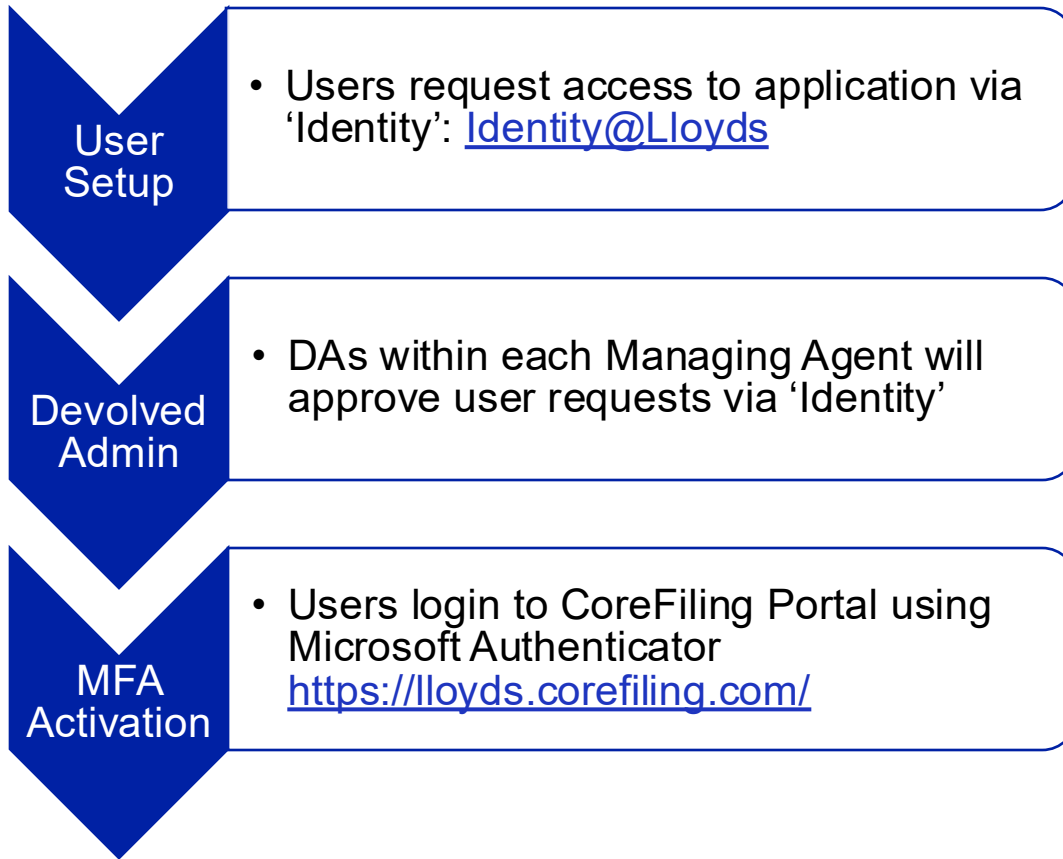
- Submissions will be aligned with the reported business timetable available: [Business timetable - Lloyd's](#)
- The portal obligations will be opened from the first business day following the period end to which the reporting relates.



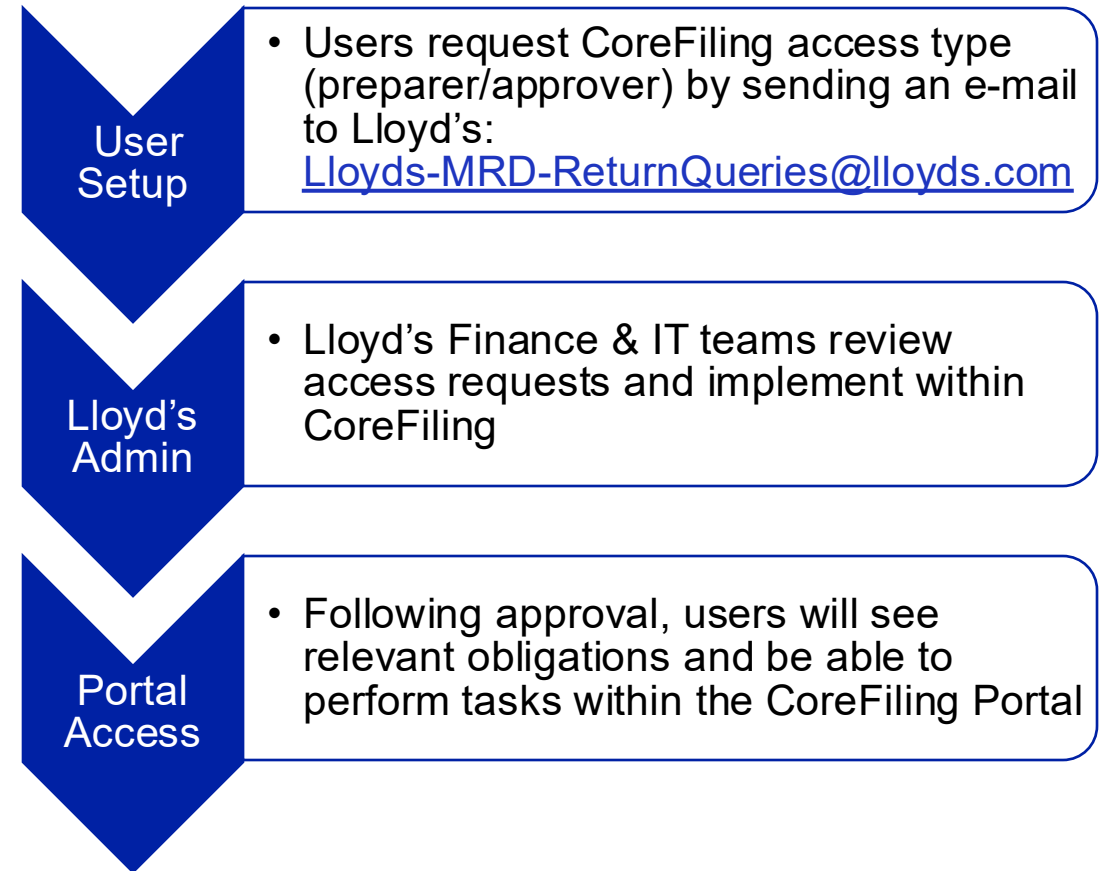
# Lloyd's CoreFiling Access Security

Steps to take if you require access to CoreFiling Portal

## Step 1: Security setup (MFA)



## Step 2: CoreFiling Portal setup



User access guides are available at [Solvency UK - Lloyd's](#)

# User Profiles

Are you a Preparer or Approver? Which profile do you require?

---

## Preparers Profile:

- File preparers are assigned specific obligations (tasks) for their Syndicate for a specific due date
- Preparers can **upload** filings but cannot submit them to Lloyd's
- Preparers can review the validations report and clear errors prior to approvers submission to Lloyd's. This may include re-populating your templates, generating a new XBRL file and uploading it if required.

## Approvers Profile:

- File approvers are assigned specific obligations (tasks) for their Syndicate for a specific due date
- Approvers are responsible for assigning file preparers to specific obligations – see slide 6
- Approvers can review the validations report and clear errors prior to submission to Lloyd's. This may include re-tagging or uploading a new file, if required
- Approvers can **submit** filings directly to Lloyd's
- When an approver clicks the submission button, it serves as confirmation to Lloyd's that any warning validations that are uncleared have been reviewed and accepted.

# Obligations

What are they?

- **Obligations:** Two obligations will be set-up on the CoreFiling portal to facilitate Solvency UK returns submission. Lloyd's require these Solvency UK filings to be submitted by the due date
- These obligations include:
  - XBRL **Annual** Solvency UK Return
  - XBRL **Quarterly** Solvency UK Return
- Next to each obligation you will see the due date and the status of the current submission.

LLOYD'S

Lloyd's UAT

Tafadzwa Gonhi

AIG Jet Syndicate - 2019

Home

Filing Obligations

Filer Guide

Search

Current (2)

Upcoming

Past

You have the following current or overdue obligations:

Form obligation	Reporting frequency	Due date	Uploaded	Submitted	Status	Action
SUK Pilot - Annual 2024		Monday, 30 June 2025			Awaiting upload	⋮
SUK Pilot Testing - Q4 2024		Monday, 30 June 2025			Awaiting upload	⋮

# Allocation of Obligations

Approvers will need to assign obligations to preparers

Current (2) Upcoming Past

You have the following current or overdue obligations:

Form obligation	Reporting frequency	Due date	Uploaded	Submitted	Status	Action
SUK Pilot - Annual 2024		Monday, 30 June 2025			Upload	⋮
SUK Pilot Testing - Q4 2024		Monday, 30 June 2025			Assign preparers	⋮

## To assign obligations to preparers:

- Each approver will be required to assign preparers to each obligation:
  - Via the Approvers obligation screen, filings are shown in either the 'current or upcoming' tabs
  - To allocate > select 3 dots and select 'Assign Preparers'
  - Highlight the preparer from left box and click > to move to right box
  - Decide if you are only assigning this obligation or for future obligations as well
  - Click 'Apply'
  - Preparers will now see the allocated obligation in their 'Home' screen.

Assign preparers to SUK Pilot - Annual 2024 (Monday, 30 June 2025)

Available

Tafadzwa Gonhi

>

Assigned

Assign preparers to SUK Pilot - Annual 2024 (Monday, 30 June 2025)

Available

>

Assigned

Tafadzwa Gonhi

☒ Assign to this obligation only

☐ Assign to this obligation and all future obligations in this series

Apply

Cancel


# Validations

## What are they?

- Validation checks have been configured within the CoreFiling portal and mirror the PRA validations that are built into the latest in-force taxonomy
- Lloyd's has not added any additional custom validations
- There are two categories of PRA validations on CoreFiling portal:

Error (Blocking Validations)


- These indicate critical issues that must be resolved before the submission can be accepted
- Errors typically highlight significant discrepancies or non-compliance with regulatory requirements.



**Blocking validations** will require the file to be corrected and re-uploaded before submission.

Warning Validations


- These suggest potential issues or areas that may need attention but do not prevent the submission from being accepted
- Warnings often point out anomalies or deviations from expected patterns that might require further review.



**Warning validations** need to be reviewed and accepted by the approver before submission.

Fatal Errors

- In addition to the above PRA-specific validations, the CoreFiling portal has a number of standard validations to ensure the format of the file uploaded meets the standard XBRL taxonomy format
- Fatal errors will require the file to be corrected and re-uploaded before submission.



# CoreFiling Portal

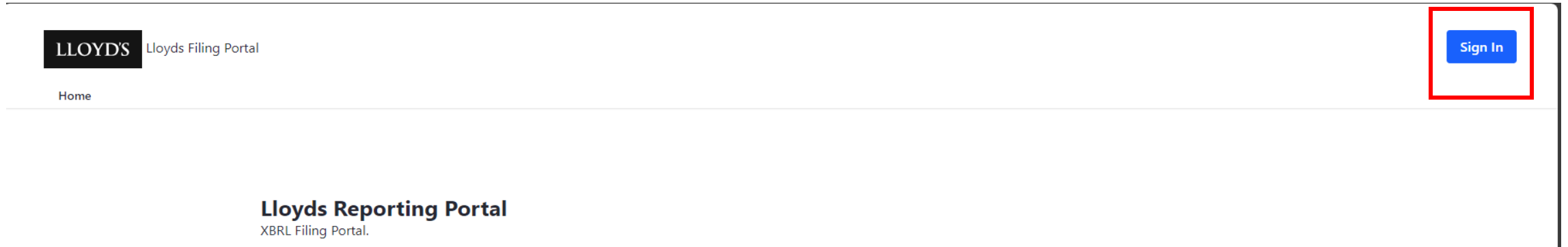
## How to access CoreFiling Portal

---



**Access to via link:** [Home - Lloyd's of London](#)

- Once here you will need to click > 'Sign in' button on the top right of screen.



**Before logging in, two key steps must be completed (refer to slide 3):**

1. Set up Multi-Factor Authentication (MFA) via Identity
2. Set up your profile within CoreFiling (preparer / reviewer)

# CoreFiling Portal – MFA

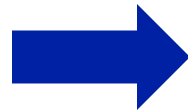
## How to access CoreFiling Portal

- By clicking 'Sign-In' this will take you to the single sign-on area
- Enter Username
- Enter Created Password
- Scan QR in Microsoft Authenticator and enter code (scanning the code is required for first login only, subsequent logins will just require the code to be entered)



Lloyds Filing Portal sign in required.

Sign in with Lloyd's Single sign-on



# Home Screen

Both Preparers and Approvers will have the same home screen

LLOYD'S

Lloyd's

Home

Filing Obligations

Filer Guide

Current (2)

Upcoming

Past

Search

Syndicate you are reporting for

Tafadzwa Gonhi  
AIG Jet Syndicate - 2019

You have the following current or overdue obligations:

Form obligation	Reporting frequency	Due date	Uploaded	Submitted	Status	Action
SUK Pilot Testing - Q4 2024		Monday, 30 June 2025			Awaiting upload	⋮
SUK Pilot Testing - Annual 2024		Monday, 30 June 2025			Awaiting upload	⋮

Required reports to be submitted

Submission Due Date

Report Status

# Upload Submissions

## Preparers upload

To upload a file:

Current (3)UpcomingPast

You have the following current or overdue obligations:

Form obligation	Reporting frequency	Due date	Uploaded	Submitted	Status	Action
SUK Pilot Testing - Annual 2024		Monday, 30 June 2025			<div>Upload</div> <div>Assign preparers</div> <div>...</div>	<div>...</div>
SUK Pilot Testing - Q4 2024		Monday, 30 June 2025				<div>...</div>

Select 3 dots

- Files need to be uploaded with the correct naming convention: (if the naming convention is not right, it will not upload)
  - Annual Submission:**
    - Syndicate number\_**SolvencyUKAnnual**\_Reporting Year
      - Example - 9999\_SolvencyUKAnnual\_2024
  - Quarterly Submission:**
    - Syndicate Number\_**SolvencyUK**\_Reporting Period
      - Example - 9999\_SolvencyUK\_2024Q4
- When submitting **tagged filings** on Lloyd’s portal the following 2 file types will be accepted :
  - .xbrl
  - .zip containing a single .xbrl file.

SUK Pilot Testing - Annual 2024

Monday, 30 June 2025

Upload your filing\*

Accepted file extensions: .xbrl, .zip, .ixbrl, .html

Select

2019\_SolvencyUKAnnual\_2024.xbrl

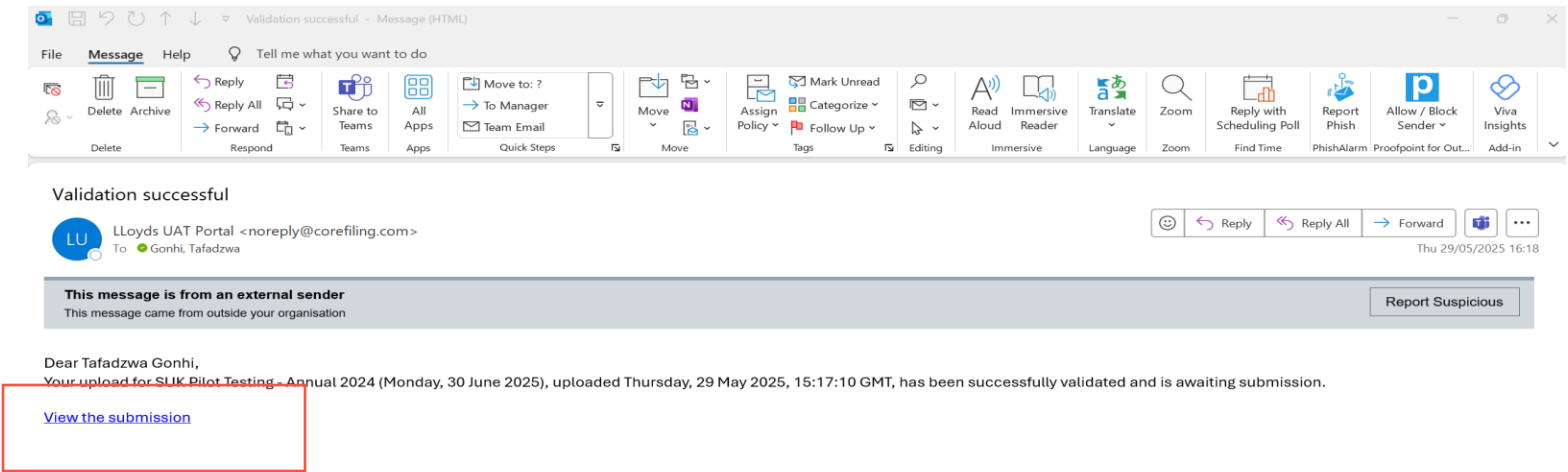
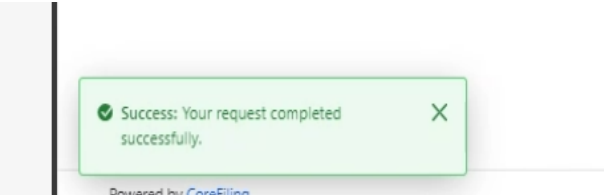
Upload

Cancel

# Successful Upload

## Preparers success

- **If your upload is successful:**
  - You will see a message pop up in the left bottom corner of your screen as **‘success’**
  - The file will then be validated against PRA’s validation rules.
- **Validation success:**
  - You will receive an e-mail to confirm the validation outcome
  - If validation errors/warnings appear, you can review these by clicking on the link via your e-mail
  - Status will also be updated in your obligation screen.



You have the following current or overdue obligations:

Form obligation	Reporting frequency	Due date	Uploaded	Submitted	Status	Action
SUK Pilot Testing - Annual 2024		Monday, 30 June 2025	Thursday, 29 May 2025, 16:17:10 BST		Awaiting submission	⋮
SUK Pilot Testing - Q4 2024		Monday, 30 June 2025			Awaiting upload	⋮

# Submission to Lloyd's

## Approvers submission

- Once Preparers have completed their tasks the submission will require **Approvers** approval to submit to Lloyd's:
  - Via the Approvers obligation screen, you will see filings with status 'awaiting submission'
  - To review validations > select 3 dots and select 'Review'
  - To submit to Lloyd's, click the 3 dots and select 'Submit'.

You have the following current or overdue obligations:

Form obligation	Reporting frequency	Due date	Uploaded	Submitted	Status	Action
SUK Pilot Testing - Annual 2024		Monday, 30 June 2025	Thursday, 29 May 2025, 16:17:10 BST		Awaiting submission	⋮
SUK Pilot Testing - Q4 2024		Monday, 30 June 2025			Awaiting upload	⋮

### Review

#### SUK Pilot Testing - Annual 2024

Due date Monday, 30 June 2025, 23:30

Status Awaiting submission

### VALIDATION

Description	Severity
[R_bv1067];[scope]([t: IR.05.04.01.03, c: C2110;C2120;C2130;C2140;C2150;C2160;C2170;C2180;C2190;C2200;C2210;C2220;C2230;C2240;C2250;C2260]);[not]([sNull]([t: IR.05.04.01.03, r: R1710, z: Z0001) reported as )) or not([sNull]([t: IR.05.04.01.03, r: R1730, z: Z0001) reported as ])	Warning
[R_bv1067];[scope]([t: IR.05.04.01.03, c: C2110;C2120;C2130;C2140;C2150;C2160;C2170;C2180;C2190;C2200;C2210;C2220;C2230;C2240;C2250;C2260]);[not]([sNull]([t: IR.05.04.01.03, r: R1710, z: Z0001) reported as )) or not([sNull]([t: IR.05.04.01.03, r: R1730, z: Z0001) reported as ])	Warning

#### SUK Pilot Testing - Annual 2024

Monday, 30 June 2025

Submit this filing.

# Validation Review

## Sample validation screen

- **If your validation is unsuccessful:**
  - All 'errors' must be cleared ❌
    - This could mean potentially retagging and reupload of file
  - All 'warnings' will require review and correction (if required) ⚠️
  - Any submissions with 'warnings' submitted to Lloyd's will be assumed reviewed and approved by the approver and are appropriate.
  - If upon Lloyd's review the validations are invalid the file will be rejected and the Syndicate will need to resubmit.

- **Sample Validation report via CoreFiling**

< **SUK UAT Testing - Annual**

Re-upload

Due date Thursday, 31 July 2025, 23:30

Status Awaiting submission

VALIDATION

Description	Severity
IR_tv0_6: There is a mismatch between entries in the Content template IR.01.01.01.01 R0070 and the declared filing indicator for template IR.03.02	❌ Error
IR_tv0_7: There is a mismatch between entries in the Content template IR.01.01.01.01 R0080 and the declared filing indicator for template IR.03.03	❌ Error
IR_tv0_21: There is a mismatch between entries in the Content template IR.01.01.01.01 R0200 and the declared filing indicator for template IR.10.01	❌ Error
IR_tv0_28: There is a mismatch between entries in the Content template IR.01.01.01.01 R0250 and the declared filing indicator for template IR.14.01	❌ Error
IR_tv0_64: There is a mismatch between entries in the Content template IR.01.01.01.01 R0672 and the declared filing indicator for template IR.30.05	❌ Error

# Submission Acceptance

## Lloyd’s Approved/Rejected Files

- Once Lloyd’s have received your submissions, we will review your validations. Once reviewed, you will receive a 'Submission accepted' email
- There may be situations where we will ‘reject’ your submission. If your file is rejected, you will receive an e-mail with a reason for you to review. These issues will need to be resolved before re-submitting your files to Lloyd’s.

### Successful submission:

Submission accepted

 Lloyds UAT Portal <noreply@corefiling.com>  
To: Gonhi, Tafadzwa

☺

↩ Reply

↩ Reply All

➡ Forward

📧

⋮

Thu 29/05/2025 16:48

This message is from an external sender  
This message came from outside your organisation

Report Suspicious

Dear Tafadzwa Gonhi,

Your submission for SUK Pilot Testing - Annual 2024 (Monday, 30 June 2025), submitted Thursday, 29 May 2025, 16:36:45 BST, has been accepted.


The reason given was:

Good job!

[View the submission](#)

### Rejected submission:

Submission rejected

 Lloyds UAT Portal <noreply@corefiling.com>  
To: Gonhi, Tafadzwa

☺

↩ Reply

↩ Reply All

➡ Forward

📧

⋮

Thu 29/05/2025 16:52

This message is from an external sender  
This message came from outside your organisation

Report Suspicious

Dear Tafadzwa Gonhi,

Your submission for SUK Pilot Testing - Annual 2024 (Monday, 30 June 2025), submitted Thursday, 29 May 2025, 16:36:45 BST, has been rejected.

The reason given was:

Please review validations relating to your 'IR.30.05.01' return.

[View the submission](#)

Search

You have the following current or overdue obligations:						
Form obligation	Reporting frequency	Due date	Uploaded	Submitted	Status	Action
SUK Pilot Testing - Annual 2024		Monday, 30 June 2025	Thursday, 29 May 2025, 16:17:10 BST	Thursday, 29 May 2025, 16:36:45 BST	Rejected	⋮
SUK Pilot Testing - Q4 2024		Monday, 30 June 2025			Awaiting upload	⋮

# Multiple Syndicate Access

## Managing Agents reporting for multiple syndicates

- If a managing agent is managing multiple Syndicates, there will be an extra screen where the Syndicate can be selected.
- The Syndicates mapped to your managing agent will be available for selection via a drop-down list.
- If a Syndicate is missing from the drop-down list, please email Lloyd's Finance: [lloyds-mrd-returnqueries@lloyds.com](mailto:lloyds-mrd-returnqueries@lloyds.com)
- All other process previously discussed will be the same.

### Note:

- To select a different Syndicate to file, you will need to logout of your account to enable the reselection of the next Syndicate.

# CoreFiling

Select which client to act for:

AIG Jet Syndicate - 2019

AIG Jet Syndicate - 2019

Beazley Furlonge Limited - 2623

Continue

**Tafadzwa Gonhi**

AIG Jet Syndicate - 2019

Notifications

Shared Content

My Submissions

My Workflow Tasks

Account Settings

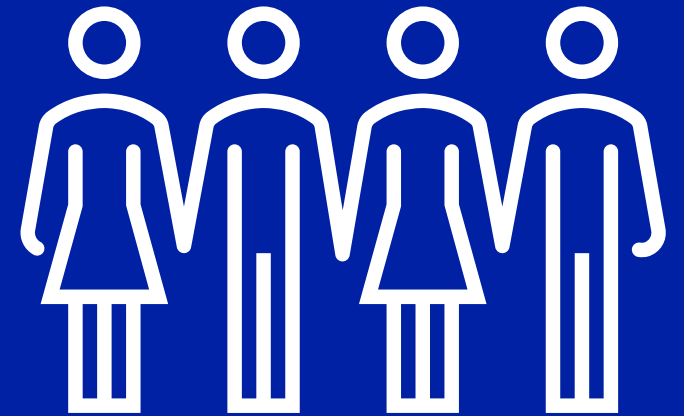
My Connected Applications

My Organisations

My Subscriptions

Sign Out

# Support



# Support

## Where to find help



We will respond to any queries you may have via the following **email**: [lloyds-mrd-returnqueries@lloyds.com](mailto:lloyds-mrd-returnqueries@lloyds.com)



A new dedicated central resource page, can be found via Lloyds.com via this link: [Solvency UK - Lloyd's](#)

All published materials including Lloyd's SUK Reporting Instructions and CoreFiling User Guides, will be made available here.

# Disclaimer

---

This document is not intended for distribution to, or use by, any person or entity in any jurisdiction or country where such distribution or use would be contrary to local law or regulation. It is the responsibility of any person communicating the contents of this document, or any part thereof, to ensure compliance with all applicable legal and regulatory requirements.

The content of this document does not represent a prospectus or invitation in connection with any solicitation of capital by Lloyds. Nor does it constitute an offer by Lloyd's to sell securities or insurance, a solicitation of an offer to buy securities or insurance, or a distribution of securities in the United States or to a U.S. person, or in any other jurisdiction where it is contrary to local law. Such persons should inform themselves about and observe any applicable legal.

This document has been produced by Lloyd's for general information purposes only. While care has been taken in gathering the data and preparing this document, Lloyd's does not make any representations or warranties as to its accuracy or completeness and expressly excludes to the maximum extent permitted by law all those that might otherwise be implied.

Lloyd's accepts no responsibility or liability for any loss or damage of any nature occasioned to any person as a result of the acting or refraining from acting as a result of, or in reliance on, any statement, fact, figure or expression of opinion or belief contained in this document. This document does not constitute advice of any kind.