

# MARKET BULLETIN

REF: Y4578

**Title** Lloyd's Claims Scheme (Combined) and Expansion of Scope of 2010 Claims Scheme under the Claims Transformation Programme

---

**Purpose** To communicate the amendment of schedule 5 of the Lloyd's Claims Scheme (Combined) which brings new risk codes into the scope of the 2010 Claims Scheme.

---

**Type** Event

---

**From** Tom Bolt, Performance Management Director  
Performance Management Directorate

---

**Date** 30 March 2012

---

**Related links** [www.lloyds.com/claimsscheme](http://www.lloyds.com/claimsscheme)

---

Following consultation with the market, the scope of the 2010 Claims Scheme has been expanded to include a number of new risk codes. This Bulletin amends Schedule 5 of the Lloyd's Claims Scheme (Combined) to bring the additional risk codes into scope.

## Background

On 30 September 2011 Lloyd's issued [Market Bulletin Y4522](#) which informed the market of the new Lloyd's Claims Scheme (Combined). A copy of the Lloyd's Claims Scheme (Combined) is attached to that bulletin. The Claims Scheme can also be found on Lloyd's website at [www.lloyds.com/claimsscheme](http://www.lloyds.com/claimsscheme).

Lloyd's Claims Scheme (Combined) consists of two separate Lloyd's Claims Schemes: the 2006 Claims Scheme and the 2010 Claims Scheme. Schedule 5 of the Lloyd's Claims Scheme (Combined) lists the risk codes which are in-scope for the 2010 Claims Scheme.

## Expansion of scope of 2010 Claims Scheme

In [Market Bulletin Y4522](#) Lloyd's indicated its intention to expand the 2010 Claims Scheme over time to include all classes of business. In order to achieve this objective and following consultation with the market, Lloyd's has now selected a further 45 risk codes to which the 2010 Claims Scheme will apply. Those risk codes are highlighted in the amended Schedule 5 attached to the bulletin.

The new risk codes are in-scope for policies and binding authorities incepting on or after 1 July 2012 (see column E and column F of Schedule 5).

The 2010 Claims Scheme continues to apply only to those claims advised via ECF.

Prior to 1 July 2012 Lloyd's will issue a revised "2010 Claims Scheme Process Guidelines". Lloyd's will also provide further market training on the practical application of the 2010 Claims Scheme.

**Reallocation of certain risk codes between classes of business**

The amended Schedule 5 attaching to the Lloyd's Claims Scheme (Combined) also reflects the reclassification by Lloyd's of certain risk codes from the Property (D&F) class of business to Accident and Health. The affected risk codes are PB, P, PC, PF, PN, PU and PZ. These are now shown under Accident and Health but there is no change to the effective date.

**Further Information**

Full details of the Lloyd's Claims Scheme (Combined), including the up to date Schedule 5 showing in-scope risk codes for the 2010 Claims Scheme can be found on Lloyd's website at [www.lloyds.com/claimsscheme](http://www.lloyds.com/claimsscheme).

If you have any questions regarding the above you can contact the project team at: [ClaimsTransformationProject@lloyds.com](mailto:ClaimsTransformationProject@lloyds.com) or by telephone on 0207 327 5900.

## Schedule 5

### Risk Codes for policies incepting on or after 01/01/2010 in 2010 Claims Scheme

<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>
<b>Class</b>	<b>Risk Code</b>	<b>Risk Code Description</b>	<b>Complex Claims Financial Threshold (Lloyd's Share)</b>	<b>Policy Inception Date</b>	<b>Binding Authority Inception Date</b>
Casualty Treaty	<b>XF</b>	NM LIABILITY EXCESS OF LOSS IN USA	£ 250,000	1 January 2010	1 July 2011
Casualty Treaty	<b>XG</b>	NM LIABILITY EXCESS OF LOSS EXCL USA	£ 250,000	1 January 2010	1 July 2011
Casualty Treaty	<b>XM</b>	MOTOR WHOLE ACCOUNT EXCESS OF LOSS	£ 250,000	1 January 2010	1 July 2011
Casualty Treaty	<b>XH</b>	NM LIABILITY EXCESS OF LOSS FOR OCCURRENCE EXCL USA	£ 250,000	1 January 2012	1 January 2012
Marine	<b>B</b>	VSSLS SHIPBLDG ACV LOH AND CONTAINERS TLO EXCL WRO	£ 250,000	1 January 2010	1 July 2011
Marine	<b>G</b>	MARINE LEGAL LIAB ALL OTHER NO CARGO EXCL WRO	£ 250,000	1 January 2010	1 July 2011
Marine	<b>GC</b>	MARINE LEGAL LIAB CLAIMS MADE NO CARGO EXCL WRO	£ 250,000	1 January 2010	1 July 2011
Marine	<b>GX</b>	XOL MARINE LEGAL LIAB EXCL CARGO ALL OTHER EXCL WRO	£ 250,000	1 January 2010	1 July 2011
Marine	<b>O</b>	YACHTS INCL WAR EXCL WRO	£ 250,000	1 January 2010	1 July 2011
Marine	<b>SR</b>	AGG STOP LOSS AND XOL MARINE OUTWARD WHOLE ACCOUNT	£ 250,000	1 January 2010	1 July 2011
Marine	<b>T</b>	VESSELS EXCL SHIPBLDG ACV LOH AND CONTAINERS EXCL	£ 250,000	1 January 2010	1 July 2011

<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>
<b>Class</b>	<b>Risk Code</b>	<b>Risk Code Description</b>	<b>Complex Claims Financial Threshold (Lloyd's Share)</b>	<b>Policy Inception Date</b>	<b>Binding Authority Inception Date</b>
		WRO			
Marine	<b>TS</b>	SHIPBUILDING EXCL ENERGY CONSTRUCTION	£ 250,000	1 January 2010	1 July 2011
Marine	<b>TX</b>	XOL VESSELS SHIPBLDG ACV LOH INCL WAR EXCL WRO - From 01/01/05 also includes business previously coded "OX"	£ 250,000	1 January 2010	1 July 2011
Marine	<b>W</b>	VESSELS WAR AND OR CONFISCATION EXCL BREACH VOYAGES	£ 250,000	1 January 2010	1 July 2011
Marine	<b>WB</b>	VESSELS HULL WAR BREACH VOYAGES ONLY	£ 250,000	1 January 2010	1 July 2011
Marine	<b>CT</b>	ARMOURED CARRIERS AND CASH IN TRANSIT	£ 250,000	1 July 2011	1 July 2011
Marine	<b>FA</b>	FINE ART	£ 250,000	1 July 2011	1 July 2011
Marine	<b>GS</b>	GENERAL SPECIE INCLUDING VAULT RISK	£ 250,000	1 July 2011	1 July 2011
Marine	<b>JB</b>	JEWELLERS BLOCK JEWELLERY ETC INCL ROBBERY – From 01/01/05 also includes business previously coded "FR"	£ 250,000	1 July 2011	1 July 2011
Marine	<b>Q</b>	CARGO WAR AND OR CONFISCATION RISKS ONLY	£ 250,000	1 July 2011	1 July 2011
Marine	<b>RX</b>	XOL HULLS OF AIRCRAFT WAR AND OR CONFIS RISKS ONLY	£ 250,000	1 July 2011	1 July 2011
Marine	<b>V</b>	CARGO ALL RISKS INCL WAR EXCL WRO	£ 250,000	1 July 2011	1 July 2011
Marine	<b>VL</b>	LEGAL LIAB CARGO AND PROP INCL CCC OF ASSURED EXCL WRO	£ 250,000	1 July 2011	1 July 2011
Marine	<b>VX</b>	CARGO ALL RISKS EXCLUDING WAR ONLY RISKS	£ 250,000	1 July 2011	1 July 2011

<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>
<b>Class</b>	<b>Risk Code</b>	<b>Risk Code Description</b>	<b>Complex Claims Financial Threshold (Lloyd's Share)</b>	<b>Policy Inception Date</b>	<b>Binding Authority Inception Date</b>
Marine	<b>WL</b>	WAR ON LAND – From 01/01/05 also includes business previously coded “QL”	£ 250,000	1 July 2011	1 July 2011
Marine	<b>WX</b>	XOL VESSELS WAR AND OR CONFISCATION RISKS ONLY - From 01/01/05 also includes business previously coded “QX”	£ 250,000	1 July 2011	1 July 2011
Marine	<b>X2</b>	MARINE XOL ON XOL INCL WAR	£ 250,000	1 July 2011	1 July 2011
Marine	<b>XE</b>	ENERGY ACCOUNT XOL INCL WAR - From 01/01/05 also includes business previously coded “X5”	£ 250,000	1 July 2011	1 July 2011
Marine	<b>XT</b>	MARINE WHOLE ACCOUNT XOL INCL WAR	£ 250,000	1 July 2011	1 July 2011
Property (D&F)	<b>3T</b>	OVERSEAS LEG TERRORISM MARINE	£ 250,000	1 January 2010	1 July 2011
Property (D&F)	<b>6T</b>	OVERSEAS LEG TERRORISM PROPERTY	£ 250,000	1 January 2010	1 July 2011
Property (D&F)	<b>AG</b>	AGRICULTURAL CROP AND FORESTRY	£ 250,000	1 January 2010	1 July 2011
Property (D&F)	<b>BD</b>	TERRORISM POOL RE	£ 250,000	1 January 2010	1 July 2011
Property (D&F)	<b>CA</b>	ENGINEERING INCL MCHY AND BOILERS CAR AND ENG AR – Risk Code retired with effect from 01/01/2011: Use Risk Codes “CB” or “CC” as appropriate	£ 250,000	1 January 2010	1 July 2011
Property (D&F)	<b>CB</b>	ENGINEERING ANNUAL RENEWABLE INCL CAR EAR MB CPE B&M EEI AND TREATY LOD	£ 250,000	1 January 2010	1 July 2011
Property (D&F)	<b>CC</b>	ENGINEERING SINGLE PROJECT NON RENEWABLE INCL CAR EAR AND TREATY RAD	£ 250,000	1 January 2010	1 July 2011
Property (D&F)	<b>DC</b>	DIFFERENCE IN CONDITIONS	£ 250,000	1 January 2010	1 July 2011

<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>
<b>Class</b>	<b>Risk Code</b>	<b>Risk Code Description</b>	<b>Complex Claims Financial Threshold (Lloyd's Share)</b>	<b>Policy Inception Date</b>	<b>Binding Authority Inception Date</b>
Property (D&F)	<b>HA</b>	HAIL	£ 250,000	1 January 2010	1 July 2011
Property (D&F)	<b>HP</b>	UK HOUSEHOLD BUSINESS	£ 250,000	1 January 2010	1 July 2011
Property (D&F)	<b>LE</b>	LEGAL EXPENSES	£ 250,000	1 January 2010	1 July 2011
Property (D&F)	<b>NL</b>	NUCLEAR LIABILITY	£ 250,000	1 January 2010	1 July 2011
Property (D&F)	<b>NP</b>	NUCLEAR PROPERTY DAMAGE	£ 250,000	1 January 2010	1 July 2011
Property (D&F)	<b>P2</b>	PHYS DAMAGE FOR PRIM LAYER PPTY IN USA EXCL BINDERS	£ 250,000	1 January 2010	1 July 2011
Property (D&F)	<b>P3</b>	PHYS DAMAGE FOR PRIM LAYER PPTY EXCL USA EXCL BINDERS	£ 250,000	1 January 2010	1 July 2011
Property (D&F)	<b>P4</b>	PHYS DAMAGE FOR FULL VALUE PPTY IN USA EXCL BINDERS	£ 250,000	1 January 2010	1 July 2011
Property (D&F)	<b>P5</b>	PHYS DAMAGE FOR FULL VALUE PPTY EXCL USA EXCL BINDERS	£ 250,000	1 January 2010	1 July 2011
Property (D&F)	<b>P6</b>	PHYS DAMAGE FOR XS LAYER PPTY IN USA EXCL BINDERS	£ 250,000	1 January 2010	1 July 2011
Property (D&F)	<b>P7</b>	PHYS DAMAGE FOR XS LAYER PPTY EXCL USA EXCL BINDERS	£ 250,000	1 January 2010	1 July 2011
Property (D&F)	<b>PG</b>	OPERATIONAL POWER GENERATION TRANSMISSION AND UTILITIES EXCL CONSTRUCTION	£ 250,000	1 January 2010	1 July 2011
Property (D&F)	<b>SB</b>	SURETY BOND REINSURANCE - From 01/01/05 also includes business previously coded "FC" or "FS"	£ 250,000	1 January 2010	1 July 2011
Property (D&F)	<b>TC</b>	COMMERCIAL RITC	£ 250,000	1 January 2010	1 July 2011
Property (D&F)	<b>TE</b>	MALICIOUS DAMAGE AND SABOTAGE	£ 250,000	1 January 2010	1 July 2011

<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>
<b>Class</b>	<b>Risk Code</b>	<b>Risk Code Description</b>	<b>Complex Claims Financial Threshold (Lloyd's Share)</b>	<b>Policy Inception Date</b>	<b>Binding Authority Inception Date</b>
Property (D&F)	<b>TO</b>	OVERSEAS STAND ALONE TERROR EXCL "1T" to "8T" & "1E" to "4E"	£ 250,000	1 January 2010	1 July 2011
Property (D&F)	<b>TU</b>	UK STAND ALONE TERRORISM WHICH IS NON POOL RE	£ 250,000	1 January 2010	1 July 2011
Property (D&F)	<b>WA</b>	EXTENDED WARRANTY - From 01/01/05 also includes business previously coded "WS"	£ 250,000	1 January 2010	1 July 2011
Property (D&F)	<b>1E</b>	OVERSEAS LEG TERRORISM ENERGY OFFSHORE PROPERTY	£ 250,000	1 July 2011	1 July 2011
Property (D&F)	<b>2E</b>	OVERSEAS LEG TERRORISM ENERGY OFFSHORE LIABILITY	£ 250,000	1 July 2011	1 July 2011
Property (D&F)	<b>3E</b>	OVERSEAS LEG TERRORISM ENERGY ONSHORE PROPERTY	£ 250,000	1 July 2011	1 July 2011
Property (D&F)	<b>4E</b>	OVERSEAS LEG TERRORISM ENERGY ONSHORE LIABILITY	£ 250,000	1 July 2011	1 July 2011
Property (D&F)	<b>4T</b>	OVERSEAS LEG TERRORISM MISC AND PECUNIARY LOSS	£ 250,000	1 July 2011	1 July 2011
Property (D&F)	<b>5T</b>	OVERSEAS LEG TERRORISM MOTOR	£ 250,000	1 July 2011	1 July 2011
Property (D&F)	<b>7T</b>	OVERSEAS LEG TERRORISM THIRD PARTY LIABILITY	£ 250,000	1 July 2011	1 July 2011
Property (D&F)	<b>8T</b>	OVERSEAS LEG TERRORISM TRANSPORT	£ 250,000	1 July 2011	1 July 2011
Property (D&F)	<b>B2</b>	PHYS DAMAGE BINDER FOR PRIVATE PPTY IN USA	£ 250,000	1 July 2011	1 July 2011
Property (D&F)	<b>B3</b>	PHYS DAMAGE BINDER FOR COMMERCIAL PPTY IN USA	£ 250,000	1 July 2011	1 July 2011
Property (D&F)	<b>B4</b>	PHYS DAMAGE BINDER FOR PRIVATE PPTY EXCL USA	£ 250,000	1 July 2011	1 July 2011

<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>
<b>Class</b>	<b>Risk Code</b>	<b>Risk Code Description</b>	<b>Complex Claims Financial Threshold (Lloyd's Share)</b>	<b>Policy Inception Date</b>	<b>Binding Authority Inception Date</b>
Property (D&F)	<b>B5</b>	PHYS DAMAGE BINDER FOR COMMERCIAL PPTY EXCL USA	£ 250,000	1 July 2011	1 July 2011
Property (D&F)	<b>FM</b>	MORTGAGE INDEMNITY - From 01/01/05 also includes business previously coded "BS"	£ 250,000	1 July 2011	1 July 2011
Property (D&F)	<b>N</b>	LIVESTOCK	£ 250,000	1 July 2011	1 July 2011
Property (D&F)	<b>NB</b>	BLOODSTOCK	£ 250,000	1 July 2011	1 July 2011
Property (D&F)	<b>NX</b>	LIVESTOCK EXCESS OF LOSS	£ 250,000	1 July 2011	1 July 2011
Property (D&F)	<b>LJ</b>	FOR USE BY LLOYDS JAPAN ONLY	£ 250,000	1 July 2012	1 July 2012
Property Treaty	<b>TR</b>	ALL RISK PHYSICAL OR LOSS DAMAGE DIRECT PPNL RI	£ 500,000	1 July 2011	1 July 2011
Property Treaty	<b>X3</b>	NM PROP OR PECUNIARY LOSS XOL ON XOL RETROCESSION	£ 500,000	1 July 2011	1 July 2011
Property Treaty	<b>XA</b>	NM PROPERTY OR PECUNIARY LOSS WHOLE ACCOUNT XOL IN USA	£ 500,000	1 July 2011	1 July 2011
Property Treaty	<b>XC</b>	PER RISK EXCESS OF LOSS PROP PECUNIARY LOSS REINS	£ 500,000	1 July 2011	1 July 2011
Property Treaty	<b>XJ</b>	NM PROPERTY OR PECUNIARY LOSS WHOLE ACCOUNT XOL IN JAPAN	£ 500,000	1 July 2011	1 July 2011
Property Treaty	<b>XR</b>	NM PROPERTY OR PECUNIARY LOSS WHOLE ACCOUNT XOL IN REST OF WORLD	£ 500,000	1 July 2011	1 July 2011
Property Treaty	<b>XU</b>	NM PROPERTY OR PECUNIARY LOSS WHOLE ACCOUNT XOL IN ALL OF EUROPE INCL UK	£ 500,000	1 July 2011	1 July 2011



<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>
<b>Class</b>	<b>Risk Code</b>	<b>Risk Code Description</b>	<b>Complex Claims Financial Threshold (Lloyd's Share)</b>	<b>Policy Inception Date</b>	<b>Binding Authority Inception Date</b>
Energy	<b>EA</b>	ENERGY LIABILITY ONSHORE CLAIMS MADE	£ 500,000	1 July 2011	1 July 2011
Energy	<b>EB</b>	ENERGY LIABILITY ONSHORE ALL OTHER	£ 500,000	1 July 2011	1 July 2011
Energy	<b>EC</b>	ENERGY CONSTRUCTION OFFSHORE PROP AND SEARCH PROD VSSLS EXCL WRO	£ 500,000	1 July 2011	1 July 2011
Energy	<b>EF</b>	ENERGY ONSHORE PROPERTY	£ 500,000	1 July 2011	1 July 2011
Energy	<b>EG</b>	ENERGY LIABILITY OFFSHORE CLAIMS MADE	£ 500,000	1 July 2011	1 July 2011
Energy	<b>EH</b>	ENERGY LIABILITY OFFSHORE ALL OTHER	£ 500,000	1 July 2011	1 July 2011
Energy	<b>EM</b>	ENERGY SEARCH PROD VSSLS AND OFFSHORE PROP GOM WIND EXCL WRO EXCL CONSTRUCTION	£ 500,000	1 July 2011	1 July 2011
Energy	<b>EN</b>	ENERGY SEARCH PROD VSSLS AND OFFSHORE PROP EXCL GOM WIND EXCL WRO EXCL CONSTRUCTION	£ 500,000	1 July 2011	1 July 2011
Energy	<b>EY</b>	ENERGY OPERATORS XTRA EXPENSES AND CONTROL OF WELL GOM WIND	£ 500,000	1 July 2011	1 July 2011
Energy	<b>EZ</b>	ENERGY OPERATORS XTRA EXPENSES AND CONTROL OF WELL EXCL GOM WIND	£ 500,000	1 July 2011	1 July 2011
PI / FI	<b>BB</b>	FIDELITY COMPUTER CRIME AND BANKERS POLICIES	£ 250,000	1 January 2012	1 January 2012
PI / FI	<b>D2</b>	D AND O LIAB EXCL FINANCIAL INSTITUTIONS IN USA	£ 250,000	1 January 2012	1 January 2012

<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>
<b>Class</b>	<b>Risk Code</b>	<b>Risk Code Description</b>	<b>Complex Claims Financial Threshold (Lloyd's Share)</b>	<b>Policy Inception Date</b>	<b>Binding Authority Inception Date</b>
PI / FI	<b>D3</b>	D AND O LIAB EXCL FINANCIAL INSTITUTIONS EXCL USA	£ 250,000	1 January 2012	1 January 2012
PI / FI	<b>D4</b>	D AND O LIAB FOR FINANCIAL INSTITUTIONS INCL USA	£ 250,000	1 January 2012	1 January 2012
PI / FI	<b>D5</b>	D AND O LIAB FOR FINANCIAL INSTITUTIONS EXCL USA	£ 250,000	1 January 2012	1 January 2012
PI / FI	<b>E2</b>	PROF INDTY E AND O FOR LEGAL PROFESSIONS INCL USA	£ 250,000	1 January 2012	1 January 2012
PI / FI	<b>E3</b>	PROF INDTY E AND O FOR LEGAL PROFESSIONS EXCL USA	£ 250,000	1 January 2012	1 January 2012
PI / FI	<b>E4</b>	PROF INDTY E AND O FOR ACCOUNTANTS INCL USA	£ 250,000	1 January 2012	1 January 2012
PI / FI	<b>E5</b>	PROF INDTY E AND O FOR ACCOUNTANTS EXCL USA	£ 250,000	1 January 2012	1 January 2012
PI / FI	<b>E6</b>	PROF INDTY E AND O ARCHITECTS ENGINEERS INCL USA	£ 250,000	1 January 2012	1 January 2012
PI / FI	<b>E7</b>	PROF INDTY E AND O ARCHITECTS AND ENGINEERS EXCL USA	£ 250,000	1 January 2012	1 January 2012
PI / FI	<b>E8</b>	MISC PROF IND E AND O INCL USA EXCL "E2" "E4" "E6" CODES	£ 250,000	1 January 2012	1 January 2012
PI / FI	<b>E9</b>	MISC PROF IND E AND O EXCL USA EXCL "E3" "E5" "E7" CODES	£ 250,000	1 January 2012	1 January 2012
PI / FI	<b>F2</b>	PROF INDTY E AND O FOR FIN INSTITUTIONS INCL USA	£ 250,000	1 January 2012	1 January 2012
PI / FI	<b>F3</b>	PROF INDTY E AND O FOR FIN INSTITUTIONS EXCL USA	£ 250,000	1 January 2012	1 January 2012

<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>
<b>Class</b>	<b>Risk Code</b>	<b>Risk Code Description</b>	<b>Complex Claims Financial Threshold (Lloyd's Share)</b>	<b>Policy Inception Date</b>	<b>Binding Authority Inception Date</b>
PI / FI	<b>FG</b>	FINANCIAL GUARANTEE (authorised syndicates only)	£ 250,000	1 January 2012	1 January 2012
PI / FI	<b>GH</b>	HOSPITALS/ INSTITUTIONAL HEALTHCARE INSURANCE RISKS IN USA	£ 250,000	1 January 2012	1 January 2012
PI / FI	<b>GM</b>	MEDICAL MALPRACTICE EXCL USA	£ 250,000	1 January 2012	1 January 2012
PI / FI	<b>GN</b>	NURSING HOMES/ LONG-TERM AND ALLIED HEALTHCARE/OTHER MEDICAL MALPRACTICE RISKS IN USA	£ 250,000	1 January 2012	1 January 2012
PI / FI	<b>GT</b>	MEDICAL MALPRACTICE TREATY XOL IN USA	£ 250,000	1 January 2012	1 January 2012
Accident & Health	<b>PB</b>	PRODUCT RECALL	£ 250,000	1 January 2010	1 July 2011
Accident & Health	<b>P</b>	MISCELLANEOUS PECUNIARY LOSS - From 01/01/05 also includes business previously coded "PE" "PP" "PS" and "PW"	£ 250,000	1 July 2011	1 July 2011
Accident & Health	<b>PC</b>	CANCELLATION AND ABANDONMENT	£ 250,000	1 July 2011	1 July 2011
Accident & Health	<b>PF</b>	FILM INCLUDING FILM COMPLETION BONDS	£ 250,000	1 July 2011	1 July 2011
Accident & Health	<b>PN</b>	NON APPEARANCE	£ 250,000	1 July 2011	1 July 2011
Accident & Health	<b>PU</b>	MISCELLANEOUS CONTINGENCY - From 01/01/05 also includes business previously coded "PO"	£ 250,000	1 July 2011	1 July 2011
Accident & Health	<b>PZ</b>	PRIZE INDEMNITY INCLUDING HOLE IN ONE	£ 250,000	1 July 2011	1 July 2011

<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>
<b>Class</b>	<b>Risk Code</b>	<b>Risk Code Description</b>	<b>Complex Claims Financial Threshold (Lloyd's Share)</b>	<b>Policy Inception Date</b>	<b>Binding Authority Inception Date</b>
Accident & Health	<b>KA</b>	PERSONAL ACCIDENT AND HEALTH CARVE OUT	£ 250,000	1 July 2012	1 July 2012
Accident & Health	<b>KC</b>	PERSONAL ACCIDENT AND HEALTH CREDITOR DISABILITY	£ 250,000	1 July 2012	1 July 2012
Accident & Health	<b>KG</b>	PA AND HEALTH INCL K AND R EXCL "KS" AND "KT" CODES	£ 250,000	1 July 2012	1 July 2012
Accident & Health	<b>KM</b>	MEDICAL EXPENSES INCL XS SPEC AND AGG SELF FUND	£ 250,000	1 July 2012	1 July 2012
Accident & Health	<b>KS</b>	PA AND HEALTH INCL SPORTS DIS OTHER THAN ACC DEATH	£ 250,000	1 July 2012	1 July 2012
Accident & Health	<b>KT</b>	PA AND HEALTH FOR TRAVEL PACKAGE SCHEMES	£ 250,000	1 July 2012	1 July 2012
Accident & Health	<b>KX</b>	PERSONAL ACCIDENT AND HEALTH CATASTROPHE XL - From 01/01/08 also includes business previously coded "KL"	£ 250,000	1 July 2012	1 July 2012
Accident & Health	<b>TL</b>	TEMPORARY LIFE AND PERMANENT HEALTH	£ 250,000	1 July 2012	1 July 2012
Accident & Health	<b>1T</b>	OVERSEAS LEG TERRORISM ACCIDENT AND HEALTH	£ 250,000	1 July 2012	1 July 2012
Aviation	<b>AO</b>	AVIATION PREMISES LEGAL LIABILITY NO PRODUCTS	£ 250,000	1 July 2012	1 July 2012
Aviation	<b>AP</b>	AVIATION OR AEROSPACE PRODUCTS LEGAL LIABILITY	£ 250,000	1 July 2012	1 July 2012
Aviation	<b>H2</b>	AIRLINE HULL	£ 250,000	1 July 2012	1 July 2012
Aviation	<b>H3</b>	GENERAL AVIATION HULL	£ 250,000	1 July 2012	1 July 2012

A Class	B Risk Code	C Risk Code Description	D Complex Claims Financial Threshold (Lloyd's Share)	E Policy Inception Date	F Binding Authority Inception Date
Aviation	L2	AIRLINE LIABILITY	£ 250,000	1 July 2012	1 July 2012
Aviation	L3	GENERAL AVIATION LIABILITY	£ 250,000	1 July 2012	1 July 2012
Aviation	SC	SPACE RISKS LAUNCH COMMISSIONING PERIOD AND TRANSPOND OP - From 01/01/08 also includes business previously coded "CX"	£ 250,000	1 July 2012	1 July 2012
Aviation	SL	SPACE RISK LIABILITY NO PRODUCTS LEGAL LIABILITY	£ 250,000	1 July 2012	1 July 2012
Aviation	SO	SPACE RISKS TRANSPONDER OPERATING	£ 250,000	1 July 2012	1 July 2012
Aviation	X1	AVIATION EXCESS OF LOSS ON EXCESS OF LOSS - From 01/01/05 also includes business previously coded "XZ"	£ 250,000	1 July 2012	1 July 2012
Aviation	XY	AVIATION WHOLE ACCOUNT XOL INCL WAR EXCL XOL ON XOL - From 01/01/05 also includes business previously coded "AR" and "AX" - From 01/01/08 also includes business previously coded "HX"	£ 250,000	1 July 2012	1 July 2012
Aviation	AW	HULLS OF AIRCRAFT WAR OR CONFISCATION NO ACV.	£ 250,000	1 July 2012	1 July 2012
Aviation	2T	OVERSEAS LEG TERRORISM AVIATION	£ 250,000	1 July 2012	1 July 2012
Casualty	NA	NM GENERAL AND MISC LIABILITY ALL OTHER EXCL USA - From 01/01/08 also includes business previously coded "PL"	£ 250,000	1 July 2012	1 July 2012
Casualty	NC	NM GENERAL AND MISC LIAB CLAIMS MADE EXCL USA - From 01/01/08 also includes business previously coded	£ 250,000	1 July 2012	1 July 2012

A Class	B Risk Code	C Risk Code Description	D Complex Claims Financial Threshold (Lloyd's Share)	E Policy Inception Date	F Binding Authority Inception Date
		"PL"			
Casualty	UA	NM GENERAL AND MISC LIABILITY ALL OTHER INCL USA - From 01/01/08 also includes business previously coded "PL"	£ 250,000	1 July 2012	1 July 2012
Casualty	UC	NM GENERAL AND MISC LIAB CLAIMS MADE INCL USA - From 01/01/08 also includes business previously coded "PL"	£ 250,000	1 July 2012	1 July 2012
Casualty	W3	UK EMPLOYERS LIABILITY	£ 250,000	1 July 2012	1 July 2012
Casualty	W4	INTL WORKERS COMP AND EMPLOYERS LIAB EXCL USA AND UK	£ 250,000	1 July 2012	1 July 2012
Casualty	W5	US WORKERS COMPENSATION PER PERSON EXPOSED	£ 250,000	1 July 2012	1 July 2012
Casualty	W6	US WORKERS COMPENSATION CATASTROPHE EXPOSED	£ 250,000	1 July 2012	1 July 2012
Political Risks	CF	CONTRACT FRUSTRATION IN ACCORD MKT BULLETIN 4386 DATED 07/05/2010 - From 01/01/05 also includes business previously coded "CP"	£ 250,000	1 July 2012	1 July 2012
Political Risks	CR	CREDIT BUSINESS IN ACCORD MKT BULLETIN 4386 DATED 07/05/2010 - From 01/01/05 also includes business previously coded "CN"	£ 250,000	1 July 2012	1 July 2012
Political Risks	PR	POLITICAL RISK EXCL CONFISCATION VESSELS AIRCRAFT	£ 250,000	1 July 2012	1 July 2012

A Class	B Risk Code	C Risk Code Description	D Complex Claims Financial Threshold (Lloyd's Share)	E Policy Inception Date	F Binding Authority Inception Date
Overseas Motor	<b>MF</b>	OVERSEAS MOTOR DAM AND TPL EXCL USA CAN EU AND EEA - From 01/01/05 also includes business previously coded "MD" and "ME"	£ 250,000	1 July 2012	1 July 2012
Overseas Motor	<b>MG</b>	USA AND CANADA MOTOR VEHICLE PHYSICAL DAMAGE	£ 250,000	1 July 2012	1 July 2012
Overseas Motor	<b>MH</b>	USA AND CANADA MOTOR VEHICLE THIRD PARTY LIABILITY	£ 250,000	1 July 2012	1 July 2012
Overseas Motor	<b>MI</b>	USA AND CANADA MOTOR DAMAGE AND 3RD PARTY LIAB	£ 250,000	1 July 2012	1 July 2012
Overseas Motor	<b>MP</b>	EU AND EEA MOTOR PD AND TPL EXCL UK - From 01/01/05 also includes business previously coded "MM" and "MN"	£ 250,000	1 July 2012	1 July 2012
UK Motor	<b>M2</b>	UK MOTOR COMP FOR PRIVATE CAR INCL MOTORCYCLE	£ 250,000	1 July 2012	1 July 2012
UK Motor	<b>M3</b>	UK MOTOR COMP FOR FLEET AND COMMERCIAL VEHICLE	£ 250,000	1 July 2012	1 July 2012
UK Motor	<b>M4</b>	OTHER UK MOTOR COMP AND NON COMP EXCL "M2" AND "M3" CODES - From 01/01/08 includes business previously coded "M7"	£ 250,000	1 July 2012	1 July 2012
UK Motor	<b>M5</b>	UK MOTOR NON COMP FOR PRIVATE CAR INCL MOTORCYCLE	£ 250,000	1 July 2012	1 July 2012
UK Motor	<b>M6</b>	UK MOTOR NON COMP FOR FLEET AND COMM VEHICLE	£ 250,000	1 July 2012	1 July 2012
UK Motor	<b>PQ</b>	ROADSIDE RESCUE	£ 250,000	1 July 2012	1 July 2012