

FROM: Julian James, Worldwide Markets EXTN: 6677
DATE: 15 November 2004 REF: Y3426
SUBJECT: **Lloyd's Worldwide Trading Status**
SUBJECT AREA(S): A publication summarising Lloyd's trading status on a country by country basis.
ATTACHMENTS: Lloyd's Worldwide – 'At a glance card'

ACTION POINTS: **None**
DEADLINE(S): **Immediate**

Please find attached an information card that provides a summary of Lloyd's trading status worldwide. It provides details of:

- Lloyd's licenced status in all key territories for direct and reinsurance business
- Details of useful web pages on www.lloyds.com
- Contact details for Worldwide Markets /Lloyd's Overseas Representatives and Lloyd's Taxation department.

The **Lloyd's Worldwide 'At a glance card'** has been distributed in the room. If you would like to obtain further copies of this publication, or have any questions, please contact:

Worldwide Markets: Telephone: 020 7327 6677
 Location: Box 190b / Gallery 1
 E-mail: market.services@lloyds.com

This bulletin has been sent to active underwriters and the compliance officers of managing agents and to Lloyd's brokers.

More detailed information on Lloyd's trading rights may be found on www.lloyds.com/worldwide. Select the appropriate country from the Lloyd's trading status box (located on the right hand side of the web page) and this will take you to the Quick Reference Guide for the country selected. More detailed information may then be obtained by selecting 'Manual' from the menu on the left hand side of the screen. Please note that a Manual may not, however, be available for all territories. You will be asked to input a user name and password, please contact Worldwide Markets in order to obtain this information (see above for contact details).

Julian James
Director, Worldwide Markets

LLOYD'S **WORLDWIDE**



LLOYD'S

Lloyd's licensing status summary

(as at November 2004)

- This 'At a glance card' is a summary only. For all territories not listed below and for further information on the 'countries' detailed then please visit www.lloyds.com/worldwide
- Lloyd's can underwrite reinsurance in most territories (in accordance with the laws and regulations of those territories)

For further information, please visit www.lloyds.com/worldwide

Enquiries may also be addressed to: Worldwide Markets, Box 190b, Gallery 1
Tel: +44 (0)20 7327 6677

For tax information, please visit www.lloyds.com/taxation

Enquiries may also be addressed to: Taxation department
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Disclaimer

This publication is intended as a guide. Lloyd's accepts no responsibility and shall not be liable for any loss, which may arise from reliance upon the information provided. If you have any enquiries regarding the information presented or wish to check whether positions have changed in any of the countries please either see www.lloyds.com/worldwide or contact Worldwide Markets.

US			
Country	Direct - Licensed	Direct - Surplus Lines	Reinsurance
USA – other states & protectorates	No, except Illinois, Kentucky and the USVI.	Yes, except Kentucky and the USVI.	Most syndicates are accredited reinsurers for most classes.
USA – Illinois	Yes, except life.	Yes, in limited circumstances.	
USA – Kentucky	Yes, all classes except life, mortgage guarantee and title.	No	
US Virgin Islands	Yes	No	

CANADA		
Country	Direct	Reinsurance
Canada	Yes, except for life, title, mortgage and hail in respect of crop in the Province of Quebec.	Yes, except for life, title, mortgage and hail in respect of crop in the Province of Quebec.

CARIBBEAN		
Country	Direct	Reinsurance
Anguilla	Yes, except life.	Yes except life.
Antigua	Yes, except life.	Yes, except life.
Bahamas	Yes	Yes
Barbados	Yes, except life.	Yes, except life.
Bermuda	Yes, except life.	Yes, except life.
British Virgin Islands	Yes	Yes
Cayman Islands	Yes	Yes
Dominica	Yes, except life.	Yes, except life.
Grenada	Yes, except life.	Yes, except life.
Jamaica	Yes	Yes
St. Kitts & Nevis	Yes, except life.	Yes, except life.
St. Lucia	Yes, except life.	Yes, except life.
St. Vincent	Yes	Yes
Trinidad & Tobago	Yes, except life.	Yes

AMERICAS		
Country	Direct	Reinsurance
Argentina	No, except marine hull/cargo (including cargo liability).	Yes
Belize	Yes, through a local intermediary except life, industrial life and bond investment.	Yes
Chile	No. However, a Chilean citizen or entity is free to buy insurance abroad and to approach a foreign insurer for that purpose.	Yes
Colombia	No, except direct marine cargo.	Yes
Ecuador	No, permission/explicit approval is required.	Yes
Mexico	No, except marine cargo.	Yes, through a local intermediary.
Venezuela	No, permission/explicit approval is required.	Yes

THE EU			
Country	Services	Establishment	Reinsurance
Austria	Yes	No	Yes
Belgium	Yes	Yes	Yes
Cyprus	Yes, except third party motor liability.	Yes, except term life assurance.	Yes
Czech Republic	Yes, except third party motor liability.	No	Yes
Denmark	Yes, other than aircraft liability.	Yes, other than term life insurance, aircraft liability, suretyship, credit or tourist assistance.	Yes
Estonia	Yes, except motor third party liability.	No	Yes
Finland	Yes, except compulsory patient insurance and compulsory employee pension insurance.	No	Yes
France (& territories)	Yes	Yes, except term life.	Yes
Germany	Yes	Yes	Yes
Greece	Yes	Yes	Yes
Hungary	Yes, except motor third party liability.	No	Yes
Iceland	Yes, except motor third party liability.	No	Yes
Ireland	Yes, except permanent health insurance.	Yes, except permanent health insurance.	Yes
Italy	Yes	Yes, except motor liability, surety and life.	Yes
Latvia	Yes, except motor third party liability.	No	Yes
Liechtenstein	Yes	No	Yes
Lithuania	Yes, except motor third party liability.	No	Yes
Luxembourg	Yes	No	Yes
Malta	Yes, except life.	Yes, except term life.	Yes
Netherlands	Yes	Yes	Yes
Norway	Yes	Yes, except credit, suretyship and term life.	Yes
Poland	Yes, except motor third party liability.	No	Yes
Portugal	Yes	No	Yes
Slovakia	Yes, except motor third party liability.	No	Yes

Slovenia	Yes, except motor third party liability.	No	Yes
Spain	Yes, except assistance, life and death insurance.	Yes, except assistance, life and death insurance.	Yes, except assistance, life and death insurance.
Sweden	Yes	Yes, except credit, surety, assistance and term life insurance.	Yes
<p>Establishment – i.e. business can be written under a binding authority held by a local coverholder approved by Lloyd's.</p> <p>Services – i.e. business can be written on an open market basis with or without a local intermediary.</p>			

NON-EU EUROPE		
Country	Direct	Reinsurance
Gibraltar	Yes	Yes
Guernsey	Yes	Yes
Isle of Man	Yes	Yes
Jersey	Yes	Yes
Switzerland	Yes, except life and legal expenses.	Yes

REST OF WORLD		
Country	Direct	Reinsurance
Australia	Yes, except compulsory classes, life and certain health insurances.	Yes, except life and certain health insurances.
Gambia	Only motor and direct assured business.	Yes
Hong Kong	Yes	Yes
Israel	Yes	Yes
Japan	Via Lloyd's Japan Inc. other than certain exempted classes.	Yes, some exceptions.
Labuan	No, permission/explicit approval is required.	Yes, but only via service companies registered in Labuan.
Malawi	Yes	Yes
Mauritius	Yes	Yes
Namibia	Yes, through a local intermediary.	Yes, through a local intermediary.
New Zealand	Yes, except life.	Yes, except life.
Papua New Guinea	Yes, permission/explicit approval is required.	Yes, permission/explicit approval is required.
Singapore	Yes, except life and compulsory classes.	Yes, except life.
South Africa	Yes, except compulsory classes and funeral expenses.	Yes
Vanuatu	Yes	Yes
Zimbabwe	Yes, direct assured only on a case by case basis.	Yes, on a case by case basis.

For further information, please contact our Overseas Representatives:

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Country specific information available for over 150 countries.

- Lloyd's trading status
- Lloyd's licenses
- Lloyd's representatives and contact details
- Taxation information (www.lloyds.com/taxation)
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