

MARKET BULLETIN

From	Director Worldwide Markets (extn 6677)
Date	1 June 2006
Reference	Y3825
Subject	Canada: Requirements in respect to underwriting Canadian business
Subject areas	
Attachments	Appendix 1: Principal Canadian Compliance Obligations Appendix 2: Canadian Risk Definitions Appendix 3: Rate & Form Filings for automobile business
Action points	Underwriters, their coverholders and producing brokers must ensure they conduct Canadian business in accordance with the requirements set out in Appendix 1: Principal Canadian Compliance Obligations
Deadlines	Immediate

1. Purpose

The purpose of this Market Bulletin is to remind the market of various compliance requirements that **must** be adhered to by underwriters and their coverholders, when writing Canadian business.

It is important that this bulletin is read by the Compliance Officers of managing agents, active underwriters and Lloyd's brokers involved with Canadian business.

2. Compliance Requirements

Certain aspects of Canada's insurance market are highly regulated and there have been some recent instances of sanctions being levied against insurers for breaches of regulation, such as the failure to report data and the use of unlicensed intermediaries and adjusters.

Appendix 1 outlines the principal compliance obligations that apply to members and managing agents in relation to writing Canadian Business. Compliance with these obligations is essential to avoid regulatory action against underwriters and to protect Lloyd's licences in Canada.

Appendix 1 highlights particular issues including:

- Dealing with intermediaries (section 1).
- Regulatory reporting obligations and procedures (section 2).
- Managing agents' obligations to monitor compliance standards and provide evidence of such monitoring on request (section 4).
- The handling of notices of regulatory actions (section 3).

Appendix 2 provides the definitions for Canadian business and Appendix 3 provides details of the regulatory position for automobile rates and approved forms, and the classes of business that Lloyd's underwriters are permitted to write with respect to automobile business.

To protect Lloyd's licences in Canada, managing agents will be contacted directly about any incidences of non-compliance with these requirements and asked to rectify the situation as a matter of urgency. (Worldwide Markets are available to provide assistance and guidance to managing agents to ensure compliance.) Lloyd's may exercise its option, however, to charge on a user pays basis for any additional work it or Lloyd's Canada incurs in dealing with non-compliance issues.

In view of the serious repercussions of a breach of these requirements arising, Lloyd's will take action in relation to any managing agent that fails to rectify such breaches in a timely manner or is responsible for repeated breaches of these requirements.

Further Information

If you have any queries regarding the content of this Market Bulletin, or would like a seminar session providing an overview and update on these requirements, please contact:

Lloyd's Worldwide Markets Services	Telephone: 020 7327 6677
	E-mail: market.services@lloyds.com
	Location: Box 190b, Gallery 1

Lloyd's Canada Contact Centre:	Telephone: +1 (514) 864 5444
	Email: lineage@lloyds.ca

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

The information contained in this market bulletin is provided in order to support managing agents in meeting their commitment ***'to protect Lloyd's licences and authorisations to conduct insurance business in the UK and overseas'***. The information will also help underwriters decide, prior to binding, how a risk can be underwritten in compliance with Lloyd's trading rights in Canada.

More detailed information on Lloyd's trading rights may be found on [www.lloyds.com/Lloyds Worldwide](http://www.lloyds.com/Lloyds_Worldwide). Select the appropriate country from the drop down menu which will take you to the webpage for the country selected. Select the "Quick Reference Guide" link for a summary of Lloyd's licensing position. More detailed information may then be obtained for certain countries by selecting 'Manual' from the menu on the left hand side of the screen. You will be asked to input a password. Please contact the Worldwide Market Services (contact details as above) in order to obtain this information.

Julian James
Director
Worldwide Markets

PRINCIPAL CANADIAN COMPLIANCE OBLIGATIONS

1. Use of Intermediaries

A member of the Society may accept Member's Canadian Business only if:

- (i) the business has been placed by a Lloyd's broker on behalf of an open market correspondent registered by the Attorney in Fact in Canada for Lloyd's Underwriters ("the Attorney"); or
- (ii) the business is accepted in accordance with any procedures applicable to "direct assured" business described in the Canadian Procedure Manual; or
- (iii) the business is accepted through a Canadian broker or a broker not resident in Canada that in each case is an approved coverholder authorised for Canadian business. Coverholders should possess the appropriate agent or broker licence and are also responsible for ensuring any sub-producers used in the placement, holds the appropriate licence.

Only persons permitted to "adjust" claims by the laws of a province or territory may act on behalf of a member for such an activity.

2. Reporting

All Canadian Business (as defined in Appendix 2) must be reported to Lloyd's to ensure that the requirements under the Insurance Companies Act for underwriters to hold funds in respect of their liabilities in Canada are met and that provincial premiums taxes are paid.

In addition, a managing agent must ensure that **any Canadian automobile or Ontario commercial liability business** (for a definition of these terms, please see below) underwritten by members of a syndicate managed by the managing agent shall be reported to Lloyd's Canada accurately and in a timely fashion.

In the case of a Binding Authority, business that emanates either via a Canadian or non-Canadian coverholder should use the appropriate electronic applications hosted on the website www.lloyds canada.com (i.e. Lineage), in accordance with the procedures shown on the website or by such other means as may be agreed between the managing agent and Lloyd's Canada. Open Market Ontario commercial liability business is currently reported using Xchanging data.

Definitions

Canadian 'automobile business' means contracts of insurance falling within the class of 'automobile insurance' as defined by the provisions of any laws of the provinces or territories in Canada, which are required to be reported under mandatory statistical plans.

'Ontario liability business' means contracts of insurance falling within the class of 'liability insurance' as defined by the provisions of the laws of the province of Ontario which are required to be reported under mandatory statistical plans.

Please refer to section 6, below, for further obligations with respect to automobile business.

3. Regulatory Actions

A managing agent must ensure that written notice be given to the Attorney immediately upon the managing agent or an approved coverholder becoming aware of any matter arising out of the operation of or in connection with a contract of insurance or registered binding authority covering Member's Canadian business which has resulted or could result in a complaint to any regulator or regulatory authority whether in Canada or elsewhere or which may give rise to regulatory action against Lloyd's.

4. Monitoring

A managing agent must, if the Attorney so requires, provide to the Attorney such documentation as the Attorney may specify to evidence that sections 2 and 6 are being complied with.

5. Handling of Actions

At the request of the Attorney a managing agent must ensure that Lloyd's Canada Inc ("Lloyd's Canada") be promptly removed as a party to any claim, action, or proceeding made, taken or commenced by the insured or by a third party arising out of a contract of insurance for Canadian business when, in the opinion of the Attorney, Lloyd's Canada has been named as a party to such action in error.

6. Automobile Business

Please refer to section 2 with respect to the regulatory reporting obligations relating to automobile business.

Automobile insurance is highly regulated by provincial and territorial authorities in Canada. Insuring an "automobile" other than in accordance with the provisions of the relevant provincial Act is an offence and can result in fines or other regulatory action.

If the subject matter of the insurance is defined as "automobile" (see definition in section 2 above), it must be insured in accordance with the relevant statutory and regulatory provisions. This applies to both private and commercial vehicle coverage and for specialty covers such as Fire Theft and Collision ("FTC").

In view of the potentially serious implications of such breaches of the law for Lloyd's licences, managing agents should ensure that any Canadian business underwritten by the members of any syndicate they manage is underwritten and managed in accordance with the relevant laws and regulations of the provinces and territories of Canada, including but not limited to the following:

- (i) Only filed rates and rate classification systems can be used, where applicable. Fleets¹ are not subject to filed rates;
- (ii) Only forms that have been approved in advance by the provincial or territorial insurance regulator may be used; this includes forms of application, policy, endorsement or renewal certificates;
- (iii) Certain underwriting practices are prohibited²;
- (iv) Providing notice of non-renewal of a policy or of non-acceptance of a risk or providing notice of a change in policy terms;
- (v) Payments, or procedures for payment, of any claim or benefit under a contract of insurance;
- (vi) Procedures for dispute resolution;
- (vii) Data must be reported to statistical agencies (see section 2 above – automobile and Ontario commercial liability business);
- (viii) Insurers must share in residual market mechanisms and pay various levies;
- (ix) In Ontario, single vehicles can only be written if mandatory coverages are included.

Further details of the regulatory position for rates and approved forms, and the classes of business that Lloyd's underwriters are permitted to write are shown in Appendix 3.

Fire Theft & Collision ("FTC") business

Market Bulletin Y3546, issued on 21 April 2005, outlined how FTC business must be handled in order to meet Canadian regulatory requirements. The information outlined below now replaces Market Bulletin Y3546. It provides further clarity with respect to fleets.

It should be noted that FTC business cannot be written as property, nor is it eligible for transfer to the Risk Sharing Plans/Pools.

¹ Fleets are defined as risks with 5 or more vehicles under common ownership and management that are used for business, commercial or public purposes.

² Please refer to the relevant provincial automobile manual held on the Lineage portal (www.lloydsCanada.com).

Under the laws of the provinces and territories of Canada, FTC business is classified as automobile if the policy includes public road exposure, notwithstanding the fact that no liability insurance is provided. As an automobile policy it is an offence to provide this cover other than in accordance with the relevant statutory provisions relating to automobile insurance.

To comply with Canadian provincial and territorial law, FTC business **with** public road exposure must meet the following criteria:

1. With respect to single rated vehicles
 - a) may only be written in Alberta, New Brunswick and Nova Scotia because the necessary rate and/or form filings have not been made in the other provinces and territories.
 - b) Must only be written using approved rates except Alberta and Nova Scotia where physical damage only rates are currently not subject to regulatory filing.
2. Commercial rated fleets can only be written in Alberta, British Columbia, New Brunswick, Newfoundland, Nova Scotia, Ontario, Prince Edward Island and Quebec. Fleets are not subject to filed rates.
3. Must use the Certificates of Automobile Insurance filed by Lloyd's Underwriters with the regulator in each province and territory.
4. Must use standard provincial policy wordings and standard provincial endorsements as published by the regulator in each province and territory.
5. Must be coded with Lloyd's Risk Code MG (USA and Canada Motor Vehicle Physical Damage) and reported to Lloyd's Canada (see section 2).

Risk Sharing Pools

Where an insurance contract is transferred to a risk sharing plan or pool established in accordance with the provisions of the laws and regulations of any province or territory, a managing agent must procure that (a) such transfer takes place only in accordance with the rules from time to time promulgated by the bodies authorised to administer such pool or plan; and (b) the amount of premium income for the business the approved coverholder transfers to such pool or plan does not exceed any limit advised to the relevant approved coverholder by the Attorney.

CANADIAN RISK DEFINITIONS

Note: Please refer to the Lloyd's website for information on the current taxes applicable to Canada - http://www.lloyds.com/Lloyds_Worldwide/Country_guides/Canada/Canada_-_Premium_Tax_Information/?country=Canada

Direct (Non-reinsurance) Canadian business

Regulated

- (i) Fixed property damage risks – In the case of property insurance, all contracts on which premiums are received from or in respect of persons whose property is situated in Canada at the time the premium becomes payable.

The province to be reported is the location of the property. Therefore, where property is located in more than one province, a provincial breakdown must be provided with respect to all premiums and claims.

- (ii) Non-marine risks other than fixed property damage risks - all contracts on which premiums are received from or in respect of persons who are resident in Canada at the time the premium becomes payable.

The province to be reported is the residence of the assured or the business establishment of the company insured. Therefore, where there are several parties insured and these are located in more than one province, a provincial breakdown must be provided with respect to all premiums and claims.

- (iii) Motor risks (Vehicles registered in Canada) – The province to be reported is the residence of the assured or the business establishment of the company insured. Therefore, where there are several parties insured and these are located in more than one province, a provincial breakdown must be provided with respect to all premiums and claims.

- (iv) Aviation risks – In the case of aviation insurance, all contracts where the risk is ordinarily in Canada at the time the policy is issued (this constitutes a Canadian regulated risk). For example, a Canadian based aircraft or fleet of aircraft would be considered to be ordinarily in Canada at any given time and, therefore, would be considered a Canadian regulated risk. These moveable property risks should be allocated to provinces by reference to the residence of the assured or the business establishment of the company insured. Where a risk involves fixed property, these risks should be allocated to provinces by reference to the location(s) of that property.

Owners' or operators' liability and related coverages will also be a Canadian risk where that party is ordinarily resident in Canada. These risks should be allocated to provinces by reference to the residence of the assured or the business establishment of the company insured. Satellite risks for the account of Canadian insureds fall outside these definitions and are **not** regarded as Canadian regulated risks.

(v) Lloyd's marine risks – considered Canadian non-marine

Marine business in Canada comprises risks exposed to the perils of the sea. Certain risks which are classified in Lloyd's as marine business must be treated as non-marine regulated property/liability business for Canadian coding, reporting and reserving purposes, for example:

- Construction risks (excluding ship construction risks); these risks should be allocated to provinces by reference to the location(s) of the property.
- Ship repairer's liability; these risks should be allocated to provinces by reference to the establishment of the assured.
- General liability insurance on shipyards, physical plant and all other construction risks related to shipyards with the exception of hull construction risks; marina operators' liability; workers compensation; these risks should be allocated to provinces by reference to the establishment of the assured.
- Wharfingers/stevedores' liability; these risks should be allocated to provinces by reference to the establishment of the assured.
- Wharves, docks, wells, pipelines; fish farms and their equipment (pens and barges); these risks should be allocated to provinces by reference to the location(s) of that property.
- Cargo stored awaiting shipment; these risks should be allocated to provinces by reference to the location(s) of that property.
- Logs on shore (i.e. felled or stockpiled); these risks should be allocated to provinces by reference to the location(s) of that property.

Note: Log booms in store alongside the plant or being towed in transit are classified as a marine risk.

- Transit risks, for example armoured car transits or cash in transit, including aviation, unless primarily by water; these risks should be allocated to provinces by reference to the establishment of the assured.
- Contract frustration; these risks should be allocated to provinces by reference to the establishment of the assured.

Non-regulated

The following “wet marine” business is not federally regulated but is still required to be reported in Canada for statistical and taxation purposes.

Wet Marine is defined as follows:

- Risks relating to vessels or waterborne objects such as rigs or platforms, exposed to the perils of the sea – where the risk location is in Canada or the vessel is owned or controlled by an assured resident in Canada. These risks should be allocated to provinces by reference to the establishment of the assured.
- Risks relating to cargo or goods in transit, exposed to the perils of the sea – where the risk is in respect of transits that commence in Canada. These risks should be allocated to provinces by reference to the establishment of the assured.

Inward Reinsurance Business

All inward reinsurances qualify for Canadian regulatory reporting where the registered office of the ceding company that has reinsured with Lloyd’s underwriters is in Canada; or, in the case of such a contract made with or through a branch office in Canada of the ceding company which has reinsured with Lloyd’s underwriters, where the ceding company is incorporated out of Canada.

Inward reinsurance business should be allocated to a province according to the address of the reinsured.

Lloyd's Canadian Automobile

		Legend	E	Exempt from filing rates						Status as at:	01/06/2006
			N/A	Not Applicable							
			N/F	Not Filed							
			N/R	Filing not Required by regulator or legislation							
Province/Territory		Last Revised/Filed						Can Be Written			
		Declarations Page	Underwriting Rules	TPL Rates	Physical Damage Rates	Rating Groups	Territory List	FTC Commercial Vehicles	Single Vehicles/ Garage	Commercial Fleets of 5 or more Vehicles	
Alberta		Territories					February 1998				
		Private Passenger	October 2004	September 2003	November 2005	November 2005	August 2005		N/A	Yes	N/A
		Commercial (excl. 51, 61, 99)	October 2004	March 2001	June 2001	N/R	N/R		N/A	Yes	Yes
		Commercial (51-61)	October 2004	March 2001	June 2001	N/R	N/R		Yes	Yes	Yes
		Commercial (99)	October 2004	March 2001	June 2001	N/R	N/R		Yes	Yes	Yes
		Miscellaneous									
		Antique/Classic vehicles	October 2004	November 2001	November 2001	November 2001	November 2001		N/A	Yes	N/A
		ATV	October 2004	November 2001	November 2001	November 2001	July 2005		N/A	Yes	N/A
		Snowmobile	October 2004	November 2001	November 2001	November 2001	July 2005		N/A	Yes	N/A
		Motorcycles/Mopeds	October 2004	November 2001	November 2001	November 2001	July 2005		N/A	Yes	N/A
		Motorhomes	October 2004	N/F	N/F	N/F	N/F		N/A	No	N/A
		Trailers	October 2004	November 2001	November 2001	November 2001	November 2001		N/A	Yes	N/A
		Farm PP	October 2004	September 2003	July 2005	September 2003	August 2005		N/A	Yes	N/A
		Farm Commercial	October 2004	June 2001	June 2001	N/R	N/R		N/A	Yes	Yes
		Garage	N/F	N/R	N/R	N/R	N/R		N/A	No	N/A
	Public Vehicles	October 2004	N/F	N/F	N/R	N/R		N/A	No	Yes	
British Columbia*	No sections in Lineage	Territories					N/R				
		Private Passenger	September 2001	N/R	January 2001	January 2001	N/R		N/A	Yes	N/A
		Commercial (excl. 51, 61, 99)	September 2001	N/R	N/F	N/F	N/F		N/A	No	Yes
		Commercial (51-61)	September 2001	N/R	N/F	N/F	N/F		No	No	Yes
		Commercial (99)	September 2001	N/R	N/F	N/F	N/F		No	No	Yes
		Miscellaneous									
		Antique/Classic vehicles	September 2001	N/R	N/F	N/F	N/F		N/A	No	N/A
		ATV	September 2001	N/R	N/F	N/F	N/F		N/A	No	N/A
		Snowmobile	September 2001	N/R	N/F	N/F	N/F		N/A	No	N/A
		Motorcycles/Mopeds	September 2001	N/R	N/F	N/F	N/F		N/A	No	N/A
		Motorhomes	September 2001	N/R	N/F	N/F	N/F		N/A	No	N/A
		Trailers	September 2001	N/R	N/F	N/F	N/F		N/A	No	N/A
		Farm PP	September 2001	N/R	January 2001	January 2001	N/R		N/A	Yes	N/A
		Farm Commercial	September 2001	N/R	N/F	N/F	N/F		N/A	No	Yes
		Garage	N/F	N/R	N/R	N/R	N/R		N/A	No	N/A
Public Vehicles	September 2001	N/R	N/F	N/F	N/F		N/A	No	Yes		

Lloyd's Canadian Automobile

		Legend	E	Exempt from filing rates					Status as at:	01/06/2006	
			N/A	Not Applicable							
			N/F	Not Filed							
			N/R	Filing not Required by regulator or legislation							
Province/Territory		Last Revised/Filed						Can Be Written			
		Declarations Page	Underwriting Rules	TPL Rates	Physical Damage Rates	Rating Groups	Territory List	FTC Commercial Vehicles	Single Vehicles/ Garage	Commercial Fleets of 5 or more Vehicles	
Manitoba*	No sections in Lineage	Territories					N/R				
		Private Passenger	N/F	N/R	N/R	N/R	N/R		N/A	No	N/A
		Commercial (excl. 51, 61, 99)	N/F	N/R	N/R	N/R	N/R		N/A	No	No
		Commercial (51-61)	N/F	N/R	N/R	N/R	N/R		No	No	No
		Commercial (99)	N/F	N/R	N/R	N/R	N/R		No	No	No
		Miscellaneous									
		Antique/Classic vehicles	N/F	N/R	N/R	N/R	N/R		N/A	No	N/A
		ATV	N/F	N/R	N/R	N/R	N/R		N/A	No	N/A
		Snowmobile	N/F	N/R	N/R	N/R	N/R		N/A	No	N/A
		Motorcycles/Mopeds	N/F	N/R	N/R	N/R	N/R		N/A	No	N/A
		Motorhomes	N/F	N/R	N/R	N/R	N/R		N/A	No	N/A
		Trailers	N/F	N/R	N/R	N/R	N/R		N/A	No	N/A
		Farm PP	N/F	N/R	N/R	N/R	N/R		N/A	No	N/A
		Farm Commercial	N/F	N/R	N/R	N/R	N/R		N/A	No	No
Garage	N/F	N/R	N/R	N/R	N/R		N/A	No	N/A		
Public Vehicles	N/F	N/R	N/R	N/R	N/R		N/A	No	No		
New Brunswick		Territories					January 2006				
		Private Passenger	January 2005	January 2005	January 2006	January 2006	January 2006		N/A	Yes	N/A
		Commercial (excl. 51, 61, 99)	January 2005	January 2006	January 2006	January 2006	January 2006		N/A	Yes	Yes
		Commercial (51-61)	January 2005	January 2006	January 2006	January 2006	January 2006		Yes	Yes	Yes
		Commercial (99)	January 2005	January 2006	January 2006	January 2006	January 2006		Yes	Yes	Yes
		Miscellaneous									
		Antique/Classic vehicles	January 2005	N/R	N/F	N/F	January 2006		N/A	No	N/A
		ATV	January 2005	January 2006	January 2006	January 2006	January 2006		N/A	Yes	N/A
		Snowmobile	January 2005	January 2006	January 2006	January 2006	January 2006		N/A	Yes	N/A
		Motorcycles	January 2005	January 2006	January 2006	January 2006	January 2006		N/A	Yes	N/A
		Motorhomes	January 2005	January 2006	January 2006	January 2006	January 2006		N/A	Yes	N/A
		Trailers	January 2005	January 2006	January 2006	January 2006	January 2006		N/A	Yes	N/A
		Farm PP	January 2005	N/R	January 2006	January 2006	January 2006		N/A	Yes	N/A
		Farm Commercial	January 2005	N/F	N/F	N/F	N/F		N/A	No	Yes
Garage	N/F	N/R	N/R	N/R	N/R		N/A	No	N/A		
Public Vehicles	January 2005	N/F	N/F	N/F	N/F		N/A	No	Yes		

Lloyd's Canadian Automobile

Province/Territory		Legend	E	Exempt from filing rates					Status as at:	01/06/2006
			N/A	Not Applicable						
			N/F	Not Filed						
			N/R	Filing not Required by regulator or legislation						
		Last Revised/Filed					Can Be Written			
		Declarations Page	Underwriting Rules	TPL Rates	Physical Damage Rates	Rating Groups	Territory List	FTC Commercial Vehicles	Single Vehicles/ Garage	Commercial Fleets of 5 or more Vehicles
Newfoundland	Territories						October 1998			
	Private Passenger	July 1999	August 2005	August 2005	August 2005	September 2003		N/A	Yes	N/A
	Commercial (excl. 51, 61, 99)	July 1999	August 2005	August 2005	August 2005	August 2005		N/A	Yes	Yes
	Commercial (51-61)	July 1999	August 2005	August 2005	August 2005	August 2005		Yes	Yes	Yes
	Commercial (99)	July 1999	August 2005	August 2005	August 2005	August 2005		Yes	Yes	Yes
	Miscellaneous									
	Antique/Classic vehicles	July 1999	August 2005	August 2005	August 2005	August 2005		N/A	Yes	N/A
	ATV	July 1999	August 2005	August 2005	August 2005	August 2005		N/A	Yes	N/A
	Snowmobile	July 1999	August 2005	August 2005	August 2005	August 2005		N/A	Yes	N/A
	Motorcycles	July 1999	August 2005	August 2005	August 2005	August 2005		N/A	Yes	N/A
	Motorhomes	July 1999	August 2005	August 2005	August 2005	August 2005		N/A	Yes	N/A
	Trailers	July 1999	August 2005	August 2005	August 2005	August 2005		N/A	Yes	N/A
	Farm PP	July 1999	N/F	N/F	N/F	N/F		N/A	No	N/A
	Farm Commercial	July 1999	N/F	N/F	N/F	N/F		N/A	No	Yes
Garage		N/F	N/R	N/R	N/R		N/A	No	N/A	
Public Vehicles	July 1999	N/F	N/F	N/F	N/F		N/A	No	No	
Nova Scotia	Territories						July 2005			
	Private Passenger	July 1999	November 2004	July 2005	July 2005	July 2005		N/A	Yes	N/A
	Commercial (excl. 51, 61, 99)	July 1999	November 2004	July 2005	July 2005	July 2005		N/A	Yes	Yes
	Commercial (51-61)	July 1999	E	E	E	E		Yes	Yes	Yes
	Commercial (99)	July 1999	E	E	E	E		Yes	Yes	Yes
	Miscellaneous									
	Antique/Classic vehicles	July 1999	N/F	N/F	N/F	N/F		N/A	No	N/A
	ATV	July 1999	N/F	N/F	N/F	N/F		N/A	No	N/A
	Snowmobile	July 1999	N/F	N/F	N/F	N/F		N/A	No	N/A
	Motorcycles	July 1999	N/F	N/F	N/F	N/F		N/A	No	N/A
	Motorhomes	July 1999	February 2000	February 2000	February 2000	February 2000		N/A	Yes	N/A
	Trailers	July 1999	February 2000	February 2000	February 2000	February 2000		N/A	Yes	N/A
	Farm PP	July 1999	N/F	N/F	N/F	N/F		N/A	No	N/A
	Farm Commercial	July 1999	N/F	N/F	N/F	N/F		N/A	No	Yes
Garage		N/F	N/R	N/R	N/R		N/A	No	N/A	
Public Vehicles	July 1999	N/F	N/F	N/F	N/F		N/A	No	Yes	

Lloyd's Canadian Automobile

		Legend	E	Exempt from filing rates					Status as at:	01/06/2006	
			N/A	Not Applicable							
			N/F	Not Filed							
			N/R	Filing not Required by regulator or legislation							
Province/Territory		Last Revised/Filed						Can Be Written			
		Declarations Page	Underwriting Rules	TPL Rates	Physical Damage Rates	Rating Groups	Territory List	FTC Commercial Vehicles	Single Vehicles/ Garage	Commercial Fleets of 5 or more Vehicles	
North West Territories	No sections in Lineage	Territories					N/R				
		Private Passenger	July 1999	N/R	N/R	N/R	N/R	N/A	Yes	N/A	
		Commercial (excl. 51, 61, 99)	July 1999	N/R	N/R	N/R	N/R	N/A	Yes	Yes	
		Commercial (51-61)	July 1999	N/R	N/R	N/R	N/R	Yes	Yes	Yes	
		Commercial (99)	July 1999	N/R	N/R	N/R	N/R	Yes	Yes	Yes	
		Miscellaneous									
		Antique/Classic vehicles	July 1999	N/R	N/R	N/R	N/R	N/A	Yes	N/A	
		ATV	July 1999	N/R	N/R	N/R	N/R	N/A	Yes	N/A	
		Snowmobile	July 1999	N/R	N/R	N/R	N/R	N/A	Yes	N/A	
		Motorcycles/Mopeds	July 1999	N/R	N/R	N/R	N/R	N/A	Yes	N/A	
		Motorhomes	July 1999	N/R	N/R	N/R	N/R	N/A	Yes	N/A	
		Trailers	July 1999	N/R	N/R	N/R	N/R	N/A	Yes	N/A	
		Farm PP	July 1999	N/R	N/R	N/R	N/R	N/A	Yes	N/A	
		Farm Commercial	July 1999	N/R	N/R	N/R	N/R	N/A	Yes	Yes	
Garage	N/F	N/R	N/R	N/R	N/R	N/A	No	N/A			
Public Vehicles	July 1999	N/R	N/R	N/R	N/R	N/A	Yes	Yes			
Nunavut	No sections in Lineage	Territories					N/R				
		Private Passenger	July 1999	N/R	N/R	N/R	N/R	N/A	Yes	N/A	
		Commercial (excl. 51, 61, 99)	July 1999	N/R	N/R	N/R	N/R	N/A	Yes	Yes	
		Commercial (51-61)	July 1999	N/R	N/R	N/R	N/R	Yes	Yes	Yes	
		Commercial (99)	July 1999	N/R	N/R	N/R	N/R	Yes	Yes	Yes	
		Miscellaneous									
		Antique/Classic vehicles	July 1999	N/R	N/R	N/R	N/R	N/A	Yes	N/A	
		ATV	July 1999	N/R	N/R	N/R	N/R	N/A	Yes	N/A	
		Snowmobile	July 1999	N/R	N/R	N/R	N/R	N/A	Yes	N/A	
		Motorcycles/Mopeds	July 1999	N/R	N/R	N/R	N/R	N/A	Yes	N/A	
		Motorhomes	July 1999	N/R	N/R	N/R	N/R	N/A	Yes	N/A	
		Trailers	July 1999	N/R	N/R	N/R	N/R	N/A	Yes	N/A	
		Farm PP	July 1999	N/R	N/R	N/R	N/R	N/A	Yes	N/A	
		Farm Commercial	July 1999	N/R	N/R	N/R	N/R	N/A	Yes	Yes	
Garage	N/F	N/R	N/R	N/R	N/R	N/A	No	N/A			
Public Vehicles	July 1999	N/R	N/R	N/R	N/R	N/A	Yes	Yes			

Lloyd's Canadian Automobile

		Legend		E		Exempt from filing rates				Status as at:		01/06/2006			
				N/A		Not Applicable									
				N/F		Not Filed									
				N/R		Filing not Required by regulator or legislation									
Province/Territory		Last Revised/Filed						Can Be Written							
		Declarations Page	Underwriting Rules	TPL Rates	Physical Damage Rates	Rating Groups	Territory List	FTC Commercial Vehicles	Single Vehicles/ Garage	Commercial Fleets of 5 or more Vehicles					
Ontario		Territories								September 2001					
		Private Passenger	June 2003	July 2002	July 2005	July 2005	July 2005					N/A	Yes	N/A	
		Commercial (excl. 51, 61, 99)	June 2003	July 2002	August 2004	August 2004	N/F					N/A	Yes	Yes	
		Commercial (51-61)	June 2003	N/F	N/F	N/F	N/F					No	No	Yes	
		Commercial (99)	June 2003	N/F	N/F	N/F	N/F					No	No	Yes	
		Miscellaneous													
		Antique/Classic vehicles	June 2003	July 2002	July 2002	July 2002	September 2003					N/A	Yes	N/A	
		ATV	June 2003	July 2002	July 2002	July 2002	July 2005					N/A	Yes	N/A	
		Snowmobile	June 2003	July 2002	July 2002	July 2002	July 2005					N/A	Yes	N/A	
		Motorcycles	June 2003	July 2002	July 2002	July 2002	July 2005					N/A	Yes	N/A	
		Motorhomes	June 2003	July 2002	July 2002	July 2002	July 2005					N/A	Yes	N/A	
		Trailers	June 2003	July 2002	July 2002	July 2002	September 2003					N/A	Yes	N/A	
		Farm PP	June 2003	N/F	N/F	N/F	April 2005					N/A	No	N/A	
		Farm Commercial	June 2003	N/F	N/F	N/F	August 2004					N/A	No	Yes	
		Taxi Programme	June 2003	July 2002	September 2001	September 2001	July 2005					N/A	Yes	Yes	
		Driving School Programme	June 2003	July 2002	September 2001	September 2001	April 2005					N/A	Yes	N/A	
	Logging Programme	June 2003	July 2002	May 2001	May 2001	May 2001					N/A	Yes	Yes		
	Garage	June 2003	N/R	N/R	N/R	N/R					N/A	Yes	N/A		
	Public Vehicles	June 2003	N/F	N/F	N/F	N/F					N/A	No	No		
Prince Edward Island	No sections in Lineage	Territories								December 1999					
			Private Passenger	July 1999	N/F	N/F	N/F	N/F					N/A	No	N/A
			Commercial (excl. 51, 61, 99)	July 1999	N/F	N/F	N/F	N/F					N/A	No	Yes
			Commercial (51-61)	July 1999	N/F	N/F	N/F	N/F					No	No	Yes
			Commercial (99)	July 1999	N/F	N/F	N/F	N/F					No	No	Yes
			Miscellaneous												
			Antique/Classic vehicles	July 1999	N/F	N/F	N/F	N/F					N/A	No	N/A
			ATV	July 1999	N/F	N/F	N/F	N/F					N/A	No	N/A
			Snowmobile	July 1999	N/F	N/F	N/F	N/F					N/A	No	N/A
			Motorcycles	July 1999	N/F	N/F	N/F	N/F					N/A	No	N/A
			Motorhomes	July 1999	N/F	N/F	N/F	N/F					N/A	No	N/A
			Trailers	July 1999	N/F	N/F	N/F	N/F					N/A	No	N/A
			Farm PP	July 1999	N/F	N/F	N/F	N/F					N/A	No	N/A
			Farm Commercial	July 1999	N/F	N/F	N/F	N/F					N/A	No	Yes
			Garage	N/F	N/R	N/R	N/R	N/R					N/A	No	N/A
			Public Vehicles	July 1999	N/F	N/F	N/F	N/F					N/A	No	Yes

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Province/Territory		Last Revised/Filed						Can Be Written					
		Declarations Page	Underwriting Rules	TPL Rates	Physical Damage Rates	Rating Groups	Territory List	FTC Commercial Vehicles	Single Vehicles/ Garage	Commercial Fleets of 5 or more Vehicles			
Québec*	No sections in Lineage	Territories						September 1999					
		Private Passenger	March 2001	November 2003	November 2003	November 2003	July 2005		N/A	Yes	N/A		
		Commercial (excl. 51, 61, 99)	March 2001	March 2001	March 2001	March 2001	March 2001		N/A	Yes	Yes		
		Commercial (51-61)	March 2001	N/F	N/F	N/F	N/F		No	No	Yes		
		Commercial (99)	March 2001	N/F	N/F	N/F	N/F		No	No	Yes		
		Miscellaneous											
		Antique/Classic vehicles	March 2001	N/F	N/F	N/F	N/F		N/A	No	N/A		
		ATV	March 2001	December 1995	December 1995	December 1995	December 1995		N/A	Yes	N/A		
		Snowmobile	March 2001	December 1995	December 1995	December 1995	December 1995		N/A	Yes	N/A		
		Motorcycles	March 2001	December 1995	December 1995	December 1995	December 1995		N/A	Yes	N/A		
		Motorhomes	March 2001	December 1995	December 1995	December 1995	December 1995		N/A	Yes	N/A		
		Trailers	March 2001	December 1995	December 1995	December 1995	December 1995		N/A	Yes	N/A		
		Farm PP	March 2001	N/F	N/F	N/F	N/F		N/A	No	N/A		
		Farm Commercial	March 2001	N/F	N/F	N/F	N/F		N/A	No	Yes		
Garage	August 1991	N/R	N/R	N/R	N/R		N/A	Yes	N/A				
Public Vehicles	March 2001	N/F	N/F	N/F	N/F		N/A	No	Yes				
Saskatchewan*	No sections in Lineage	Territories					N/R						
		Private Passenger	May 2005*	N/R	N/R	N/R	N/R		N/A	Yes	N/A		
		Commercial (excl. 51, 61, 99)	May 2005*	N/R	N/R	N/R	N/R		N/A	Yes	Yes		
		Commercial (51-61)	May 2005*	N/R	N/R	N/R	N/R		Yes	Yes	Yes		
		Commercial (99)	May 2005*	N/R	N/R	N/R	N/R		Yes	Yes	Yes		
		Miscellaneous											
		Antique/Classic vehicles	May 2005*	N/R	N/R	N/R	N/R		N/A	Yes	N/A		
		ATV	May 2005*	N/R	N/R	N/R	N/R		N/A	Yes	N/A		
		Snowmobile	May 2005*	N/R	N/R	N/R	N/R		N/A	Yes	N/A		
		Motorcycles/Mopeds	May 2005*	N/R	N/R	N/R	N/R		N/A	Yes	N/A		
		Motorhomes	May 2005*	N/R	N/R	N/R	N/R		N/A	Yes	N/A		
		Trailers	May 2005*	N/R	N/R	N/R	N/R		N/A	Yes	N/A		
		Farm PP	May 2005*	N/R	N/R	N/R	N/R		N/A	Yes	N/A		
		Farm Commercial	May 2005*	N/R	N/R	N/R	N/R		N/A	Yes	Yes		
Garage	January 2005*	N/R	N/R	N/R	N/R		N/A	Yes	N/A				
Public Vehicles	May 2005*	N/R	N/R	N/R	N/R		N/A	Yes	Yes				
* Waiting on printer to produce certificate													

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Province/Territory		Last Revised/Filed						Can Be Written			
		Declarations Page	Underwriting Rules	TPL Rates	Physical Damage Rates	Rating Groups	Territory List	FTC Commercial Vehicles	Single Vehicles/ Garage	Commercial Fleets of 5 or more Vehicles	
Yukon	No sections in Lineage	Territories					N/R				
		Private Passenger	July 1999	N/R	N/R	N/R	N/R		N/A	Yes	N/A
		Commercial (excl. 51, 61, 99)	July 1999	N/R	N/R	N/R	N/R		N/A	Yes	Yes
		Commercial (51-61)	July 1999	N/R	N/R	N/R	N/R		Yes	Yes	Yes
		Commercial (99)	July 1999	N/R	N/R	N/R	N/R		Yes	Yes	Yes
		Miscellaneous									
		Antique/Classic vehicles	July 1999	N/R	N/R	N/R	N/R		N/A	Yes	N/A
		ATV	July 1999	N/R	N/R	N/R	N/R		N/A	Yes	N/A
		Snowmobile	July 1999	N/R	N/R	N/R	N/R		N/A	Yes	N/A
		Motorcycles/Mopeds	July 1999	N/R	N/R	N/R	N/R		N/A	Yes	N/A
		Motorhomes	July 1999	N/R	N/R	N/R	N/R		N/A	Yes	N/A
		Trailers	July 1999	N/R	N/R	N/R	N/R		N/A	Yes	N/A
		Farm PP	July 1999	N/R	N/R	N/R	N/R		N/A	Yes	N/A
		Farm Commercial	July 1999	N/R	N/R	N/R	N/R		N/A	Yes	Yes
Garage	N/F	N/R	N/R	N/R	N/R		N/A	No	N/A		
Public Vehicles	July 1999	N/R	N/R	N/R	N/R		N/A	Yes	Yes		

* Government run public automobile scheme - Lloyd's policy would be excess to the public scheme policy. Please consult Lloyd's Canada for more details on the provincial public auto scheme in question.