

MARKET BULLETIN

REF: Y4333

Title	Devolved Administrators – New Overseas Reporting System
Purpose	Completion of Terms and Conditions
Type	Event
From	Leslie Redmond, Manager Overseas Reporting, Market Reporting, Finance Risk Management & Operations Direct 'phone number: 020 7327 5490 email: leslie.redmond@lloyds.com
Date	16 November 2009
Deadline	30 November 2009
Related links	None

On 14 September Market Bulletin Y4313 was issued informing you that the systems used for US Situs Trust Fund Regulatory Reporting and Canadian Regulatory Reporting are being redeveloped for use from quarter 1 2010 (the Canadian Regulatory Reporting component will now be completed for use from quarter 2 2010).

The new system, to be known as the Overseas Reporting System (ORS), will be accessed via Lloyd's LAURA security framework.

In order to set up a Devolved Administrator, who you have already nominated for your Firm, please complete and return the attached Devolved Administrator Application form (Application Form). Please note that by signing the Application Form you are confirming that you are authorised on behalf of your Firm to execute the Application Form and to appoint the Devolved Administrator.

The attached user guide (and quick guide) describes how the LAURA function is administered. These manuals are designed as a guide to instruct Devolved Administrators on how to manage access to ORS; they also contain instructions on granting and maintaining access to ORS.

If you have any questions on these documents please contact:

Nadia Yakoob on 020 7327 6317 (nadia.yakoob@lloyds.com), or David Cokayne on 020 7327 6238 (david.cokayne@lloyds.com) or me on the above number/email.

Devolved administrators will require a SecureID token to enable access to the LAURA Devolved Administration function and these will be posted to nominated Devolved administrators as soon as Lloyd's receives the signed form(s).

Attached to this Market Bulletin you will also find the ORS Website User Terms and Conditions. By signing the Application Form please note that you are also confirming that the Firm will be bound by these terms and conditions, as amended from time to time. When ORS is live the terms and conditions will be available on the website.

Please complete and return the Application Form to Nadia Yakoob at One Lime Street, London EC3M 7HA or nadia.yakoob@lloyds.com by 30 November 2009.

Regards

Leslie Redmond
Manager, Overseas Reporting
Market Finance

LAURA

Quick Guide for Devolved Administrators

10 November 2009

What is LAURA?

LAURA is an acronym for **Lloyd's Authentication, User Registration and Authorisation**. It is an IT security system that is used to protect the information in Lloyd's external-facing web applications such as ATLAS, Binding Authorities Registration (BAR), Restricted Coverholders (RC) and Overseas Reporting System (ORS). For some applications (e.g. Crystal) it allows users to manage their own access through registration with www.loyds.com. For other, more secure applications (e.g. Atlas, BAR, ORS), it enables trusted users in Managing Agents, Lloyd's Brokers and the Corporation to administer users and their permission to access secure applications. These trusted users are known as Devolved Administrators.

What can Devolved Administrators do?

A Devolved Administrator working in a market participant company can administer users who work for their organisation. They can

1. Create a new user (note that if a user registers with www.loyds.com ([Register](#)) they can create their own user account without any intervention from a Devolved Administrator)
2. Amend a User's Details (the user can update certain information themselves through the www.loyds.com self service functions)
3. Give access to an application
4. Remove access from an application (immediately or at a given date in the future)
5. Lock a user's account (to prevent them accessing any applications)
6. Unlock a user's account (to permit them to access their applications)

Note that a Devolved Administrator cannot change a user's password as the user is able to do this themselves on the www.loyds.com website.

This Quick Guide covers the following topics

1. Logging on to LAURA Devolved Admin
2. Giving access to an application
3. Unlocking a user's account

4. Removing access from an application

For other functions please refer to the full LAURA Devolved Administrators Procedures Manual.

1 Logging on to the LAURA Devolved Administration website

Go to www.lloyds.com/da. You will need your SecurID token. Enter your User Name and Passcode (your Passcode is your own 6 digit PIN + the number on your SecurID token).

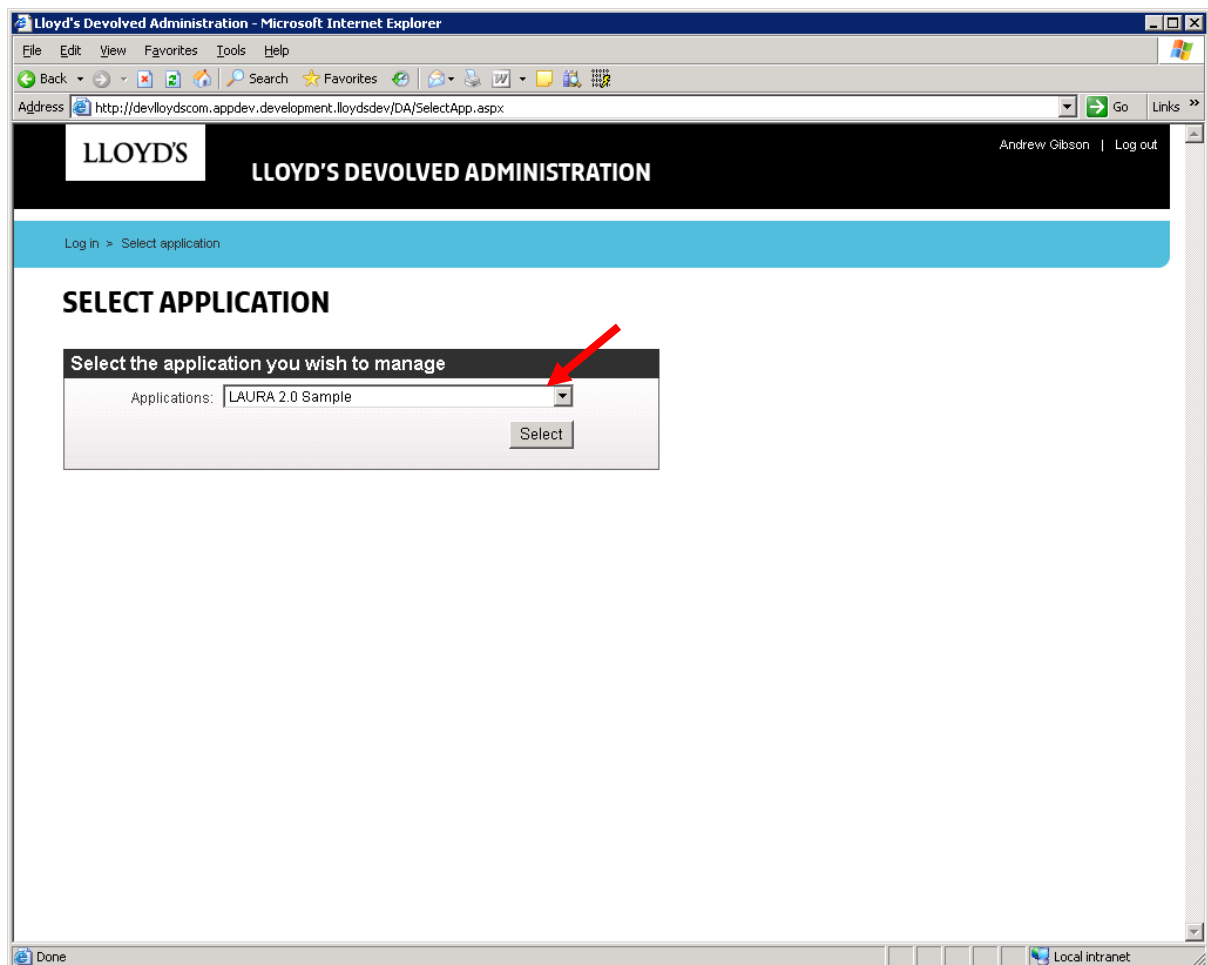
Login to LAURA Devolved Administration using your email address and your lloyds.com password.

2 Giving access to an application

This section assumes that the user already has an account in LAURA. If they do not ask them to [Register](#).

2.1 Select Application

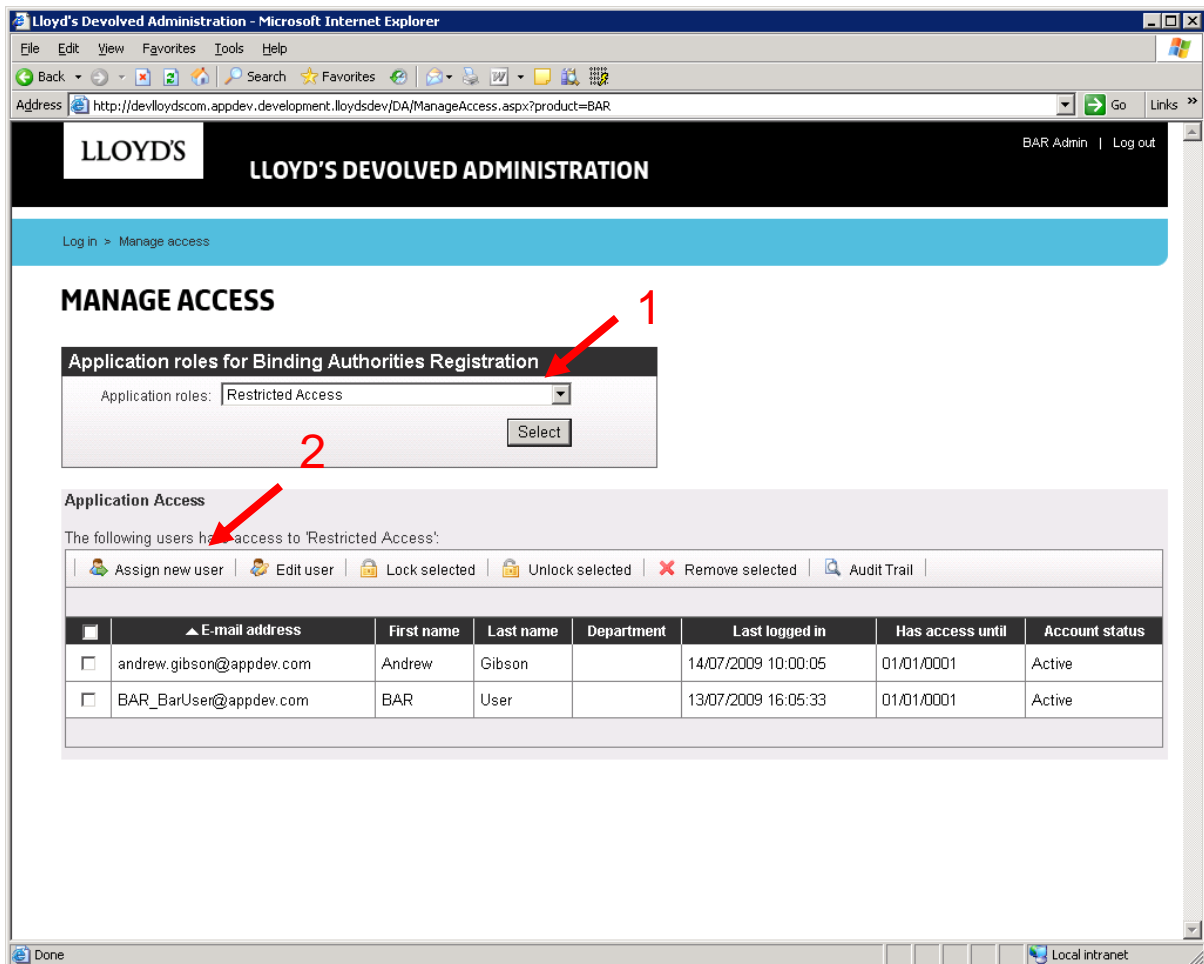
If you administer more than one application you will see this screen.



Choose the application you wish to administer (e.g. ATLAS, BAR, RC and ORS).

2.2 Select Application Role

You will then see this screen.



Choose the role that you wish the user to have in the application.

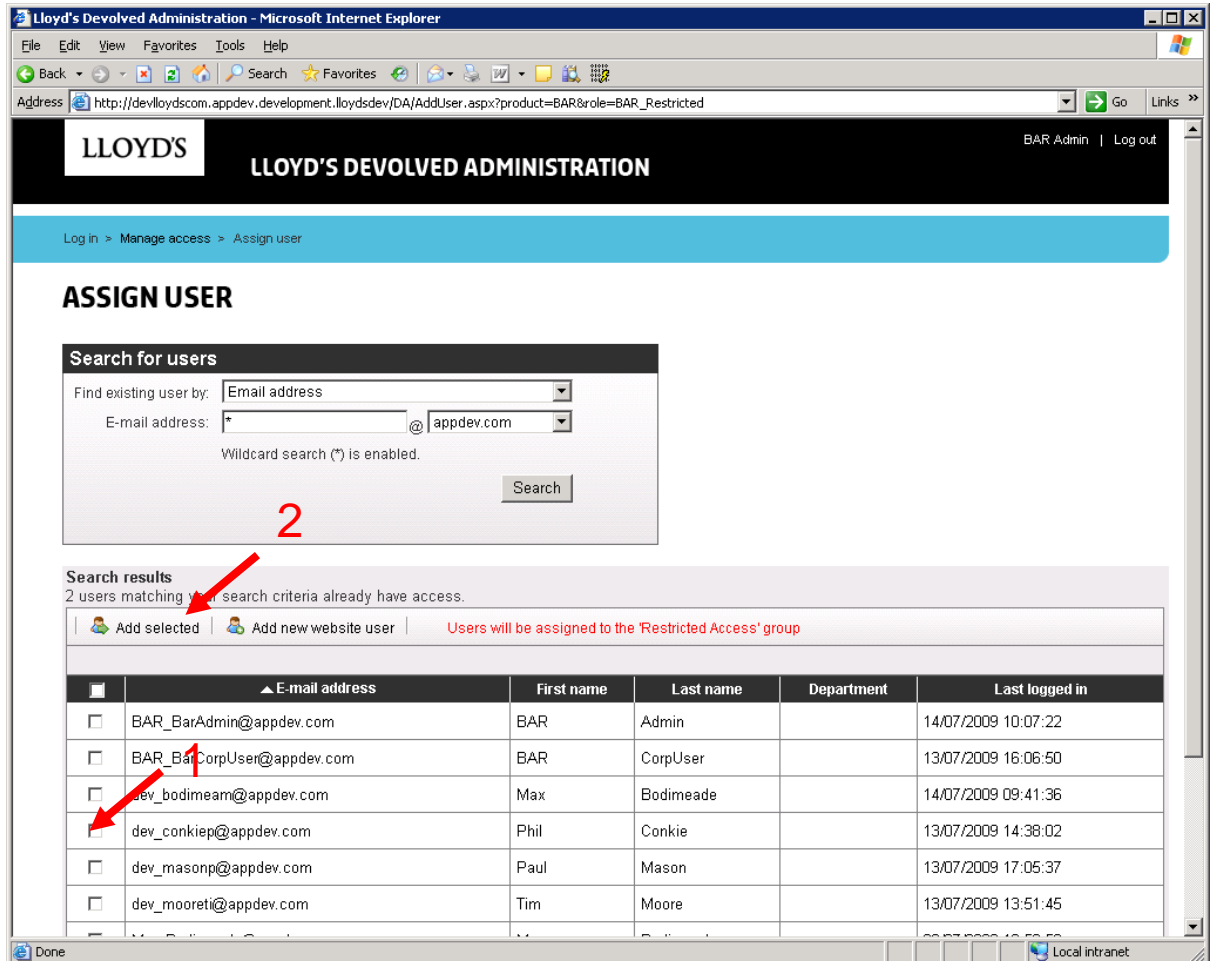
ATLAS — If you are the devolved administrator for more than one firm you will see a list of firms—select the appropriate one.

BAR, RC and ORS — Select “Restricted Access”

Click the “Assign new user” button

2.3 Assign User

You will then see this screen.



You can search for a user by email address or by name.

Choose the user by checking the box next to their name.

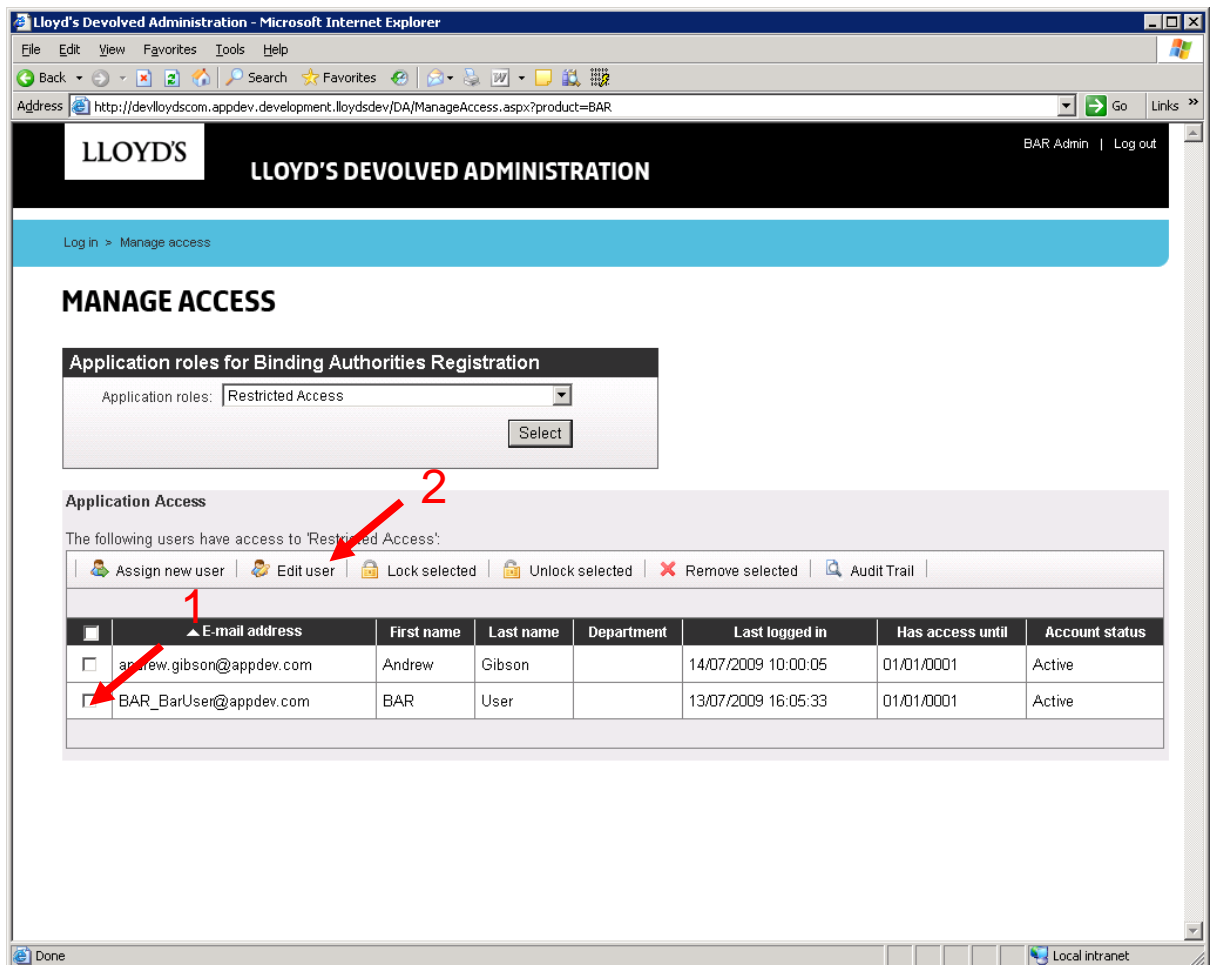
Click the “**Add selected**” button.

2.4 Edit User

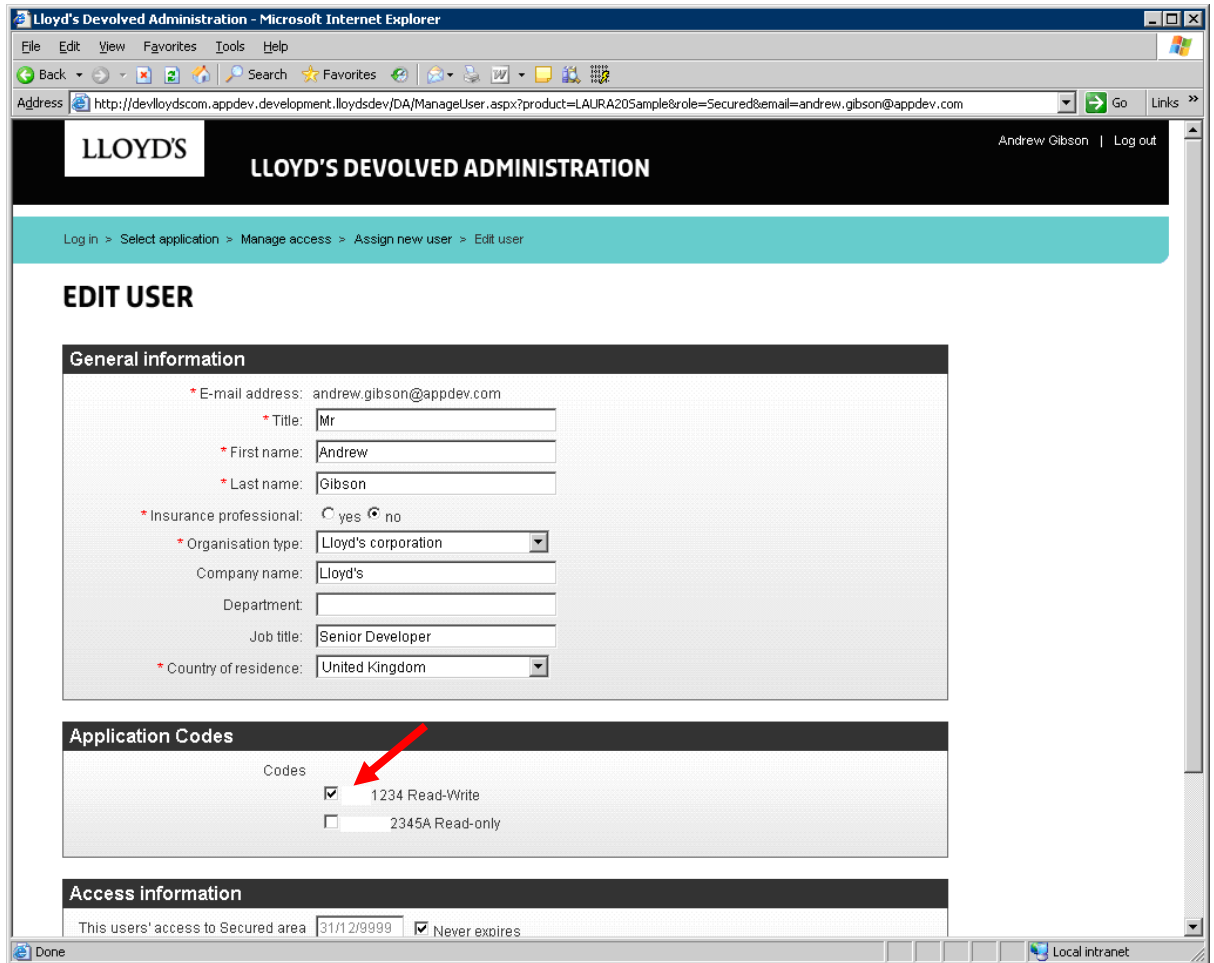
To specify which firms within your organisation a user should be able to access

Choose the user by checking the box next to their name.

Click on the “Edit user” button.



This will take you to the Edit User screen.



Here you can specify which codes the user can access (firms are represented by codes (Broker Numbers / Central Settlement Numbers (CSN))). You will only see codes that relate to your organisation.

To give access to a code, check the box.

To remove access from a code, uncheck the box.

Note that there may be a two codes for a firm, Read-only and Read-Write (i.e. full access). Make sure that you choose the right one.

3 Unlock User Account

If a user forgets their password, or gets locked out by entering their password incorrectly three times in a row, they can reset their account using the invitation that appears on their log on screen.

If they cannot do this, you can unlock their account from the Manage Access screen (see page 4). Select the user and click on the “**Unlock selected**” button.

4 Remove User

If a user no longer needs access to an application or they leave your company you should remove them from LAURA.

From the Manage Access screen (see page 4), select the user and click on the “**Remove selected**” button.

If you want to remove a user at a future date, you should use the “Edit user” button. Make the necessary amendment to the “Access Information” section and click “Save Changes”.

Please note:

- 1 As a Devolved Administrator **you are responsible** for ensuring that persons who should no longer have access to an application through your firm are removed as users. Whilst in this connection you may wish to set accounts to expire at a future date (see above) you should still remove the user at the appropriate time.
- 2 Removing a user only affects their access to the application specified (e.g. BAR). It does not affect the user’s access to other Lloyd’s applications (e.g. ORS, RC). If you are sure that the user no longer requires access to any Lloyd’s systems, please remove their access to all of their applications.

Contact Numbers:

For problems accessing the website please call:

Nadia Yakoob (nadia.yakoob@lloyds.com) on.....+44 (0) 20 7327 6317

Or

David Cokayne (david.cokayne@lloyds.com) on.....+44 (0) 20 7327 6238

Or

Leslie Redmond (leslie.redmond@lloyds.com) on.....+44 (0) 20 7327 5490

OVERSEAS REPORTING SYSTEM WEBSITE USER TERMS AND CONDITIONS

IMPORTANT: THESE TERMS AND CONDITIONS (“TERMS”) APPLY TO THE OVERSEAS REPORTING SYSTEM (“THE SYSTEM”), AVAILABLE ON THE LLOYD’S WEBSITE (www.lloyds.com). YOU WILL BE ASKED TO READ AND ACCEPT THESE TERMS BEFORE ACCESSING THE SYSTEM. THESE TERMS ARE ISSUED BY LLOYD’S.

1. Definitions and Interpretation

1.1 In these Terms:

“**Applicable Regulations**” means all applicable legislation, laws, regulations, rules, codes of practice which a Firm and its Users (including Devolved Administrators) must comply with when using the System;

“**Devolved Administrator**” means an individual nominated by a Firm who will be responsible for the appointment of Users on behalf of the Firm;

“**Firm**” means a Lloyd’s Managing Agent that has been given permission by Lloyd’s to access and use the System;

“**Information**” means any data submitted to the System by a Firm or a User;

“**Intellectual Property Rights**” means all rights including but not limited to trade marks, names, logos, copyright, database rights, patents and know-how;

“**Regulatory Reporting Pack**” means the package of information prepared and approved by the Firm or a User on behalf of a Firm for submission to the United States regulatory authorities or in aggregated form to the Canadian regulatory authorities by Lloyd’s for regulatory reporting purposes;

“**System**” means the Overseas Reporting System;

“**User**” means an individual nominated and registered by a Devolved Administrator to use the System on behalf of a Firm;

a clause or schedule, unless the context otherwise requires, is a reference to a clause of or a schedule to these Terms;

the singular includes the plural and vice versa, unless the context otherwise requires.

2. Terms and conditions of use

- 2.1 A Firm must initially register a Devolved Administrator to access the System by submitting the Devolved Administrator Application Form (“Application Form”) to the Overseas Reporting team at Lloyd’s. By completing and signing the Application Form, the Firm agrees that it is bound by these Terms.
- 2.2 By accessing the System Users acknowledge that they accept and are bound by these Terms.
- 2.3 A person who has neither accepted nor been deemed to have accepted these Terms has no right to enforce any of its terms.
- 2.4 Lloyd’s reserves the right to grant, restrict or revoke access of Users or prospective Users to the System at any time.
- 2.5 Lloyd’s or its agents or suppliers may monitor usage of a User’s username and password and unusual patterns of use may be investigated.

3. Firm and User Responsibilities

- 3.1 The Firm shall appoint a Devolved Administrator. The Firm will notify Lloyd’s of the details of its Devolved Administrator by submitting the Application Form to the Overseas Reporting team at Lloyd’s and shall ensure that those details are kept up to date.
- 3.2 In the event that the Devolved Administrator ceases to be authorised by the Firm to use the System for any reason, including but not limited to change of function, termination or departure, the Firm will notify Lloyd’s immediately in order for Lloyd’s to disable their user name and password so that they may no longer access the System.
- 3.2 The Firm and Users will not provide any other individual or company with their user names and passwords.
- 3.3 The Firm and Users must comply with the Applicable Regulations and these Terms when submitting Information to the System.

Devolved Administrator Responsibilities

- 4.1 The Devolved Administrator will provide the Overseas Reporting team at Lloyd’s with the information prescribed in the Application Form.
- 4.2 The Devolved Administrator shall be responsible for:

- 4.2.1 appointing individual Users within the Firm who will have access to the System in accordance with these Terms;
 - 4.2.2 ensuring persons are appropriate to be added as Users and that the level and nature of the access rights granted are appropriate to the User's role and normal business activities;
 - 4.2.3 removing individual Users (which the Firm shall do immediately if the User ceases to be authorised by the Firm or Lloyd's to use the System for any reason);
 - 4.2.4 acting as a first contact point if Users within the Firm require assistance with the System;
 - 4.2.5 advising the Overseas Reporting team at Lloyd's of any change to the Devolved Administrator, the Devolved Administrator's details, the Firm's Compliance Officer or his/her email address; and
 - 4.2.6 monitoring the conduct of the Firm's Users to ensure that they comply with these Terms.
- 4.3 Devolved Administrators shall not share their secureID token or username and password with anyone else.
 - 4.4 Devolved Administrators are responsible for ensuring that the Overseas Reporting team at Lloyd's is informed immediately of any loss of their secureID token.
 - 4.5 In the event that Users cease to be authorised by the Firm or Lloyd's to use the System for any reason, including but not limited to change of function, termination, departure or any other action that would prevent them from having access to the System, the Devolved Administrator shall ensure that the User's username and password is disabled immediately to prevent them from accessing the System.

5. Lloyd's acting as Devolved Administrator

- 5.1 Lloyd's may at its discretion agree to act as Devolved Administrator on behalf of any Firm. In so acting Lloyd's excludes all liability to the Firm and its Users and to any other third party (including any other Firms and their Users) except for (i) fraud, or (ii) death and personal injury caused as a result of negligence on the part of Lloyd's or its employees.
- 5.2 Without prejudice to the generality of clause 5.1 above, Lloyd's shall not be obliged to comply with the obligations and responsibilities of Devolved Administrators (including those set out in clause 4) provided for in these Terms.

5.3 If Lloyd's agrees to act as Devolved Administrator for a Firm, the Firm shall insofar as applicable comply with the obligations of a Devolved Administrator (including those set out in clause 4) provided for in these Terms.

6. Acceptable Use Policy

6.1 The Firm and Users must only use the System in accordance with these Terms.

6.2 The Firm and Users must comply with the Applicable Regulations within the jurisdiction from which they are accessing the System.

6.3 The Firm must not and must ensure that its Users do not:

6.3.1 use the System for any purpose that is unlawful or prohibited by any applicable law, regulation, rule or legislation;

6.3.2 post, transmit or disseminate any information on or via the System which is or may be harmful, obscene, defamatory or otherwise illegal;

6.3.3 use the System in a manner which causes or may cause an infringement of the rights of Lloyd's and/or any other person;

6.3.4 use any software, routine or device to interfere or attempt to interfere electronically or manually with the operation or functionality of the System including but not limited to uploading or making available files containing corrupt data or viruses via whatever means;

6.3.5 deface, alter or interfere with the "look and feel" of the System or the underlying software code;

6.3.6 take any action that imposes an unreasonable or disproportionately large load on the System or related infrastructure;

6.3.7 obtain or attempt to obtain access, via whatever means, to any part of the System or the Lloyd's networks for which it is not authorised.

6.4 Lloyd's reserves the right to remove, modify or alter any data submitted to the System by a Firm or User in breach of clause 6.3 but this shall not affect any other remedy which may be available to Lloyd's.

6.5 The Firm undertakes to put systems in place to minimise the risk of viruses being transmitted or distributed by Users over the System including the use of and regular updating of commercially available virus detection software.

7. Intellectual Property

- 7.1 All Intellectual Property Rights in the System, including but not limited to the underlying software code existing now or in the future shall be and remain in the property of Lloyd's.
- 7.2 The content published on the System and all Intellectual Property Rights in it are owned by Lloyd's or that content is made available to Lloyd's under licence from third parties
- 7.3 All Intellectual Property Rights in the Information shall remain in the ownership of the Firm.

8. Use of Information

- 8.1 The Firm grants Lloyd's a licence to use the Information for the purposes of preparing Regulatory Reporting Packs and submitting them to the United States and Canadian regulatory authorities, for its internal business use and for disclosure to such third parties as may be necessary, including but not limited to the trustees of the United States Surplus Lines Trust Fund, the trustees of the United States Credit for Reinsurance Trust Fund and the trustees of the Regulated Lloyd's Canadian Trust Fund.
- 8.2 The Firm and its Users must only access content included in the System for the Firm's lawful business use, including but not limited to the preparation of the Firm's Regulatory Reporting Packs. Users may for these purposes download data and documents from the System.
- 8.3 It is the Firm's responsibility to retain copies of Regulatory Reporting Packs or other information published on the System as it considers necessary.

9. Updates

- 9.1 Lloyd's may make improvements or changes to the System. Changes or improvements that are material will be notified to the Firm by Lloyd's.
- 9.2 Lloyd's may also modify these Terms at any time and such modification shall be effective immediately upon posting of the modified Terms on www.lloyds.com. Accordingly, continued access or use of the System is deemed to be acceptance of the modified Terms. Material modifications to the Terms as determined in Lloyd's sole discretion will be notified to the Firm.

10. Data Protection

10.1 Where any personal data, as defined in the Data Protection Act 1998 (“the Act”), is provided by the Firm or its Users to Lloyd’s, the Firm confirms that:

10.1.1 it has the consent of the owner of the personal data to provide such data to Lloyd’s; and

10.1.2 it has complied with its obligations as set out in the Act.

10.2 Lloyd’s will process any personal data provided by the Firm in accordance with the Privacy and Security Statement attached to these Terms.

11. Security

11.1 Lloyd’s will use all reasonable endeavours to ensure that the System is secure. Details of the security measures for the System are set out in the Lloyd’s Website Security Statement attached to these Terms. Lloyd’s cannot guarantee that information displayed on the System has not been interfered with.

11.2 If the Firm or Users choose to send any electronic communications to Lloyd’s (whether by email or otherwise), they do so at their own risk. Lloyd’s cannot guarantee that such communications will not be intercepted or changed or that they will reach the intended recipient safely.

12. Warranties

12.1 The System is provided “as is” and Lloyd’s gives no warranties in respect thereof. Specifically, but without limitation, Lloyd’s does not warrant that:

12.1.1 the Firm or Users will be able to use the System or that it will continue to be made available in its current or any other form;

12.1.2 the System or any software or material of whatever nature available on or downloaded from it will be free from viruses or defects, compatible with the Firm’s equipment or fit for any purpose. It is the Firm’s and User’s responsibility to use suitable anti-virus software and to ensure compatibility with its equipment; and

12.1.3 any content or information published on the System is accurate or complete.

12.2 Any warranties which would otherwise be implied by law (including, without limitation, warranties as to satisfactory quality, fitness for purpose or skill and care) are hereby excluded.

13. Content warranty

- 13.1 Whilst Lloyd's and other third parties may provide certain data and information on the System, the Firm shall be entirely responsible for the content and accuracy of data and information contained in Regulatory Reporting Packs on the System. The Firm hereby warrants that the information and data contained in Regulatory Reporting Packs shall be accurate and complete.

14. Indemnity and Liability

- 14.1 The Firm agrees to indemnify, defend and hold Lloyd's harmless from and against any liability, loss, damages, costs, claims and expenses (including reasonable legal fees) suffered or incurred by Lloyd's at any time as a result of the Information, the Regulatory Reporting Packs or the Firm's or its Users' use of the System. This indemnity shall not apply to any negligent act or omission by Lloyd's or its employees.
- 14.2 Lloyd's accepts no responsibility or liability for any loss of or corruption of data or information, unauthorised access to, alteration of, or use of any records, programs or files on the System, the Firm or its Users' use of or inability to use the System or any loss or costs arising from out-of-date or inaccurate or incomplete data or information held on the System nor for any loss or damage arising from any communications, missed or delayed or otherwise, between the Firm or its Users and Lloyd's.
- 14.3 Lloyd's shall not be liable for any failure or delay in performing its obligations under these Terms that arises as a result of circumstances beyond its reasonable control.
- 14.4 Lloyd's shall not be liable to the Firm whether for negligence, breach of contract, misrepresentation or otherwise, for (i) any direct loss or damage; (ii) loss or damage arising from third party claims; (iii) loss of profit or goodwill suffered by the Firm; or (iv) indirect or consequential loss or damage suffered by the Firm.
- 14.5 Except as set out in these Terms, all conditions, warranties and representations, whether express or implied by statute, common law or otherwise are expressly excluded.
- 14.6 Nothing in these Terms shall operate to limit Lloyd's liability for (i) fraud, or (ii) death or personal injury caused as a result of negligence on the part of Lloyd's or its employees.

15. Termination

- 15.1 Lloyd's reserves the right to terminate at any time the Firm's or a User's access to the System immediately for any reason, including but not limited to, the Firm and/or

Users' abuse or misuse of the System as determined by Lloyd's in its sole discretion.

- 15.2 Termination of these Terms will not affect any obligations that accrue before such termination.

16. Severability and inconsistency

- 16.1 If any provision in these Terms shall be unlawful, void or for any reason unenforceable, that provision shall be deemed severable from the rest of the Terms and shall not affect the validity and enforceability of the remaining provisions of these Terms.

17. Entire Agreement

- 17.1 These Terms sets forth the entire understanding of the parties hereto, and supersedes and replaces all prior agreements, written or oral, with respect to the subject matter hereof.

18. Notices

- 18.1 Notices which may be required to be given under these Terms by either party to the other shall be in writing and sent by email, facsimile or by prepaid first class post, to the other party at its address set out above or to such other addresses as may be notified by either party in writing from time to time. In the case of a notice sent by email or facsimile it shall be confirmed by sending a copy of such notice by first class post. Any notice sent by email or facsimile shall be deemed to be received on the same day of despatch, and any notice sent by prepaid first class post shall be deemed to be received three (3) days after the date of posting.

19. Governing Law and Jurisdiction

- 19.1 These Terms and all matters arising from or in connection with them shall be governed and construed in accordance with English law and the parties hereby irrevocably submit to the exclusive jurisdiction of the courts of England and Wales.

20. Third Party Rights

- 20.1 No person who is not a party to these Terms shall have any right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of these Terms.

21. Enforcement

- 21.1 The failure by either party to enforce any provision of these Terms shall not be deemed as a waiver of the right to enforce such term or condition.

PRIVACY & SECURITY STATEMENT

Lloyd's has taken steps to safeguard the confidentiality of information which identifies the Users ('personal information') against unauthorised access, amendment or deletion and to ensure access is only granted to authorised Users and only to the extent necessary. This Privacy and Security Statement covers our treatment of the personal information we collect when Users are registered for or visit the System.

1 Information collection and use

When Users register, Lloyd's may ask for their name, email address and other contact details, as well as details about their status and role as an insurance professional. When Users use the System they are not anonymous to Lloyd's.

Lloyd's may also automatically receive and record information on our server logs from Users' browser, including their IP address and the page they requested. Lloyd's may set and access Lloyd's cookies on Users' computers.

2 Information sharing and disclosure

Lloyd's will not sell Users' personal information to anyone.

Lloyd's may disclose personal information about Users to its business associates and other professional advisers, Lloyd's employees and agents, suppliers and providers of goods or services, financial organisations and advisers, ombudsmen and regulatory authorities, and as required by law or regulation.

Users' personal information may be transferred to the above individuals and organisations located in countries which may not provide legal protection of information equivalent to that in the United Kingdom or the jurisdiction from which Users are visiting the System. Details of the individuals, organisations and countries involved in a particular User's case will be provided on request.

Lloyd's only retains personal information for as long as is necessary for the purposes described above.

3 Getting in touch with us

If you have any questions or concerns about privacy and security or your dealings with us, please contact Lloyd's, One Lime Street, London, EC3M 7HA, UK, or email: infosecurity@lloyds.com.

LLOYD'S WEBSITE SECURITY STATEMENT

In order to provide Users of the System with a personalised and secure experience, Lloyd's requires all Users to authenticate to the System using a unique user ID and password. Once authenticated, all information passed over the Internet between the User and the System is protected by Secure Socket Layer encryption technology.

Lloyd's continually reviews its systems and processes to ensure that the System provides the highest practicable level of protection. All information submitted to the System is passed to Lloyd's secure internal servers for processing and the following security measures are in place to ensure its protection:

- Comprehensive firewalling to shield Lloyd's internal computer systems from external threats
- System monitoring to identify any unusual activity
- Data processing and storage facilities sited in secure locations to prevent unauthorised access
- Data stored and handled at all times in a manner that maintains its confidentiality, integrity and availability.

If you have any questions or concerns or would like further information please contact Lloyd's Information Protection & Continuity team at infosecurity@lloyds.com.

Devolved Administrators Procedures Manual

12 November 2009

Lloyd's is regulated by the Financial Services Authority © Lloyd's copyright 2009

Contents

1	Introduction	3
2	Essential benefits	3
3	Devolved administration	5
4	Logging-on to the LAURA Devolved Administration web-site	6 – 9
5	Giving users access to an application	10 – 16
6	Unlocking a user's account	17
7	Locking a user's account	18
8	Removing a user	19
9	Changing a user's details	20

Appendix 1 Devolved Administration Arrangements

Contact Numbers

For problems accessing the website please call:

Nadia Yakoob (nadia.yakoob@lloyds.com) on.....+44 (0) 20 7327 6317

Or

David Cokayne (david.cokayne@lloyds.com) on.....+44 (0) 20 7327 6238

Or

Leslie Redmond (leslie.redmond@lloyds.com) on.....+44 (0) 20 7327 5490

1 Introduction

1.1 LAURA is an acronym for the **Lloyd’s Authentication, User Registration and Authorisation** web-site.

1.2.1 For some Lloyd’s applications (Crystal for example) it allows users to self-register and maintain their own passwords.

For other more secure applications (e.g. ATLAS, BAR and ORS) , it allows users at Lloyd’s managing agents, Lloyd’s brokers, coverholders, and the Corporation of Lloyd’s and its trusted associates, access which is controlled by certain persons within the individual firms – namely the “Devolved Administrators”.

This Manual is therefore designed as a guide to Devolved Administrators in connection with granting and maintaining access to these more secure Lloyd’s web-sites.

1.3 The more secure applications which are currently accessed via LAURA are as follows:

Application	Level of security	Devolved administration arrangements	Is access to this site covered by this Manual?
Atlas	Very high	See Section 3 and Appendix 1	Yes – See Section 4 onwards
Binding Authorities Registration (BAR)	Very High	See Section 3 and Appendix 1	Yes – See Section 4 onwards
Restricted Coverholders (RC)	Very High	See Section 3 and Appendix 1	Yes – See Section 4 onwards
Overseas Reporting System (ORS)	Very High	See Section 3 and Appendix 1	Yes – See Section 4 onwards

This list may grow in due course.

2 Essential benefits

Potentially a single sign-on and password for all Lloyd’s systems.

A simple-to-use system for Devolved Administrators.

A user can carry out certain self-service functions without the need to involve their Devolved Administrator

- A potential user can create their own account
- Users can update certain information on their account
- Users can request a reset if they forget their password
- Users can change their password whenever they like
- Users can delete their account if they no longer require it.

3 Devolved Administration

3.1 The number of firms and persons associated with the Lloyd's market is very large – over 200 firms of Lloyd's managing agents and Lloyd's brokers, and over 2,000 firms of coverholders. People may move from firm to firm. Whilst access to some applications (for example, Crystal) is maintained by the users themselves, other applications, e.g. ATLAS, Overseas Reporting System (ORS), Binding Authorities Registration (BAR) and Restricted Coverholders (RC) require careful control to ensure privacy of information.

3.2 There is therefore a system of devolved administration for the more secure applications, which is illustrated in Appendix 1.

3.3 In simple terms, there are 3 types of user of the secure applications –

- Lloyd's "**Super users**" are those within the Corporation of Lloyd's who have full access to a particular application and can create "devolved administrators" within Lloyd's brokers and Lloyd's managing agents for that application.

The Lloyd's "super users" also act as Devolved Administrators for users with the Corporation of Lloyd's and its trusted associates and, in the case of Atlas, for users at Lloyd's approved coverholders.

- "**Devolved Administrators**" (for whom this manual is primarily produced) are persons within Lloyd's brokers and Lloyd's managing agents who may set up and delete users of secure applications within their own firms.
- "**Users**", whose access is controlled by Devolved Administrators, but who can reset their password for themselves through LAURA.

3.4 What can Devolved Administrators do?

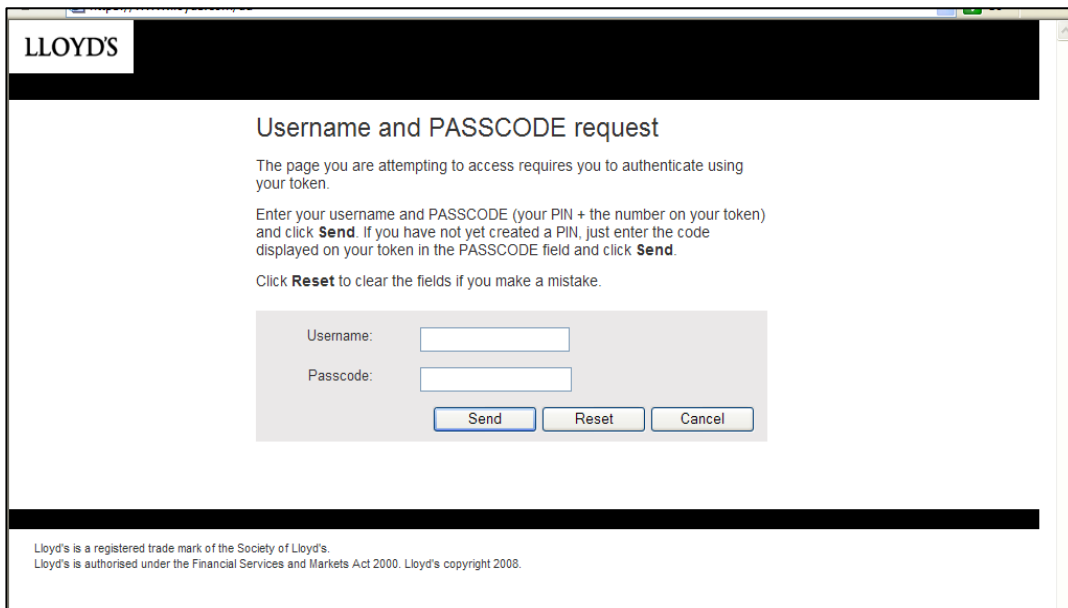
A Devolved Administrator working in a market participant company can administer users who work for their organisation. They can

7. Create a new user (note that if a user registers with www.lloyds.com ([Register](#)) they can create their own user account without any intervention from a Devolved Administrator)
8. Amend a User's Details (the user can update certain information themselves through the www.lloyds.com self service functions)
9. Give access to an application
10. Remove access from an application (immediately or at a given date in the future)
11. Lock a user's account (to prevent them accessing any applications)
12. Unlock a user's account (to permit them to access their applications)

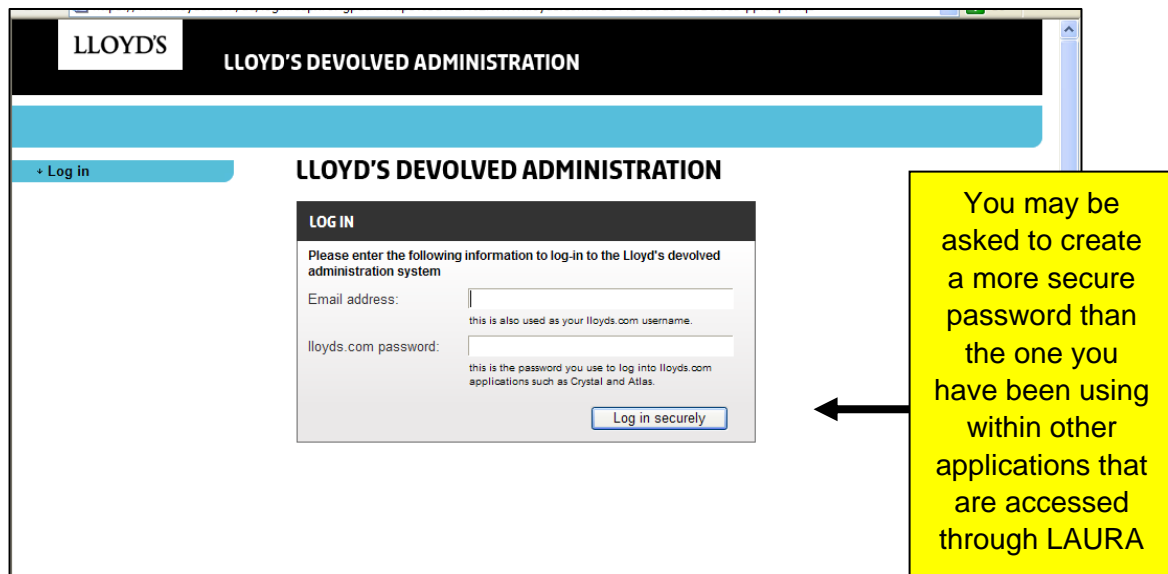
Note that a Devolved Administrator cannot change a user's password as the user is able to do this themselves on the www.loyds.com website.

4 Logging on to the LAURA Devolved Administration web-site

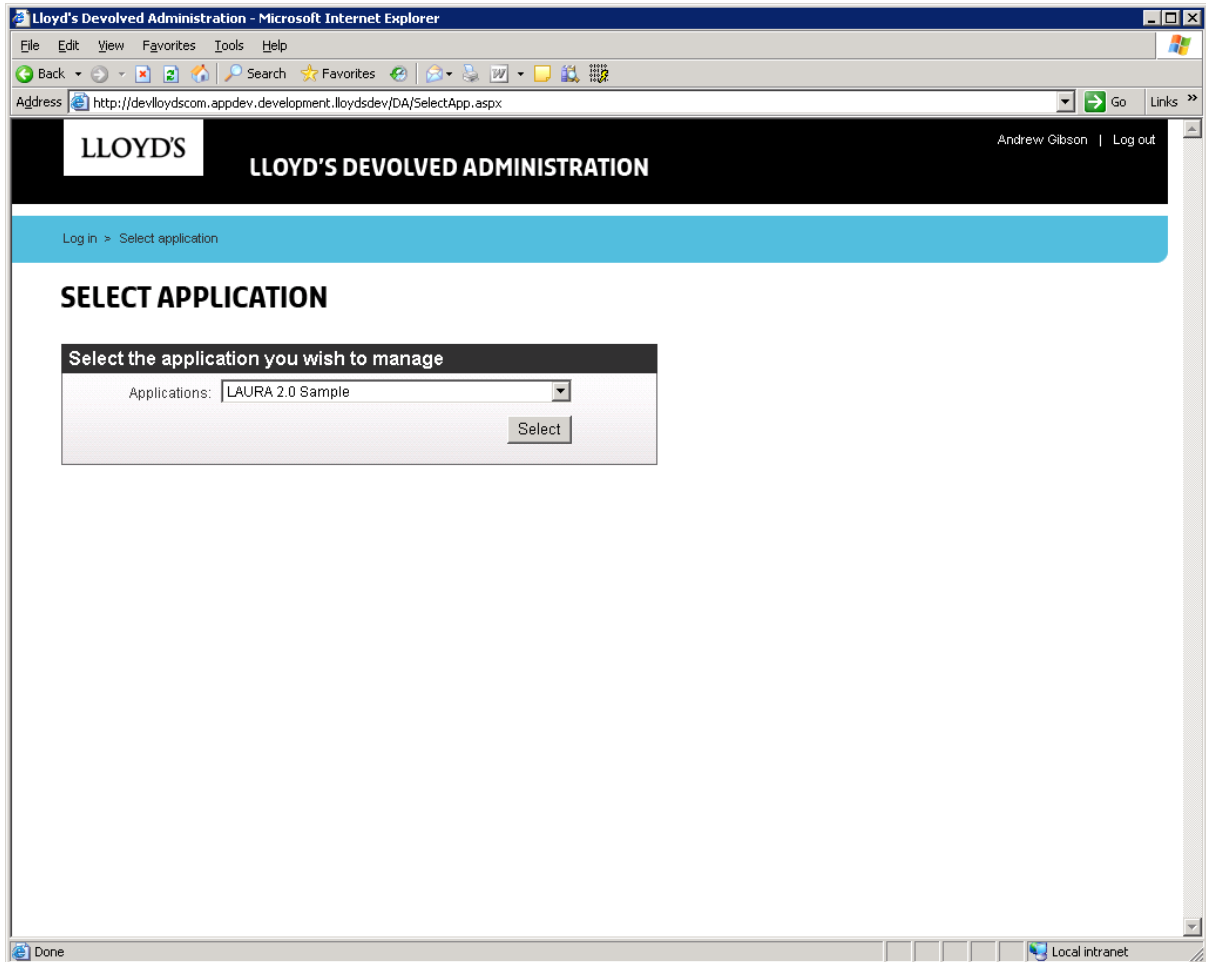
- 4.1 Go to the url – www.loyds.com/da . You will need your SecurID token. Enter your User Name and Passcode (your Passcode is your own 6 digit PIN + the number on your SecurID token).



- 4.2 Log on with your e-mail address and LAURA password. Note that your e-mail address must be a work email address and the one recognised by Lloyd's for LAURA purposes.

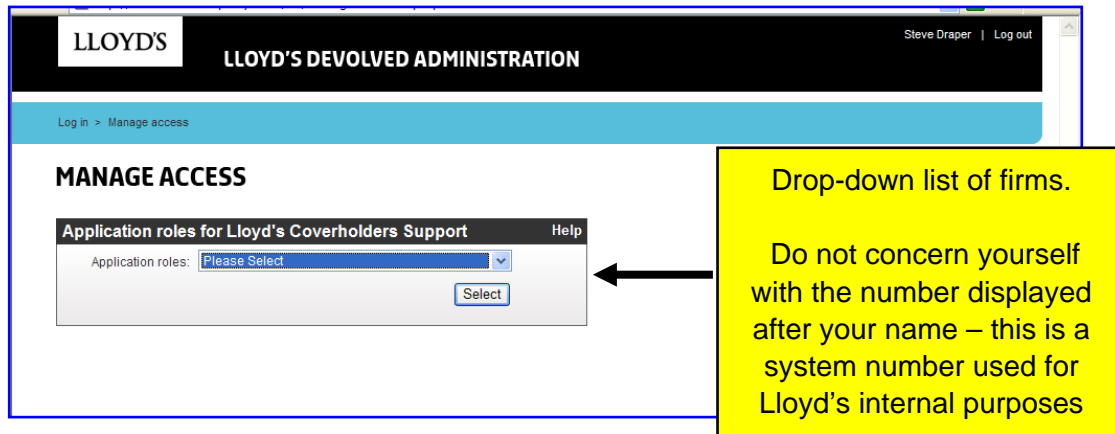


If you are the administrator of more than one application you will see this screen.



Choose the application you wish to administer (e.g. ATLAS, BAR, ORS).

4.2. a **ATLAS ONLY**. You may be the Devolved Administrator for more than one firm. Select the appropriate one.



For certain applications, Atlas for example, you will need to have a different e-mail address for each firm. If this is the case, and you wish to switch from one firm to another, you should first close your web-browser and then log-on afresh.

4.2. b **Overseas Reporting System (ORS)**. Choose the application role you wish the user to have.

LLOYD'S LLOYD'S DEVOLVED ADMINISTRATION

Log in > Manage access

MANAGE ACCESS

Application roles for Binding Authorities Registration

Application roles:

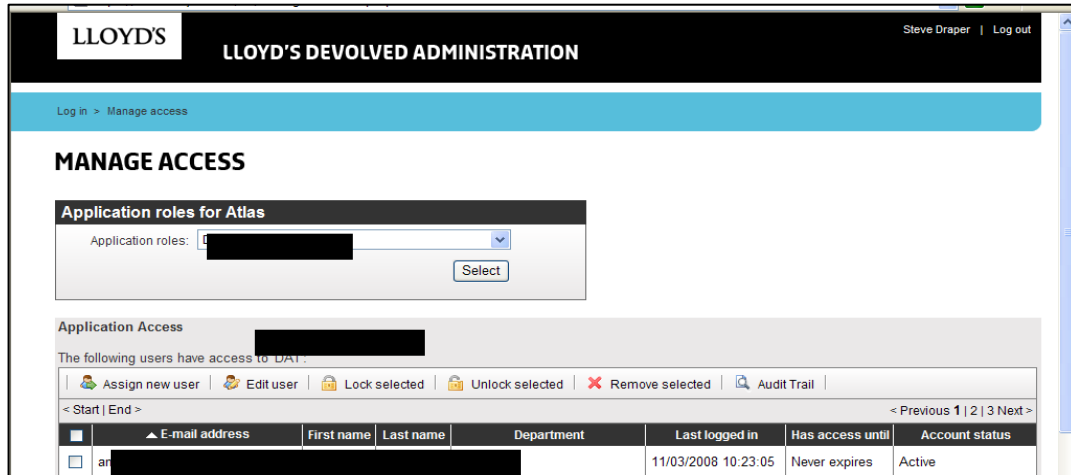
FOR ORS or BAR users select "Restricted Access"

Application Access

The following users have access to 'Restricted Access':

<input type="checkbox"/>	E-mail address	First name	Last name	Department	Last logged in	Has access until	Account status
<input type="checkbox"/>	andrew.gibson@appdev.com	Andrew	Gibson		14/07/2009 10:00:05	01/01/0001	Active
<input type="checkbox"/>	BAR_BarUser@appdev.com	BAR	User		13/07/2009 16:05:33	01/01/0001	Active

4.3 The “Manage Access” screen enables you to complete various tasks. The activities you can carry out from this screen are covered in Sections 5 to 9

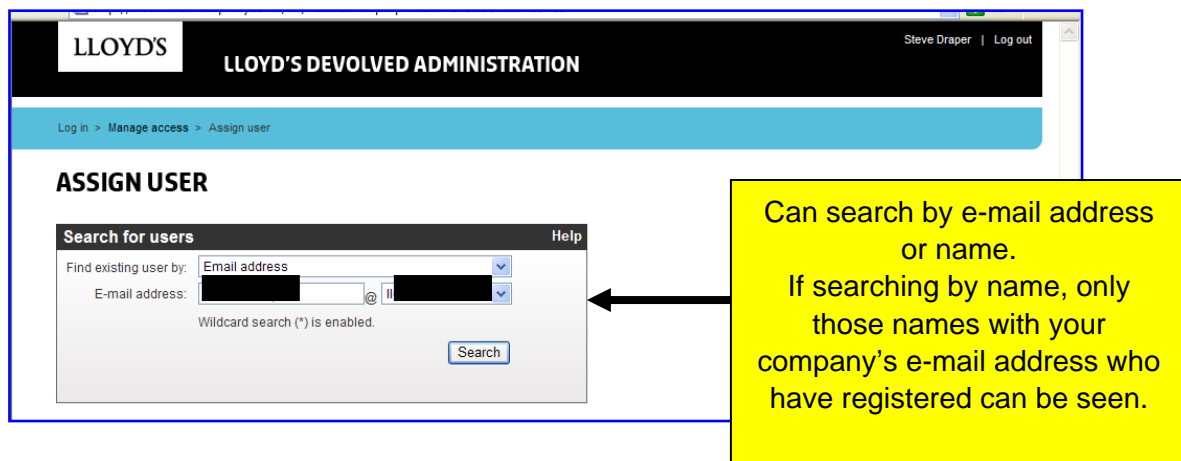
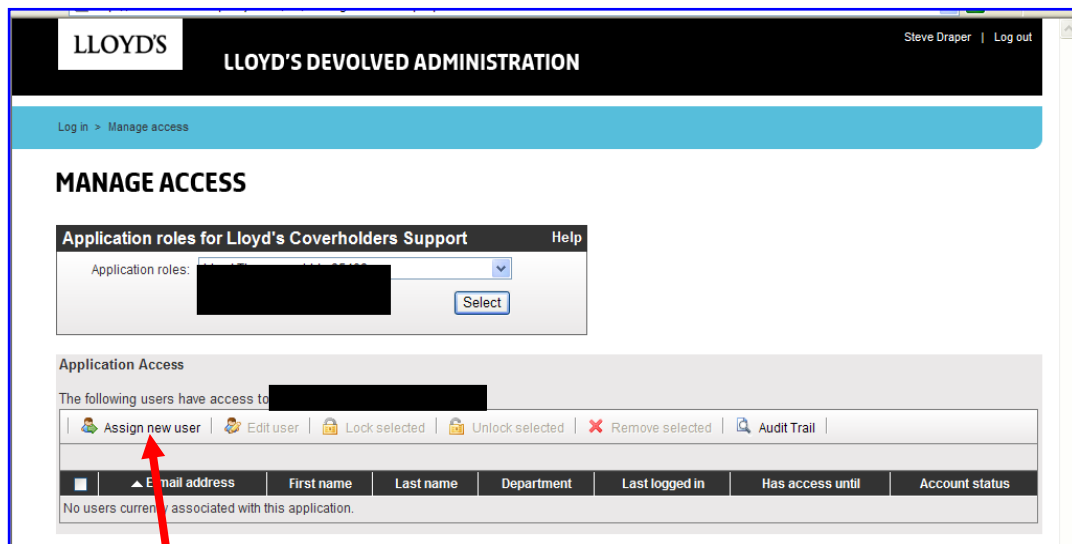


5 Giving Users Access to an Application

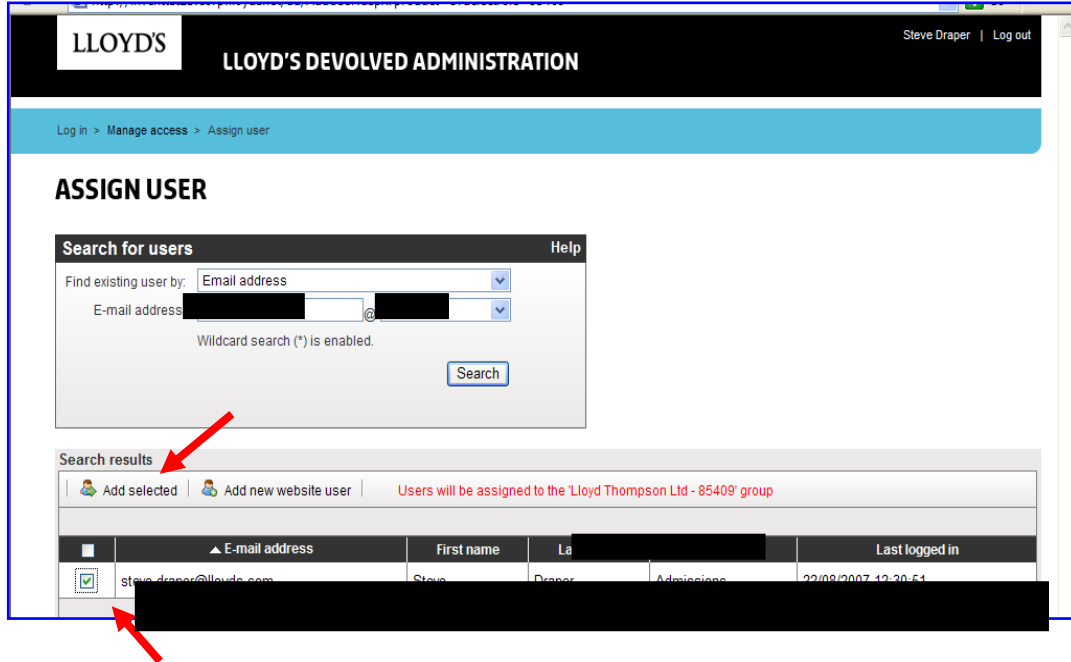
5.1 Any new user of an application must first be registered as a lloyds.com user. If they are not already registered under your company name, they must register using the following link <https://laura.lloyds.com/ur/createuser.aspx> or they can click on “Register” on the top right hand corner of the lloyds.com homepage www.lloyds.com.

If the user has been registered, but under another company, then he or she must re-register under your company name.

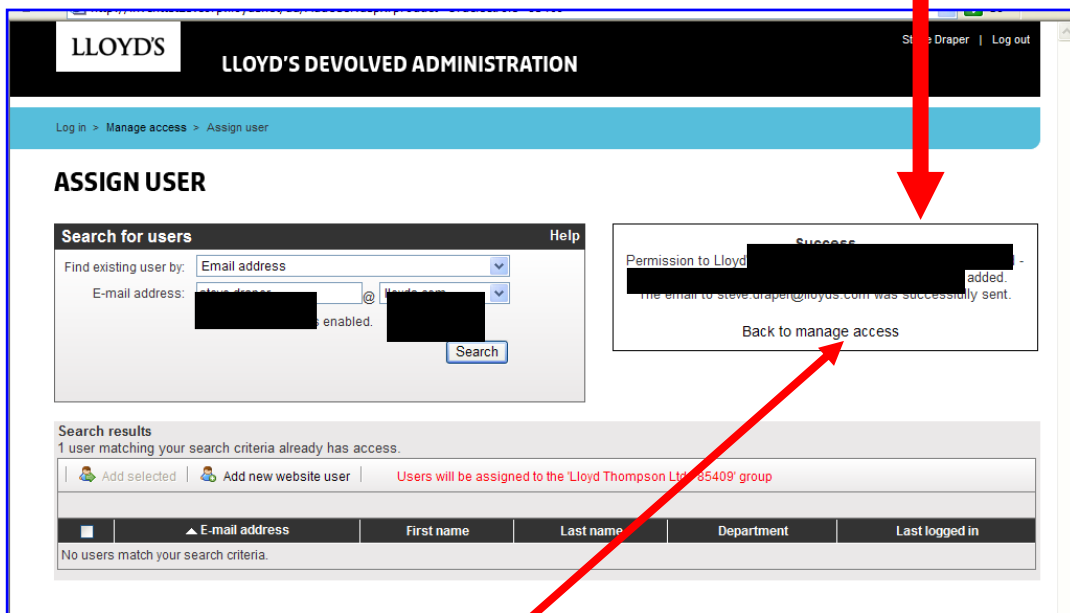
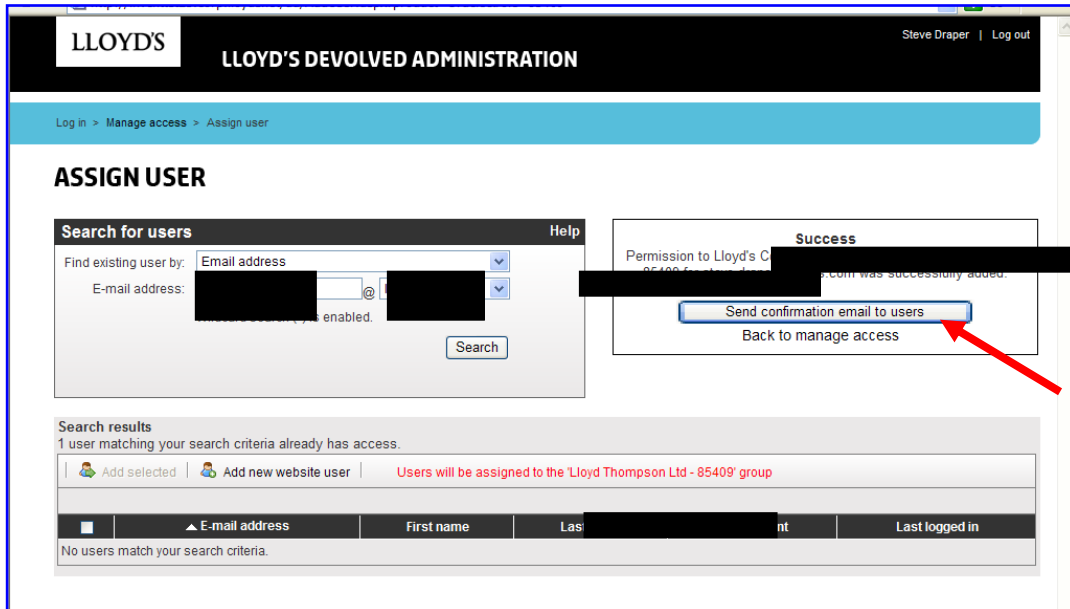
5.2 Assuming the person is registered, to give access to an application, click on “Assign new users” and search for the user you wish to add. If you are unsure of the person’s e-mail address, there is a search facility.



5.3 Tick the box against the name, then click on “Add selected”



5.4 Click “Send confirmation email to users”



Click on “Back to manage access” to see that the user has been added

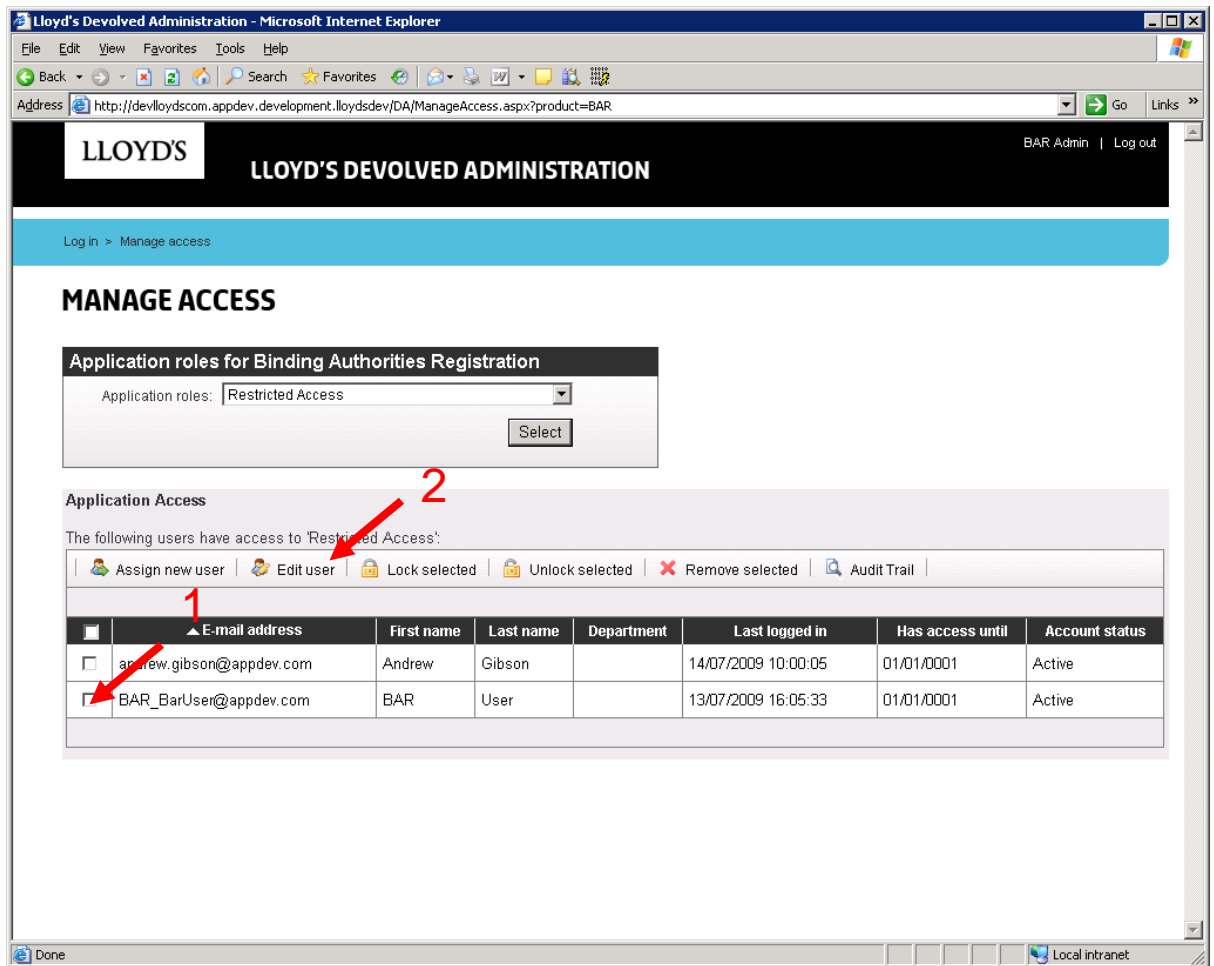
5.5 Administering Firms

Broker Numbers or Central Settlement Numbers (CSN) identify firms. These codes are referred to as “Firm Codes” in this document. If your organisation has more than one firm code you can specify which code or codes a user should be able to access.

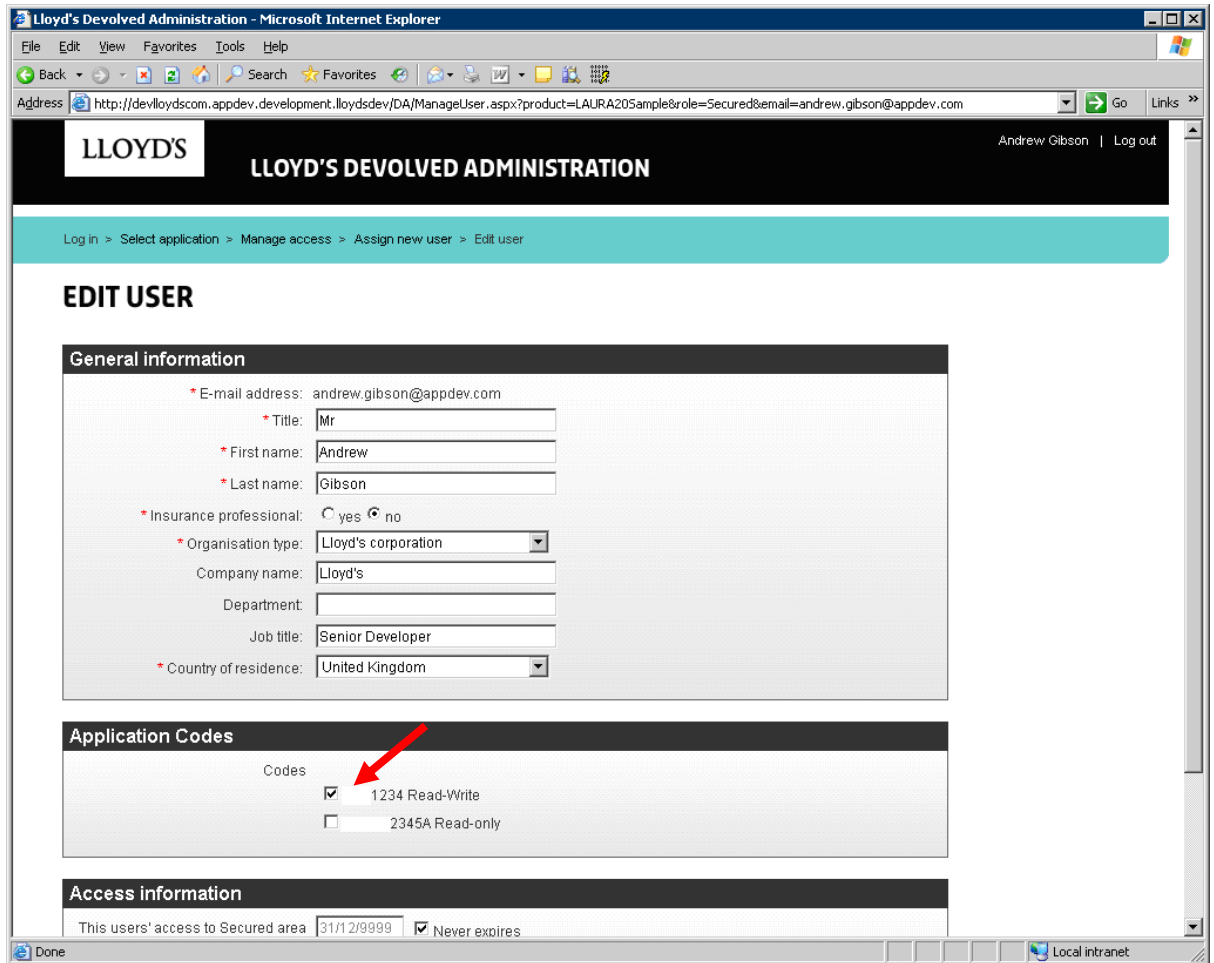
To specify which firms a user should be able to access

Choose the user by checking the box next to their name.

Click on the “**Edit user**” button.



This will take you to the Edit User screen.



Here you can specify which codes the user can access. You will only see codes that relate to your organisation.

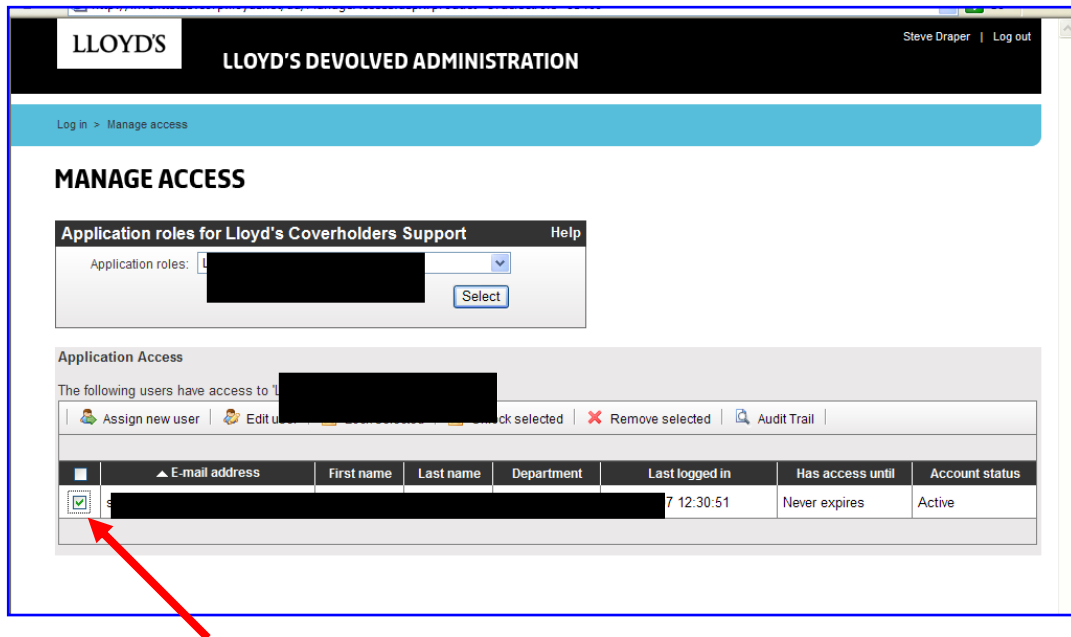
To give access to a code, check the box.

To remove access from a code, uncheck the box.

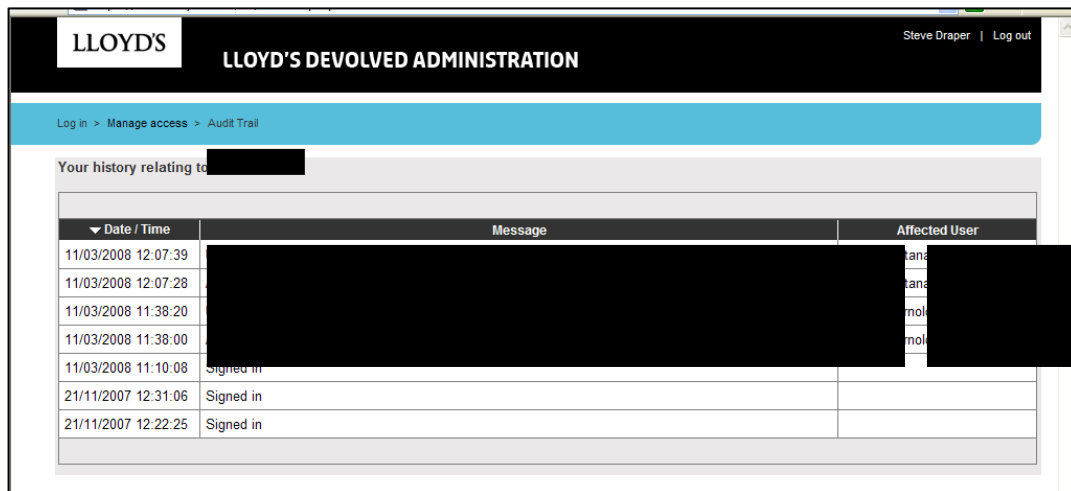
Note that there may be two entries for a code, Read-only and Read-Write (i.e. full access). Make sure that you choose the right one.

In cases in which the organisation has a large number of codes (more than 10), the display will be slightly different, You will then use the left and right arrows to add or remove codes that the user should be able to access.

5.6 Clicking against the name will activate the other options - “Unlock” etc



5.7 The “Audit trail” will list what you have done



- 5.8 This is the message that will be sent automatically to a new user of an application where “xxxxx” is the name of the application.

From: usersupport@lloyds.com [mailto:usersupport@lloyds.com]
Sent: 11 March 2008 12:08
To: *(New user)*
Subject: Your access to xxxxx on lloyds.com

Your administrator has given you access to xxxxx

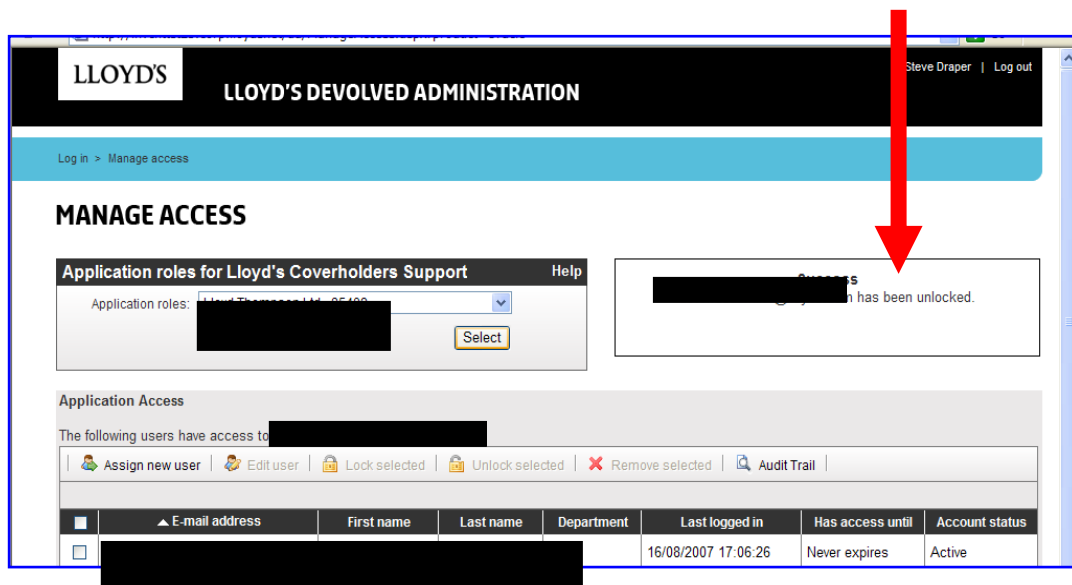
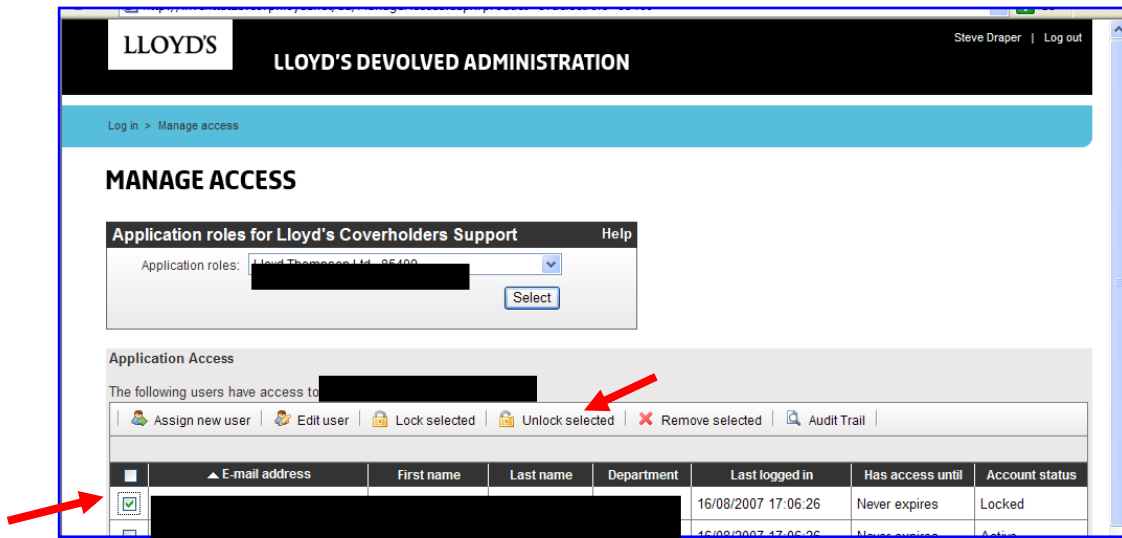
Your access to this product is valid from 11/11/2009 and can be accessed by clicking on the following link or pasting it into your web browser:

<https://www.lloyds.com/xxxxx>

Thank you

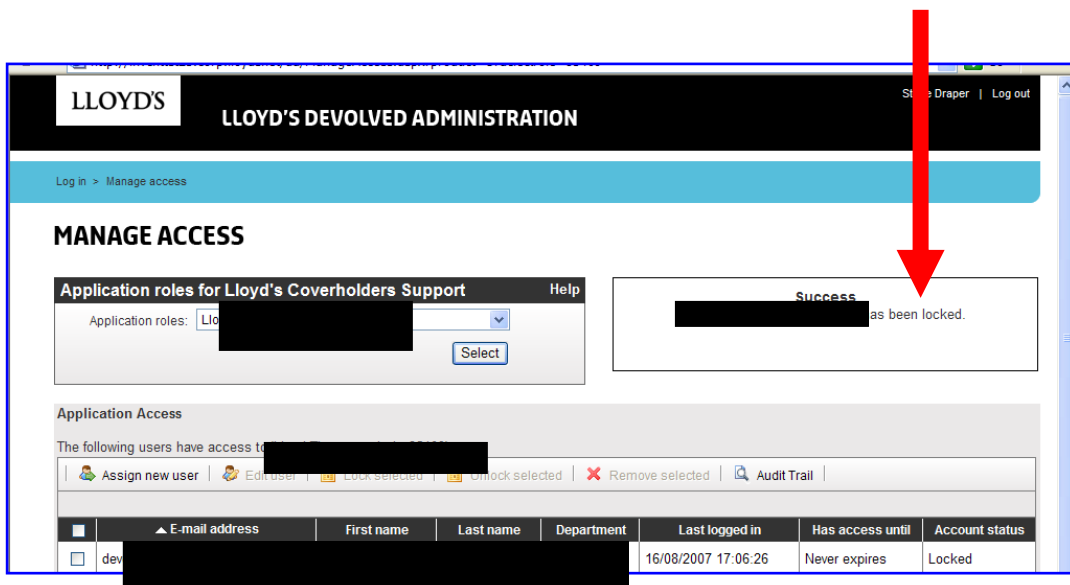
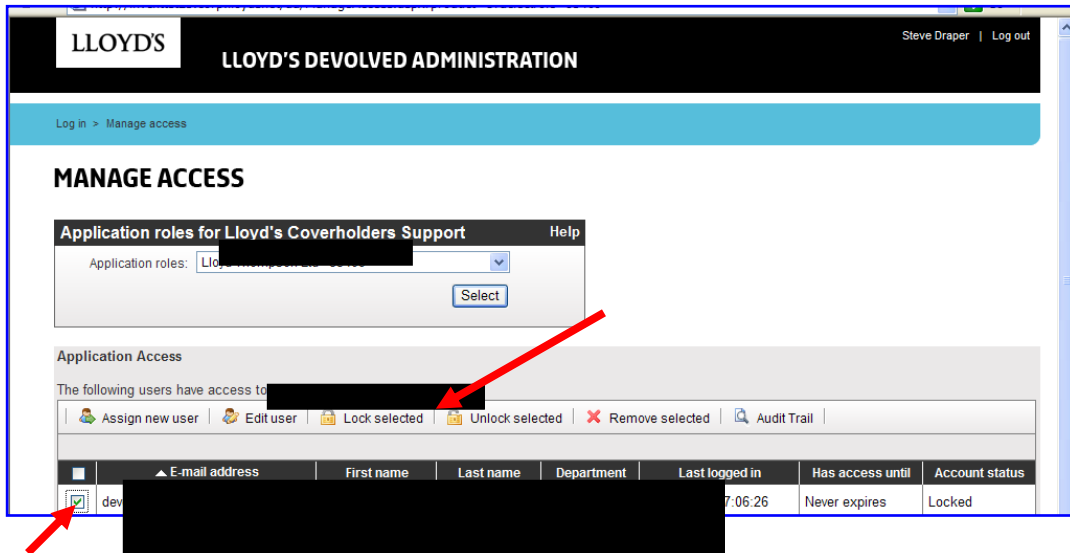
6 Unlocking a user's account

6.1 From the "Manage Access" screen, click against the name(s) you wish to unlock and click "Unlock selected".



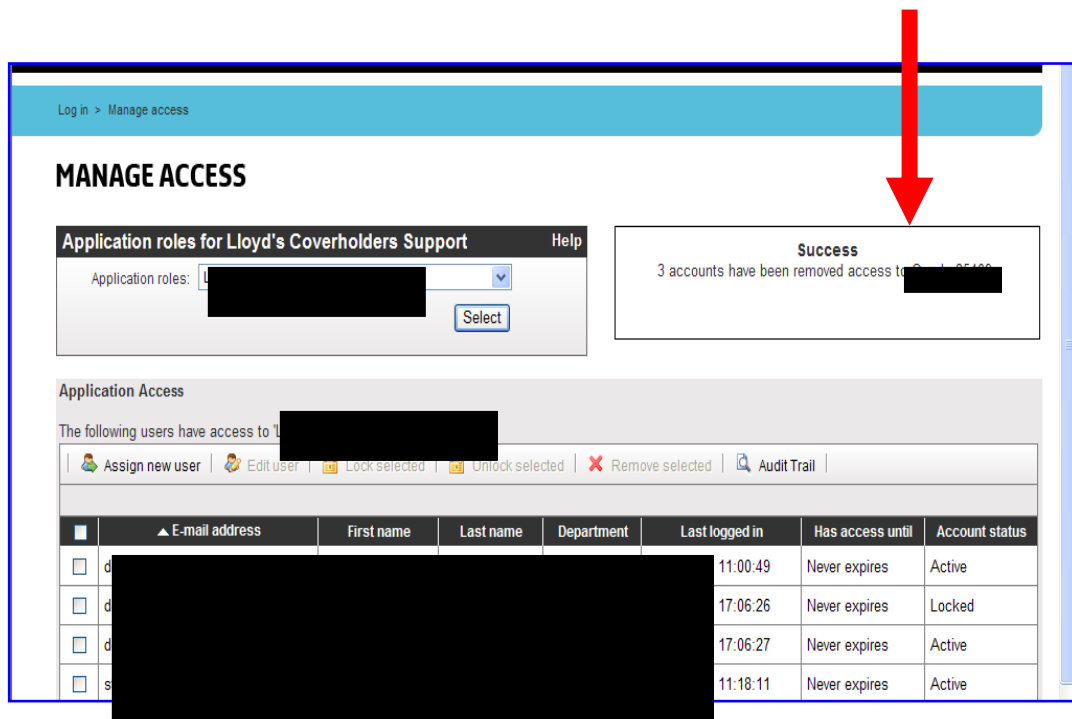
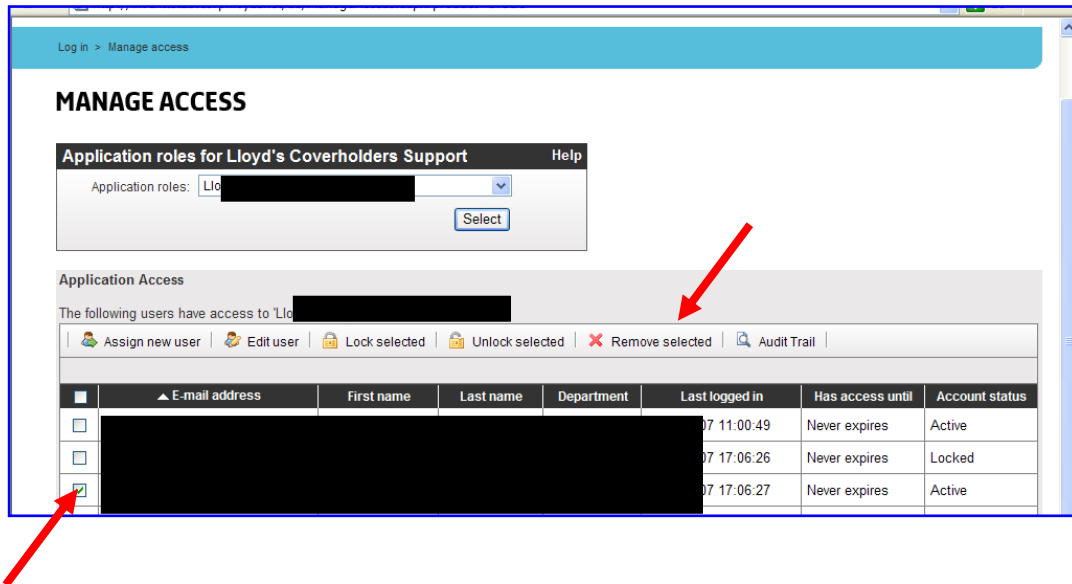
7 Locking a user's account

7.1 From the "Manage Access" screen, click against the name(s) you wish to lock and click "Lock selected"



8 Removing a User

8.1 From the “Manage Users” screen, click against the name(s) you wish to delete

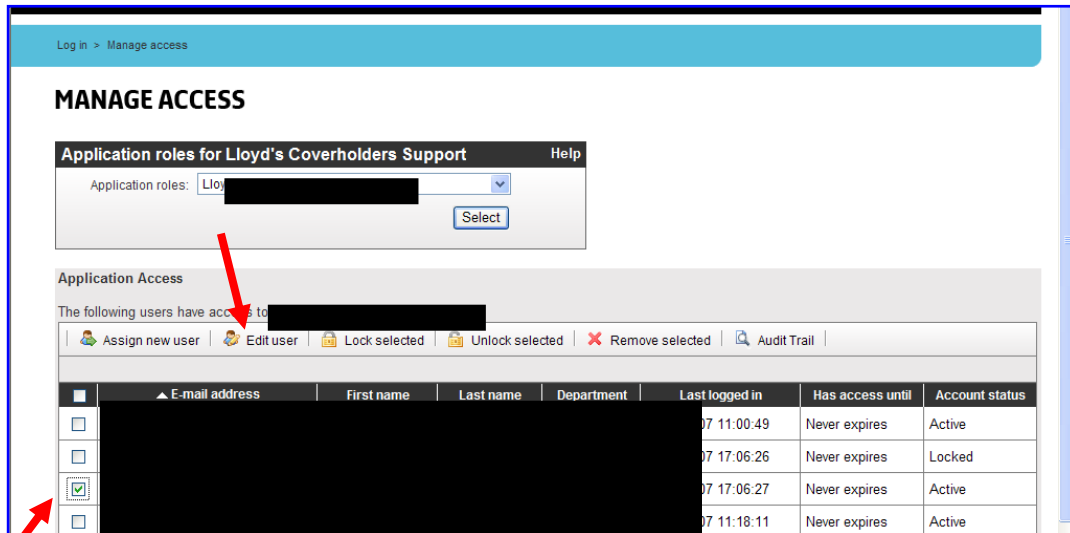


Please note:

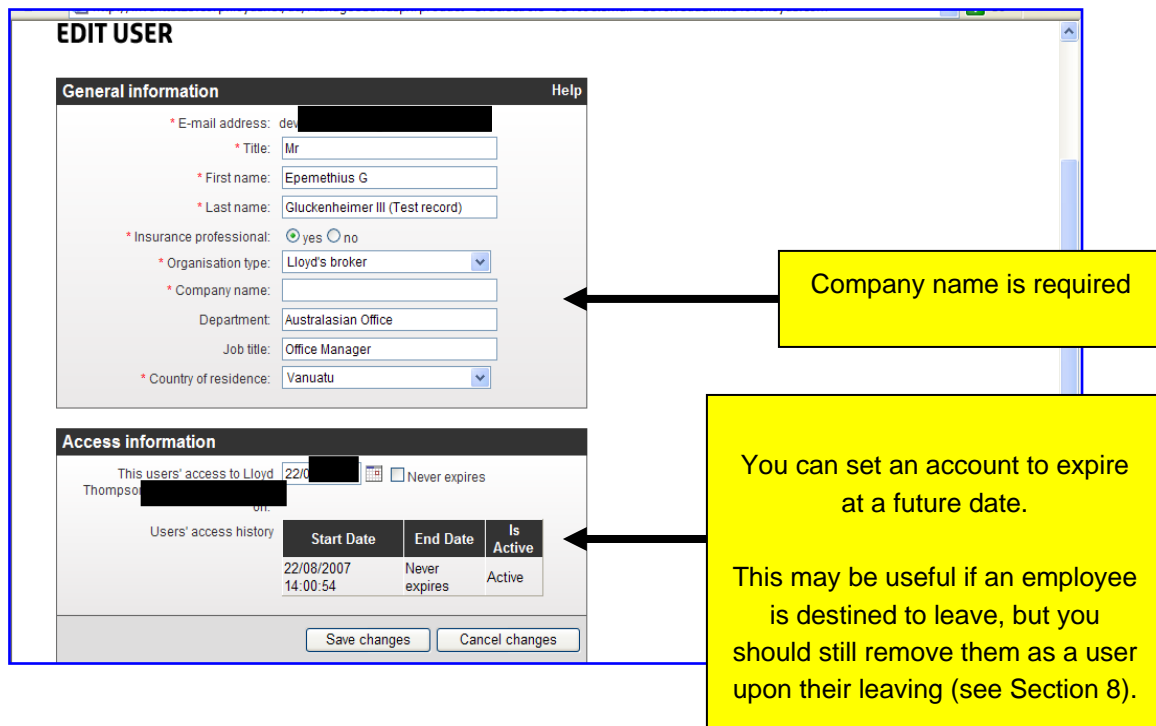
- 1 As a Devolved Administrator **you are responsible** for ensuring that persons who should no longer have access to an application through your firm are removed as users. Whilst in this connection you may wish to set accounts to expire at a future date (see Section 9) you should still remove the user at the appropriate time.
- 2 Removing a user only affects their access to the product (e.g. ORS). It does not affect the user's access to other Lloyd's systems (e.g. RC, BAR). If you are sure that the user no longer requires access to any Lloyd's systems, please remove their access to all of their applications.

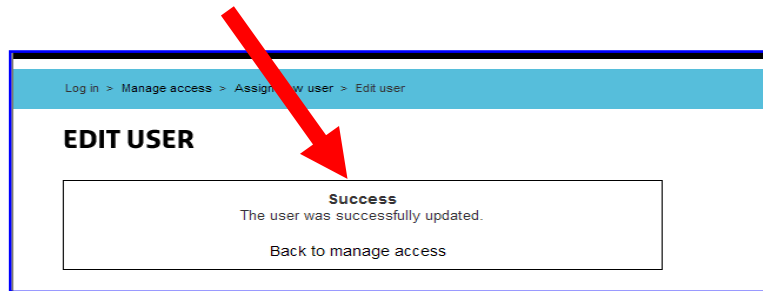
9 Changing a user's details

9.1 From the "Manage Access" screen, click against the name, then click "Edit User"



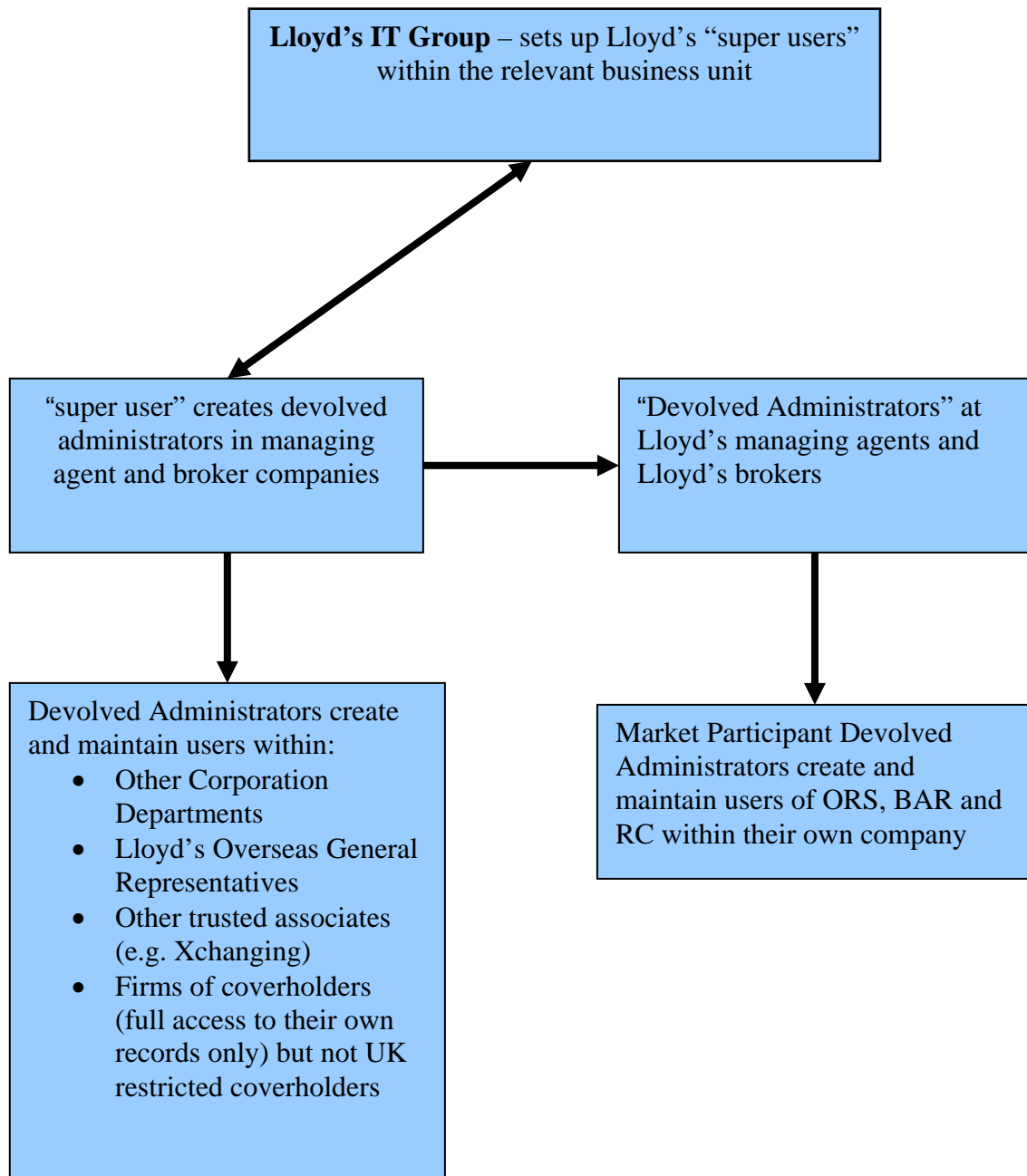
9.2 Make amendment(s) and click "Save changes"





Appendix 1

Devolved Administration Arrangements - Atlas, BAR, RC and ORS



DEVOLVED ADMINISTRATOR APPLICATION

To set up a Devolved Administrator (DA) for the Overseas Reporting System (ORS) web-site please complete and send this form to Nadia Yakoob, One Lime Street, London, EC3M 7HA. Electronic copies will be accepted (please send to nadia.yakoob@lloyds.com).

You must also have a Lloyds.com account. Please go to www.lloyds.com and click on 'Register' in the top right-hand corner. If you have access to Atlas, BAR or Restricted Coverholders you will already have a Lloyds.com account.

MANAGING AGENT DETAILS:

Firm's name:	
Address:	
City:	
Postcode:	

DEVOLVED ADMINISTRATOR DETAILS

Surname:	
Forename(s) ¹ :	
Phone number:	
E-mail address ² :	
Please appoint the above named person as DA for the Overseas Reporting System (OSR)	

(Please copy and complete the above table for each additional user)

Notes:

- 1 In case there are similarly named persons within the Lloyd's market, please provide all forenames**
- 2 For security purposes, all correspondence must be by e-mail from the e-mail address(es) provided above**

I certify that I am authorised on behalf of the Firm named above to (i) execute this application, and (ii) appoint the Devolved Administrator. I further certify and confirm that the Firm will be bound by the Overseas Reporting System Website User Terms and Conditions (attached), as may be amended from time to time.

Signed		Date	
Print name		Director	