



NON-CORE MARKET RETURNS GUIDEBOOK

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CONTACTS

Each return is clustered for its appropriate aim and has its own e-mail address. A query on a return will be answered more quickly if it is sent to the relevant address for that return

General Returns:

Broker Remuneration Returns:	distributioncosts@lloyds.com
Agent Expense:	Distribution@lloyds.com
Claims Outsourcing Arrangements List:	Claims@lloyds.com
Third Party Administrators Register:	Claims@lloyds.com
Lloyd's Catastrophe Model (LCM) – Data:	LloydsExpMgmt@lloyds.com
Lloyd's Catastrophe Model (LCM) – Forecast Factors:	LloydsExpMgmt@lloyds.com
Lloyd's Catastrophe Model (LCM) – Summary Stats:	LloydsExpMgmt@lloyds.com
Realistic Disaster Scenario (RDS) – Supplementary Information:	LloydsExpMgmt@lloyds.com
Direct Reporting (LDR) – on elective basis:	Direct.reporting@lloyds.com
Non-XIS Return (Annual):	Maxine.Hooper@lloyds.com
Model Change Submissions:	GSII@lloyds.com

Regional Returns:

Australian Terrorism Reporting:	Australian.Terrorism@lloyds.com
Canadian Regulatory Reporting Return:	lloyds-mr-overseasreporting@lloyds.com
France – Reporting of Medical Legal Liability Business:	Stephanie.Leninivin@lloyds.com
GAREAT Large Risk Pool:	Stephanie.Leninivin@lloyds.com
GAREAT Small and Medium-Sized Risk Pool:	Stephanie.Leninivin@lloyds.com
France – Reporting of Trade Credit Business:	Stephanie.Leninivin@lloyds.com
Ireland – Audited Gross Written Motor Premiums:	Declan.Rooney@lloyds.com
Non-XIS Overseas Business Return (Australia and South Africa):	lloyds-mr-verseasreporting@lloyds.com
Singapore Risk Registration:	darren.savage@lloyds.com
US Regulatory Reporting Return:	lloyds-mr-overseasreporting@lloyds.com

Tax Returns:

Federal Excise Tax:	Tax-operations@lloyds.com
US Tax Reports for US Members:	Tax-operations@lloyds.com
Singapore Tax Return:	Tax-operations@lloyds.com
US Qualified Intermediary Arrangements:	Tax-operations@lloyds.com

INTRODUCTION (NON-CMR)

The **Non-Core Market Returns** are the collection of data outside of the CMR or Market Data Collection (MDC) Platform. Those additional data sets are used to enable the Corporation of Lloyd's to meet its reporting and analytical requirements.

This guide aims to provide an overview of each of the returns outside CMR or MDC and how the different departments within Lloyd's as a whole use the information. Each return has its own instructions to provide details for the completion of the returns. When completing a return managing agents must refer to the instructions for that return.

The Non-CMR guidebook is linked to several different Lloyd's departments' requirements and for many of those there is a specific Lloyd's web page where to download or upload the required material.

This guide is not a substitute for the instructions but an overall view of Lloyd's requirements throughout the year. For more details visit the business time table:

www.lloyds.com/business timetable

If you have any comments on the guide, such as additional information that you would like to see included, please contact Sanaz Haffenden (Sanaz.Haffenden@lloyds.com), Chris Buhler (Chris.Buhler@lloyds.com) or the relevant return owner.

BROKER REMUNERATION RETURNS

Main Purpose:

To demonstrate that the market as a whole has a clear understanding of the Bribery Act and its implications for their business.

Frequency of the return: Quarterly

Main contact: Sarah Olliffe Senior Manager,
Broker Remuneration, Policyholder & Third Party Oversight

Extension: 6215

Email: distributioncosts@lloyds.com

Reporting Department:

Performance Management Directorate

Why does Lloyd's collect the data?

The data is collected as part of the response to the Bribery Act. Lloyd's has previously provided guidance to the market on the issues to consider when agreeing additional payment arrangements with brokers. In view of the different placement structures and remuneration arrangements that are to be found in the London Market, Lloyd's has emphasised the need to ensure that the structure and the terms of such arrangements are compatible with the relevant laws and regulations that may apply, and to ensure managing agents meet the very highest standards in their dealings with brokers for the benefit of Lloyd's policyholders. Lloyd's requires managing agents that have entered into arrangements with a broker which involve additional payments to report on those arrangements to Lloyd's.

Further to Market Bulletins Y4567 and Y4864, the guidance and Lloyd's reporting requirements can be found in 'Performance Management: Supplemental Requirements & Guidance' at p.18 www.lloyds.com/supplementalrequirements

What does Lloyd's do with this data?

Lloyd's uses this data to keep a record of those arrangements and to monitor additional acquisition costs in the market and to consider whether any further action may be required by Lloyd's. Lloyd's also uses this data to satisfy itself that the market as a whole has a clear understanding of the Bribery Act and its implications for their business. Please note that the receipt of the return by Lloyd's should not be inferred as Lloyd's having consented to any disclosed payment.

Who are the final users?

Lloyd's Broker Relationship Management
Lloyd's Executive Team
Lloyd's Legal departments
Lloyd's Underwriting Performance

Summary of forms and purpose

FORMS	PURPOSE
Broker Remuneration 'Return' template	Record and monitor additional payments to brokers
'Ad hoc Notifications' template	Record and monitor additional payments to brokers

Any queries about the completion of the Broker Remuneration Return should be directed by e-mail to the Performance Management Department: distributioncosts@lloyds.com

Please contact Sarah Olliffe (Sarah.Olliffe@lloyds.com) if a response remains outstanding.

AGENT EXPENSE RETURN

Main Purpose:

To submit the Agent Expense data files to Member Services.

Frequency of the return: Annually

Main contact: Claire Sheahan, Results Manager Distribution

Extension: 2904

Email: Distribution@lloyds.com

Reporting Department:

Member Services

What does Lloyd's do with this data?

Who are the final users?

Member Services

Why does Lloyd's collect the data?

Members' agents calculate their fees and profit commission from their members' closing distribution profits and submit the details electronically to Member Services so that we can include the charges in the members' bottom line profit or loss calculation. These fees are repaid to the members' agents when they become due for settlement.

Summary of forms and purpose

FORMS	PURPOSE
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The Agent Expense data files	
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Any queries about the completion of the Agent Expenses Returns should be directed by e-mail to the Market Service Department: Distribution@lloyds.com

Please contact Claire Sheahan (Claire.Sheahan@lloyds.com) if a response remains outstanding.

CLAIMS OUTSOURCING ARRANGEMENTS LIST

Main Purpose:

To help protect Lloyd's reputation and control the risks associated with the outsourcing of claims handling (outside of a binder).

Frequency of the return: Quarterly**Main Contact:** Philip Godwin, Head of Claims**Extension:** 5841**Email:** Claims@lloyds.com**Reporting Department:**Performance Management

Why does Lloyd's collect the data?

The data is collected to help enable Lloyd's to achieve its vision of fast and fair claims handling, to help protect Lloyd's reputation and to control the risks associated with the outsourcing of this key function. The registration of service providers with claims handling authority is at class of business level, and is only in respect to risks not bound under a binding authority.

It is important that Lloyd's is aware whom managing agents may delegate claims handling authority so that Lloyd's may ensure that they are competent and that they adequately take into account the applicable Lloyd's claims management principles and minimum standards. For the avoidance of doubt, Lloyd's will not be centrally assessing or "approving" potential service providers.

Managing agents may also choose to participate in an "Edited" list, enabling them to view the service providers used by other participating managing agents, at class of business level.

What does Lloyd's do with this data?

Lloyd's uses this data to keep a record of the service providers used within binding authorities. Should Lloyd's be made aware of a service provider no longer adhering to the Claims Minimum Standards, Lloyd's will inform the managing agents with a relationship with the service provider in question.

Lloyd's uses some fields from the return to populate an "Edited" Claims Outsourcing Arrangements List. This list is then sent to all managing agents who have elected to participate in the "Edited" list.

Who are the final users?

Lloyd's Claims Team

"Participating" managing agents

Summary of forms and purpose

FORMS**PURPOSE**

Claims Outsourcing Arrangements List (COAL)

To assist control of risks associated with the outsourcing of claims handling outside of a binder, and enable the sharing of data regarding outsourced service providers.

Any queries about the completion of the Claims Outsourcing Arrangements List returns should be directed by e-mail to Performance Management: Claims@lloyds.com

Please contact Philip Godwin (Philip.Godwin@lloyds.com) if a response remains outstanding.

THIRD PARTY ADMINISTRATORS REGISTER

Main Purpose:

To help protect Lloyd's reputation and control the risks associated with the outsourcing of claims handling within a binder.

Frequency of the return: Quarterly**Main Contact:** Philip Godwin, Head of Claims**Extension:** 5841**Email:** Claims@lloyds.com**Reporting Department:**

Performance Management

For the avoidance of doubt, Lloyd's will not be centrally assessing or "approving" potential TPAs. Instead by notifying Lloyd's of their use of a TPA, managing agents are confirming their TPAs' adherence to the Claims Minimum Standards. The criteria are consistent with market guidance that the LMA's Binding Authorities Claims Group (the "BACG") has already established for assessing new TPAs.

If a managing agent has a concern that an existing TPA is no longer fit and proper or poses a reputational risk to Lloyd's, they should contact the Lloyd's Claims Team within the Lloyd's Performance Management Directorate.

Why does Lloyd's collect the data?

The data is collected to help enable Lloyd's to achieve its vision of fast and fair claims handling, to help protect Lloyd's reputation and to control the risks associated with the outsourcing of this key function. The registration of third party administrators with claims handling authority is at policy level, and is only in respect to risks bound under a binding authority. Coverholders with claims handling authority are excluded from this process.

It is important that Lloyd's is aware whom managing agents may delegate claims handling authority so that Lloyd's may ensure that they are competent and that they adequately take into account the applicable Lloyd's claims management principles and minimum standards.

What does Lloyd's do with this data?

Lloyd's uses this data to keep a record of the TPAs used within binding authorities. Should Lloyd's be made aware of a TPA no longer adhering to the Claims Minimum Standards, Lloyd's will inform the managing agents with a relationship with the TPA in question.

Who are the final users?

Lloyd's Claims Team

Summary of forms and purpose

FORMS**PURPOSE**

Third Party Administrator (TPA) Register

To assist control of risks associated with the outsourcing of claims handling within a binder

Any queries about the completion of the Third Party Administrators Registers returns should be directed by e-mail to Performance Management: Claims@lloyds.com

Please contact Philip Godwin (Philip.Godwin@lloyds.com) if a response remains outstanding.

LLOYD'S CATASTROPHE MODEL – DATA

Main Purpose:

To monitor syndicate and market natural catastrophe exposures.

Frequency of the return: Quarterly

Main contact: Sundeep Chahal, Manager, Lloyd's Catastrophe Model

Extension: 5381

Email Lloyds: ExpMgmt@lloyds.com

Reporting Department:

Risk Aggregation

Why does Lloyd's collect the data?

Lloyd's collects this data from the syndicates so that it can gain a probabilistic view of syndicates exposures to Natural Catastrophes.

What does Lloyd's do with this data?

Monitors syndicate natural catastrophe exposures, and used as a tool to discuss/ understand exposure management within the managing agents. The data is also used to generate a Lloyd's view of catastrophe within the LIM, and as a means of answering regulatory queries.

Who are the final users?

Risk Aggregation

Market Reserving and Capital

Summary of forms and purpose

FORMS**PURPOSE**

ELT_YYYYMM_SY0000_1

YLT_YYYYMM_SY0000_1

The forms into which the relevant exposure data (GRL/NL/FNL) representing a syndicate's modelled loss curve is added (by ModelYear/EventId). Separated by region/peril/COB. Other fields are model dependant (type of model used to be entered). Region/Perils = US Windstorm (USWS); US Earthquake (UCEQ); Japan Windstorm (JPWS); Japan Earthquake (JPEQ); European Windstorm (EUWS). COB = DF; BR; TR; EN; OT

Any queries about the completion of the submission for Lloyd's Catastrophe Model (LCM) – Data should be directed by e-mail

to Exposure Management and Reinsurance Department: ExpMgmt@lloyds.com

Please contact Sundeep Chahal (Sundeep.Chahal@lloyds.com) if a response remains outstanding.

LLOYD'S CATASTROPHE MODEL – FORECAST FACTORS

Main Purpose:

To monitor syndicate and market natural catastrophe exposures.

Who are the final users?

Exposure Management and Re-insurance
Market Reserving and Capital

Frequency of the return:

Submitted with SBF (typically September/February)
(subject to materiality of catastrophe exposure)

Main contact: Sundeep Chahal, Manager, Lloyd's
Catastrophe Model

Extension: 5381

Email Lloyds: ExpMgmt@lloyds.com

Reporting Department:

Exposure Management and Reinsurance

Why does Lloyd's collect the data?

The forecast factors are applied to in-force LCM syndicate returns so as to generate a projected view of exposures.

These are applied on a region/peril/COB basis. These are used for Capital and Business planning and within the LIM.

What does Lloyd's do with this data?

Monitors syndicate natural catastrophe exposures, and used

as a tool to discuss/ understand exposure management within the managing agents. The data is also used to generate a Lloyd's view of catastrophe within the LIM, and as a means of answering regulatory queries.

Summary of forms and purpose

FORMS**PURPOSE**

LCM_Forecasts_2020_Synd0000_v1 (3
Forms: Syndicate Info, Forecast ep-curve
(LCM5) & Forecast ep-curve (NonLCM5))

The "Syndicate info" form contains metadata primarily identifying the supplier and any additional comments. The Forecast Return should also include the syndicate's own view of their 1in200 FNL for the LCM5 (Form: "Forecast ep-curve (LCM5)") as well as loss estimates (FNL) at specified return period for their 'Rest of World' (RWAL) LCM exposures (Form: "Forecast ep-curve (NonLCM5)").

ELT_2020Forecast_SY0000_1
YLT_2020Forecast_SY0000_1

The forms into which the relevant exposure data (GL/NL/FNL) representing a syndicate's modelled loss curve is added (by ModelYear/EventId). Separated by region/peril/COB. Other fields are model dependant (type of model used to be entered). Region/Perils = US Windstorm (USWS); US Earthquake (UCEQ); Japan Windstorm (JPWS); Japan Earthquake (JPEQ); European Windstorm (EUWS). COB = DF; BR; TR; EN; OT

Any queries about the completion of the submission for Lloyd's Catastrophe Model (LCM) – Forecast should be directed by e-

mail to Exposure Management and Reinsurance Department: ExpMgmt@lloyds.com

Please contact Sundeep Chahal (Sundeep.Chahal@lloyds.com) if a response remains outstanding.

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LLOYD'S CATASTROPHE MODEL – SUMMARY STATS

Main Purpose:

Syndicate summary stats to accompany the in-force LCM return to allow for validation of the data imported into the model.

Frequency of the return: Quarterly

Main contact: Sundeep Chahal, Manager, Lloyd's Catastrophe Model

Extension: 5381

Email Lloyds: ExpMgmt@lloyds.com

Reporting Department:

Risk Aggregation

Who are the final users?

Risk Aggregation

Market Reserving and Capital

Why does Lloyd's collect the data?

The summary stats are the Annual Average Loss (AAL) and the syndicate's key return period losses for the in-force LCM data. This allows Risk Aggregation to validate the data once it has been through the model, as the stats from the model should be similar to those from the syndicate summary. This return also provides information as to why their exposure may have changed between submissions, and as such provides a point of clarity around which discussions can be had.

What does Lloyd's do with this data?

Monitors syndicate natural catastrophe exposures, and used as a tool to discuss/understand exposure management within the managing agents. The data is also used to generate a Lloyd's view of catastrophe risk within the LIM, and as a means of answering regulatory queries.

Summary of forms and purpose

FORMS	PURPOSE
LCM_Forecasts_2020_Synd0000_v1 (Forms: Gross Key Return Periods, Final Net Key Return periods, Commentary).	The Summary Stats template contains 4 Forms: (1) "AAL" - The annual average loss of each region/peril/COB on a gross and net basis the current and previous submissions. (2) "Gross Key Return Periods" - The key return period (10/100/200/250/500/1000) loss of each region/peril/COB on a gross basis. (3) "Gross Key Return Periods" - The key return period (10/100/200/250/500/1000) loss of each region/peril/COB on a final net basis. (4) "Commentary" – any additional commentary to accompany the supplied data.
ELT_2020Forecast_SY0000_1 YLT_2020Forecast_SY0000_1	The forms into which the exposure data (GL/NL/FNL) representing a syndicate's modelled loss curve is added (by ModelYear/EventId). Separated by region/peril/COB. Other fields are model dependant (type of model used to be entered). Region/Perils = US Windstorm (USWS); US Earthquake (UCEQ); Japan Windstorm (JPWS); Japan Earthquake (JPEQ); European Windstorm (EUWS). COB = DF; BR;

TR; EN; OT

Any queries about the completion of the submission for Lloyd's Catastrophe Model (LCM) – Summary Stats should be directed by e-mail to Risk Aggregation: ExpMgmt@lloyds.com

Please contact Sundeep Chahal (Sundeep.Chahal@lloyds.com) if a response remains outstanding.

REALISTIC DISASTER SCENARIO – SUPPLEMENTARY INFORMATION

Main Purpose:

A collection of exposure data to supplement the major natural catastrophe data collected in the CMR, and for other types of business outside of natural catastrophes.

Frequency of the return: Annually or Biannually as part of the RDS/RDL

Main contact: Sundeep Chahal, Manager, Lloyd's Catastrophe Model

Extension: 5381

Email Lloyds: ExpMgmt@lloyds.com

Reporting Department:

Risk Aggregation

Main users:

1 to 11: Risk Aggregation

2: Market Finance

7: Class of Business & Syndicate Business Performance

10 & 11: Class of Business

Why does Lloyd's collect the data?

The supplementary exposure data is collected to supplement our understanding of existing data collections, or to provide a view of market exposures relating to exposures outside the natural catastrophe suite.

What does Lloyd's do with this data?

Monitors syndicate exposures and answers regulatory queries.

Summary of forms and purpose

FORMS	PURPOSE
1) AEP 1-in-30	GRL/NL/FNL collected for the RDS as the AEP data isn't required to be split by risk code. Is collected within the CMR for RDL and MDC for SBF (annual).
2) ERRO	GL/NL/FNL collected for regulatory purposes (Canadian EQ). Cannot be collected within CMR as is not possible to be split the exposures by Risk Code. Is collected in the CMR as part of the RDL (annual).
3) RoW Exposure Monitoring	Aggregates for 13 prescribed region/perils and the syndicate's next top 5 region perils, split by business types. This gives Lloyd's a view of exposure size and growth in other region/perils outside of the LCM (Prescribed bi-annual; next top 5 annual).
4) China Earthquake Aggs	Aggregates by Cresta Zone for China EQ.
5) New Zealand Earthquake Aggs	Aggregates by high-level class /FIL Code for New Zealand earthquake.

6) South Africa Earthquake Aggs

Aggregates by Cresta Zone for South Africa EQ.

7) War & NCBR by region

Aggregates split by business type and war type (conventional/NCBR) for specified regions (Africa; Europe; Eurasia; Middle East; Asia; SE Asia & Oceania; North America; South & Central America) a syndicate could possibly have exposure to. Used to monitor War exposure growth, especially wrt NCBR where exemptions have been dropped. Used for comparison against a similar return submitted for the SBF (annual).

8) Reinsurance ILW & Stop-Loss

To provide added information on this aspect of reinsurance that cannot be collected within the CMR.

9) Liability Methodologies

Narrative around the modelling methods used by those syndicates that submit Liability RDS. To help understand the syndicates thinking, and to assess whether Lloyd's believes that their methods are sensible (annual).

10) Cyber - syndicate scenarios

Aggregates and loss estimates for syndicate defined cyber scenarios for 10 classes of business

11) Cyber - Lloyd's scenarios

Syndicates provide aggregates and loss estimates for three Lloyd's defined cyber scenarios for 10 classes of business

Any queries about the completion of the Realistic Disaster Scenario (RDS) – supplementary information returns should be directed by e-mail to Exposure Management and Reinsurance Department: ExpMgmt@lloyds.com

Please contact Sundeep Chahal (Sundeep.Chahal@lloyds.com) if a response remains outstanding.

Direct Reporting (LDR) – on elective basis¹

Main Purpose:

To enable participating managing agents to report their regulatory & tax information directly to Lloyd's for service company or coverholder business.

Frequency of the return: at least Monthly

Main Contact: Darren Savage - Data & Reporting Manager

Extension: 5009

Email: direct.reporting@lloyds.com

Reporting Department:

Global Operations

What does Lloyd's do with this data?

The respective tax and regulatory data required to fulfil Lloyd's reporting requirements is collated from the submitted data.

Who are the final users?

International Regulatory Affairs

Market Finance

Tax Operations

Tax overseas supervisory and fiscal authorities

Participating Managing Agents

Why does Lloyd's collect the data?

Lloyd's is responsible for managing certain central services on behalf of Managing Agents. These include the producing and filing regulatory and fiscal returns to various regulators around the world, and also collecting and monitoring tax payments. In the past, data collection to support these functions has been achieved as a by-product of the insurance business transaction process. LDR now enables participating Managing Agents to circumvent the traditional submission process and its associated costs, and for applicable business submit the required reporting data directly to Lloyd's.

Any queries about the completion of LDR returns should be directed by e-mail to: direct.reporting@lloyds.com

Please contact Darren Savage (darren.savage@lloyds.com) if a response remains outstanding.

¹Detailed guidance for LDR is available on <http://www.lloyds.com/the-market/operating-at-lloyds/direct-reporting>

NON-XIS RETURN (ANNUAL)

Main Purpose:

To arrange the collection of all premiums and claims data relating to the calendar year, where the transactions to which these relate were not and will not be processed through Xchanging or via the Lloyd's Direct Reporting (LDR) process. Syndicates who have nothing to report must confirm this to the International Reporting team.

Frequency of the return: Yearly**Main contact:** Maxine Hooper, Manager, International Reporting, International Regulatory Affairs**Extension:** 6291**Email Lloyds:** Maxine.Hooper@lloyds.com**Reporting Department:**International Reporting, International Regulatory Affairs

What does Lloyd's do with this data?

To comply with Lloyd's legal obligations to report business to overseas supervisory and fiscal authorities, Lloyd's requires accurate and complete financial data about the business of Lloyd's underwriters. The requested information is important for maintaining Lloyd's trading status.

Lloyd's uses the information to meet prudential obligations worldwide. In addition, the data is required to calculate the annual UK VAT global market recovery figures and provide an audit trail for HMRC.

Who are the final users?

International Regulatory Affairs

Market Finance

Tax

Overseas supervisory and fiscal authorities.

Why does Lloyd's collect the data?

To identify the business not processed through Xchanging or via the LDR process. Whilst most transactional data is available from Xchanging, Lloyd's only source of information about business not processed through this route or LDR is by collecting it directly from syndicates via the Non-XIS Return.

Summary of forms and purpose

FORMS	PURPOSE
Form A – Direct	For the reporting of direct or insurance business underwritten and not processed through Xchanging or LDR. This form should also include insurance business written through a Lloyd's Asia Service Company.
Form B – Reinsurance	For the reporting of all inward reinsurance business (includes facultative reinsurance as well as proportional treaties and excess of loss reinsurance) underwritten and not processed through Xchanging or LDR. This form should also include inward reinsurance business written through a Lloyd's Asia Service Company.

Any queries about the completion of the NON-XIS Return should be directed by e-mail to the International Regulatory Affairs Department: Amrit.Chaggar@lloyds.com.

Please contact Amrit Chaggar (Amrit.Chaggar@lloyds.com) if a response remains outstanding.

AUSTRALIAN TERRORISM REPORTING²

Main Purpose:

The Australian Terrorism Insurance Act 2003 renders terrorism exclusion clauses in eligible insurance contracts ineffective, in relation to losses arising from a declared terrorism incident. In order to provide cost-effective reinsurance cover for eligible terrorism losses, the Australian Government established the Terrorism Insurance Scheme (the 'Scheme') operated by the ARPC, a statutory authority providing reinsurance cover for losses arising from a declared terrorist incident.

Those syndicates that have opted-in to the ARPC Scheme are required to meet the quarterly and annual reporting obligations. Managing agents are required to submit their syndicate's ARPC Australian Terrorism return both quarterly and annually through Lloyd's Secure Store, including nil returns.

Frequency of the return: Quarterly and Annually

Main contact: Deshika Daby, Associate, International Reporting

Extension: 6908

Email: Australian.Terrorism@lloyds.com

Reporting Department:

International Regulatory Affairs

What does Lloyd's do with this data?

Quarterly Return:

Lloyd's submits each return to the ARPC, via their on-line system, and arranges for the payment of the reinsurance premium to the ARPC on behalf of syndicates.

Annual Return:

Lloyd's compares the current year's submission to the previous year's submission and will follow up with syndicates to understand the cause of any variances. The returns will then be submitted to the ARPC, via their on-line system. If a return fails validation Lloyd's will follow-up with the relevant syndicate to arrange a resubmission.

Who are the final users?

ARPC

Lloyd's International Regulatory Affairs

Why does Lloyd's collect the data?

Quarterly Return:

The quarterly Return ensures that the correct reinsurance premium is paid to the ARPC in relation to eligible insurance contracts.

Annual Return:

The annual return is designed to be a 'snap shot' of gross sums insured as at 3pm on 30 June each year and enables the ARPC to analyse the distribution of exposure risk across Australia and assist in the setting of their retrocession program.

Summary of forms and purpose

Quarterly Return:

The ARPC has grouped all Australian postcodes into three Tiers, being A, B and C. In order to correctly report a risk to the correct tier, a syndicate must have the postcode for the physical location of the risk, not the post office box address.

² The user guide in relation to the Australian Terrorism Insurance Act (including the quarterly & annual reporting obligations) is available within the Crystal content of the Lloyd's website. The User Guide can be found within the Pre-placement considerations section by clicking on 'class specific regulations' and then scrolling down to Terrorism. <http://www.lloyds.com/the-market/tools-and-resources/tools-e-services/crystal>. The User Guide is also available in the 'Shared Files' area of Secure Store.

correct tier, a syndicate must have the postcode for the physical location of the risk, not the post office box address.

FORMS	PURPOSE
Remittance Worksheet	To identify the Managing Agent/Syndicate and the reinsurance premium due.
Tier A - From 04_16	Records the gross written premium and relevant reinsurance premium due for Tier A risks, split by class and state, for business written on or after to 01 April 2016.
Tier B - From 04_16	Records the gross written premium and relevant reinsurance premium due for Tier B risks, split by class and state, for business written on or after to 01 April 2016.
Tier C - From 04_16	Records the gross written premium and relevant reinsurance premium due for Tier C risks, split by class and state, for business written on or after to 01 April 2016.

Summary of forms and purpose

Annual Return:

The annual template requires the capture of street address information for major postcodes within Tier A locations

FORMS	PURPOSE
Street Address Details Worksheet	This worksheet requires the street address for applicable Tier A risks (only those in the following postcodes: 2000, 3000, 4000, 5000 and 6000), the reporting of the building sum insured and the reporting of the sum insured for business interruption and contents only policies whether or not there is a sum insured on a building for that postcode. The syndicate should ensure that they can report the full name of the actual insured and the full street address for each applicable risk.
All Risks ex CW Worksheet	The number of risks and sum insured values are required for all non-construction risks where there is a building component to the policy.
Construction Worksheet	The number of risks and sum insured values are required for Contract works risks.

Any queries about the completion of the ARPC Returns should be directed by e-mail to the International Regulatory Affairs Department: Australian.Terrorism@lloyds.com

Please contact Deshika Daby (Deshika.Daby@lloyds.com) if a response remains outstanding.

CANADIAN REGULATORY REPORTING RETURN³

Main Purpose:

To meet Lloyd's regulatory reporting requirements for Canada and to calculate the amount of assets that syndicates must hold in their Canadian situs trust funds.

Which are the final users?

The Canadian Regulator
Market Finance
International Regulatory Affairs

Frequency of the return: Quarterly

Main contact: Tracey Nash, Associate, Overseas Reporting

Extension: 5435

Email: lloyds-mr-overseasreporting@lloyds.com

Reporting Department:

Overseas Reporting

Why does Lloyd's collect the data?

This return is required by the Canadian Insurance Regulator (OSFI) from all syndicates underwriting Canadian regulated business and must be filed in order for our licence to be maintained.

What does Lloyd's do with this data?

The primary use of the data is completion of the returns that are filed with OSFI; elements of the data held within the returns is available for analysis via FIMS to other Lloyd's departments who have need of it.

Summary of forms and purpose

FORMS	PURPOSE
Cash Transfer form	To instruct STFO on the amounts of cash or investments in Canadian or US dollars to be transferred in or out of the fund in the quarterly funding exercise
Form 20.12 (Cash)	To provide explanations where lines of the form are populated relating to unspecified transfers into or out of the regulated trust fund
Form 70.20	To give details of reinsurers where agents have claimed reinsurance recoverables against their funding requirement

Any queries about the completion of the Canadian Regulatory Reporting Return (CRR) should be directed by e-mail to Market Finance Department: lloyds-mr-overseasreporting@lloyds.com

Please contact Tracey Nash (Tracey.Nash@lloyds.com) if a response remains outstanding.

³ The returns are pre-populated with data from Xchanging, LDR and the Trustee. Syndicates are then required to check this data, make any necessary adjustments and then specifically complete the following forms.

FRANCE – REPORTING OF MEDICAL LEGAL LIABILITY BUSINESS⁴

Main Purpose:

To report on medical malpractice business in France is compulsory for insurers providing medical malpractice insurance to health professionals for risks located in France.

Frequency of the return: Annually, early April**Main contact:** Stephanie Le Ninivin, Market Services Executive**Extension:** 7030**Overseas:** +33 (0) 1 42 60 85 92**Email Lloyds:** Stephanie.Leninivin@lloyds.com or RETURNSFRSERVICES@lloyds.com**Reporting Department:**Lloyd's France SAS, Paris

Why does Lloyd's collect the data?

It is a regulatory requirement from the French Regulator, the ACPR which uses the data to perform statistical analysis on the medical malpractice portfolio in France.

What does Lloyd's do with this data?

Lloyd's collects and collates the returns from syndicates writing relevant business and submits two aggregated returns (one return for business written via Lloyd's Underwriters and the other return for business written on behalf of Lloyd's Brussels) to the ACPR.

Who are the final users?The ACPR.

The market is advised of the requirement to complete the return each year via e-Alert in the weekly Compliance Digest.

Any queries about the completion of the France reporting on medical legal liability business returns should be directed to Stephanie Le Ninivin by e-mail to: Stephanie.Leninivin@lloyds.com or to: RETURNSFRSERVICES@lloyds.com

⁴ Detailed guidance is available on Crystal under Class specific regulations and under Regulatory reporting:

<https://crystal.lloyds.com/SearchResults?mc=006&c=02004&t=1&d=1>

<https://crystal.lloyds.com/SearchResults?mc=006&c=06054&t=1&d=1>

GAREAT Large Risk Pool⁵

Main Purpose:

GAREAT provides reinsurance coverage for French property risks (with fire coverage) with a total sum insured equal or above EUR 20m. Information regarding the structure of the GAREAT large risk compulsory pool is published in an e-Alert each year.

Frequency of the return⁶: Compulsory for all syndicates.

Four quarterly cumulative returns (from 01/01/YYYY to 10/12/YYYY). A fifth return recapping the whole year (from 01/01/YYYY to 31/12/YYYY) and a sixth regularisation return. Nil returns are required from syndicates even if they have no eligible risks to declare.

One annual informative return for sites over or equal EUR150m.

Main contact: Stephanie Le Ninivin, Market Services Executive

Extension: 7030

Overseas: +33 (0) 1 42 60 85 92

Email Lloyds: Stephanie.Leninivin@lloyds.com or GAREATFRSERVICES@lloyds.com

Reporting Department:

Lloyd's France SAS, Paris

Syndicates writing open market business report directly to Lloyd's France SAS. Syndicates should also declare in their returns risks written by Lloyd's brokers holding lineslips on their behalf, risks written by coverholders other than French coverholders. French coverholders/French service companies report directly to Lloyd's France SAS regarding binding authority or CAA business.

What does Lloyd's do with this data?

Lloyd's submits aggregated returns on behalf of the market for business written on behalf of Lloyd's Underwriters on one hand and on the second hand for business written on behalf of Lloyd's Brussels to the GAREAT large risk pool.

Who are the final users?

GAREAT, to allow it to invoice the pool's members for their reinsurance against terrorism. The informative return will enable GAREAT to identify risk exposure.

Why does Lloyd's collect the data?

It is a regulatory requirement allowing syndicates to declare and submit risks reinsuring against an act of terrorism to the GAREAT large risk pool. Lloyd's collects and submits returns on behalf of the market for business written on behalf of Lloyd's Underwriters and for business written on behalf of Lloyd's Brussels.

The details regarding the structure for 2020 were issued in an e-alert, 11th December 2019.

Reporting deadlines for the market are saved on the Business Timetable.

Any queries about the completion of the GAREAT large risk pool returns should be directed to Stephanie Le Ninivin by e-mail to: Stephanie.Leninivin@lloyds.com or to: GAREATFRSERVICES@lloyds.com

GAREAT Small and Medium-Sized Risk Pool⁷

Main Purpose:

Participation in the GAREAT small and medium-sized risk pool is compulsory for syndicates writing French property risks (with fire coverage) with a total sum insured strictly below EUR 20m for business written on behalf of Lloyd's Brussels.

Frequency of the return: Estimated earned premium return must be completed on a yearly basis by syndicates for Lloyd's Brussels business.

Adjustment premium return by French department and business category must also be completed once a year by syndicate for Lloyd's Brussels business.

Main contact: Stephanie Le Ninivin, Market Services Executive

Extension: 7030

Overseas: +33 (0) 1 42 60 85 92

Email Lloyds: Stephanie.Leninivin@lloyds.com or GAREATFRSERVICES@lloyds.com

Reporting Department:

Lloyd's France SAS, Paris

Who are the final users?

GAREAT, to allow it to invoice the pool's members for their reinsurance against terrorism.

Why does Lloyd's collect the data?

It is a regulatory requirement allowing syndicates to declare and submit risks reinsuring against an act of terrorism to the GAREAT small and medium-sized risk pool. Lloyd's submits the returns to GAREAT.

Syndicates must declare all relevant French open-market risks, French risks written by Lloyd's brokers holding lineslips, French risks written by French and non French coverholders including service companies

What does Lloyd's do with this data?

Lloyd's collects and submits returns to GAREAT for the small and medium-sized pool on behalf of participating syndicates.

The details regarding the structure for 2020 were issued in an e-alert, 11th December 2019.

Reporting deadlines for the market are saved on the Business Timetable.

Any queries about the completion of the GAREAT small and medium-sized risk pool returns should be directed to Stephanie Le Ninivin by e-mail to: Stephanie.Leninivin@lloyds.com or to: GAREATFRSERVICES@lloyds.com

FRANCE—REPORTING OF TRADE CREDIT BUSINESS

Main Purpose:

As per article L.310-2 of the French Insurance Code, insurers writing trade credit business must complete a report for the French regulator, the Banque de France.

Frequency of the return: Return made on a quarterly basis

Main contact: Stephanie Le Ninivin, Market Services
Executive

Extension: 7030

Overseas: + 33 (0) 1 42 60 85 92

Email Lloyds: Stephanie.Leninivin@lloyds.com or
RETURNSFRSERVICES@lloyds.com

Reporting Department:

Lloyd's France SAS, Paris

Why does Lloyd's collect the data?

It is a regulatory requirement from the French Regulator, the Banque de France which uses the data to perform statistical analysis on trade credit business.

What does Lloyd's do with this data?

Lloyd's collects the data from syndicates writing relevant business (under freedom of establishment) and collates the returns and submits one aggregated return (for business written on behalf of Lloyd's Brussels) on behalf of the market to the Banque de France.

Who are the final users?

The Banque de France

Email sent on a quarterly basis to the relevant syndicates to inform them of requirement to complete the return

Any queries about the completion of the France Reporting of trade credit business returns should be directed to Stephanie Le Ninivin by e-mail to: Stephanie.Leninivin@lloyds.com or to : RETURNSFRSERVICES@lloyds.com

IRELAND–AUDITEDGROSSWRITTENMOTORPREMIUMS

Main Purpose:

To perform an annual audit of Irish motor data in accordance with the Motor Insurance Bureau of Ireland (MIBI) requirements.

Who are the final users?

Motor Insurance Bureau of Ireland (MIBI)

Frequency of the return: Annually

Main contact: Declan Rooney, Associate International Reporting

Extension: 5465

Email Lloyds: declan.rooney@lloyds.com

Reporting Department:

International Reporting, International Regulatory Affairs

Why does Lloyd's collect the data?

It is a regulatory requirement.

Syndicates need to provide details of gross written motor premium broken down into (a) comprehensive (b) third party fire and theft and (c) third party only. MIBI uses the data received from all insurers to calculate each insurer's contribution.

What does Lloyd's do with this data?

Lloyd's submits the premium numbers provided along with the audit certificates to MIBI. Lloyd's also uses the data to fairly allocate each syndicate's share of the MIBI levy calls.

Syndicates are advised via e-Alert in the weekly Digest.

For the 2019 requirement, an e-Alert was issued on the 5th December 2018.

Any queries about the completion of the Ireland Audited Gross Written Motor Premiums returns should be directed by e-mail to International Regulatory Affairs Department: declan.rooney@lloyds.com.

Please contact Lisa Duval (Lisa.Duval@lloyds.com) if a response remains outstanding.

NON-XIS OVERSEAS BUSINESS RETURN (AUSTRALIA, CANADA, SOUTH AFRICA, NEW ZEALAND AND SWITZERLAND)

Main Purpose:

To ensure Non-XIS data for the above territories is included in Lloyd's Trust Fund Returns.

Frequency of the return: Quarterly

Main Contact: Hayley Youles, Assistant, Overseas Reporting

Extension: 5299

Email: lloyds-mr-overseasreporting@lloyds.com

Reporting Department:

Overseas Reporting, Market Finance

Why does Lloyd's collect the data?

To ensure completeness of the regulatory filing. Data not processed through Xchanging or submitted via LDR must be collected from the market.

What does Lloyd's do with this data?

This data is included in the Trust Fund Returns submitted to the Australian, Canadian and South African supervisory authorities.

Who are the final users?

Market Finance

International Regulatory Affairs

Market Reserving & Capital

Overseas supervisory authorities

Summary of forms and purpose

FORMS**PURPOSE**

Australian Business – New business Trust Fund (LAUSTF)	To collect the Premiums and Claims data
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Canadian Business	To collect the Premiums and Claims data
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South African Business	To collect the Premiums and Claims data
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Any queries about the completion of the Non-XIS Overseas Business Return (Australia and South Africa) should be directed by e-mail to Market Finance Department: lloyds-mr-overseasreporting@lloyds.com

Please contact Hayley Youles (Hayley.Youles@lloyds.com) if a response remains outstanding.

SINGAPORE RISK REGISTRATION

Main Purpose:

To provide Lloyd's with consistent management information for all business written via the Lloyd's Asia platform.

Frequency of the return: Quarterly

Main Contact: Darren Savage, Data & Reporting Manager

Extension: 5009

Email: darren.savage@lloyds.com

Reporting Department:

Market Operations

Why does Lloyd's collect the data?

As part of our obligation to the Singapore regulatory body, Lloyd's is required to demonstrate that it has access to all relevant information and therefore it can adequately manage performance and gain regulatory oversight to the standards required, considering the growing size of the Lloyd's Asia platform. Additionally, service company Principal Officers have requested high level market intelligence from Lloyd's, which is currently unobtainable given the lack of granular data. Therefore, to provide Lloyd's in London, Lloyd's Asia and service companies with access to improved and consistent management information, Lloyd's now require the submission of all risk and endorsement data at a granular level on a quarterly basis.

What does Lloyd's do with this data?

The data is aggregated and will ultimately form the basis of Management Information, which will be used to manage performance and gain regulatory oversight. In the case of MI created to be shared with the Singapore based Service Companies, all data will be anonymised to ensure that no syndicate specific business data is divulged.

Who are the final users?

The Lloyd's Performance Management Directorate Service Companies that write business via the Singapore Platform.

Summary of forms and purpose

FORMS	PURPOSE
Risk Registration Submission Form	Collection and validation of policy data at a granular level.

Any queries about the completion of the Singapore Risk Registration returns should be directed by e-mail to Darren Savage(darren.savage@lloyds.com).

US REGULATORY REPORTING RETURN⁸

Main Purpose:

To meet Lloyd's regulatory reporting requirements for the US and to calculate the amount of assets that syndicates must hold in their US situs trust funds.

Frequency of the return: Quarterly

Main Contact: David Cokayne, Senior Finance Executive, Overseas Reporting

Extension: 6238

Email: lloyds-mr-overseasreporting@lloyds.com

Reporting Department:

International Finance, Market Finance

Which are the final users?

The US Regulator

Market Finance

International Regulatory Affairs.

Why does Lloyd's collect the data?

This return is required by the US Insurance Regulator from all syndicates underwriting US regulated business and must be filed in order for our licence to be maintained

What does Lloyd's do with this data? The primary use of the data is completion of the returns that are filed with the US Regulator. The data held within the returns is available for analysis via FIMS to other Lloyd's departments who have need of it.

Summary of forms and purpose

FORMS	PURPOSE
RIQ/SLQ 2 (Quarterly 1-3)	Reconciliation of movements in the trust fund and creation of the Trust Fund Minimum Amount (TFMA)
RIQ/SLQ 4 & 4a (Quarterly 1-3)	Enter gross reserves by class of business by year of account
RI/SL 2 (Annual)	Reconciliation of movements in the trust fund and creation of the Trust Fund Minimum Amount
RI/SL 6 & 6a (Annual Q4)	Enter gross reserves by class of business by year of account
Sch F Part 2 (Annual)	To report Premium Portfolio Transfers executed or cancelled during the year
Sch F Part 3 (Annual)	To report details of reinsurance ceded
Sch F Part 4 (Annual)	To report the ageing of reinsurance ceded
Sch F Part 5 (Annual)	To report a provision for unauthorised (not New York State authorised) reinsurance

⁸ The returns are pre-populated with data from Xchanging, LDR and the Trustee. Syndicates are then required to check this data, make any necessary adjustments and then specifically complete the following forms.

Sch F Part 6 (Annual)	To report a provision for overdue authorised (New York State authorised) reinsurance
Sch F Part 7 (Annual)	To report a provision for overdue reinsurance
Sch P Part 1	To report information on loss and loss experience by class by year of account
Sch P Additional Information	To report details of Salvage & Subrogation and acceptance of a RITC of another syndicate
Cash Transfer Form	To arrange for the transfer of cash to/from the trust funds to meet the TFMA

Any queries about the completion of the US Regulatory Reporting returns should be directed by e-mail to Market Finance Department: lloyds-mr-overseasreporting@lloyds.com.

Please contact David Cokayne (david.cokayne@lloyds.com) if a response remains outstanding.

FEDERAL EXCISE TAX

Main Purpose:

To provide information for Lloyd's to centrally calculate FET regarding reinsurance ceded that is subject to a conduit arrangement under the UK/US tax treaty.

Frequency of the return: Annually

Main contact: Ian Chidgey, Senior Business Analyst
Manager, Tax-Operations

Extension: 2393

Email Lloyds: Tax-operations@lloyds.com

Reporting Department:

Tax Operations

Why does Lloyd's collect the data?

This data is required in order to calculate the FET due on reinsurance premiums that are paid at syndicate level and are subject to a conduit arrangement.

What does Lloyd's do with this data?

Lloyd's centrally calculates the Federal Excise tax due on behalf of the Lloyd's market.

Who are the final users?

US internal Revenue Service

Summary of forms and purpose

FORMS	PURPOSE
Reinsurance ceded	To provide information for Lloyd's to centrally calculate FET regarding reinsurance ceded that is subject to a conduit arrangement under the UK/US tax treaty.

Any queries about the completion of the Federal Excise Tax returns should be directed by e-mail to Tax Operations: Tax-operations@lloyds.com

Please contact Ian Chidgey (Ian.Chidgey@lloyds.com) if a response remains outstanding.

SINGAPORE TAX RETURN

Main Purpose:

To provide a syndicate level tax computation for Singapore business.

Frequency of the return: Annually

Main contact: Philip Waghorne, Team Manager

Extension: 2472

Email Lloyds: Tax-operations@lloyds.com

Reporting Department:

Tax Operations

Why does Lloyd's collect the data?

To file a Singaporean tax return on behalf of each member of Lloyd's.

What does Lloyd's do with this data?

Uses the data to file a consolidated Singaporean Tax return on behalf of all members of Lloyd's and to calculate and pay the tax due.

Who are the final users?

Inland Revenue Authority of Singapore (IRAS)

Summary of forms and purpose

FORMS	PURPOSE
Singapore tax computation	To compute the Singapore taxable result for the syndicate. This is then apportioned to the members on the syndicate and used to compute the Singaporean tax due at member level and file the return.

Any queries about the completion of the Singapore Tax Return should be directed by e-mail to Tax Operations: Tax-operations@lloyds.com

Please contact Philip Waghorne (Philip.Waghorne@lloyds.com) if a response remains outstanding.

US QUALIFIED INTERMEDIARY ARRANGEMENTS

Main Purpose:

To ensure that the market is able to comply with its obligations under Lloyd's Qualified Intermediary agreement with the IRS.

Frequency of the return: Annually

Main contact: Simon Tyler, Manager, Tax Operations

Extension: 2512

Email Lloyds: Tax-operations@lloyds.com

Reporting Department:

Tax Operations

Why does Lloyd's collect the data?

In order to ensure that the investment income included in the United States Federal Income Tax return agrees with information provided by the custodians of the assets.

What does Lloyd's do with this data?

Completes reconciliation between the syndicate's records and the various custodians to determine the US source income that is subject to US withholding tax.

Who are the final users?

US internal Revenue Service

Summary of forms and purpose

FORMS	PURPOSE
US Income – supplementary information form	To collect details of Syndicates accounts where US source income is received on assets to ensure that the correct amount of withholding tax is applied.

Any queries about the completion of the US Qualified Intermediary arrangements returns should be directed by e-mail to Tax Operations: Tax-operations@lloyds.com

Please contact Simon Tyler (Simon.Tyler@lloyds.com) if a response remains outstanding.

MODEL CHANGE SUBMISSIONS

Main Purpose:

To record all changes made by syndicates to their SII models on both a quantitative and qualitative basis and to monitor aggregation of minor changes into a major change.

Frequency of the return: Quarterly

Main contact: Lyndsay Deeves, Senior Manager, Oversight Framework

Extension: 5993

Email: GSII@lloyds.com

Reporting Department:

Syndicate Capability Oversight

What does Lloyd's do with this data?

Lloyd's reviews the quarterly syndicate submissions of model changes to understand movements in syndicate SII models to support LCR review and to assess the potential impact of syndicate model changes to LIM.

Who are the final users?

LIM Change Board

Various departments across Lloyd's.

Why does Lloyd's collect the data?

In order to monitor Managing Agents' continued SII compliance Lloyd's is required to monitor model changes across the market which feed Lloyd's Internal Model ("LIM"). A quarterly report for the LIM Change Board is produced to monitor major movements and to support reporting of a LIM model change to the PRA.

Lloyd's Market Reserving & Capital team review the quarterly returns and where appropriate in line with LCR submissions to identify the key drivers of change in line with the analysis of change reported with the LCR.

Summary of forms and purpose

FORMS	PURPOSE
Quarterly Model Change submission templates	Monitor developments of SII internal models across market

Any queries about the completion of the quarterly model change submissions should be directed by e-mail to the Syndicate Capability Oversight team: GSII@lloyds.com

Please contact Lyndsay Deeves (Lyndsay.Deeves@lloyds.com) if a response remains outstanding.

