

# Lloyd's Brussels Delegated Authority Systems Guide - User Guide

28 September 2018

# Contents

Introduction	3
ATLAS	3
BAR	3
System Changes	3
ATLAS	3
BAR	3
ATLAS Process Outline	5
BAR Process Outline	11

# Introduction

# ATLAS

ATLAS is a secure web-based system that will act as an electronic filing and online application system for Coverholders.

ATLAS deals with three main areas of Coverholder activities:

- New Coverholder applications, including branch applications.
- Changes to Coverholder permissions that are applied centrally by Lloyd's.
- Annual compliance data that can be made available to all interested Managing Agents and Lloyd's Brokers.

It is only this compliance and permission based data that is held on the system. ATLAS does not collect any data on individual contracts or policies

## BAR

The Binding Authority Registration (BAR) website is an online market system for Brokers and Managing Agents for the registration of Lloyd's binding authorities. Binding authority agreements are contracts which set out the scope of delegated authority and so allow Coverholders to enter into contracts of insurance and to issue insurance documents on behalf of Lloyd's Managing Agents. It is mandatory that all binding authorities are registered on the Binding Authority Registration website.

# System Changes

# ATLAS:

Coverholder Applications: New full/branch Coverholder applications can now be submitted for Lloyd's (Lloyd's DAT) review and approval, Lloyd's Brussels review and approval, or for both Lloyd's and Lloyd's Brussels review and approval. The approval workflow depends on whether the applicant in question wishes to write EEA business:

- Lloyd's Brussels must be selected as a stakeholder if writing EEA business only.
- Lloyd's DAT & Lloyd's Brussels must be selected if writing EEA and non-EEA business.
- Lloyd's DAT must be selected if writing non-EEA business only.

Lloyd's Brussels Relationship: Under the relationship section on ATLAS, there is now the option to add Lloyd's Brussels as a Permitted Lead. This request should be selected where an approved Coverholder wishes to start writing EEA business. This request on ATLAS will be submitted to Lloyd's Brussels for approval.

Regions: As explained in Market Bulletin Y5166, to minimise any disruption for existing Lloyd's approved Coverholders, Lloyd's Brussels will grandfather the approval of Coverholders who currently have authority to bind EEA risks for Lloyd's Underwriters. This process will also grandfather Coverholders existing territorial extensions. For further guidance on the regional changes please see **Market Bulletin Y5211** for further guidance.

## BAR:

Lloyd's Brussels Indicator: This new section on BAR will be the first step during Binding Authority Agreement (BAA)/Coverholder Arrangement Authority (CAA) registration. The new radio button is a yes or no option which indicates whether or not the binder will be written on Lloyd's Brussels' paper. Should the Coverholder not have the

appropriate approval on Atlas (Lloyd's Brussels or Lloyd's DAT & Lloyd's Brussels) but Lloyd's Brussels is listed as the approving authority, an error message will be generated.

Syndicate Numbers: BARs will now recognise Lloyd's Brussels Permitted Lead Relationships and in turn permit Lloyd's Brussels syndicate numbers to be used for the lead. There is no such validation for followers.

Complaints: A Complaints handling section is now on BAR (the section name has also ben updated to 'Claims and complaints handling' to reflect this). The complaints section consists of a yes/no radio button to indicate whether the Coverholder has complaints handling authority.

# 1. ATLAS Process Outline

# **1.1 Applications**

# # Description

1. When a new applicant wishes to apply for Coverholder status, this request must be submitted through ATLAS by the sponsoring Broker or Managing Agent.

	OMPANY SEARCH me, Trading name or <sup>r</sup> est	BULK CHANGE GRO		PRINTS	EXTRACT	C	OMPLIANO	E GROUPS							
	-	PIN													
	-	PIN		T			Status		6						
				All coverh	olders	<b>~</b>	All			puntr Pleas	y se select	~	٩	Searc	h
													A	Ŧ	
PIN	Legal N	ame	Trading	Name	Dom	icile	T	Address		٣	Status	T	Approved Authority	T	Actions
	0 • • 10	<ul> <li>items per page</li> </ul>											No	items to	display

- 2. A Broker or Managing Agent sponsored application can be selected depending on which stakeholder intends to start the application on behalf of the Coverholder.
- 3. Upon entering the applicants Legal Name you will now be asked to select the Approving Authority. Your options will be:
  - a) Lloyd's DAT
  - b) Lloyds' Brussels
  - c) Lloyd's DAT & Lloyd's Brussels

The Approving Authority is dependent on whether the Coverholder is based in EEA or wishes to write EEA business.

IMPORTANT: Please ensure you select the correct Lloyd's Stakeholders.

Once you submit this page you will not be able to amend this information and you will have to restart any incorrect application.

LLOYD'S ATLAS			3	ANE.HARLEY	elloyds.com
		HOME	SEARCH	HELP	LOGOUT
LLOYD'S	IDENTITY:	Lloyd's			~
NEW COVERHOLDER APPLICATION					
Legal Name Applicant's email address Approving Authority	ABC - Test Lloyds DAT Lloyds DAT Lloyds Brussels Lloyds DAI and Lloyds Brussels IMPORTANT: Please ensure you select the correct Lloyd's Stakeholders Once you submit this page you will not be able to amend this information and you will have				
Submit Cancel					

LLOYD'S ATLA	S			ſ	ANE.HARLEY	@LLOYDS.CO
			HOME	SEARCH	HELP	LOGOU
OYD'S	01	DENTITY:	Lloyd's			~
EW COVERHOLDER APPLIC	TATION					
Lega	I Name ABC - Test					
Applicant's email a	ddrese					
	If no email address is entered the applicant coverholder will not receive any emain	ails during	the application proce	SS.		
Approving Au	thority Lloyds DAT and Lloyds Brussels					
	IMPORTANT: Please ensure you select the correct Lloyd's Stakeholders Once you submit this page you will not be able to amend this information and you	ou will have	e to restart any incorr	ect application.		
ubmit Cancel						

- 4. Please complete the sub tabs of the application in the normal format. No content has changed.
- 5. When you reach the final sub tab Submit/Cancel you will complete one of the two following steps;
  - a) Broker Sponsored Application please complete 'Sponsor Sign Off' section and then hit submit, this application will then go to the applicant to review.
  - b) Managing Agent Sponsored Application please complete 'Managing Agent Sign Off' section and then hit submit, this application will then go to the applicant to review.

Please continue to submit the application through the applicable stakeholders. The process has only changed at the final sign off step when it comes to Lloyd's DAT for approval.

- 6. Once the application has been signed off by the Managing Agent (for Manging Agent sponsored applications, the Managing Agent will be required to do sign-off twice) it will be submitted to Lloyd's for approval through one of the below workflows;
  - a) <u>Lloyd's DAT only application</u> the process has not changed and this will be submitted to Lloyd's DAT for review on Atlas. As a market participant you will be able to see the team member responsible for reviewing the application under the 'assigned to' section.

LLO	YD'S	F	ATLAS								J	ANE.HARL
										HOME	SEARCH	HELP
ABC - 1	TEST (11	508	7ULA)					IDENTITY:	oyd's			
SUMMAR	Y DETAI	LS	DOCUMENTS	LLOYD'S	BA DOCUMENTS	BULK CHANGES	PRINTS					
To Do		*								CONTACT	DETAILS	
Task/0	Change	Ŧ	Lloyd's T broker	Managing agent	Approved Authority	T Status	Submitted	T Changed T			5087ULA	
Applica	overholder ation I changes		DAT Sponsored	DAT Spons	Lloyds DAT	With Lloyd's (Harley, Jane)	30 Jul 2018	30 Jul 2018	^	Telepho Trading	one: address: *	
							/			Email a	ddress:	
											g/Registered ac from the posta	
									~			

b) <u>Lloyd's Brussels only application</u> - the application will be submitted to Lloyd's Brussels for review on Atlas. As a market participant you will be able to see the team member responsible for reviewing the application under the 'assigned to' section.

							1				
UMMARY	DETAILS	DOCUMENTS	LLOYD'S	BA DOCUMENTS	BULK CHANGES	PRINTS					
Ongoing	Ŧ								CONTACT DE	TAILS	
Task/Char	nge 🔻	Lloyd's T broker	Managing agent	Approved Authority Type	T Status T	Submitted	Changed T		Pin: 115087		
New Cover	rholder			Lloyds DAT					Telephone:		
Application See all cha		DAT Sponsored	DAT Sponse	red and Lloyds Brussels	With Lloyd's Brussels	30 Jul 2018	30 JU 2018	^	Trading add		
		DAT Sponsored	DAT Sponse			30 Jul 2018	30 Ju 2018	^	Email addre		Ð
		DAT Sponsored	DAT Sponse			30 Jul 2018	30 J) 2018	^	Email addre	ess: egistered add	e
		DAT Sponsored	DAT Sponse			30 Jul 2018	30 J) 2018	^	Email addre	ess: egistered add	e

c)

		_		S LLOY		DOCUMENTS	BULK CHA	INGES	PRINTS						
To Do		•										CONTACT	DETAILS		
Task/Cha	ange	Ŧ	Lloyd's broker	▼ Mana agen		Approved Authority Type	▼ Status	▼ Sul	omitted 👎	Changed	T	Pin: 115	5087ULA		
New Cov Application See all ch	n		DAT Sponsore	ed DAT	Sponsored	Lloyds DAT and Lloyds Bhassels	With Lloyd (Harley, Ja		Jul 2018	30 Jul 2018	^	Telepho Trading	one: address: *		
									_			Email a	ddress:		
													g/Registered a from the posta		De
											~				
LLOYI	D'S	A	ſLAS								~		NE.HARLEY@LL(		
LLOYI	D/S	A	ſLAS							н	OME	JAI SEARCH		DYDS.COM DGOUT	
	)S 5T (1150								IDENTITY:		OME				
BC - TE		) <b>87</b> (		LLOYD'S	BA DOCUM	1ENTS BULI	( CHANGES	PRINTS	IDENTITY:		OME			DGOUT	
BC - TES	ST (1150 DETAILS	<b>)87</b> (	JLA)	LLOYD'S	BADOCUM	1ENTS BULL	K CHANGES	PRINTS	IDENTITY:	Lloyd's		SEARCH		DGOUT	
BC - TES MMARY Ongoing	ST (1150 DETAILS	087L	JLA) DCUMENTS		_ Appr	oved T			Changed	Lloyd's	ONTACT DE	SEARCH		DGOUT	
BC - TES MMARY Ongoing Task/Char	ST (1150 DETAILS	)87( D v	JLA)	LLOYD'S Managing agent	T Appr Amm Type	oved y ority Stat		PRINTS	Changed	Lloyd's	DNTACT DE Pin: 11508	TAILS		DGOUT	
SC - TES MMARY Ongoing Task/Char New Cover Application	DETAILS	DI DI T	JLA) DCUMENTS	Managing agent	T Appr Advert	oved T ority Stat	tus Y St		Changed	Lloyd's	DNTACT DE Pin: 11508 Telephone	SEARCH TAILS 7ULA		DGOUT	
BC - TES MMARY Ongoing Task/Char New Cover	DETAILS	DI DI T	DCUMENTS	Managing agent	T Appr Amm Type Lloyd	oved T ority Stat	us Y St	Jonnitted	, Changed	Lloyd's	ONTACT DE Pin: 11508 Telephone Trading ad	SEARCH TAILS 7ULA :		DGOUT	
SC - TES MMARY Ongoing Task/Char New Cover Application	DETAILS	DI DI T	DCUMENTS	Managing agent	T Appr Advert	oved T ority Stat	tus Y St	Jonnitted	, Changed	Lloyd's	DNTACT DE Pin: 11508 Telephone	SEARCH TAILS 7ULA :		DGOUT	
SC - TES MMARY Ongoing Task/Char New Cover Application	DETAILS	DI DI T	DCUMENTS	Managing agent	T Appr Advert	oved T ority Stat	tus Y St	Jonnitted	, Changed	Lloyd's	DNTACT DE Pin: 11508 Telephone Trading ad Email addi	SEARCH TAILS 7ULA : Idress: * ess:	HELP LU	DGOUT	
C - TES MMARY Ongoing Task/Char New Cover Application	DETAILS	DI DI T	DCUMENTS	Managing agent	T Appr Advert	oved T ority Stat	tus Y St	Jonnitted	, Changed	Lloyd's	DNTACT DE Pin: 11508 Telephone Trading ad Email addr	SEARCH TAILS 7ULA :	HELP L	DGOUT	
C - TES MMARY Ongoing Task/Char New Cover Application	DETAILS	DI DI T	DCUMENTS	Managing agent	T Appr Advert	oved T ority Stat	tus Y St	Jonnitted	, Changed	Lloyd's	ONTACT DE Pin: 11508 Telephone Trading ad	SEARCH TAILS 7ULA :		DGOUT	
SC - TES MMARY Ongoing Task/Char New Cover Application	DETAILS	DI DI T	DCUMENTS	Managing agent	T Appr Advert	oved T ority Stat	tus Y St	Jonnitted	, Changed	Lloyd's	DNTACT DE Pin: 11508 Telephone Trading ad Email addr	SEARCH TAILS 7ULA : idress: * ess: egistered add	HELP L	DGOUT	

Please note that although there will be an additional step in the workflow Lloyd's DAT & Lloyd's Brussels will work together to review this application. Lloyd's current SLA's for applications will not change. SLA's can be found <u>here</u>.

7. Lloyd's Brussels Delegated Authorities employees will review, comment and provide recommendations for approval. Where the application can be approved, Lloyd's Brussels will complete final approval on ATLAS.

LLOYD'S ATLAS					
				HOME	SEARCH H
	in force appropriate E&O covera	age.			
	Coverholder sign-off				
	Position compliance manager	Name	jane harley	Date	30/07/2018
	Sponsor's sign-off				
	Position compliance manager	Name	jane harley	Date	30/07/2018
	Managing agent's sign-off				
	Position Finance Director	Name	jane harley	Date	30/07/2018
	Position Claims Manager	Name	jane harley	Date	30/07/2018
	Position Underwriter	Name	jane harley	Date	30/07/2018
	Position Senior Manager	Name	jane harley	Date	30/07/2018
	Lloyd's sign-off				
	Position compliance manager	Name	jane harley	Date	30/07/2018
	Lloyd's Brussels sign-off				
	Position compliance manager	Name	jane harley	Date	30/07/2018
	Approve Cancel application	Return R	eject application		

8. Following Coverholder approval for Lloyd's Brussels or Lloyd's DAT/Lloyd's Brussels applications, you will now see Lloyd's Brussels as a **Permitted Lead Relationship** on ATLAS under the Relationships tab within the Coverholder record.

LLOYD'S ATLAS							t	ANE.HARLEY	@LLOYDS.(
						HOME	SEARCH	HELP	LOGOL
8C - TEST (115087ULA)					IDENTITY:	Lloyd's			•
MMARY DETAILS DOCUMENTS	LLOYD'S	BA DOCUMENTS	BULK CHANGES	PRINTS					
Company information	RELA	TIONSHIPS							0
Relationships	Permi	tted Lead Managing Agen	ıts						
Underwriting and claims	Mana	ging Agents permitted to I	lead Binding Authorities	with this Cove	rholder				
Class of business	Man	aging agent	Start	<hr/>	End	Documents			
Regions	( –	d's Brussels	30/07/2018	$\rightarrow$	Liiu	Documenta		Ce	ase
Annual compliance									400
Professional indemnity	Ade	d permitted lead manag	ing agent relationship						
Bank accounts	Assoc	iated Managing Agents							*
Financial information	Mana	ging Agents that have an	associated relationship v	with this Cover	rholder				
Systems and Controls	Man	aging agent	Broker			End			
Licences 🕨	DAT	Sponsored	DAT Spor	sored		30/07/2019		Ce	ase
Key staff									
Ownership 🕨	Add	d associated managing	agent relationship						
Reputation and standing	Broke	rs							*
Status 🕨		ers that have a current rela ability to cease relationshi			an active Binding	g Authority)			
	Brok	ker	En	d	Documents				
	DAT	Sponsored						Ce	ase
	Ade	d broker relationship							
	Direct	Dealing Managing Agents	S						×
	Bindir	g Authority Relationships							٠

This will allow the registration of Binders to be correctly registered on BARS. Please see **Section 2** for further information on this.

# **1.2 ATLAS TASKS**

#### # Description

1. Please note that any changes to an approved Coverholders circumstances should be updated via ATLAS.

All tasks that are raised and submitted for Coverholders will be submitted to Lloyd's DAT for approval. This is regardless of whether the Coverholder has been approved by Lloyd's DAT, Lloyd's Brussels, or both.

Any approvals required by Lloyd's Brussels will be completed offline between Lloyd's DAT team and Lloyd's Brussels DA team.

**IMPORTANT:** Please check the <u>Post-Approval Changes page on Lloyds.com</u> to ensure that you are providing the correct supporting rationale for tasks following Coverholder approval e.g. class of business requests. Any tasks that are submitted with the incorrect supporting rationale will be returned on ATLAS and not reviewed until the correct rationale is provided.

# 1.3 Lloyd's Brussels Permitted Lead Relationship Request

#### # Description

1. For those Coverholders only approved by Lloyd's DAT but who in future may wish to write EEA business, a Permitted Lead relationship request for Lloyd's Brussels will have to be raised.

Company information	Þ	RELATIONSHIPS	6
Relationships		Permitted Lead Managing Agents	
Underwriting and claims	Þ	Managing Agents permitted to lead Binding Authorities with this Coverholder	_
Class of business	Þ	This coverholder has no restrictions on managing agents permitted to teed binding authorities.	
Regions	) - F	This covertinitier has no restrictions of trial aging agents benches each officing domaine	
Annual compliance	Þ	Add permitted lead managing agent relationship Add Lloyds Brussels relationship	

#### **IMPORTANT:**

Please check the <u>Post-Approval Changes page on lloyds.com</u> to ensure that you are providing the correct supporting rationale for tasks following Coverholder approval. Any tasks that are submitted with the incorrect supporting rationale will be returned on ATLAS and not reviewed until the correct rationale is provided.

This task will be submitted to Lloyd's Brussels for approval. Approval of the Lloyd's Brussels Permitted Lead request will enable the Coverholder to be named on Lloyd's Brussels' binders during BARs registration.

# 2. BAR Process Outline

## 2.1 New Authority section

## # Description

There is now an Authority section on the BAR registration form which will be the first step after selecting the Coverholder. The new radio button is a yes or no option which will indicate whether the BAA/CAA is for Lloyd's Brussels and/or Lloyd's. If the Coverholder does not have the appropriate approval on Atlas (Lloyd's Brussels, Lloyd's Brussels/Lloyd's DAT or Lloyd's DAT or Lloyd's DAT only), selecting the wrong option at this stage will generate an error message. Please ensure that the Coverholder has the correct permissions on Atlas before trying to register the BAA/CAA. If the BAA or CAA to be registered is for both authorities, 'yes' should be selected on the radio button.

LLOYD'S	<b>BINDING AUTHORITY</b>	REGISTRATION	
ome > Binding authorities home > R	legistration		Joshua.Lynch@lloyd out
Binding authorities home Registration	Authority details entry		Print this page Help for this page
Add/remov.coverholder	Binding authority details		
Dates	Binding authority reference:	Not yet assigned	
Broker details	Is this for Lloyd's Brussels?		
Coverholder names and addresses	Authority Is this for Lloyd's Brussels?	0	
General details	Is this for Lloyd's Brussels?	No O Yes	
Classes of business			
Territories			
Syndicate(s)			
Claims and complaints handling			
Agreement			
Registration status			
Save			
Abort			

## 2.2 Syndicate(s) section updated

#### # Description

BARs will now recognise a Lloyd's Brussels Permitted Lead Relationships and in turn permit Lloyd's Brussels' syndicate numbers to be used for the lead. An error message will appear if a Lloyd's Brussels syndicate is used for a non-Lloyd's Brussels BAA or CAA and vice versa. Each syndicate has a new corresponding syndicate number for their Lloyd's Brussels business that should be used on BAR. As it is the Coverholder that holds Lloyd's Brussels and/or Lloyd's DAT approval, there is no such validation of syndicate numbers for followers.

# 2.3 Complaints section added

#### # Description

A new complaints section has now been added to the claims handling section of the BAR registration form (the section name has also been updated to 'Claims and complaints handling' to reflect this). The complaints section consists of a yes/no radio button to indicate whether the Coverholder has complaints handling authority. This will be at Coverholder PIN level. If there are multiple Coverholder PINS, i.e. multiple Coverholder branches, this option will need to be selected individually for each PIN or applied to all.

LLOYD'S	BINDING AUTHORITY REC	GISTRATION	Contact us   User manual   Glossary
Home > Binding authorities home > Re	egistration		Joshua.Lynch@lloyds.com   Log out
	Claims and complaints handling	authority	🕒 Print this page
Add/remove coverholder	Binding authority details		
Authority Dates	Binding authority reference: Is this for Lloyd's Brussels?	Not yet assigned	
Broker details Coverholder names and addresses	Claims and complaints handling authority Claims handling authority		< Previous   Apply   Next >
General details	HR Dual App MA Tester (115061 WMB)		
Classes of business Territories Syndicate(s)	Does this approved coverholder have claims handling authority? Limit of the approved coverholder's claims handling authority prior to referral to the syndicate:	● No ○ Yes	
Claims and complaints handling	TPA Details		
Agreement Registration status Save	HR Dual App MA Tester (115061 WMB) Has the lead managing agent delegated claims handling authority to a TPA, with respect to this coverholder and binding authority? Select the TPA to add to selected list for this	O No O Yes	Add
Abort	Click here to the answer of Arelationship	Collect Offer	Auu
$\langle$	Complaints handling authority HR Dual App MA Tester (115061 WMB) Does this approved coverholder have complaints handling authority?	○ No  ● Yes	< Previous   Apply   Next >