

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

28 September 2018

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# 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 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.

# 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.

The screenshot displays the LLOYD'S ATLAS application interface. At the top, there is a navigation bar with 'LLOYD'S ATLAS' and 'JANE.HARLEY@LLOYDS.COM'. Below this, there are tabs for 'TASKS', 'COMPANY SEARCH', 'BULK CHANGE GROUPS', 'PRINTS', 'EXTRACT', and 'COMPLIANCE GROUPS'. A search bar is present with the text 'ABC - Test' and a 'Search' button. Below the search bar, there are dropdown menus for 'Type' (set to 'All coverholders'), 'Status' (set to 'All'), and 'Country' (set to 'Please select...'). A table with the following columns is shown: PIN, Legal Name, Trading Name, Domicile, Address, Status, Approved Authority, and Actions. The table is currently empty. Below the table, there are three buttons: 'New coverholder application (Lloyd's broker)', 'New coverholder application (Managing Agent)', and 'New service company application'. The first two buttons are circled in red.

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** JANE.HARLEY@LLOYDS.COM

HOME SEARCH HELP LOGOUT

LLOYD'S IDENTITY: Lloyd's

### NEW COVERHOLDER APPLICATION

Legal Name

Applicant's email address

Approvers Authority

If no email address is entered the applicant coverholder will not receive any emails during the application process.

**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** JANE.HARLEY@LLOYDS.COM

HOME SEARCH HELP LOGOUT

LLOYD'S IDENTITY: Lloyd's

### NEW COVERHOLDER APPLICATION

Legal Name

Applicant's email address

Approvers Authority

If no email address is entered the applicant coverholder will not receive any emails during the application process.

**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.

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 Managing 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) Lloyd's DAT only application – 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.

The screenshot shows the LLOYD'S ATLAS interface for user JANE HARLEY. The application ID is ABC-TEST (115087ULA). The 'To Do' section contains one entry: 'New Coverholder Application'. The table below shows the details of this application:

Task/Change	Lloyd's broker	Managing agent	Approved Authority Type	Status	Submitted	Changed
New Coverholder Application See all changes...	DAT Sponsored	DAT Sponsored	Lloyds DAT and Lloyds Brussels	With Lloyd's (Harley, Jane)	30 Jul 2018	30 Jul 2018

The 'Approved Authority Type' and 'Status' columns are circled in red. The 'CONTACT DETAILS' section on the right shows: Pin: 115087ULA, Telephone: [blank], Trading address: \*, Email address: [blank]. A note at the bottom states: '\* Trading/Registered address may be different from the postal address.'

- b) Lloyd's Brussels only application - 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.

The screenshot shows the LLOYD'S ATLAS interface for user JANE HARLEY. The application ID is ABC-TEST (115087ULA). The 'Ongoing' section contains one entry: 'New Coverholder Application'. The table below shows the details of this application:

Task/Change	Lloyd's broker	Managing agent	Approved Authority Type	Status	Submitted	Changed
New Coverholder Application See all changes...	DAT Sponsored	DAT Sponsored	Lloyds DAT and Lloyds Brussels	With Lloyd's Brussels	30 Jul 2018	30 Jul 2018

The 'Approved Authority Type' and 'Status' columns are circled in red. The 'CONTACT DETAILS' section on the right shows: Pin: 115087ULA, Telephone: [blank], Trading address: \*, Email address: [blank]. A note at the bottom states: '\* Trading/Registered address may be different from the postal address.'

- c) Lloyd's DAT & Lloyd's Brussels application – where dual sign-off is required, the application will first go to Lloyd's DAT for approval and then to Lloyd's Brussels for approval.

**LLOYD'S ATLAS** JANE.HARLEY@LLOYD5.COM

HOME SEARCH HELP LOGOUT

ABC - TEST (115087ULA) IDENTITY: Lloyd's

SUMMARY DETAILS DOCUMENTS LLOYD'S BA DOCUMENTS BULK CHANGES PRINTS

Task/Change	Lloyd's broker	Managing agent	Approved Authority Type	Status	Submitted	Changed
New Coverholder Application See all changes...	DAT Sponsored	DAT Sponsored	Lloyds DAT and Lloyds Brussels	With Lloyd's (Harley, Jane)	30 Jul 2018	30 Jul 2018

**CONTACT DETAILS**

Pin: 115087ULA

Telephone:

Trading address: \*

Email address:

\* Trading/Registered address may be different from the postal address.

**LLOYD'S ATLAS** JANE.HARLEY@LLOYD5.COM

HOME SEARCH HELP LOGOUT

ABC - TEST (115087ULA) IDENTITY: Lloyd's

SUMMARY DETAILS DOCUMENTS LLOYD'S BA DOCUMENTS BULK CHANGES PRINTS

Task/Change	Lloyd's broker	Managing agent	Approved Authority Type	Status	Submitted	Changed
New Coverholder Application See all changes...	DAT Sponsored	DAT Sponsored	Lloyds DAT and Lloyds Brussels	With Lloyd's Brussels	30 Jul 2018	30 Jul 2018

**CONTACT DETAILS**

Pin: 115087ULA

Telephone:

Trading address: \*

Email address:

\* Trading/Registered address may be different from the postal address.

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 [here](#).

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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.
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The screenshot shows the ATLAS application form with the following sections:

- 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** (circled in red): Position: compliance manager, Name: jane harley, Date: 30/07/2018

Buttons at the bottom: Approve, Cancel application, Return, Reject 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.

The screenshot shows the ATLAS Relationships tab with the following data:

Managing agent	Start	End	Documents
Lloyd's Brussels	30/07/2018		<a href="#">Cease</a>

Buttons: Add permitted lead managing agent relationship

Associated Managing Agents:

Managing agent	Broker	End
DAT Sponsored	DAT Sponsored	30/07/2019

Buttons: Add associated managing agent relationship

Brokers:

Broker	End	Documents
DAT Sponsored		<a href="#">Cease</a>

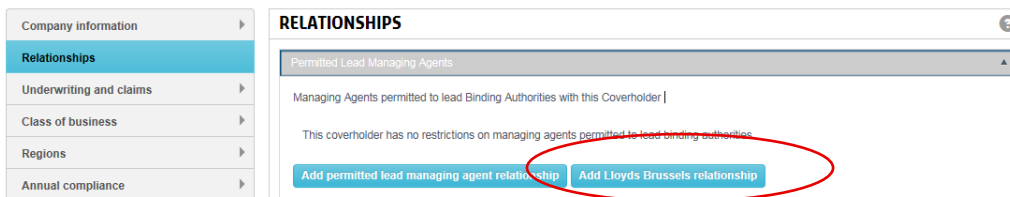
Buttons: Add broker relationship

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.	<p>Please note that any changes to an approved Coverholders circumstances should be updated via ATLAS.</p> <p>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.</p> <p>Any approvals required by Lloyd's Brussels will be completed offline between Lloyd's DAT team and Lloyd's Brussels DA team.</p> <p><b>IMPORTANT:</b> Please check the <a href="#">Post-Approval Changes page on Lloyds.com</a> 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.</p>

## 1.3 Lloyd's Brussels Permitted Lead Relationship Request

#	Description
1.	<p>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.</p> 

**IMPORTANT:**

Please check the [Post-Approval Changes page on lloyds.com](#) 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.

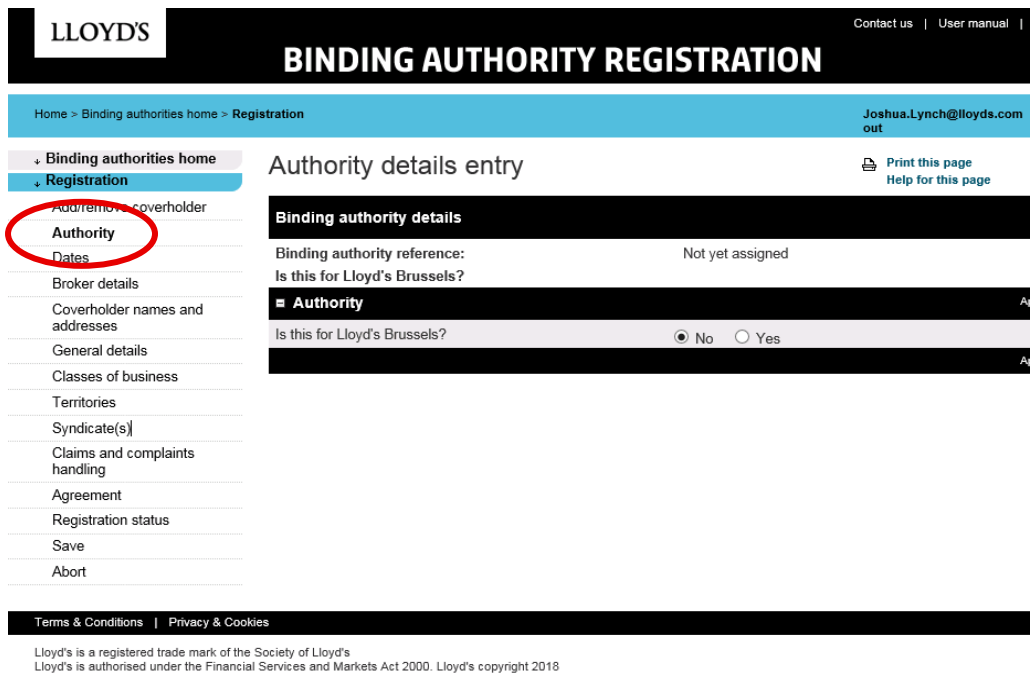
This task will be submitted to Lloyd's Brussels for approval. Approval of the Lloyd's Brussels Permitted Lead request will enable the Coverholder to be named on Lloyd's Brussels' binders during BARs registration.

## 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 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.



### 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.

