

LLOYD'S COVERHOLDER GUIDE

**DELEGATED AUTHORITIES
OCTOBER 2016**

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The [Delegated Authority section of the Lloyd's website](#) is a central resource for all Coverholder related information. Links to further information can be found at the end of this document.

Please note that the terms and conditions of use that apply to Lloyd's website also apply to this document.

1 BACKGROUND TO LLOYD'S

Our unique insurance market has an unrivalled concentration of specialist underwriting expertise and every day, more than 50 leading insurance companies, over 200 registered Lloyd's brokers and a global network of over 4,000 local coverholders operate in and bring business to the Lloyd's market.

The business written at Lloyd's is brought to specialist syndicates, who price and underwrite risk, via brokers and Coverholders. Much of the capital available at Lloyd's is provided on a subscription basis – where Lloyd's underwriters join together as syndicates and where syndicates join together to underwrite risks and programmes. A Managing Agent is a company who are responsible for the day-to-day operations of syndicates.

Behind the Lloyd's market is the Lloyd's Corporation, not itself an insurer but an independent organisation and regulator that acts to protect and maintain the market's reputation and provides services and original research, reports and analysis to the industry's knowledge base.

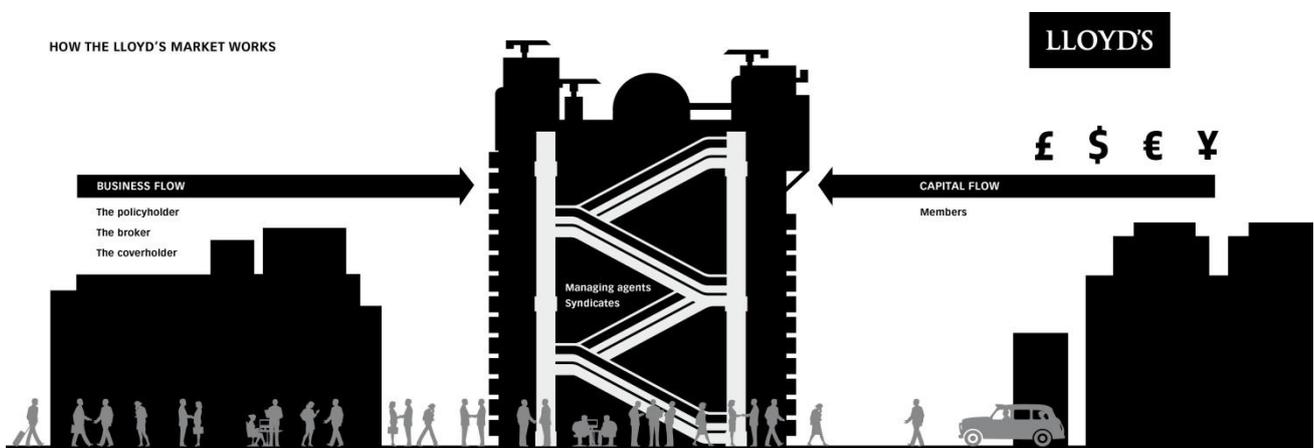
DELEGATED AUTHORITIES IN LLOYD'S

Managing Agent's may delegate insurance activities, including underwriting and claims handling to a third party entity approved by Lloyd's, commonly referred to as a Coverholder. This is a contractual arrangement which is known as a binding authority agreement.

A Coverholder may have multiple binding authority agreements with numerous Managing Agents. A Coverholder may also have authority to issue insurance documents. Insurance documents include certificates of insurance, and other documents acting as evidence of contracts of insurance.

Coverholders may be known under different titles around the world, for example in the USA they are commonly known as managing general agents (MGAs). In some parts of Europe they can be described as Underwriting Agents or Multi-Agents. Coverholders are a vital part of Lloyd's distribution network, enabling Lloyd's Managing Agents to have access to business around the world, to compete with local insurers and access small and medium sized business efficiently.

Within Lloyd's Corporation, the Delegated Authorities Team review applications for new Coverholders, post-approval changes, facilitate the co-ordination of Coverholder audits.



2 TRADING REGULATIONS

WHO REGULATES LLOYD'S?

[Lloyd's is regulated](#) under the Financial Services and Markets Act 2000, the Financial Conduct Authority (FCA) is the UK's governing body responsible for protecting the integrity of the UK Financial System and to ensure protection of consumers. The Prudential Regulation Authority (PRA) is in place to promote the soundness of financial firms, and to protect policyholders in terms of insurance contracts.

Therefore, the FCA and the PRA dual regulate the Corporation of Lloyd's and Managing Agents. The FCA regulates Lloyd's Brokers and Members Agents. These governing bodies have common objectives to ensure the Lloyd's market is appropriately regulated.

LLOYD'S LICENCES

The protection of the Lloyd's brand and licence network is vital to the success of the Lloyd's market. Lloyd's is licensed to underwrite business in certain territories subject to the laws and regulations of those territories. In some instances, Lloyd's is able to accept risks from countries where Lloyd's is not licensed and in accordance with the laws and regulations of those countries.

Risk locations determine the territories whose laws, regulations and tax rules apply to an insurance contract but establishing the correct 'location of a risk' is not always as straight forward as it may first appear. The Risk Locator Tool assists in this regard. Alternatively, further information regarding Lloyd's international regulatory and taxation requirements can be found on Crystal, another market tool used to assist with territorial information (please see chapter 6).

For international trading advice please contact LITA@lloyds.com

TAXES AND GLOBAL CONTRACTS

A global contract may give rise to tax exposures in a number of different jurisdictions. Compliance with tax requirements will normally require the premium to be apportioned between jurisdictions and may result in more than one country's tax being applied to the same premium. In addition tax liabilities may be triggered by a number of factors other than the location of a risk including, residence of insured, route of the business into Lloyd's and Lloyd's status in a jurisdiction.

Lloyd's provide assistance with various [taxation](#) enquiries.

3 COVERHOLDER RESPONSIBILITIES

WHAT IS A BINDING AUTHORITY?

The binding authority agreement sets out all of the Coverholder's responsibilities, including any authority to handle premiums, issue insurance documentation and handle claims. Establishing the exact terms and conditions of the binding authority will make sure that as a Coverholder you understand exactly what you can do and how you must act as an approved Coverholder.

COVERHOLDERS PREMIUM HANDLING RESPONSIBILITY

When Coverholders are given authority to write risks on behalf of one, or more, Lloyd's Syndicates, the Coverholder will usually be given responsibility for [collecting and reporting the premiums](#) for these risks and to regularly pay the premiums collected to the Managing Agent via the Lloyd's broker. In many territories, there are local obligations to pay taxes and to report to tax authorities and regulators. Please use Crystal to assist with this (further information regarding this tool is documented in section 6).

INSURANCE CERTIFICATION RESPONSIBILITIES

The certificate sets out the terms of the insurance contract between the policyholder and the Managing Agent. As a Coverholder, the format and content of insurance documents you issue must be agreed with the Managing Agent via the Lloyd's broker.

COVERHOLDERS WITH CLAIMS HANDLING AUTHORITY

When delegating underwriting under a binding authority, a Managing Agent will decide whether to give any claims handling authority to the Coverholder or to another third party (often referred to as a Third Party Administrator or 'TPA'). Additionally, a Loss Adjuster may be appointed to investigate the circumstances of a claim. The terms on which any other service providers are appointed should be documented in the binding authority agreement.

Sometimes the Managing Agent will handle all of the claims notified because it has decided not to grant any claims handling authority to the Coverholder or to a TPA, and sometimes the Managing Agent will only handle claims that fall outside the authority of the Coverholder TPA. Typically claims of a high value, or contentious claims will fall outside a Coverholder or TPA's authority. A Coverholder very rarely has authority to decline a claim without referring the matter back to the Managing Agent.

COVERHOLDERS REPORTING OBLIGATIONS

It is recommended that new Coverholders work with their Brokers, and Managing Agents, to ensure that their reporting meets the standards required. Coverholders are required to submit information to Lloyd's underwriters about risks, premiums and claims. Lloyd's vision is to make this flow of information consistent, by working with market participants to agree [reporting standards](#). The data standards are mandatory for new Coverholders.

Lloyd's provide guidance on [reporting standards and offer recommended templates](#).

COMPLAINTS HANDLING

If a policyholder is not satisfied with an activity the Coverholder undertakes on behalf of the Managing Agent (i.e. claims handling), complaints may be raised. The Coverholder must have clear complaints handling procedures in place. The complaints procedures must adhere to both local regulatory rules and [Lloyd's requirements](#) for the territory. The Managing Agent must advise what complaints handling authority is delegated to the Coverholder, and what their expectations are.

ANNUAL COMPLIANCE

Coverholders are required to share information to Managing Agent's through [the annual compliance process](#). Annual compliance is in place to prove your ongoing suitability as a Lloyd's Coverholder. There are six sections involved; these include stakeholders, professional indemnity, licenses, financials, bank accounts and reputation and standing.

Many Coverholders conduct business with more than one Lloyd's Broker or over multiple Binding Authorities; however the annual compliance needs to only be completed once a year per Coverholder. This process is conducted using our online market system, ATLAS (please see section 6 for information on ATLAS).

FINANCIAL CRIME

Coverholders have the responsibility of [managing financial crime risks](#). It is important that Coverholders understand the risks facing the insurance industry from financial crime and regulatory risk, from both the UK and their own local legislative and regulatory requirements. Financial crime includes money laundering, bribery and corruption and failure to adhere to international sanctions regimes.

Lloyd's requires Coverholders and Managing Agents to implement proportionate systems and controls to manage financial crime risk within their business.

It is mandatory for key personnel at Coverholders to complete [three e-learning modules](#) on the following subjects:

- Sanctions
- Bribery
- Money laundering

4 LLOYD'S BRAND

Lloyd's brand is our most powerful asset. When using Lloyd's name or logos, the most important consideration is ensuring the customer understands exactly who is insuring their risk. Lloyd's branding [guidelines for Coverholders](#) are designed to help you understand how to bring the Lloyd's brand to life in your communications.

You may refer to Lloyd's on your general and product promotional material. When referring to Lloyd's, it is important that you use specific phrases to clarify your relationship (or your product's relationship) with Lloyd's. Your Lloyd's broker or Managing Agent will help you make sure you get your branding right.

Use of the Lloyd's logos and the Arms of Lloyd's:

1. On promotional material:

Coverholder at 

You may use the Coverholder at Lloyd's logo on the home page of your website, business cards and letterheads. You may also use it on product promotional material where the product has been 100% underwritten at Lloyd's.

2. On Insurance policies and documentation:



Arms of Lloyd's



Lloyd's Logo

You can use both the Arms of Lloyd's and the Lloyd's logo on official insurance documentation. These may not be edited or changed in any way.

Where a document also refers to an intermediary, the relationship between the intermediary and Lloyd's underwriters must be made clear on the face of the document.

The coverholder brand guidelines do not address local insurance regulatory requirements, including advertising restrictions and prohibitions, which may be imposed in some jurisdictions (including the US), on market participants, capital providers and others. Certain use of the Lloyd's name and Lloyd's logo which might be permissible under these general guidelines might nevertheless constitute a violation of local law. In such cases local legal requirements will always prevail.

*Such material can **only** be obtained by emailing marketing@lloyds.com. Please do not copy and paste logos from this document. Further branding enquiries should also be directed to marketing@lloyds.com.*

5 COVERHOLDER AUDIT

Lloyd's is keen to promote both high standards and consistency in the [audit of its Coverholders](#). To ensure consistency of approach, Lloyd's has worked with the Market to produce a common Lloyd's Audit Scope. Furthermore, Lloyd's facilitates the coordination of audits on behalf of Managing Agents, when there are two or more Managing Agents with a lead binding authority agreement. This cuts the oversight and regulatory burden of multiple annual audits for those Coverholders with multiple Lloyd's leads. However not all Managing Agents participate in coordinated audits, and may conduct their own.

WHY IS A COVERHOLDER AUDITED AND WHAT DOES IT INVOLVE?

Auditing helps the Managing Agent ensure that the Coverholder is entering into contracts of insurance in accordance with the binding authority agreement. An onsite visit by an audit specialist will help to ensure that company policies and procedures provided by the Coverholder are being adhered to and that the terms of the binding authority agreement are being complied with. Audits will also identify areas where the Coverholder can reduce risk or improve efficiency.

- The auditor chosen by Managing Agents will contact the Coverholder and/or the Broker to agree a date for the audit and outline the process, how long it will take and who will be involved.
- The Coverholder will be required to ensure that requested key staff and files are made available as agreed.
- In advance of the audit, the Auditor will obtain copies of documents that they are required to test during the course of the audit. Some of these will be available from the Managing Agent, Broker, or Lloyd's ATLAS, and some will be requested from the Coverholder.
- The auditor will visit the Coverholders office and assess whether they are adhering to the binding authority agreement and the suitability of the Coverholders business systems, governance and controls of the risks involved.

THE SCOPE AND FREQUENCY OF THE AUDIT

- The Audit Scope provides a template for audit requirements for Managing Agents to pick and choose which sections of the scope they would like to use for each audit. Managing Agents may also have their own specific requirements. The Audit Scope facilitates the coordination of audits, enabling Managing Agents to audit the same Coverholder at the same time, avoiding multiple audits.
- The Audit Scope is provided by the Managing Agent's to the auditor to confirm the extent of the audit required. It is recommended that a new Coverholder is audited in the first year. Thereafter, the frequency will depend on a number of factors, including class of business, type of insurance product, customer type, premium income, level of authority delegated, ongoing compliance of the Coverholder with the terms of the binding authority agreement including the provision of risk, premium and claims bordereaux.

WHAT HAPPENS WHEN THE AUDIT IS COMPLETED?

- The auditor will have a meeting with the Coverholder to discuss their initial findings and provide an opportunity to see if there are any immediate solutions.
- The auditor will provide a report to the Managing Agent detailing their findings and any recommendations.
- The Managing Agents will provide feedback and any recommendations and timescales for completion, either directly to the Coverholder or via the Lloyd's Broker. If the audit was coordinated on behalf of several Managing Agents, a single letter consolidating the recommendations will be sent to the Coverholder and copying in the Lloyd's Broker.
- The Coverholder will then be expected to provide a response and any supporting evidence to the Managing Agent to enable them to close the recommendations.

6 TOOLS

Registering a [Lloyds.com account](#) gives you the opportunity to request access to a number of products and tools such as the ATLAS, Crystal, MOCHA, DoPrint, Lineage. You can also sign up for emails and newsletters.

ATLAS

A core system used by Lloyd's to manage Delegated Authority activity across the Lloyd's market is ATLAS. This is a secure web-based system that will act as an electronic filing and online application system for Coverholders. ATLAS is used initially in the Coverholder application process, and throughout your duration of being a Coverholder at Lloyd's. This tool is:

- A system of record
- A central place of record for Managing Agents, Brokers, Coverholders, Lloyd's
- For continuous monitoring of your tasks/extension requests (please see section 7 for information regarding post-approval changes that are submitted on ATLAS).
- Used to outline any conditions on your Lloyd's approval

Providing you have [registered for a Lloyds.com account](#), access to [ATLAS](#) can be requested. Within the 'Information for Coverholders' box you will find the application form in order to submit to the Delegated Authorities team, who will send a confirmation email upon approval

CRYSTAL

Crystal is a database containing comprehensive information for each of the territories in which Lloyd's is licensed. Crystal provides an overview of regulatory, fiscal, insurance legislation, trade sanctions and controls by location. This tool:

- Provides quick and easy access to territorial information
- Offers support for writing international business
- Allows you to perform multiple country and category tailored searches
- Has an interactive map that provides a high level summary of Lloyd's trading status worldwide

To gain access to [Crystal](#), log in to your [Lloyds.com account](#). Under the 'add tools' section you will find the option of Crystal and Risk Locator Tool. Ensure you click submit after your selection is made. If access is granted, you will receive a confirmation email shortly after.

Canada Specific

ATTORNEY IN FACT SIGNING PROCESS SYSTEM (ASPS)

Any business where the risk, insured or reinsured is located in Canada must be processed through [ASPS](#).

LINEAGE

[Lineage](#) is a cost effective online tool used for the reporting and settlement of Canadian binding authority business. It also generates reports for regulatory reporting.

Italy Specific

MOCHA

[MOCHA is a web-based system](#) designed by Lloyd's to assist Lloyd's Coverholders in the issuance of Lloyd's insurance documentation in Italy.

DOPRINT

[DOPRINT](#) enables Lloyd's Coverholders to print insurance documentation in Italy.

7 POST APPROVAL CHANGES

As part of on-going Coverholder due-diligence, [post-approval changes](#) are to be notified to Lloyd's via [ATLAS](#) by the coverholder or sponsoring Broker or Direct Deal Managing Agent (DDMA).

Please be aware of the required information in support of your post-approval changes.

[Bank Accounts](#)

This section details key criteria and processes should you wish to update details of the Coverholder's bank accounts.

[Bulk Changes](#)

This section details the bulk change function which allows the professional indemnity, financials and assertion of licences of an organisation to be updated across multiple Coverholder records in one task.

[Class of Business](#)

This section details key criteria and processes should you wish to extend the Classes of Business which you are approved to write.

[Company Information](#)

This section details key criteria and processes should you wish to make any changes to company information, such as trading address or legal name.

[Financials](#)

This section details key criteria and processes should you wish to update financials, to add a new set of financials.

[Key Staff](#)

This section details key criteria and processes should you wish to notify us of any updates to key personal.

[Ownership](#)

This section details key criteria and processes should you wish to update the ownership details.

[Professional Indemnity](#)

This section details key criteria and processes should you wish to update or to add a new policy of professional indemnity insurance held by the Coverholder.

[Regions](#)

This section details key criteria and processes should you wish to extend regional permissions for the Coverholder. This refers to which territories in which the Coverholder is approved to trade (in line with Lloyd's licences, for further information on licensing please see section 2).

[Relationships](#)

This section details key criteria and processes should you wish add any additional Broker or Direct Deal Managing Agents relationships, if they wish to see the Coverholders details on ATLAS.

[Reputation and Standing](#)

This section details key criteria and processes should you wish to update any declarations the Coverholder has made with regards to their reputation and standing.

[Underwriting and Claims](#)

This section details key criteria and processes should you wish to change the level of delegation authority, or authority to handle claims for the Coverholder.

8 HELPFUL CONTACTS

Lloyd's Contacts:

Lloyd's Delegated Authorities Team:

General enquiries: +44 (0)20 7327 6275

Fax: +44 (0)20 7327 6688

Email: coverholders@lloyds.com

Coverholder Audit Team:

General enquiries: +44 (0)20 7327 5388

Email: covaudit@lloyds.com

Lloyd's International Trading Advice (LITA):

General enquiries: +44 (0)20 7327 6677

Fax: +44 (0)20 7327 5718

Email: LITA@Lloyds.com

Lloyd's Country Representatives:

Lloyd's have presence around the world.

Website: www.lloyds.com/the-market/directories/corporation-of-lloyds/departments/country-representative

Taxation enquires:

General enquiries: +44 (0)1634 392433

Email: tax-operations@lloyds.com

Website: www.lloyds.com/the-market/operating-at-lloyds/tax-department/taxation-contacts

Trade Associations:

Managing General Agents' Association (MGAA)

The Managing General Agent Association a trade association

Website: www.mgaa.co.uk

Lloyd's Market Association (LMA)

The LMA provide representation, information and technical services to underwriting businesses in the Lloyd's community

Website: www.lmalloyds.com

9 GLOSSARY

Annual Compliance

Coverholders provide required information to Managing Agents through the annual compliance process.

ATLAS

ATLAS is an online market system that makes the process of managing Coverholders faster and more efficient whilst raising standards.

Audit Scope

Lloyd's is keen to promote both high standards and consistency in the audit of its Coverholders. The audit consists of a suitably qualified person attending the Coverholders offices and undertaking an assessment of the Coverholders adherence of the terms and conditions of the binding authority as well as the suitability of the Coverholders business systems, governance and controls over the risks.

Binding Authority

An agreement between a Lloyd's Managing Agent and a Coverholder under which the Lloyd's Managing Agent delegates its authority to enter into a contract or contracts of insurance to be underwritten by the members of a syndicate.

Bordereaux

A list of premiums payable and claims paid or due which is prepared by a Coverholder for a Managing Agent or by a reassured for its reinsurer. Bordereaux are commonly produced on a monthly or quarterly basis. They breakdown block premium payments that are made to underwriters and detail claim payments made on behalf of or due from Underwriters.

Claim

Depending on the context this term may refer to: (a) a demand made by a policyholder on his insurer(s) for payment or some other contractual benefit under an insurance policy;

(b) a demand made by an insurer on its reinsurer(s) to be paid under a reinsurance contract; or (c) a demand made by a third party on a policyholder to be compensated for some injury, damage or loss for which the third party blames the policyholder. A claim is payable under an insurance or reinsurance contract if it is caused by an insured peril and it is not excluded under the terms of that contract.

Class of Business

A description of a type of insurance or reinsurance business based on the risks being covered. The Lloyd's market underwrites eight main classes of insurance and reinsurance business: reinsurance, property, casualty, marine, energy, motor, aviation and life. Each of these main classes consists of a number of sub-classes. In accordance with PRA rules, all business written in the life class is written by separate life syndicates and the premium is held in separate premium trust funds.

Code of Practice

The code of practice outlines the obligations of a Managing Agent when entering into a binding authority.

Corporation of Lloyd's

The Executive of the Council of Lloyd's, Lloyd's Franchise Board and their respective committees. The Corporation does not underwrite insurance or reinsurance itself but provides the licences and other facilities that enable business to be underwritten on a worldwide basis by Managing Agents acting on behalf of members.

Coverholder

A company or partnership authorised by a Managing Agent to enter into a contract or contracts of insurance to be underwritten by the members of a syndicate managed by it, in accordance with the terms of a binding authority.

Crystal

Crystal provides Lloyd's market participants with quick and easy access to international regulatory and taxation requirements.

Direct Deal Managing Agent

A direct deal Managing Agent (DDMA) relationship is requested when a Managing Agent intends to deal with a Coverholder without a Broker.

DoPrint

A web service designed by Lloyd's to enable Lloyd's Coverholders to print insurance documentation in Italy.

Financial Conduct Authority

The Financial Conduct Authority (FCA), regulates business conduct in retail and wholesale markets with a primary objective of protecting and enhancing confidence in the UK financial system. It has responsibility for the conduct of business regulation of all financial institutions including those that are regulated prudentially by the PRA and those passporting into the UK.

Lloyd's Licencing

Lloyd's is licensed to underwrite business in certain territories subject to the laws and regulations of those territories. In some instances, Lloyd's is able to accept risks from countries where Lloyd's is not licensed and in accordance with the laws and regulations of those countries.

Lineage

Lineage is an online system for reporting and transacting Canadian Dollar Binding authority business.

Lloyd's

Depending on the context this term may refer to - (a) the society of individual and corporate underwriting members that insure and reinsure risks as members of one or more syndicates. Lloyd's is not an insurance company; (b) the underwriting room in the Lloyd's Building in

which Managing Agents underwrite insurance and reinsurance on behalf of their syndicate members. In this sense Lloyd's should be understood as a market place; or (c) the Corporation of Lloyd's which regulates and provides support services to the Lloyd's market.

Lloyd's Broker

A firm that is listed in the register of Lloyd's brokers maintained under the Intermediaries Byelaw which is permitted to broke insurance business at Lloyd's. A syndicate can generally only accept insurance business that has been placed from or through a Lloyd's broker.

Lloyd's International Trading Advice

LITA provides international trading advice and assistance. Provision of up-to-date information and advice on legal, fiscal and regulatory issues is an important ingredient in the transaction of international business.

Lloyd's Representative

This term may refer to the place where business is transacted between Managing Agents and Lloyd's brokers, or to the syndicates that provide cover at Lloyd's.

London Market Association

The LMA provides representation, information and technical services to underwriting businesses in the Lloyd's market

Loss Adjuster

A person who is appointed to investigate the circumstances of a claim under an insurance policy and to advise on the amount that is payable to the policyholder in order to settle that claim. Loss adjusters are generally appointed by underwriters but sometimes policyholders appoint their own loss adjusters to negotiate claims on their behalf.

Managing Agent

An underwriting agent which has permission from Lloyd's to manage a syndicate and carry on underwriting and other functions for a member.

Managing General Agents

An alternative term for a Coverholder (see Coverholder).

Managing General Agents Association

Association who provide representation for MGAs.

Members

A person (either individual or corporate) admitted to membership of the Society.

MOCHA

MOCHA is a web-based system designed by Lloyd's to assist Lloyd's Coverholders in the issuance of Lloyd's insurance documentation in Italy.

Policyholder

A policyholder is a person who is insured under a contract of insurance.

Prudential Regulation Authority

The Prudential Regulation Authority (PRA), a subsidiary of Bank of England, is in charge of prudential regulation of all deposit-taking institutions, insurers and investment banks.

Reporting Standards

Coverholders, also known as MGAs, have to report on risks, premiums and claims transacted under their binding authority contracts to Lloyd's syndicates. This page includes various tools to assist with this reporting.

Service Company

A Service Company which Lloyd's has agreed can be classified as a "service company" by reason of it being a wholly owned subsidiary of either a Managing Agent or of a Managing Agent's holding company and which is normally only authorised to enter into contracts of

insurance for members of its associated syndicate and/or associated insurance companies.

Society of Lloyd's

The Society was incorporated by Lloyd's Act 1871 by the name of Lloyd's.

Syndicate

A member or group of members underwriting insurance business at Lloyd's through the agency of a Managing Agent or a substitute agent to which a syndicate number is assigned by the Council. Except where it is expressly otherwise provided the several groups of members to which in different years a particular syndicate number is assigned by or under the authority of the Council shall be treated as the same syndicate, notwithstanding that they may not comprise the same members with the same individual participations.

Third Party Administrator (TPA)

A company that specialises in handling insurance claims. TPAs are instructed by the Managing Agent to handle claims on behalf of Managing Agents and Coverholders, often at the request or on the recommendation of the Coverholder.

10 REFERENCES

Annual Compliance:	www.lloyds.com/the-market/i-am-a/delegated-authority/compliance-and-operations/annual-compliance
ASPS:	www.lloyds.com/lloyds/offices/americas/canada/market-conduct
ATLAS:	www.lloyds.com/ATLAS
Audit:	www.lloyds.com/the-market/i-am-a/delegated-authority/compliance-and-operations/audit
Branding:	www.lloyds.com/the-market/tools-and-resources/lloyds-brand/brand-guidelines
Complaints:	www.lloyds.com/complaintshandling
Crystal:	www.lloyds.com/The-Market/Tools-and-Resources/Tools-E-Services/Crystal
Delegated Authorities:	www.lloyds.com/the-market/i-am-a/delegated-authority
DOPRINT:	www.lloyds.com/the-market/i-am-a/delegated-authority/systems-and-tools/doprint
Financial Crime:	www.lloyds.com/the-market/i-am-a/delegated-authority/compliance-and-operations/financial-crime-and-sanctions
Lineage:	www.lloyds.com/the-market/i-am-a/delegated-authority/systems-and-tools/lineage
Lloyd's Account:	https://secure.lloyds.com/Registration
MOCHA:	www.lloyds.com/the-market/i-am-a/delegated-authority/systems-and-tools/mocha
Post Approval Changes:	www.lloyds.com/the-market/i-am-a/delegated-authority/applications-and-processes/post-approval-changes
Regulation of Lloyd's:	www.lloyds.com/lloyds/corporate-governance/regulation-of-lloyds
Reporting Standards:	www.lloyds.com/the-market/i-am-a/delegated-authority/compliance-and-operations/reporting-standards
Taxation:	www.lloyds.com/the-market/operating-at-lloyds/tax-department/taxation-contacts