

LLOYD'S

SOLVENCY II Pillar III Returns UAT Workshop

16 OCTOBER 2012

AGENDA

- Introduction
- UAT testing
- Pillar III returns (CMR) walkthrough
 - Questions
- Next steps

INTRODUCTION



SYNDICATE PILLAR III RETURNS WILL BE...

Synchronous

- Annual Solvency Return (ASR)
- Quarterly Solvency Return (QSR)
- Asynchronous
 - Annual Asset Data (AAD)
 - Quarterly Asset Data (QAD)

...BUT PREVIOUSLY KNOWN AS QMC/QAD

SYNCHRONOUS vs **ASYNCHRONOUS**

- Synchronous (ASR/QSR) similar to QMA
 - Data input via csv upload and/or user interface
 - Data submitted in csv format can be edited via the user interface
 - Validations done as and when the data is input
- Asynchronous similar to PMD/GQD/TPD
 - Data input as a series of zipped csv files
 - Edits to the data are made by updating the csv and reuploading it
 - Validations done when the data is uploaded
 - Summary data can be printed

QSR/ASR/QAD/AAD ARE SIMILAR TO EIOPA TEMPLATES...

- Tailored to remove information not relevant to Lloyd's
- Forms have been split to enable development in the CMR
- D4 Investments funds (look-through approach)
 - EIOPA requires this at asset category level, but Lloyd's requires it at security level (for the Lloyd's Internal Model)
 - Additional columns similar to those in D1 (Investment data portfolio list)
 - Allows for look-through types: Standard (S), Mandate (M), Other (O)

...WITH A FEW REFINEMENTS TO MEET LLOYD'S NEEDS



KEY DIFFERENCES BETWEEN PILLAR III RETURNS AND QMA

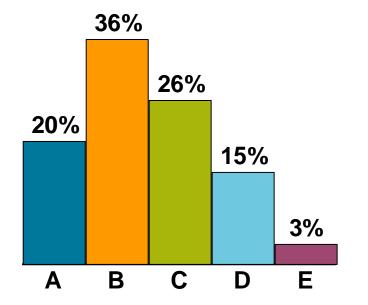
- All figures in GBP
- Control forms currencies, countries and line of business
- Format of validations (presentation)
- Asynchronous return
- Figures input as positive
- Wider range of data types, for example, percentage, standard deviation
- Prospective year for SCR reporting



© Llovd's 2012

HAVE YOU PERFORMED A GAP ANALYSIS BASED ON THE LATEST TEMPLATES (ISSUED JULY 2012)?

- A. Yes, but less than 50% done
- B. Yes, 50% 90% done
- C. Yes, 90% 100% done
- D. No, done based on the old templates
- E. Not done much yet



UAT TESTING



KEY THINGS TO CONSIDER...

- Use realistic data whenever possible, reflecting differing business scenarios
- Check syndicate specific data: e.g. pure years in claims development triangles
- ASR & QSR
 - Use both csv upload and manual data entry / validation
- AAD & QAD
 - Use zipped csv upload
 - Use offline validator
 - Check accuracy and adequacy of the playback summaries
- Test the end-to-end process: upload / validate / lock / signoff / submit
- Are you satisfied with the way your data appears in: csv / onscreen / pdf formats?

...BUT ALSO TRY THESE OTHER CMR FUNCTIONS

- Analysis cells
- Add/Save/Cancel/Edit/Delete/Reset an Item
- Reset/Recalculate/Print a Form
- Save/Delete/Copy/History/View/Edit a Return
- Extract csv per Form(s) / per Return (ASR & QSR only)
- Comparison Report between editions of a return
- Help, Download Base Element Definition, Extract Reference Data, Download csv Template
- Create / Edit / etc User Profiles

... ENSURING ALL CMR FORMS ARE COVERED



TESTING WILL HELP YOU TO...

- Gain reassurance that the new returns are fit for an agent's purpose in terms of:
 - Correct implementation of EIOPA / FSA / Lloyd's requirements
 - Data aspects: format, definition, validation, quality
 - Interaction with agent's internal systems (manual and automated) and any third party systems
 - Operational aspects: upload / edit / validate / print / extract etc.
 - Business aspects: signoff / submission / audit
- Familiarise yourselves with the returns and new data requirements



... AND WILL COMPLEMENT LLOYD'S UAT

- By using realistic and syndicate specific data
- With hands-on testing by end-users
- Providing feedback on the format, validations, playback summaries etc.



NEW USER SELECTION AND VALIDATION FEATURES...

- Control Forms allow user selection of...
 - ASR 025 EEA countries for 430/431 Activity by Country
 - ASR 026 currencies for 260 Assets & Liabilities by Currency
 - ASR 027 lines of business and currencies for Technical Provisions forms
- View Validations page
 - A new way of showing Error and Warning messages
 - Navigable tree structure
 - Ability to extract messages to csv for viewing, filtering, printing etc.



...CSV UPLOAD METHOD...

- Zipped csv upload method for AAD and QAD, and asynchronous processing
 - Create individual csvs for all forms in the AAD
 - Zip them into one zip file
 - Upload to AAD
- Return will progress through
 - Pending status
 - Batch validation
 - Validated / Warnings / Failed
- User re-edits csvs if necessary, re-zips and reloads



...WITH AN OFFLINE VALIDATION TOOL

- Offline Validator AAD and QAD only
 - Quick and easy tool to validate individual csv
 - Mirrors CMR validation
 - Works offline and under agent control

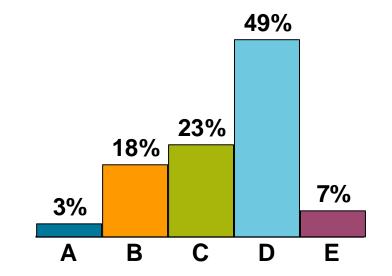


PILLAR III RETURNS (CMR) WALKTHROUGH



DO YOU HAVE A DEDICATED PERSON(S) FOR THE UAT?

- A. Yes, more than 2 people
- B. Yes, 2 people
- C. Yes, 1 person
- D. No, UAT will be done whenever there is free resources
- E. No, we do not plan to participate in the UAT



SCREENSHOTS

- The following 19 slides are screenshots taken from the CMR system. They illustrate some of the features seen in the CMR demonstration seen during the workshop.
 - Control forms, 1 5.
 - View Validations page, 6 7.
 - The AAD csv zip, upload, validate process, 8 19.

1. ASR 025 EXTRA COUNTRIES SELECTED ...

	025 Country (EEA Membe	er State) Selection		
ndicate 3623	Print Form	or orace, ocicetion		
overholder	spectra and a second	Member States) Excluding UK, Applicable for Syndic	e	
turn Date 2012	Selected Countries			
010 Control Page	Save Selection Reset Form			
Extract CSV		1 Marsayana asara		
Help	Country Name	For use in this return on Country		
Print Return		forms 430 and 431		
025 Country (EEA Member State) Selection	Austria			
026 Additional Material Currency	Belgium			
Selection	Bulgaria	10 No.		
027 Technical Provisions Non-	Cyprus	N.		
Life: Line of Business and Currency Selection	Czech Republic			
02 Overall Balance Sheet	Denmark			
210 Off-balance sheet items	Estonia			
20 Own Funds (Annual)	Finland			
240 Non-Life Technical Provisions	France			
(By Line of Business - Part A)	Germany			
241 Non-Life Technical Provisions	Greece			
(By Line of Business - Part B) 242 Non-Life Technical Provisions	Hungary			
(By Country)	Iceland			
244 Projection of future cash	Ireland			
flows (Best Estimate - Non-Life)	italy			
247 Movements of RBNS Claims 248 Loss Distribution Profile Non-	Latvia			
246 Loss Distribution Profile Non-	Liechtenstein			
249 Underwriting Risks Non-Life	Lithuania			
250 Underwriting Risks (Mass	Luxembourg Maita			
Risks)	1.5.2			
50 Assets and liabilities by irrency	Netherlands			
430 Activity (by country)	Poland			
430s Activity (totals)	Fig. (M. 16)			
440 Premiums, claims and	Portugal Romania			
expenses (by line of business)	Slovakia			
41 Premiums, claims and		0		
expenses (by country)	Slovenia Spain			
510 Minimum Capital	Sweden			
Requirement - Non-life	sweden			
520 Solvency Capital Requirement - for syndicates on				
standard formula or partial				
internal models				
521 Solvency Capital Requirement - for syndicates on				
partial internal models				
522 Solvency Capital				

2. ... ASR 430 EXTRA COUNTRIES APPEAR

	ng.lloydsdev:12600/ASR/gen/ActivityRCTYNonLife.aspx?CountryR							
e Edit View Favorites Tools								
Syndicate 3623	430 Activity (by country)							
Coverholder	Period: All Years of Account Combined							
Return Date 2012	Save Return Recalculate	Reset Form Prin	t Form					
010 Control Page Extract CSV Help	United States of United Kingdom Canada	Australia Japan	Worldwide exc US, GB, CA, AU, JP and EEA countries	Cyprus Finland Fran	æ			
Print Return 025 Country (EEA Member State) Selection 026 Additional Material Currency		Branch	FPS					
Selection								
027 Technical Provisions Non- Life: Line of Business and Currency Selection	Accident and Sickness	A ∂:	в					
002 Overall Balance Sheet 210 Off-balance sheet items	1 Gross Premiums written	0	0					
220 Own Funds (Annual) 240 Non-Life Technical Provisions	2 Gross Claims paid	0	0					
(By Line of Business - Part A) 241 Non-Life Technical Provisions (By Line of Business - Part B)	and active.	0	0					
242 Non-Life Technical Provisions	Motor							
(By Country) 244 Projection of future cash flows (Best Estimate - Non-Life)	4 Gross Premiums written	0	0					
247 Movements of RBNS Claims	5 Gross Claims paid	0	0					
248 Loss Distribution Profile Non- Life	6 Gross Commissions	0	0					
249 Underwriting Risks Non-Life 250 Underwriting Risks (Mass Risks)	Fire and other damage to property							
260 Assets and liabilities by	7 Gross Premiums written	0	0					
430 Activity (by country) 430s Activity (totals)	8 Gross Claims paid	0	0					
440 Premiums, claims and expenses (by line of business)	9 Gross Commissions	0	0					
expenses (by line of business) 441 Premiums, claims and expenses (by country)	Aviation, marine and transport							
510 Minimum Capital	10 Gross Premiums written	0	0					
Requirement - Non-life 520 Solvency Capital	11 Gross Claims paid	0	0					
Requirement - for syndicates on standard formula or partial internal models	12 Gross Commissions	0	0					
521 Solvency Capital Requirement - for syndicates on	General Liability							
partial internal models	13 Gross Premiums written	0	0					
522 Solvency Capital	1963 Contractor Statements and a second statements							



3. ASR 026 EXTRA CURRENCIES SELECTED ...

🖉 💮 http://testcmr.systest.testir	, lloydsdev:12600/ASR/gen/AdditionalMaterialCurrencySelection 🔎 = 🖒 🗙 🦉 testing.	ydsdev ×	
le Edit View Favorites Tools			
lyndicate 3623 Coverholder	026 Additional Material Currency Selection Material currencies for the syndicate additional to the Lloyds n	terial currencies on form 260	
teturn Date 2012	Selected Currencies		
010 Control Page	Save Return Recalculate Reset Form	Print Form	
Extract CSV	Add New Item		
Help			
Print Return	Currency Order of mate	lity for syndicate	
25 Country (EEA Member State) Selection	CHF	1 Edit Delete	
26 Additional Material	ZAR	2 Edit Delete	
Currency Selection	Save Return Recalculate Reset Form	Print Form	
027 Technical Provisions Non- Life: Line of Business and		1 DB CVDL	
Currency Selection			
2 Overall Balance Sheet 0 Off-balance sheet items			
0 Ott-balance sheet items 0 Own Funds (Annual)			
40 Non-Life Technical Provisions			
ly Line of Business - Part A)			
41 Non-Life Technical Provisions By Line of Business - Part B)			
42 Non-Life Technical Provisions By Country)			
244 Projection of future cash			
flows (Best Estimate - Non-Life) 247 Movements of RBNS Claims			
248 Loss Distribution Profile Non-			
Life			
249 Underwriting Risks Non-Life			
250 Underwriting Risks (Mass Risks)			
60 Assets and liabilities by			
irrency.			
30 Activity (by country) 30s Activity (totals)			
0 Premiums, claims and cpenses (by line of business)			
1 Premiums, claims and			
openses (by country)			
10 Minimum Capital equirement - Non-life			
20 Solvency Capital			
Requirement - for syndicates on standard formula or partial			
nternal models			
521 Solvency Capital			
Requirement - for syndicates on partial internal models			
522 Solvency Capital			

4. ... ASR 260 CHF & ZAR APPEAR

sw Favorites Tools Help		× 🧐 testi										
260 Assets and liabili	ies by currenc	зy										
er Validation Errors												
e 2012 Error: BR0081 S2AssetInvNotAssetFundLink	ed_CUR_LTOTAL' should be ed	ual to 'ASR002	(A26)									
Error: BR0081 'S20therAssetD1NotFundLink Page Error: BR0081 'S2AssetsFundLinked2_CUR_	d_CUR_LTOTAL' should be equ TOTAL' should be equal to 'AS	ual to "ASR002 R002 (A27)".	(A6+A41)									
V Error BR0081 S2AssetRRecovb_CUR_LTO Error BR0081 S2AssetDepCedantsandinsRi	AL' should be equal to 'ASR000	2 (A29+A30+A	31+A32+A33)".									
Error: BR0081 S2Asset0epLedantsandrisH Error: BR0081 S2Asset0therAsset_CUR_LT	STAL' should be equal to 'ASRI	be equal to AS)02 (A1+A3+A4	4+A5+A28+A38	+A39+A40+A42/								
Error: BR0081 'S2TotAssiet_CUR_LCALC_LT Error: BR0081 'S2LabTPExcFundLinked_CUI	STAL' should be equal to 'ASR0	02 (A43)										
v (EEA Member State) Error BR0081 S2LiabTPFundLinked CUR LT	OTAL' should be equal to 'ASRI	002 (A63T										
Error: BR0081 S2LiabDepRinsRiPayable_CU	LTOTAL' should be equal to 'A	ASR002 (A88+	A73+A74)									
nal Material Currency Error: BR0081 'S2LabDerv_CUR_LTOTAL's Error: BR0081 'S2LabFinLab_CUR_LTOTAL'	should be equal to 'ASR002 (A70 should be equal to 'ASR002 (A'	71=A727.										
Error: BR0081 S2LiabContLiab_CUR_LTOTA	should be equal to 'ASR002 (A	A65).										
al Provisions Non- Business and Error BR0081 S2LabOtherLiab_CUR_LTOT/ Error BR0081 S2TotLiab_CUR_LCALC_LTOT	L' should be equal to 'ASR002 i 'AL' should be equal to 'ASR00	(A66+A67+A6) 2 (A79)'.	9*A75*A76*A7	7+A/8).								
election		64 - X4										
Balance Sheet												
Period: All Years of Account C	ombined											
nus (winda)		-	1									
e Technical Provisions Save Return Recal Business - Part A)	ulate Reset	t Form	Pnn	t Form								
e Technical Provisions Currency code	USD	G	8P:	EUR	CAD	AUD	JPY	OTH	CHF	ZAR	Total	
Business - Part B)	A		8	C	D			G	н	1	4	
Technical Provisions		_										
Assets												
on of future cash											Serve	
Estimate - Non-Life) 1 Investments (other than assets held that and unit-linked funds)	ar index-linked	8	8	8	8	8	8	8	0	0	56	
ents of KBNS Claims												
istribution Profile Non- 2 Other assets within scope of Assets index-linked and unit-linked funds)	D1 (other than	8	8	8	8	8	8	8	0	0	56	
uting Disks Mag Life												
writing Risks (Mass 3 Assets held for index-linked and unit-	inked funds	8	8	8	8	8	8	8	0	0	56	
mung rusks (mass												
and liabilities by		8	8	8	8	8	8	8	0	0	56	
Deposits to cedants and insurance a	d reneutance											
(by country) 5 receivables	a residente	8	8	8	8	8	8	8	0	0	56	
ty (totals)								-	-	-		
6 Any other assets		8	8	8	8	8	8	8	0	0	56	
by line of business) 7 Total assets		48	48	48		48	48	48	0	0	Dad.	
		46	46	48	48	48	48	48	0	0	336	
country) Liabilities	-linked and	8	8	8	8	8	8	8	0	0	56	
Capital s Technical provisions (excluding index		22.56	22.52	•	0	0				1		
Country Liabilities Capital Non-life 8 Technical provisions (excluding index Capital Capital						8	8	8	0	0	56	
Country Liabilities Capital - Non-life 8 Technical provisions (excluding index unt-linked funds) (Capital - for syndicates on 9 Technical provisions - index-linked and		8	8	8	8							
Im Capital t - Non-life Technical provisions (excluding index cy Capital t - for syndicates on mula or partial Surve Between Deced	d unit-linked	8 t Form	8 Prin	8 It Form	8							
op country) Liabilities Im Capital nt - Non-life 8 Technical provisions (excluding index unt-linked funds) yc Capital 9 Technical provisions - index-linked an mmula or partial gate Save Return Recal Save Return	d unit-linked	8 t Form	8 Prin	8 It Form	8							
y country) Liabilities In Capital I - Non-life Ugapital I - Non-life I - Solution I - for synchronia provisions - index-linked an I - Solution I - S	d unit-linked	8 t Form	8 Prin	8 It Form	8							
Capital for syndicates on ula or partial s Capital Save Return Capital Save Return Capital Save Return Capital Capi	d unit-linked	8 I Form	8 Prin	8 It Form	8							

5. ASR 027 LINES OF BUS. & CURRENCIES FOR TP FORMS

🗲 🛞 🏉 http://testcmr.systest.testing.lloydsdev.12600/ASR/ElobCurrencySelection.aspx 👂 - C X 🦉 testing.lloydsdev 🗙									
File Edit View Favorites Tools H	lelp								
Syndicate 3623 Coverholder	027 Technical Provisions Non-Life: Line o Print Form Line of Business Selections made here affect all Technical			cy Selectior	ı				
Return Date 2012	Currency selections made here affect all Technical Provision								
010 Control Page	Save Selection Reset Form								
Extract CSV									
Help	Line of Business	USD	GBP	EUR	CAD	AUD	JPY	ОТН	
Print Return	Medical expense	\checkmark	V						
025 Country (EEA Member State)	Income protection		V						
Selection	Workers' compensation						V		
026 Additional Material Currency Selection	Motor vehicle liability		\checkmark						
027 Technical Provisions Non-	Other motor								
Life: Line of Business and	Marine, aviation and transport								
Currency Selection	Fire and other damage to property								
002 Overall Balance Sheet	General liability								
210 Off-balance sheet items	Credit and suretyship								
220 Own Funds (Annual)	Legal expenses								
240 Non-Life Technical Provisions (By Line of Business - Part A)	Assistance		V						
241 Non-Life Technical Provisions	Miscellaneous financial loss		7						
(By Line of Business - Part B)	Non-proportional reinsurance - Health		V						
242 Non-Life Technical Provisions	Non-proportional reinsurance - Property								
(By Country)	Non-proportional reinsurance - Casualty		7						
244 Projection of future cash flows (Best Estimate - Non-Life)	Non-proportional reinsurance - Marine, aviation and transport								
247 Movements of RBNS Claims									
248 Loss Distribution Profile Non- Life									
249 Underwriting Risks Non-Life									
250 Underwriting Risks (Mass									
Risks)									
260 Assets and liabilities by currency									
430 Activity (by country)									
430s Activity (totals)									
440 Premiums, claims and expenses (by line of business)									

441 Premiums, claims and expenses (by country)

510 Minimum Capital Requirement - Non-life

520 Solvency Capital Requirement - for syndicates on standard formula or partial internal models 521 Solvency Capital

Requirement - for syndicates on partial internal models 522 Solvency Capital



👿 🌺 🖺 🛱 🏎 14:47 04/10/2012

🔍 100% 🛛 👻

- 0 X

6. "VIEW VALIDATIONS" PAGE

e Edit View Favo	orites Tools I	Help	
ANNUAL SO	LVENCY F	RETURN	0064H Admin Agent: 0064H
		Return Information	
/ndicate overholder	3623	Name: RH 12.10.01.1 ASR A Syndicate Number: 3623	
eturn Date	2012	synutation monitories and a second	
010 Control Page		Return Period: 2012	
Extract CSV		Submission: Status: Failed	
Help		Edition: 01	
Print Return			
025 Country (EEA N Selection		Validations	
026 Additional Mate Selection	erial Currency	The return has encountered errors during processing which must be corrected before it can be submitted	
027 Technical Provi Life: Line of Busines Currency Selection	ss and	The return has encountered errors during processing which has be confected before it can be submitted	
02 Overall Balance		Extract Messages	
210 Off-balance shee	et items		
220 Own Funds (Ann 240 Non-Life Techni	ical Provisions	+ Error (19)	
(By Line of Busines		+ 002 Overall Balance Sheet (1)	
241 Non-Life Techni (By Line of Busines		+ s2corpbond (1)	
242 Non-Life Techni (By Country)		Line Message Error: BR0025 'S2CorpBond' should be greater than or equal to zero.	Attempted Value 676.0000
244 Projection of fut flows (Best Estimat		+ 210 Off-balance sheet items (1)	
247 Movements of F 248 Loss Distributio		+ 220 Own Funds (Annual) (1)	
Life		+ 260 Assets and liabilities by currency (15)	
249 Underwriting Ri: 250 Underwriting Ri:		+ 441 Premiums, claims and expenses (by country) (1)	
Risks)		+ Warning (12)	
260 Assets and liabi currency	alities by	+ 002 Overall Balance Sheet (2)	
430 Activity (by cou		s2subordliabinbof (2)	
430s Activity (totals		Line Message	Attempted Value
440 Premiums, clair expenses (by line of		Warning: BR0080 S2SubordLabinBOF should be 0.	55.0000
41 Premiums, clain		Warning: BR0080 'S2SubordLiabinBOF' should be 0. + 430 Activity (by country) (7)	55.0000
expenses (by countr	322	+ 441 Premiums, claims and expenses (by country) (1)	
510 Minimum Capit: Requirement - Non-I		+ 510 Minimum Capital Requirement - Non-life (2)	
520 Solvency Capita Requirement - for sy standard formula or internal models	yndicates on r partial		
521 Solvency Capita Requirement - for sy	tal vodicates on		
ALL AND TRANSPORT - ALL AND	a construction and		% 1

7. EXTRACTED VALIDATION MESSAGES

X 4 9 - (**	0.14										validationen	ors.csv - Microsol	t Excel														
File Home	Insert	Page Layout	Formulas	Data Revie	w View	v Lloyds																				۵ 🕜 د	- @
👸 🐰 Cut	c	+ indila	11 · A A	= = =	\$-	Wrap Text	General				Normal	Bad	Good	Neutral	Calcula	ation		- 7	*	1 1620	AutoSum	77 4	6				
Paste Format		a / y - 🖽	- 3 - A -		-	Merge & Center	- 2 - %	. 14 .2	Conditional		Check Cell	Explanatory .	Input	Linked Cell	Note		Inse		lete Form	at of		Sort & Fin	nd &				
 Oipboard 	Painter	Font		1.000.000	Alianme			mber	Formatting * a	s Table •			Styles	-	A CONTRACTOR				ells	20	Clear *	Filter * Sel Siting	lect =				
E35	- (n	f.			Autom								2due:				-					cong					-
A	B	, c	D					-																Ġ	н		C.
	-	e Form Number		Base Fleme	nt	e		Error Messag	20															ttempted Valu			1
2 ASR	Error	eronnoer	Line Homoer	S2CorpBond						l'shou	d be greater than	or equal to zer	o.										-		76		
3 ASR	Warning			S2SubordLia							BOF' should be 0														55		
4 ASR	Warning			52SubordLia	abinBOF			Warning: BR	0080 '525ubor	dLiabin	BOF' should be 0).													55		
5 ASR	Warning			Commission	nsAccSick_	_RCTY_REF		Warning: BR	0089 'Commis	sionsA	ccSick_RCTY_REF	should be less	than 'GrPremW	rittenAccSick_RCTY	_REF' for 'U	nited State	es of Am	nerica	- Branch'	<u>.</u>					5		
6 ASR	Warning			Commission	nsMotor_F	RCTY_REF		Warning: BR	0089 'Commis	sionsN	lotor_RCTY_REF'	should be less th	han 'GrPremWr	rittenMotor_RCTY_R	EF' for 'Uni	ted States	of Amer	rica - E	Branch'.						5		
7 ASR	Warning			Commission	And a second second second									tenFire_RCTY_REF' f											5		
8 ASR	Warning					nMarineTrans_RCT	Y_REF							han 'GrPremWritter			_				of Amer	ica - Branch	15		5		
9 ASR	Warning			Commission				and the second second second second			the second s			WrittenGenLiab_RCI	and the second se										5		
10 ASR	Warning					ur_RCTY_REF								WrittenCreditSur_F						inch'.					5		
11 ASR	Warning			Commission	Contraction of the second second									ittenOther_RCTY_R											5		
12 ASR	Warning			PremWritte		- COV (0)								PremWrittenDirBus	RCTY for	United Sta	tes of A	meric	a'.						7		
13 ASR 14 ASR	Error			ContLiabS28	and the second se		TOTAL				alue' should be e			14 6 0 0 0 1 4 0 6 1											4		
14 ASR 15 ASR						undLinked_CUR_L					etFundLinked_CL	and the state of the state of the	and the second second second second second	and account of the second second second											56		
15 ASR 16 ASR	Error					undLinked_CUR_LT 2_CUR_LTOTAL	IUTAL				ed2_CUR_LTOTAL			'ASR002 (A6+A41)'.											56		
17 ASR	Error			SZASSetSPU SZAssetRIR										427). A30+A31+A32+A33)'.											56		
17 ASR 18 ASR	Error				and the second second second	A CONTRACTOR OF	IR LTOTAL			1	والمراجعة والمراجعة والمراجعة والمحتول المراجع والمراجع والمراجع والمراجع والمراجع والمراجع والمراجع	and the second	and the second second second second	al to 'ASR002 (A35+)	436+437\'										56		
19 ASR	Error			S2AssetOth					All and the second property in			and the second	and the second se	A3+A4+A5+A28+A3	the well-well-backer in the second	A42)'.									56		
20 ASR	Error			S2TotAsset		and the second second					CALC LTOTAL' sh	Company's statement in the second second													36		_
21 ASR	Error				Contraction of the second second	ked_CUR_LTOTAL			a distant shares a bit to be a second		and the second se	and the second se		2 (A47+A51+A55+A55	9)".										56		
22 ASR	Error					CUR_LTOTAL					d_CUR_LTOTAL														56		3
23 ASR	Error				and the second second second second	able_CUR_LTOTAL					and the second se	and the state of t	and the second	2 (A68+A73+A74)'.											56		
24 ASR	Error			S2LiabDeriv	CUR_LTO	DTAL		Error: BR008	1 'S2LiabDeriv	CUR	TOTAL' should be	e equal to 'ASR0	02 (A70)'.												56		
25 ASR	Error			S2LiabFinLia	ab_CUR_LT	TOTAL		Error: BR008	1 'S2LiabFinLia	b_CUF	LTOTAL' should	be equal to 'ASF	002 (A71+A72))"-											56		
26 ASR	Error			S2LiabContl							JR_LTOTAL' shoul														56		
27 ASR	Error			S2LiabOthe	and the second se					0-11-1-T	which is the second sec	the state of an of an other state and a set		67+A69+A75+A76+A	77+A78)'.										56		
28 ASR	Error			S2TotLiab_C	the second s	27 - 20 - C			Contract of the second s	1000	ALC_LTOTAL' sho		the state of the second se												92		
29 ASR	Error			BofValidCh							al_LCALC' should														57		
30 ASR	Warning			MCRNetBEF			TOTA	and the second start of the second start of			ELOB_LTOTAL'S	and the second second second second second second		and a local sector in the sector of the sector is a sector of the sector is a sector of the sector of the sector is a sector of the sector of											12		
31 ASR	Warning					Last12Mth_ELOB_L	TOTAL	and the state of the second				Contraction (Contraction of the Contraction of the		al to 'ASR440 (Q4)'.										1	12		\rightarrow
32 ASR 33	Error			TotalExpRC	IT_LCALC			ELLOL: RK008	1 TOTAIEXPRC	T_LCA	LC' should be equ	Jai to 'ASK440, O													0		\rightarrow
33																											
35				<u> </u>				1																			
36								•																			
37																											
38																											
39																											
40																											
41																											
42																											
43																											1
44																											
IN A P PI valida	tionerrors	193/												Dec											10		-
Ready														U.S.L											100% (-)-		6
		W 2	6	05																-		-			100% 🕞	0 14: 04/10	

8. EDIT AN AAD CSV IN EXCEL

	⊒ ") • (" • <u> </u>] =								AA	AD 236 VALII) A.csv -	Microsoft Exc	el													
	e Home Insert				Lloyds																				~ (?)	- 🖶 🔀
	Cut Cali	bri * 11 *	A* A* = = =	≫ ≣ v	Vrap Text Ger	eral *	<3		Norm	al	Bad	C	Good	Neutral	l -	Calculatio	n 🔶	-	×	Σ AutoSun	`` 2 7	ñ 👘				
Past	e V Format Painter	I <u>U</u> - 🔄 - 🔕	· <u>A</u> · 🔳 🔳 🗃	建建 🏧 🛚	/lerge & Center 👻 🕎	- % ·	ondition	al Format	Check	k Cell	Explan	natory	nput	Linked	Cell	Note	▼			Clear *	C	Et al a				
	Clipboard 🕞	Font	5	Alignment	G _R	Number 🖓	ormatung	j* as lable *				Style						Cel			Editing	Select *				
	114 🔹 🤄	f_{x}																								~
	А	В	С	D	E	F	G	Н	1	J	К	L	м	N	0	Р	Q	R	S	Т	U	V	W	Х	Y	Z 🚊
1	HEADER	AAD	1	3623	2012	236																				
2	ABCDEF123456	ISIN	С	ISIN	SecurityTitle	IssuerGroup	AA	SandP	2	XL39	3	ROW	GBP	4123	0											
3	ABCDEF123456	ISIN	С	ISIN	SecurityTitle	IssuerGroup	AA	SandP	2	XL39	3	ROW	GBP	6000	0											
4	ABCDEF1	SEDOL	С	ISIN	SecurityTitle	IssuerGroup	AA	SandP	2	XL39	3	ROW	GBP	5123	М											
5	ABCDEF1	SEDOL	С	ISIN	SecurityTitle	IssuerGroup	AA	SandP	2	XL39	3	ROW	GBP	15000	М											
6	ABCDEF123	CUSIP	ABCDEF123	ISIN	SecurityTitle	IssuerGroup	AA	SandP	2	XL39	3	ROW	GBP	14123	S											
7	ABCDEF123	CUSIP	ABCDEF123	ISIN	SecurityTitle	IssuerGroup	AA	SandP	2	XL39	3	ROW	GBP	16000	S											
8																										
9 10																										
11																										
12																										
13 14																										
14									<u> </u>																	
16																										
17																										
18 19																										
20																										
21																										
22																										
23 24 25 26 27 28 29																										
25																										
26																										
28																										
29																										
30 31																										
32																										
32 33																										
34 35 36 37																										
36																										
37																										
38 39																										
39 40																										U
41																										
	AAD 236 VALID	2												14												▶ [
Read	ly			- The			_		_	_			_		_		_				_			100% 🤆		+
			P																				Q	/ 🦗 😫 🖆		15:07 10/2012

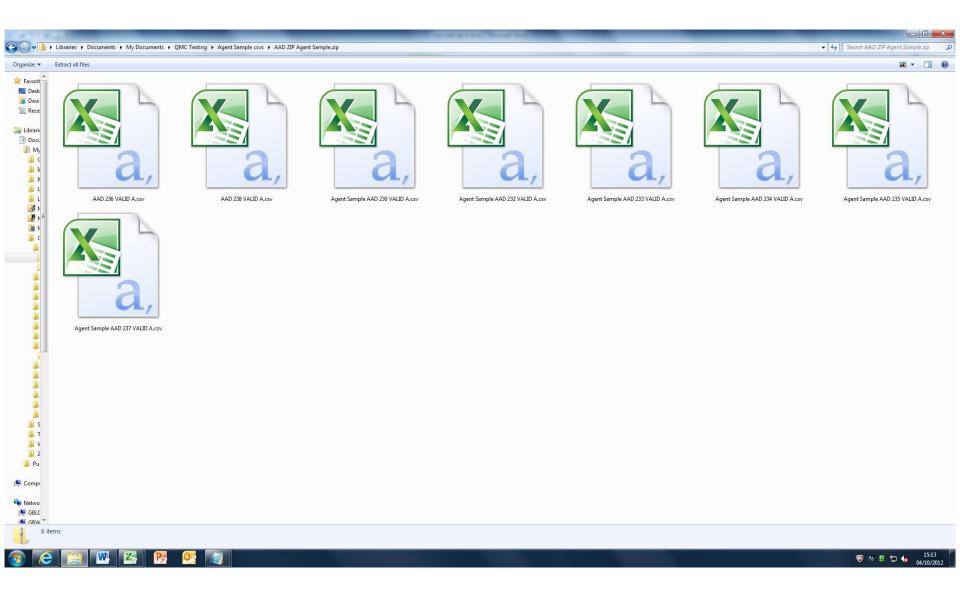
9. EDIT AN AAD CSV IN NOTEPAD

🚱 🔍 📲 🕨 Libraries 🔸 Documents 🕨 My Documents 🕨 QMC Testing 🕨 Ager	Sample csvs	THE WEST OF	- 🖬 🛛 - 🖬
Organize ▼ X Open ▼ Print E-mail New folder			······································
☆ Favorites ■ Desktop	Agent Sample csvs		Arrange by: Folder ▼
Downloads	Name Date modif	ad Time	
AAD 236 VALID A.csv - Notepad	Restanting and		
File Edit Format View Help File Edit Format View Help ABCDEF123456, ISSIN, C. JSSIN, Securi TyTitle, ISsuerGroup, AA, ABCDEF123456, ISSIN, C. JSSIN, Securi TyTitle, ISsuerGroup, AA, ABCDEF1, SEDOL, C. JSSIN, Securi TyTitle, ISsuerGroup, AA, ABCDEF1, SSOL, C. JSSIN, Securi TyTitle, IssuerGroup, AA, BCDEF123, CUSIP, ABCDEF123, ISIN, Securi TyTitle, IssuerGr ABCDEF123, CUSIP, ABCDEF123, ISIN, Securi TyTitle, ISIN, Securi Ty	<pre>sandP, 2, XL39, 3, ROW, GBP, 4123, 0 andP, 2, XL39, 3, ROW, GBP, 15000, 0 ',2,XL39, 3, ROW, GBP, 15000, M ',2,XL39, 3, ROW, GBP, 15000, M ',2,XL39, 3, ROW, GBP, 15000, 5 p, AA, SandP, 2, XL39, 3, ROW, GBP, 16000, 5</pre>		
AAD 236 VALID A.csv Date modified: 02/10/2012 15:	Date created: 02/10/2012 13:31		
a, Microsoft Excel Comma Separated Values File Size: 543 bytes			
			👿 🏘 📮 🛱 🍓 15:09

10. AAD/QAD CSVs & ZIP FILES ...

Documents library Agent sample cos Company for the sample constraints of the	$\begin{array}{c} \begin{tabular}{l l} \hline \begin{tabular}{l l l l l l l l l l l l l l l l l l l $		Documents → QMC Testing → Agen	t Sample CSVS						▼ * y Searc	h Agent Sample csvs
$ \begin{array}{c c c c c c c c c c c c c c c c c c c $	$ \begin{array}{c c c c c c c c c c c c c c c c c c c $		ew folder								
QAD ZP Agent Sample.app QAD 23 VALID.cvv QAD 25 VALID.cvv QAD 25 VALID.cvv	QAD ZP Agent Sample.app QAD 23 VALID.cvv QAD 23 VALID.cvv										Arrange by: Folde
A.csv VALID.csv A.gent Sample AAD 230 VALID A.AD 238 VALID.csv A.AD 236 VALID.csv	A.csv VALID.csv A.gent Sample AAD 230 VALID A.AD 238 VALID.csv A.AD 236 VALID.csv A.csv VALID.csv A.csv VALID.csv X.csv		QAD 238 VALID.csv	QAD 236 VALID.csv	Agent Sample QAD 237 VALID.csv	Agent Sample QAD 235 VALID.csv	Agent Sample QAD 234 VALID.csv	Agent Sample QAD 233 VALID.csv	Agent Sample QAD 232 VALID.csv	Agent Sample QAD 230 VALID.csv	Agent Sample ADD VALD.csv
Agent Sample AAD 230 VALID AD 21P Agent Sample.zip AD 238 VALID A.csv AD 238 VALID A.csv AD 238 VALID A.csv	Agent Sample AAD 230 VALID AD 239 VALID.csy AD 238 VALID.csy AD 238 VALID.csy AD 238 VALID.csy	Agent Sample AAD 237 VALID	Agent Sample AAD 235 VALID.csv	Agent Sample AAD 235 VALID	Agent Sample AAD 234	Agent Sample AAD 224 VALID	Agent Sample AAD 233	Agent Sample AAD 223 VALID	Agent Sample AAD 232	Agent Sample AAD 222 VALID Acc	Agent Sample AAD VALID.cv
		Agent Sample AAD 230 VALID	Constants	a,	a,	a,	a,				
		AD ZIP Agent Sample.zip Date mor ompressed (zipped) Folder	dified: 02/10/2012 15:23 Date o Size: 1.95 KB	reated: 01/10/2012 12:05							

11. ... AND THE CONTENTS OF AN AAD ZIP FILE



© Lloyd's 2012

12. UPLOADING AN AAD ZIP FILE ...

File Edit View Favorites Tools	esting.lloydsdev:12600/AAD/NewReturn.aspx		ሰ ☆ ፡፡
LLOYD'S	MARKET RETURNS MENU HELP PERSONAL DETAILS LOGOUT		System Test Pilarit(GBS0039182/GLD0EV02) 12.10.84.1
CORE MARKET RETU	JRNS		0064H Admin Agent: 0064H
1 Hill	New AAD Return		
	Syndicate	3622 -	
	Year of Account	2012 -	
11-1	Name (optional)	RH 12.10.04.1 AAD a	
	To upload a completed ZIP file :		
	cuments\QMC Testing\Agent Sample csvs\AAD ZIP Agent Sample.zip Browse	Upload	
7 10 4			
	Extract reference data. If you wish to extract reference data then use the following:	Extract Reference Data	
	Download CSV template. If you wish to download the CSV template then use the following:	Download CSV Template	
Contact Lloyd's Download Agreemen	nt Agreement Guidance Business Reporting Tasks		
Lloyd's is a registered trade mark of the S	Society of Lloyd's Services and Markets Act 2000. Lloyd's copyright 2012		
Livyu's is autionised under the mancial.	Jervices and markets Act 2000. Liby'u s cupyingin 2012		
			€ 100% ×
			15:21

13. ... UPLOAD CONFIRMATION MESSAGE ...

🕞 🛞 🎉 http://testcmr.systest.testing.lloydsdev:12600/General/SaveReturn.aspx?eqs=aVJO5PB9KxlzxLj 🔎 🕆 🖒 🗙 🧔 Core Market Returns	🥭 testing.lloydsdev 🛛 🗙	ው 🗘 😳
File Edit View Favorites Tools Help		
Save Return		· · · · · · · · · · · · · · · · · · ·
Your files have been successfully uploaded. The system will email you when your pending return has been processed.		
Close Window		
		€ 100% v
🚱 🙆 🚞 🚾 🧏 🤒 💁		👿 😣 📮 🔁 🏎 15:25 04/10/2012

14. ... AAD IN "PENDING" STATUS ...

File Edit View Favorites Tools		n.aspx?Return=AAD 🖌	🗸 🔿 🛪 🌈 Core Ma	rket Returns		_	-	-	- □ -×
LLOYD'S		S MENU HELP PERSON	AL DETAILS ₁ LOG	DUT				System Test Pilarli(GBS0039182/GLDDEV	(02) 12.10.04.1
ANNUAL ASSETS DAT	A							0064H Admin Agent: 0	064H
	AAD Homepa	-							
	Search Please Select • Syndicate Please Select • Reporting Year Please Select • Status Please Select • Search Reset								
	Syndicate showing page 1 of 1 1	Reporting Period	Edition	Name	Contact	Status	Locked		
Help Archive	3623	2012	02	RH 12.10.04.1 AAD a	0064HAdmin@test.com	Pending		History	
AAD Return Instructions AAD FAQ's AAD Return Specifications	3623 showing page 1 of 1 1	2012	01	RH 12.10.03.1 ASR a	0064HAdmin@test.com	Warnings		History View Edit Delete	2
Offline Validator		a. If you wish to extract reference o ate. If you wish to download the C				Extract Reference Data Download CSV Template			
Contact Lloyd's Download Agreement Lloyd's is a registered trade mark of the Soc Lloyd's is authorised under the Financial Ser	iety of Lloyd's								-



🦁 🍇 🚆 🖬 🍬 15:26 04/10/2012

100% •

15. ... AAD IS "VALID" BUT HAS "WARNINGS" ...

File Edit View Favorites Tools H		sspx?Return=AAD	ク - ♂ ×] <i>(</i> Core №	arket Returns X	Contraction of the local sector		_	-	-	- © - î ☆
LLOYD'S		MENU HELP PERSO	NAL DETAILS LOC	OUT					System Test Pillarili(GB	S0039182\GLDDEV02) 12.10.04.1
ANNUAL ASSETS DAT	A								0064H Adn	nin Agent: 0064H
	AAD Homepag Create New Return Search Syndicate Reporting Year Status Search		Ple	ase Select • ase Select • ase Select •						
	Syndicate showing page 1 of 1 1	Reporting Period	Edition		Name	Contact	Status	Locked		
Help	3623	2012	02	RH 12.10.04.1 AAD a		0064HAdmin@test.com	Warnings	Unlock	History View	/ Edit Delete
Archive AAD Return Instructions AAD FAQ's AAD Return Specifications	3623 showing page 1 of 1 1	2012	01	RH 12.10.03.1 ASR a		0064HAdmin@test.com	Warnings		History View	v Edit Delete
Offline Validator	Extract reference data.	If you wish to extract reference	data then use the follo	wing:			Extract Reference Data			
	Download CSV templat	te. If you wish to download the	CSV template then use	the following:			Download CSV Template			
Contact Lloyd's Download Agreement Lloyd's is a registered trade mark of the Soci Lloyd's is authorised under the Financial Serv	ety of Lloyd's									



100% •

16. ... AAD "VIEW VALIDATIONS" PAGE ...

		System Test Pilarll(GBS0039182/GLDDEV02) 12.10.04.1
LLOYD'S		
	AAD MENU HELP PERSONAL DETAILS LOGOUT	
NNUAL ASSETS DAT	A	0064H Admin Agent: 0064H
ndicate 3623	Return Information	
verholder	Name: RH 12.10.04.1 AAD a	
turn Date 2012	Syndicate Number: 3623	
10 Control Page	Return Type: AAD Return Period: 2012	
lelp	Submission:	
rint Return	Status: Warnings	
30s Investment Data Portfolio	Edition: 02	
st and Derivatives Open ositions Summary	Validations	
33s Derivatives Data Open lositions Summary		
234s Derivatives Data - Historical Derivatives Trades Summary	The return has encountered warnings but can still be submitted. Extract Messages	
235s Return on Investment Assets (by Asset Category) Summary	Please confirm that you have reviewed the warning messages and that the return can be submitted with those warnings.	Confirm
236s Investment funds (look-	Please contrim that you have reviewed the warning messages and that the return can be submitted with those warnings.	
hrough approach) Summary 237s Securities Lending and	+ Warning (2)	
lepos Summary		
38s Assets held as collateral	+ 236 Investment funds (look-through approach) Security (2)	
ummary	ID code (2)	
9s Overall Assets Summary	Line Message	Attempted Value
0 Syndicate Comments Tine Validator	6 Warning: BR0017 'ID code' is not in the correct format	ABCDEF123
	7 Warning: BR0017 'ID code' is not in the correct format	ABCDEF123





100% •

© Lloyd's 2012

17... USER ACCEPTS AAD WARNINGS ...

	_	_	_	A DESCRIPTION OF	Conceptual Name	_		
A http://testcmr.systest.tes	sting.lloydsdev:12600/Validation	ns/ValidationSummary.aspx	ρ → Ċ × III MyLloyd's Home	🧭 testing.lloydsdev	×			6 🕁 🥨
File Edit View Favorites Tools	Help							
							System Test Pillarlii(GBS0039182\GLDDEV02) 12.10.04.1	
LLOYD'S								
	AAD MENU	ELP PERSONAL DETAILS	LOGOUT					
ANNUAL ASSETS DA	NTA						0064H Admin Agent: 006	4н
Syndicate 3623	Return Information	n						
Coverholder	Name:	RH 12.10.03.1 ASR a						
Return Date 2012	Syndicate Number: Return Type:	3623 AAD						
010 Control Page	Return Period:	2012						
Help Print Return	Submission: Status:	Warnings						
230s Investment Data Portfolio	Edition:	01						
List and Derivatives Open Positions Summary	Validations							
233s Derivatives Data Open Positions Summary]	
234s Derivatives Data - Historica Derivatives Trades Summary	I V I he reti	urn can now be submitted.						
235s Return on Investment Assets (by Asset Category) Summary							а 	
236s Investment funds (look- through approach) Summary								
237s Securities Lending and Repos Summary								
238s Assets held as collateral Summary								
239s Overall Assets Summary 990 Syndicate Comments								
Offline Validator								
View Validations								
Contact Lloyd's Download Agreemen	t Agreement Guidance Bus	siness Reporting Tasks			_			
Lloyd's is a registered trade mark of the S	Society of Lloyd's							
Lloyd's is authorised under the Financial S	Services and Markets Act 2000. Li	oyd's copyright 2012						
								€ 100% ▼
🚳 健 📜 💌	- 🔊 🔁 I	9					W 💀 😫 🕈	16:56 16:56 04/10/2012

© Lloyd's 2012

18. ... "VALIDATED" AAD ON HOME PAGE ...

File Edit View Favorites Tools H		n.aspx?Return=AAD J	Ϙ ー Ċ × 🕎 MyLloyd	's Home 🤞	Core Market Returns	×	-	_	-	-	- □ -× ŵ ☆
LLOYD'S	MARKET RETURN	IS MENU HELP PERSON	IAL DETAILS LOG	DUT						System Test PillarII(GE	IS0039182/GLDDEV02) 12.10.04.1
ANNUAL ASSETS DATA	I									0064H Adr	nin Agent: 0064H
	AAD Homepa Create New Retu Search Syndicate Reporting Year Status Search		Plea	ise Select se Select							
	Syndicate showing page 1 of 1 1	Reporting Period	Edition		Name		Contact	Status	Locked		
Help Archive	3623	2012	02	RH 12.10.04.1 AAD a		0064HAdmin@test.com		Validated	Unlock	History Viev	v Edit Delete
AAD Return Instructions AAD FAQ's AAD Return Specifications	3623 showing page 1 of 1 1	2012	01	RH 12.10.03.1 ASR a		0064HAdmin@test.com		Validated		History Viev	v Edit Delete
Offline Validator		a. If you wish to extract reference late. If you wish to download the C		-				Reference Data ad CSV Template			
Contact Lloyd's Download Agreement Agreement Guidance Business Reporting Tasks Lloyd's is a registered trade mark of the Society of Lloyd's Lloyd's is authorised under the Financial Services and Markets Act 2000. Lloyd's copyright 2012											



100% •

19. ... AAD CAN NOW BE LOCKED, SIGNED OFF, AND SUBMITTED

	(11) (12) (12) (12) (12) (12) (12) (12)	
	g.lloydsdev:12600/AAD/ReturnControl.aspx 🔎 – Č 🗙 🕎 MyLloyd's Home 🎉 testing.lloydsdev 🗙	🔐 🛣
File Edit View Favorites Tools	Help	
LLOYD'S	AAD MENU HELP PERSONAL DETAILS LOGOUT	System Test Pilaril(GBS0039182/GLDDEV02) 12.10.04.1
ANNUAL ASSETS DAT	A	0064H Admin Agent: 0064H
Syndicate 3623	Control	
Coverholder	Syndicate	3623 - Beazley A&H - non life
Return Date 2012	Return	2012
010 Control Page	Status	Validated 04/10/2012 15:32
Help	Edition	02
Print Return 230s Investment Data Portfolio	Name	RH 12.10.04.1 AAD a
List and Derivatives Open Positions Summary	Contact Details	
233s Derivatives Data Open Positions Summary	Contact usemame Contact name	0064HAdmin@test.com
234s Derivatives Data - Historical	Contact telephone number	5119
Derivatives Trades Summary	Contact e-mail address	0064HAdmin@test.com
235s Return on Investment Assets (by Asset Category) Summary		Save Return
236s Investment funds (look- through approach) Summary		
237s Securities Lending and Repos Summary	Lock Will lock the return prior to sign off	Lock
238s Assets held as collateral Summary	Print Will navigate you to the Print Return page.	Print Return
239s Overall Assets Summary	Upload	Upload
990 Syndicate Comments Offline Validator	If you wish to reload your data then use the following:	Opload
View Validations		
Contact Lloyd's Download Agreement	Agreement Guidance Business Reporting Tasks	

Lloyd's is a registered trade mark of the Society of Lloyd's

Lloyd's is authorised under the Financial Services and Markets Act 2000. Lloyd's copyright 2012



🖶 🔍 🌺 🚊 🏪 🍬 16:58 04/10/2012

100% •

QUESTIONS?

NEXT STEPS



PILLAR III TIMELINE FOR CMR UAT...

- Agent UAT available from 1 November
 - Lloyd's will issue UAT release guidance on 1 November
- Initial UAT feedback from agents requested by 14 December
- Subsequent feedback from agents welcome in Q1 2013
- Pillar III returns in production environment April 2013

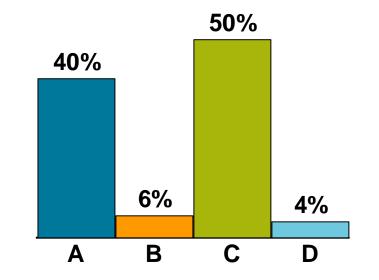
...AND MORE BROADLY...

Pillar 3 technical workshops 13 and 14 November

- Solvency II timetable and impact on Pillar 3 preparations
- Current expectations on Pillar 3 requirements
- Agent Pillar 3 dry run
- Pillar 3 dry run current plan
 - Completion of some of the forms only
 - As at 31 December 2012 on a 'best efforts' basis
 - Planned for April/May 2013
 - Separate dry run for reinsurance data in Q3 2013

...BUT GIVEN THE LIKELIHOOD OF FURTHER DELAY SHOULD WE HAVE THE WORKSHOPS IN NOV?

- A. Yes, we would like Lloyd's latest views on Pillar 3 timetable and requirements
- B. No, wait until Spring 2013 once
 UAT is complete
- C. No, wait until Spring 2013 but Lloyd's should issue more guidance on agent requirements earlier if the delay is confirmed
- D. Don't know/no opinion



WHERE CAN I GET MORE ASSISTANCE ?

- For technical problems with CMR access and operation please contact: ITG.DataManagement@lloyds.com
- For general and business related queries please contact Lloyd's Accounting Policy at:

Lloyds-SolvencyReturns@lloyds.com

- ► Help facilities on CMR:
 - Market Returns Menu → Base Element Definition, User Manual
 - ASR/QSR/AAD/QAD Home Page → Return Instructions*, Return Specifications*, FAQs, Extract Reference Data, Download csv Template.

* Note: Return Instructions and Specifications are being updated; in the meantime agents should use those already issued and available on lloyds.com

