



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 re-uploading 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



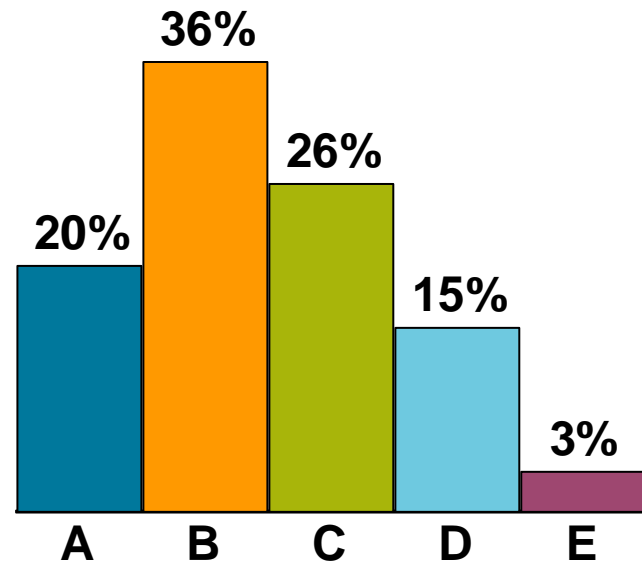
KEY DIFFERENCES BETWEEN PILLAR III RETURNS AND QMA

- ▶ 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

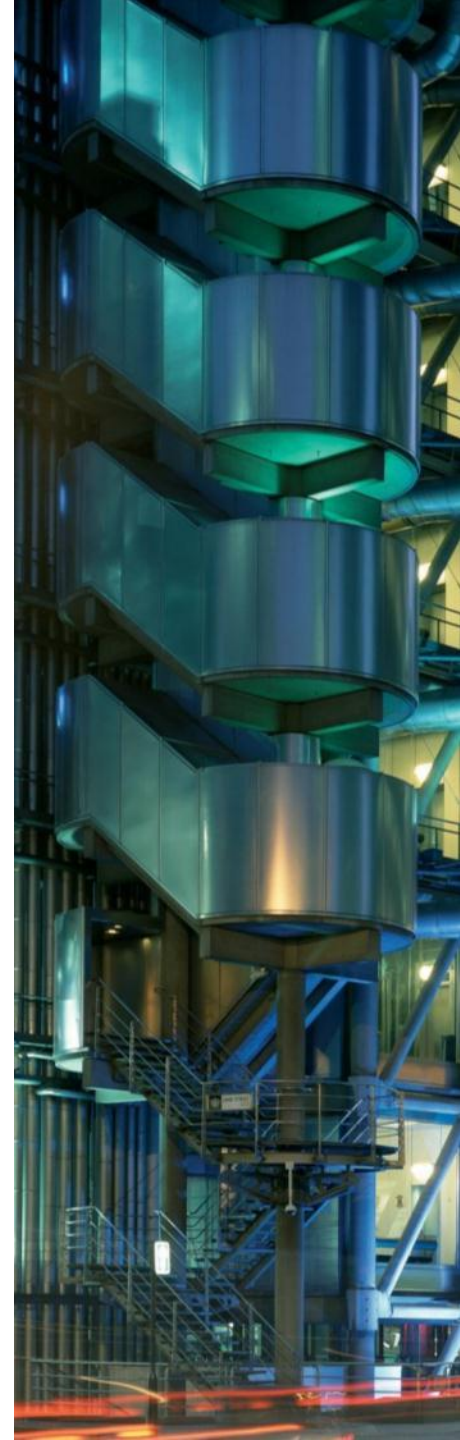


HAVE YOU PERFORMED A GAP ANALYSIS BASED ON THE LATEST TEMPLATES (ISSUED JULY 2012)?

- 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 / on-screen / 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

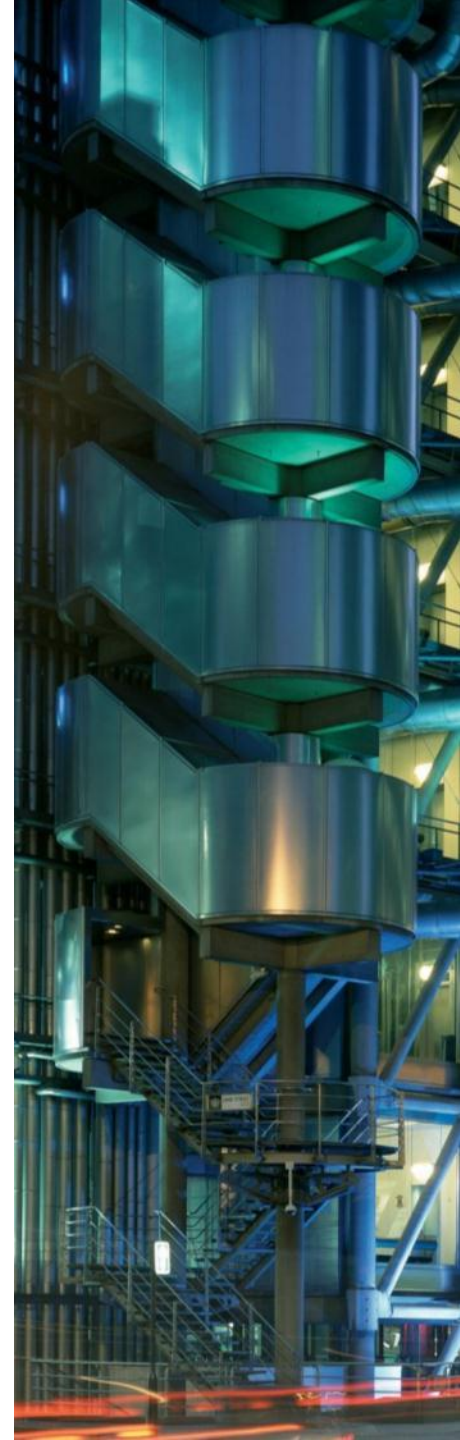


...WITH AN OFFLINE VALIDATION TOOL

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

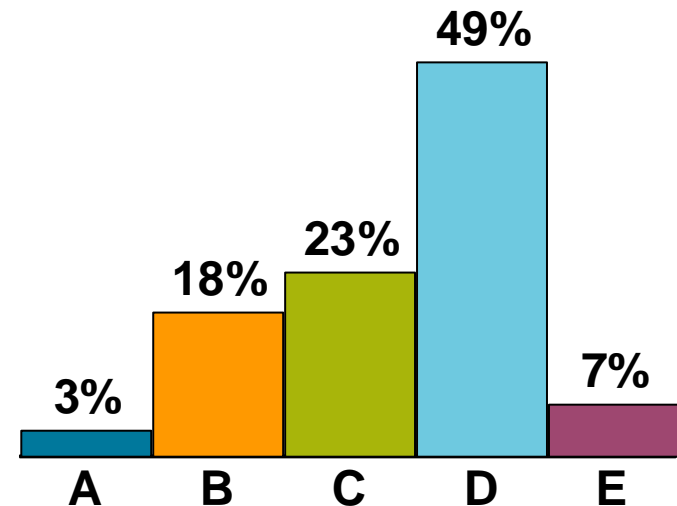


PILLAR III RETURNS (CMR) WALKTHROUGH



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 ...

Syndicate 3623
Coverholder
Return Date 2012

010 Control Page
Extract CSV
Help
Print Return

025 Country (EEA Member State) Selection

026 Additional Material Currency Selection
027 Technical Provisions Non-Life: Line of Business and Currency Selection

002 Overall Balance Sheet
210 Off-balance sheet items
220 Own Funds (Annual)

240 Non-Life Technical Provisions (By Line of Business - Part A)
241 Non-Life Technical Provisions (By Line of Business - Part B)
242 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)

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

025 Country (EEA Member State) Selection
Print Form

Countries (European Economic Area Member States) Excluding UK, Applicable for Syndicate

Selected Countries
Save Selection Reset Form

Country Name	For use in this return on Country forms 430 and 431
Austria	<input type="checkbox"/>
Belgium	<input type="checkbox"/>
Bulgaria	<input type="checkbox"/>
Cyprus	<input checked="" type="checkbox"/>
Czech Republic	<input type="checkbox"/>
Denmark	<input type="checkbox"/>
Estonia	<input type="checkbox"/>
Finland	<input checked="" type="checkbox"/>
France	<input checked="" type="checkbox"/>
Germany	<input type="checkbox"/>
Greece	<input type="checkbox"/>
Hungary	<input type="checkbox"/>
Iceland	<input type="checkbox"/>
Ireland	<input type="checkbox"/>
Italy	<input type="checkbox"/>
Latvia	<input type="checkbox"/>
Liechtenstein	<input type="checkbox"/>
Lithuania	<input type="checkbox"/>
Luxembourg	<input type="checkbox"/>
Malta	<input type="checkbox"/>
Netherlands	<input type="checkbox"/>
Norway	<input type="checkbox"/>
Poland	<input type="checkbox"/>
Portugal	<input type="checkbox"/>
Romania	<input type="checkbox"/>
Slovakia	<input type="checkbox"/>
Slovenia	<input type="checkbox"/>
Spain	<input type="checkbox"/>
Sweden	<input type="checkbox"/>

2. ... ASR 430 EXTRA COUNTRIES APPEAR

http://testcmr.systest.testing.lloydsdev:12600/ASR/gen/ActivityRCTYNNonLife.aspx?CountryR: D - C X testing.lloydsdev

File Edit View Favorites Tools Help

Syndicate 3623
Coverholder
Return Date 2012

430 Activity (by country)
Period: All Years of Account Combined

Save Return Recalculate Reset Form Print Form

United States of America United Kingdom Canada Australia Japan Worldwide exc US, GB, CA, AU, JP and EEA countries **Cyprus** Finland France

		Branch	FPS
		A	B
Accident and Sickness			
1	Gross Premiums written	0	0
2	Gross Claims paid	0	0
3	Gross Commissions	0	0
Motor			
4	Gross Premiums written	0	0
5	Gross Claims paid	0	0
6	Gross Commissions	0	0
Fire and other damage to property			
7	Gross Premiums written	0	0
8	Gross Claims paid	0	0
9	Gross Commissions	0	0
Aviation, marine and transport			
10	Gross Premiums written	0	0
11	Gross Claims paid	0	0
12	Gross Commissions	0	0
General Liability			
13	Gross Premiums written	0	0

010 Control Page
 Extract CSV
 Help
 Print Return
 025 Country (EEA Member State) Selection
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 522 Solvency Capital

100% 14:41 04/10/2012

3. ASR 026 EXTRA CURRENCIES SELECTED ...

The screenshot shows a web browser window with the URL `http://testcmr.systest.testing.lloydsdev:12800/ASR/gen/AdditionalMaterialCurrencySelection`. The page title is "026 Additional Material Currency Selection".

Syndicate: 3623
Coverholder:
Return Date: 2012

Material currencies for the syndicate additional to the Lloyds material currencies on form 260

Selected Currencies

Buttons: Save Return, Recalculate, Reset Form, Print Form

Add New Item

Currency	Order of materiality for syndicate	
CHF		1 Edit Delete
ZAR		2 Edit Delete

Buttons: Save Return, Recalculate, Reset Form, Print Form

Left Navigation Menu:

- 010 Control Page
- Extract CSV
- Help
- Print Return
- 025 Country (EEA Member State) Selection
- 026 Additional Material Currency Selection**
- 027 Technical Provisions Non-Life: Line of Business and Currency Selection
- 002 Overall Balance Sheet
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- 522 Solvency Capital

Windows Taskbar: Shows icons for Internet Explorer, Word, and other applications. System tray shows the time as 14:43 on 04/10/2012.

4. ... ASR 260 CHF & ZAR APPEAR

http://testcmr.systest.testing.loydsdev12600/ASR/gen/AssetsLiabilitiesCUR.aspx testing.loydsdev

260 Assets and liabilities by currency

Syndicate: 3623
Coverholder:
Return Date: 2012

010 Control Page
Extract CSV
Help
Print Return
025 Country (EEA Member State) Selection
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Validation Errors

Error: BR0001 'S2AssetInNotAssetFundLinked_CUR_LTOTAL' should be equal to 'ASR002 (A26)'
 Error: BR0001 'S2OtherAssetIDNotFundLinked_CUR_LTOTAL' should be equal to 'ASR002 (A6-A41)'
 Error: BR0001 'S2AssetsFundLinked2_CUR_LTOTAL' should be equal to 'ASR002 (A27)'
 Error: BR0001 'S2AssetReceiv_CUR_LTOTAL' should be equal to 'ASR002 (A29-A30-A31-A32-A33)'
 Error: BR0001 'S2AssetDepCedantsandInsReceiv_CUR_LTOTAL' should be equal to 'ASR002 (A35-A36-A37)'
 Error: BR0001 'S2AssetOtherAsset_CUR_LTOTAL' should be equal to 'ASR002 (A17)'
 Error: BR0001 'S2TotAsset_CUR_LCALC_LTOTAL' should be equal to 'ASR002 (A43)'
 Error: BR0001 'S2LabTPEXCIFundLinked_CUR_LTOTAL' should be equal to 'ASR002 (A47-A51-A55-A59)'
 Error: BR0001 'S2LabTFFundLinked_CUR_LTOTAL' should be equal to 'ASR002 (A63)'
 Error: BR0001 'S2LabDepRinsRPayable_CUR_LTOTAL' should be equal to 'ASR002 (A68-A73-A74)'
 Error: BR0001 'S2LabDeriv_CUR_LTOTAL' should be equal to 'ASR002 (A70)'
 Error: BR0001 'S2LabFinLab_CUR_LTOTAL' should be equal to 'ASR002 (A71-A72)'
 Error: BR0001 'S2LabContLab_CUR_LTOTAL' should be equal to 'ASR002 (A65)'
 Error: BR0001 'S2LabOtherLab_CUR_LTOTAL' should be equal to 'ASR002 (A66-A67-A69-A75-A76-A77-A78)'
 Error: BR0001 'S2TotLab_CUR_LCALC_LTOTAL' should be equal to 'ASR002 (A79)'

Period: All Years of Account Combined

Save Return Recalculate Reset Form Print Form

	Currency code	USD	GBP	EUR	CAD	AUD	JPY	OTH	CHF	ZAR	Total
		A	B	C	D	E	F	G	H	I	J
Assets											
1	Investments (other than assets held for index-linked and unit-linked funds)	0	0	0	0	0	0	0	0	0	56
2	Other assets within scope of Assets-01 (other than index-linked and unit-linked funds)	0	0	0	0	0	0	0	0	0	56
3	Assets held for index-linked and unit-linked funds	0	0	0	0	0	0	0	0	0	56
4	Reinsurance recoverables	0	0	0	0	0	0	0	0	0	56
5	Deposits to cedants and insurance and reinsurance receivables	0	0	0	0	0	0	0	0	0	56
6	Any other assets	0	0	0	0	0	0	0	0	0	56
7	Total assets	48	48	48	48	48	48	48	0	0	536
Liabilities											
8	Technical provisions (excluding index-linked and unit-linked funds)	0	0	0	0	0	0	0	0	0	56
9	Technical provisions - index-linked and unit-linked	0	0	0	0	0	0	0	0	0	56

Save Return Recalculate Reset Form Print Form

100% 14:44 04/10/2012

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

027 Technical Provisions Non-Life: Line of Business and Currency Selection

Print Form

Line of Business Selections made here affect all Technical Provisions forms in this return

Currency selections made here affect all Technical Provisions forms in this return

Save Selection Reset Form

Line of Business	USD	GBP	EUR	CAD	AUD	JPY	OTH
Medical expense	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Income protection	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Workers' compensation	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Motor vehicle liability	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other motor	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Marine, aviation and transport	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fire and other damage to property	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
General liability	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit and suretyship	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Legal expenses	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Assistance	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Miscellaneous financial loss	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non-proportional reinsurance - Health	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non-proportional reinsurance - Property	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non-proportional reinsurance - Casualty	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non-proportional reinsurance - Marine, aviation and transport	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

010 Control Page

Extract CSV

Help

Print Return

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522 Solvency Capital

6. "VIEW VALIDATIONS" PAGE

http://testcmr.systest.testing.lloydsdev12600/Validations/ValidationSummary.aspx

testing.lloydsdev

ANNUAL SOLVENCY RETURN 0064H Admin Agent: 0064H


Syndicate 3623
Coverholder
Return Date 2012

010 Control Page
 Extract CSV
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 Print Return
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 521 Solvency Capital Requirement - for syndicates on

Return Information

Name: RH 12.10.01.1 ASR A
 Syndicate Number: 3623
 Return Type: ASR
 Return Period: 2012
 Submission:
 Status: Failed
 Edition: 01

Validations

 The return has encountered errors during processing which must be corrected before it can be submitted

+ Error (19)

+ 002 Overall Balance Sheet (1)

+ s2corpbon (1)

Line	Message	Attempted Value
	Error: BR0025 'S2CorpBond' should be greater than or equal to zero.	-676.0000

+ 210 Off-balance sheet items (1)

+ 220 Own Funds (Annual) (1)

+ 260 Assets and liabilities by currency (15)

+ 441 Premiums, claims and expenses (by country) (1)

+ Warning (12)

+ 002 Overall Balance Sheet (2)

+ s2subordliabinbof (2)

Line	Message	Attempted Value
	Warning: BR0080 'S2SubordLiabinBOF' should be 0.	55.0000
	Warning: BR0080 'S2SubordLiabinBOF' should be 0.	55.0000

+ 430 Activity (by country) (7)

+ 441 Premiums, claims and expenses (by country) (1)

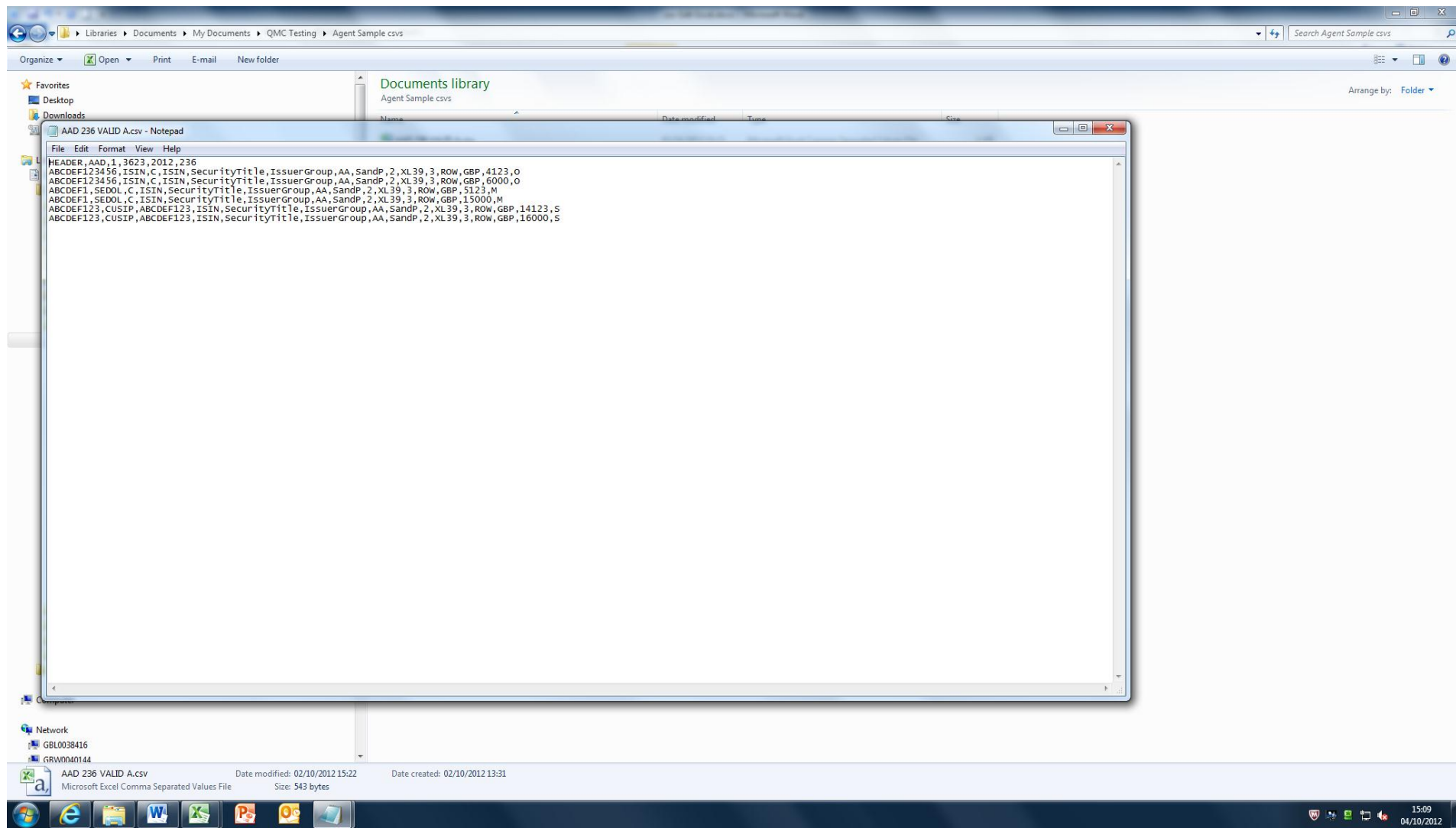
+ 510 Minimum Capital Requirement - Non-life (2)

100% 14:54 04/10/2012

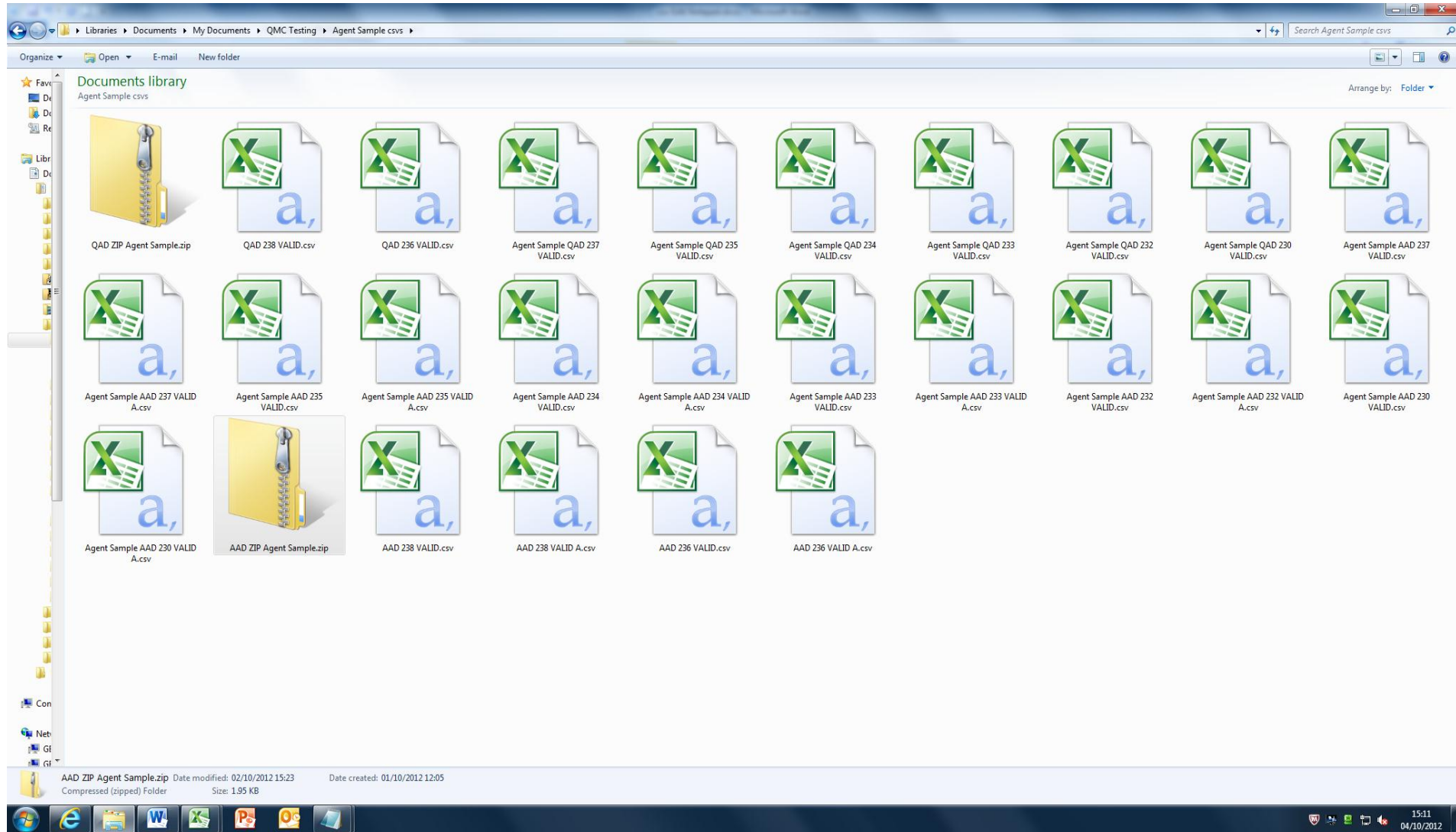
7. EXTRACTED VALIDATION MESSAGES

Return Type	Error Type	Form Number	Line Number	Base Element	Error Message	Attempted Value
ASR	Error			S2CorpBond	Error: BR0025 'S2CorpBond' should be greater than or equal to zero.	-676
ASR	Warning			S2SubordLiabinBOF	Warning: BR0080 'S2SubordLiabinBOF' should be 0.	55
ASR	Warning			S2SubordLiabinBOF	Warning: BR0080 'S2SubordLiabinBOF' should be 0.	55
ASR	Warning			CommissionsAccSick_RCTY_REF	Warning: BR0089 'CommissionsAccSick_RCTY_REF' should be less than 'GrPremWrittenAccSick_RCTY_REF' for 'United States of America - Branch'.	5
ASR	Warning			CommissionsMotor_RCTY_REF	Warning: BR0089 'CommissionsMotor_RCTY_REF' should be less than 'GrPremWrittenMotor_RCTY_REF' for 'United States of America - Branch'.	5
ASR	Warning			CommissionsFire_RCTY_REF	Warning: BR0089 'CommissionsFire_RCTY_REF' should be less than 'GrPremWrittenFire_RCTY_REF' for 'United States of America - Branch'.	5
ASR	Warning			CommissionsAviationMarineTrans_RCTY_REF	Warning: BR0089 'CommissionsAviationMarineTrans_RCTY_REF' should be less than 'GrPremWrittenAviationMarineTrans_RCTY_REF' for 'United States of America - Branch'.	5
ASR	Warning			CommissionsGenLiab_RCTY_REF	Warning: BR0089 'CommissionsGenLiab_RCTY_REF' should be less than 'GrPremWrittenGenLiab_RCTY_REF' for 'United States of America - Branch'.	5
ASR	Warning			CommissionsCreditSur_RCTY_REF	Warning: BR0089 'CommissionsCreditSur_RCTY_REF' should be less than 'GrPremWrittenCreditSur_RCTY_REF' for 'United States of America - Branch'.	5
ASR	Warning			CommissionsOther_RCTY_REF	Warning: BR0089 'CommissionsOther_RCTY_REF' should be less than 'GrPremWrittenOther_RCTY_REF' for 'United States of America - Branch'.	5
ASR	Warning			PremWrittenRIShare_RCTY	Warning: BR0084 'PremWrittenRIShare_RCTY' should be less than or equal to 'GrPremWrittenDirBus_RCTY' for 'United States of America'.	7
ASR	Error			ContLiabS2BExpValue	Error: BR0081 'ContLiabS2BExpValue' should be equal to 'ASR002 (A65)'.	4
ASR	Error			S2AssetInvNotAssetFundLinked_CUR_LTOTAL	Error: BR0081 'S2AssetInvNotAssetFundLinked_CUR_LTOTAL' should be equal to 'ASR002 (A26)'.	56
ASR	Error			S2OtherAssetD1NotFundLinked_CUR_LTOTAL	Error: BR0081 'S2OtherAssetD1NotFundLinked_CUR_LTOTAL' should be equal to 'ASR002 (A6+A41)'.	56
ASR	Error			S2AssetsFundLinked2_CUR_LTOTAL	Error: BR0081 'S2AssetsFundLinked2_CUR_LTOTAL' should be equal to 'ASR002 (A27)'.	56
ASR	Error			S2AssetRIRecovb_CUR_LTOTAL	Error: BR0081 'S2AssetRIRecovb_CUR_LTOTAL' should be equal to 'ASR002 (A29+A30+A31+A32+A33)'.	56
ASR	Error			S2AssetDepCedantsandInsRIRecovb_CUR_LTOTAL	Error: BR0081 'S2AssetDepCedantsandInsRIRecovb_CUR_LTOTAL' should be equal to 'ASR002 (A35+A36+A37)'.	56
ASR	Error			S2AssetOtherAsset_CUR_LTOTAL	Error: BR0081 'S2AssetOtherAsset_CUR_LTOTAL' should be equal to 'ASR002 (A1+A3+A4+A5+A28+A38+A39+A40+A42)'.	56
ASR	Error			S2TotAsset_CUR_LCALC_LTOTAL	Error: BR0081 'S2TotAsset_CUR_LCALC_LTOTAL' should be equal to 'ASR002 (A43)'.	336
ASR	Error			S2LiabTPExclFundLinked_CUR_LTOTAL	Error: BR0081 'S2LiabTPExclFundLinked_CUR_LTOTAL' should be equal to 'ASR002 (A47+A51+A55+A59)'.	56
ASR	Error			S2LiabTPFundLinked_CUR_LTOTAL	Error: BR0081 'S2LiabTPFundLinked_CUR_LTOTAL' should be equal to 'ASR002 (A63)'.	56
ASR	Error			S2LiabDepRlInsRIPayable_CUR_LTOTAL	Error: BR0081 'S2LiabDepRlInsRIPayable_CUR_LTOTAL' should be equal to 'ASR002 (A68+A73+A74)'.	56
ASR	Error			S2LiabDeriv_CUR_LTOTAL	Error: BR0081 'S2LiabDeriv_CUR_LTOTAL' should be equal to 'ASR002 (A70)'.	56
ASR	Error			S2LiabFinLiab_CUR_LTOTAL	Error: BR0081 'S2LiabFinLiab_CUR_LTOTAL' should be equal to 'ASR002 (A71+A72)'.	56
ASR	Error			S2LiabContLiab_CUR_LTOTAL	Error: BR0081 'S2LiabContLiab_CUR_LTOTAL' should be equal to 'ASR002 (A65)'.	56
ASR	Error			S2LiabOtherLiab_CUR_LTOTAL	Error: BR0081 'S2LiabOtherLiab_CUR_LTOTAL' should be equal to 'ASR002 (A66+A67+A69+A75+A76+A77+A78)'.	56
ASR	Error			S2TotLiab_CUR_LCALC_LTOTAL	Error: BR0081 'S2TotLiab_CUR_LCALC_LTOTAL' should be equal to 'ASR002 (A79)'.	392
ASR	Error			BofValidCheckTotal_LCALC	Error: BR0081 'BofValidCheckTotal_LCALC' should be equal to '(ASR002 (A80 + A77)) - B7'.	-857
ASR	Warning			MCRNetBEProv_ELOB_LTOTAL	Warning: BR0081 'MCRNetBEProv_ELOB_LTOTAL' should be equal to 'ASR240 (Q24)'.	112
ASR	Warning			MCRNetWrittenPremLast12Mth_ELOB_LTOTAL	Warning: BR0081 'MCRNetWrittenPremLast12Mth_ELOB_LTOTAL' should be equal to 'ASR440 (Q4)'.	112
ASR	Error			TotalExpRCTY_LCALC	Error: BR0081 'TotalExpRCTY_LCALC' should be equal to 'ASR440, Q34'.	0

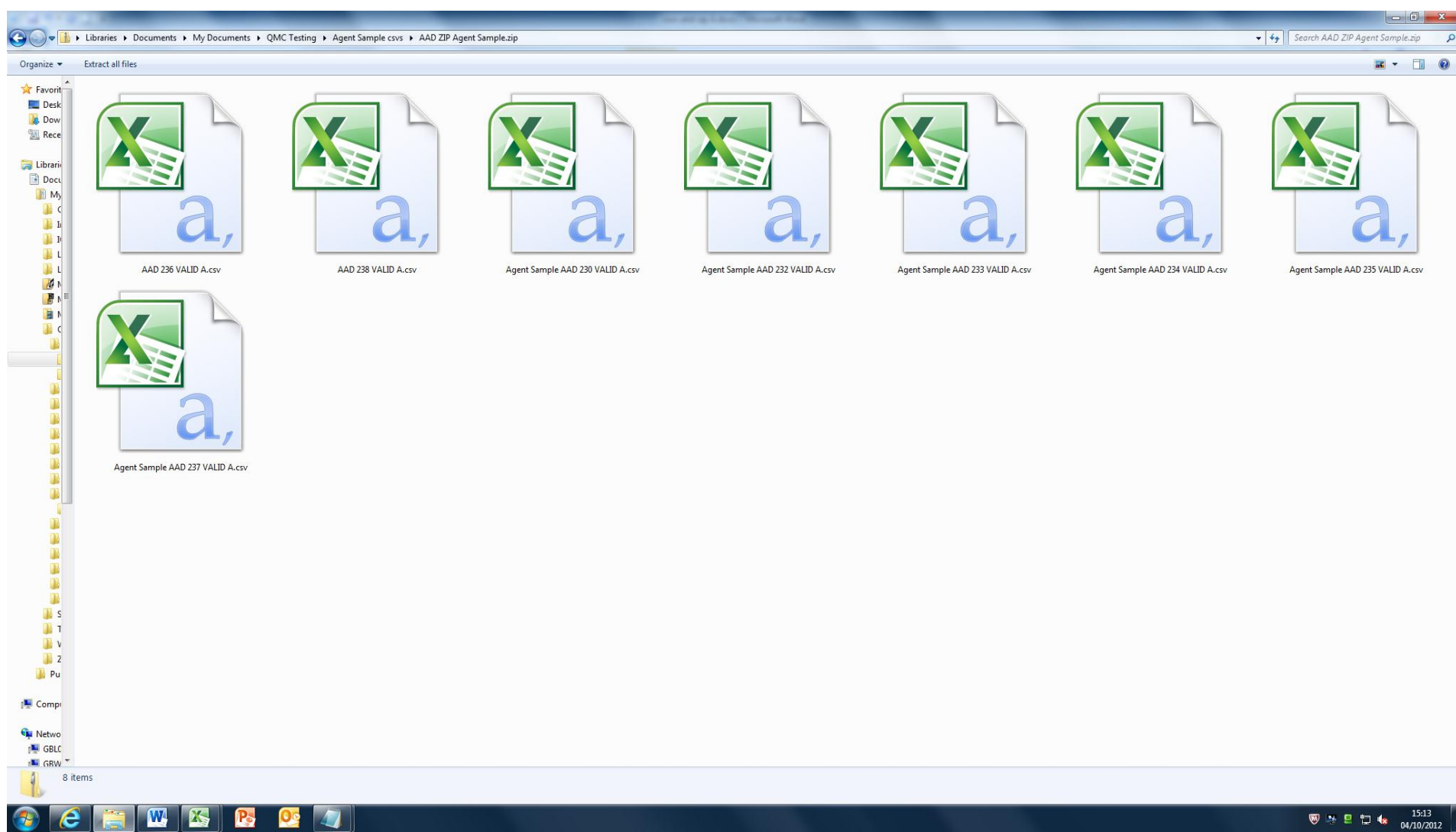
9. EDIT AN AAD CSV IN NOTEPAD



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



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



12. UPLOADING AN AAD ZIP FILE ...

The screenshot shows a web browser window with the URL `http://testcmr.systest.testing.lloydsdev12600/AAD/NewReturn.aspx`. The page title is "CORE MARKET RETURNS" and the user is logged in as "0064H Admin Agent: 0064H". The main heading is "New AAD Return".

Form fields include:

- Syndicate: 3622
- Year of Account: 2012
- Name (optional): RH 12.10.04.1 AAD a

There is a section for uploading a ZIP file:

To upload a completed ZIP file :
A file named `c:\uments\QMC Testing\Agent Sample.csvs\AAD ZIP Agent Sample.zip` is selected. A "Browse..." button is visible next to the filename.

Buttons for the form include:

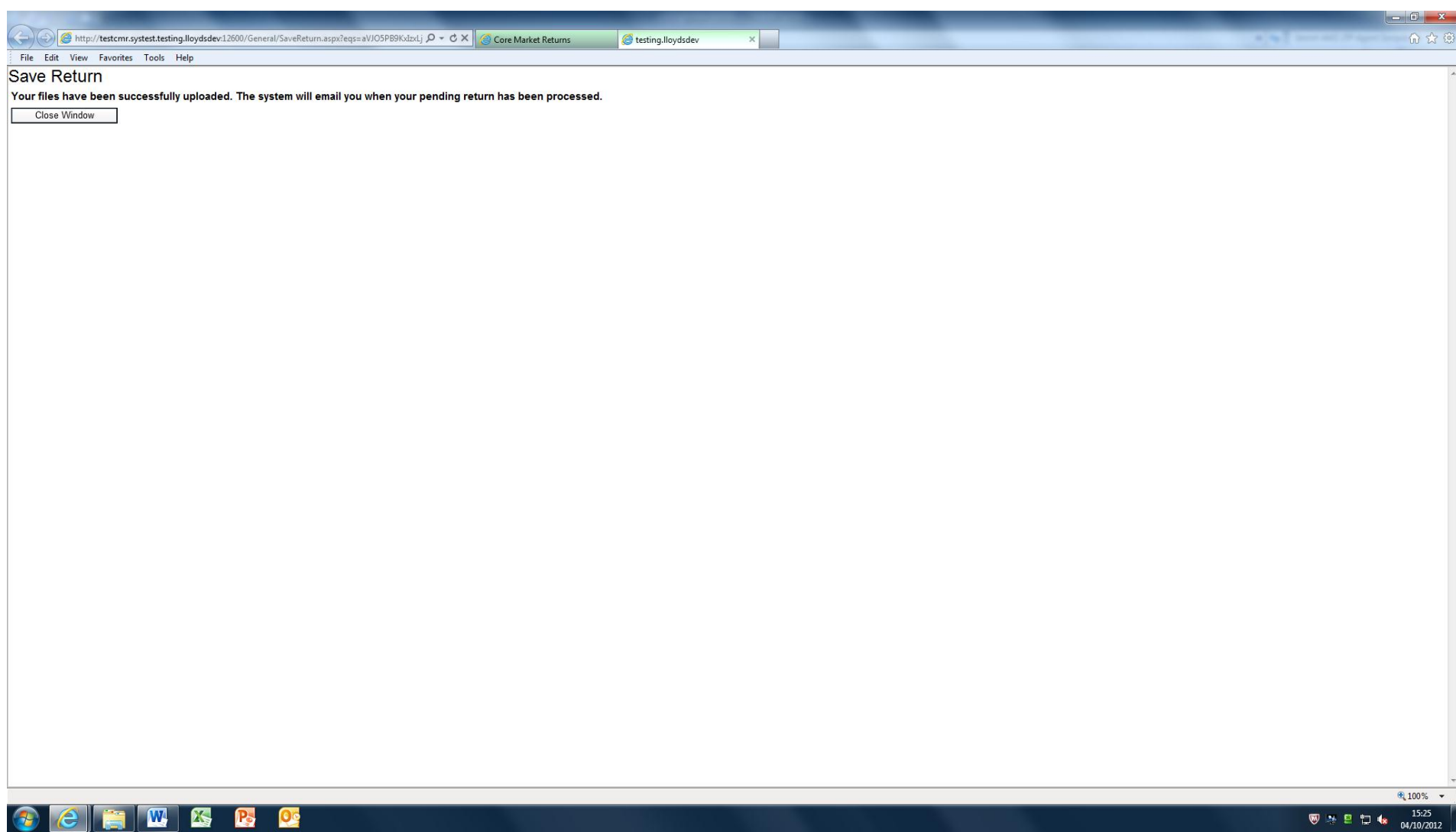
- Upload
- Extract Reference Data
- Download CSV Template

Additional instructions:

- Extract reference data.** If you wish to extract reference data then use the following:
- Download CSV template.** If you wish to download the CSV template then use the following:

At the bottom of the page, there is a footer with links: "Contact Lloyd's", "Download Agreement", "Agreement Guidance", and "Business Reporting Tasks". Below this, it states: "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".

13. ... UPLOAD CONFIRMATION MESSAGE ...



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

System Test Pillar (GBS0039182/GLDDEV02) 12.10.04.1

0064H Admin Agent: 0064H

AAD Homepage

Create New Return

Search

Syndicate: Please Select

Reporting Year: Please Select

Status: Please Select

Search Reset

Syndicate	Reporting Period	Edition	Name	Contact	Status	Locked
showing page 1 of 1 1						
3623	2012	02	RH 12.10.04.1 AAD a	0064HAdmin@test.com	Pending	History
3623	2012	01	RH 12.10.03.1 ASR a	0064HAdmin@test.com	Warnings	History View Edit Delete
showing page 1 of 1 1						

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 Lloyds | Download Agreement | Agreement Guidance | Business Reporting Tasks

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

System Test Pillar (GBS0039182/GLDDEV02) 12.10.04.1

0064H Admin Agent: 0064H

AAD Homepage

Create New Return

Search

Syndicate: Please Select

Reporting Year: Please Select

Status: Please Select

Search Reset

Syndicate	Reporting Period	Edition	Name	Contact	Status	Locked	
showing page 1 of 1 1							
3623	2012	02	RH 12.10.04.1 AAD a	0064HAdmin@test.com	Warnings	Unlock	History View Edit Delete
3623	2012	01	RH 12.10.03.1 ASR a	0064HAdmin@test.com	Warnings		History View Edit Delete
showing page 1 of 1 1							

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 Agreement | Agreement Guidance | Business Reporting Tasks

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

LLOYD'S System Test Pillar(GBS0039182;GLDDEV02) 12.10.04.1

[AAD MENU](#) | [HELP](#) | [PERSONAL DETAILS](#) | [LOGOUT](#)

ANNUAL ASSETS DATA

0064H Admin Agent: 0064H

Syndicate 3623
Coverholder
Return Date 2012

010 Control Page
Help
Print Return
230s Investment Data Portfolio List and Derivatives Open Positions Summary
233s Derivatives Data Open Positions Summary
234s Derivatives Data - Historical Derivatives Trades Summary
235s Return on Investment Assets (by Asset Category) Summary
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

Return Information

Name: RH 12.10.04.1 AAD a
Syndicate Number: 3623
Return Type: AAD
Return Period: 2012
Submission:
Status: Warnings
Edition: 02

Validations

The return has encountered warnings but can still be submitted.
[Extract Messages](#)

Please confirm that you have reviewed the warning messages and that the return can be submitted with those warnings. [Confirm](#)

+ Warning (2)

+ 236 Investment funds (look-through approach) Security (2)

ID code (2)	Line	Message	Attempted Value
	6	Warning: BR0017 'ID code' is not in the correct format	ABCDEF123
	7	Warning: BR0017 'ID code' is not in the correct format	ABCDEF123

Contact Lloyd's | Download Agreement | Agreement Guidance | Business Reporting Tasks

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100% 15:29 04/10/2012

17.. USER ACCEPTS AAD WARNINGS ...

The screenshot shows a web browser window with the following details:

- Browser:** Internet Explorer
- Address Bar:** <http://testcmr.systest.testing.lloydsdev:12600/Validations/ValidationSummary.aspx>
- Page Title:** MyLloyd's Home
- Page Content:**
 - LLOYD'S** logo and navigation links: [AAD MENU](#), [HELP](#), [PERSONAL DETAILS](#), [LOGOUT](#)
 - System Test Pillar#(GBS0039182/GLDDDEV02) 12.10.04.1**
 - ANNUAL ASSETS DATA** header with **0064H Admin Agent: 0064H**
 - Syndicate:** 3623
 - Coverholder:** (blank)
 - Return Date:** 2012
 - Return Information:**
 - Name: RH 12.10.03.1 ASR a
 - Syndicate Number: 3623
 - Return Type: AAD
 - Return Period: 2012
 - Submission: (blank)
 - Status: Warnings
 - Edition: 01
 - Validations:**
 - The return can now be submitted.
- Footer:** Contact Lloyd's | Download Agreement | Agreement Guidance | Business Reporting Tasks
- Copyright:** 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

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

The screenshot shows a web browser window with the URL `http://testcmr.systest.testing.lloydsdev12600/SelectReturn.aspx?Return=AAD`. The page header includes the Lloyd's logo and navigation links: **MARKET RETURNS MENU**, **HELP**, **PERSONAL DETAILS**, and **LOGOUT**. The user is identified as **0064H Admin Agent: 0064H**. The main section is titled **ANNUAL ASSETS DATA** and **AAD Homepage**. It features a **Create New Return** button and a search form with dropdowns for **Syndicate**, **Reporting Year**, and **Status**, along with **Search** and **Reset** buttons. A table displays the following data:

Syndicate	Reporting Period	Edition	Name	Contact	Status	Locked	
showing page 1 of 1 1							
3623	2012	02	RH 12.10.04.1 AAD a	0064HAdmin@test.com	Validated	Unlock	History View Edit Delete
3623	2012	01	RH 12.10.03.1 ASR a	0064HAdmin@test.com	Validated		History View Edit Delete
showing page 1 of 1 1							

Below the table, there are two buttons: **Extract Reference Data** and **Download CSV Template**. A footer contains links for **Contact Lloyd's**, **Download Agreement**, **Agreement Guidance**, and **Business Reporting Tasks**. The page also includes a copyright notice: **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.**

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

System Test Pillar\GBS0039182\GLDDEV02\ 12.10.04.1

LLOYD'S

AAD MENU | HELP | PERSONAL DETAILS | LOGOUT

ANNUAL ASSETS DATA

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	Name	<input type="text" value="RH 12.10.04.1 AAD a"/>
230s Investment Data Portfolio List and Derivatives Open Positions Summary	Contact Details	
233s Derivatives Data Open Positions Summary	Contact username	<input type="text" value="0064HAdmin@test.com"/>
234s Derivatives Data - Historical Derivatives Trades Summary	Contact name	0064H Admin
235s Return on Investment Assets (by Asset Category) Summary	Contact telephone number	5119
236s Investment funds (look-through approach) Summary	Contact e-mail address	0064HAdmin@test.com
237s Securities Lending and Repos Summary	Lock	<input type="button" value="Save Return"/>
238s Assets held as collateral Summary	Will lock the return prior to sign off	<input type="button" value="Lock"/>
239s Overall Assets Summary	Print	<input type="button" value="Print Return"/>
990 Syndicate Comments	Will navigate you to the Print Return page.	<input type="button" value="Upload"/>
Offline Validator	Upload	
View Validations	If you wish to reload your data then use the following:	

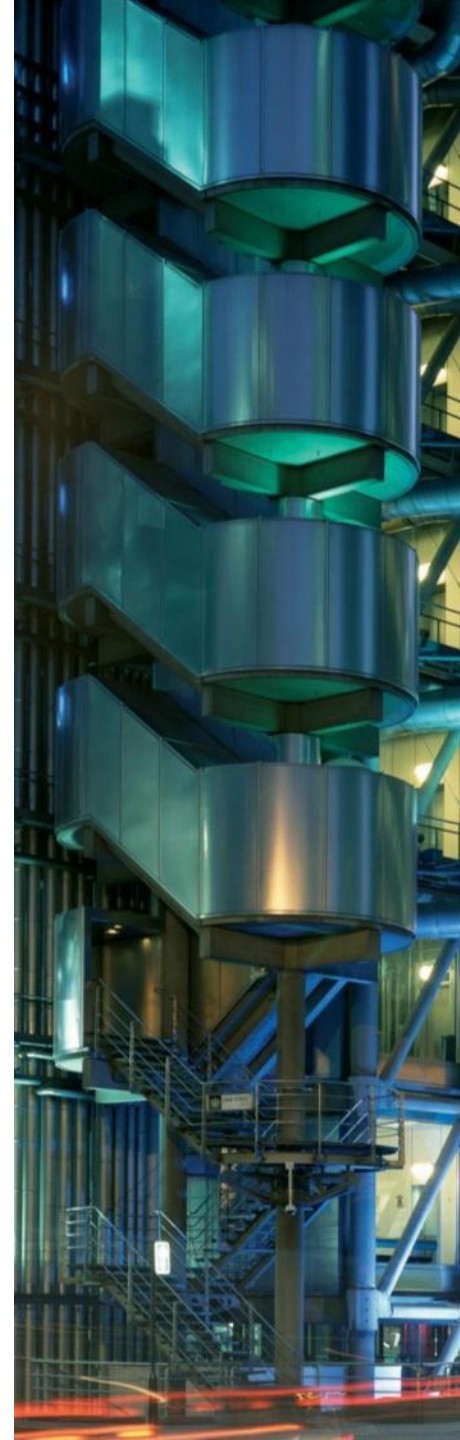
Contact Lloyd's | Download Agreement | Agreement Guidance | Business Reporting Tasks

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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...

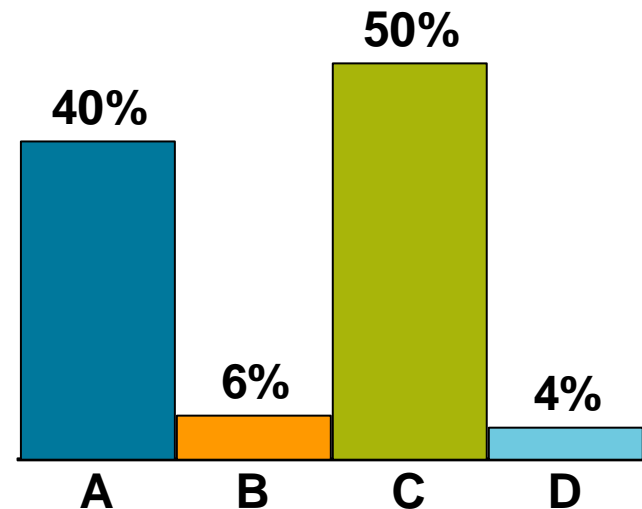
- ▶ Pillar 3 technical workshops 13 and 14 November
 - Solvency II timetable and impact on Pillar 3 preparations
 - Current expectations on Pillar 3 requirements
 - Agent Pillar 3 dry run

- ▶ 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*



