

FROM: Head of Market Reporting EXTN: 5129  
DATE: 12 November 2004 REF: Y3425

SUBJECT: **2004 SYNDICATE RETURNS – SOFTWARE AND OTHER INFORMATION**

SUBJECT AREA(S):

ATTACHMENTS: Yes

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ACTION POINTS: **Managing agents to note contents of bulletin and how to obtain syndicate return software**

DEADLINE(S): **See market bulletin Y3405 ‘2004 Syndicate Returns.’**

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## *Software*

The market bulletin entitled ‘2004 Syndicate Returns’, dated 8 October 2004 (Y3405) advised you that the software for the preparation of the syndicate returns would be made available on 12 November 2004.

I can now advise you that the software and user manual are now available from the MSU market returns website. In addition, please refer to Appendix 1 of this bulletin for further information regarding the software.

## *Audit reports*

The audit reports in respect of the syndicate return (SR23), supplementary syndicate return (SSR6), annual accounting return (AA15) and FSA return (FSA23) are attached at Appendix 2. These audit reports are contained within the syndicate return software. However the software includes provision for the replacement of these software generated reports if necessary.

Additional reports SR23A LATF Deficit and SR23A LATF Surplus are also attached at Appendix 2.

## *Other information*

Certain other information, which acts as clarification to the instructions issued within market bulletin Y3405 and which now forms part of those instructions, is attached at Appendix 3.

To assist in the finalisation of the returns, Managing Agent checklists are included at Appendix 4. These checklists do not form part of the returns for submission.

Any queries concerning any aspect of the returns should be submitted via e-mail to Market Reporting ([lloyds-MRD-ReturnQueries@lloyds.com](mailto:lloyds-MRD-ReturnQueries@lloyds.com)). Any queries regarding the downloading of the software should be addressed to the MSU Helpdesk on extension 5021. General queries about this bulletin should be addressed to Robert Smith on extension 5459 ([robert.smith@lloyds.com](mailto:robert.smith@lloyds.com)) or Paul Appleton on extension 6433 ([paul.appleton@lloyds.com](mailto:paul.appleton@lloyds.com)).

This bulletin is being sent to the compliance officers of all managing agents and to recognised accountants.

John Parry

### Syndicate return software

#### Software

The software and user manual, to enable managing agents to prepare and submit the 2004 syndicate returns, as advised in the market bulletin entitled '2004 Syndicate Returns', dated 8 October 2004, reference Y3405, is now available for download from the MSU market returns website. To obtain a copy:

- Click on the following link <http://info.lloyds/msuapps>
- Enter your user name and password
- Under the Market Reporting menu option select the appropriate Business Reporting Task. There are three Business Reporting Tasks:
  1. Syndicate Return / Supplementary Syndicate Return
  2. Annual Accounting Return
  3. FSA Return
- Click on the appropriate Business Reporting Task
- On the File Transfer Data Collection page, click the Download Application button
- Click on the link Click To Download File and save the zip file to disc
- Open the Winzip file and extract the relevant files

The software constitutes a system enabling the returns to be completed. This system must be installed on a PC under Windows (95/98, 2000, XP or NT) and requires no other software to operate. The minimum hardware requirements and full details on loading and using the software are set out in the user manual 'Syndicate Returns (2004) System'.

Separate, but inter-related, software is provided for each of the syndicate return (including supplementary syndicate return and solvency and reserving data), annual accounting return and FSA return.

#### Preparation of the syndicate returns

In respect of each syndicate return, the agent must prepare the return electronically using the software, and then submit it to Lloyd's using the MSU market returns website. In addition, a hard copy of the return must also be submitted, upon which the managing agent and auditor (as appropriate) will report. This must be submitted to the Manager, Market Reporting, Gallery 5, Lloyd's 1986 Building. A combined 'return pack' is made for the syndicate return and the supplementary syndicate return. Separate 'return packs' are required for the annual accounting and FSA returns. For the solvency and reserving data, an electronic submission only is required, along with a hard copy validation report, front sheet and managing agent's report.

Each part of the syndicate return must be submitted by 12.0 noon on the relevant deadline as set out in market bulletin Y3405 '2004 Syndicate Returns'. The return will only be treated as submitted when both the electronic and hard copy filings have been made.

#### Validation

Within the electronic package, there is a 'validation' routine, which will check the electronic return which has been prepared to a number of pre-determined rules concerning validation of

data within and between forms. A validation report run after the preparation of the return, showing no errors, must be attached to the return for each syndicate and included in the submission to Lloyd's.

The hard copy submission must contain identical data to that included on the electronic return. To ensure this, a return will only be considered valid if it has both a print date and a version date, and that the version date and time agrees with the version date and time which is hard coded in the electronic file. The version date is generated when the electronic return is 'locked' on the system. (Please refer to the software manual for more detailed instructions). If a return is printed from an unlocked pack the system will print 'DRAFT' on every page. If a draft return is submitted or if the version date and time is not exactly the same as the version date and time within the electronic file, the return will be invalid and a resubmission will be required.

Assistance with the software/completion of the return

Any queries regarding the downloading of the software should be addressed to the MSU Helpdesk on extension 5021. If you have any queries regarding the operation of the electronic return software, please contact Gordon Davies or Oliver Bulmer at PKF (e-mail: [ithelp@uk.pkf.com](mailto:ithelp@uk.pkf.com)). Any queries regarding the completion of the forms must be sent by e-mail to Market Reporting at [lloyds-MRD-ReturnQueries@lloyds.com](mailto:lloyds-MRD-ReturnQueries@lloyds.com).

**Managing agents are reminded that submission of the return in the electronic format, as well as in hard copy (except for SRD1 to SRD3 which are not required in hard copy), is mandatory and has been prescribed under the Solvency and Reporting Byelaw (No. 13 of 1990) and Syndicate Accounting Byelaw (No. 18 of 1994) as amended.**

**Audit reports and LATF reports**

The following audit reports and LATF reports are attached:

SR23	Audit report – syndicate return
SR23A LATF Deficit	Managing Agent and Audit report – SR17 LATF Deficit
SR23A LATF Surplus	Managing Agent and Audit report – SR17 LATF Surplus
SSR6	Audit report – supplementary syndicate return
AA15	Audit report – annual accounting return
FSA23	Audit report – FSA return

These audit reports are contained within the syndicate return software. However the software includes provision for the replacement of these software generated reports if necessary.

## LLOYD'S SYNDICATE RETURN – 31 December 2004

### *Independent auditors' report to the directors of the managing agent and the Council of Lloyd's*

Syndicate No: \_\_\_\_\_

Managing Agent \_\_\_\_\_

We have examined the systems and procedures in operation by the above-named Managing Agent in respect of syndicate ..... for the year ended 31 December 2004, and Forms SRFront, SR1 to SR3, SR8 to SR12, SR15 to SR17 and SR19 to SR22\*, of the syndicate return ("the syndicate return") prepared by the managing agent pursuant to the provisions of the Solvency and Reporting Byelaw (No 13 of 1990) ("the Byelaw") and the requirements set out by Lloyd's in its Market Bulletin ref: Y3405 dated 8 October 2004 entitled "2004 Syndicate Returns" ("the Instructions").

This report is made solely to the addressees in accordance with the Instructions. Our work has been undertaken so that we might state to the addressees of this report those matters which we are required to state in this report by the Instructions and for no other purpose. To the fullest extent permitted by law, we do not accept or assume any responsibility to anyone other than the addressees of this report, for our work, for this report, or for the opinions we have formed.

### *Respective responsibilities of the Managing Agent and the syndicate's auditors*

The managing agent is responsible for:

- establishing and maintaining systems and procedures which are adequate to enable it to comply with the provisions of the Byelaw,
- the preparation of the syndicate return in accordance with the Instructions ; and
- ensuring that all funds of the syndicate have been properly held in accordance with the provisions of the appropriate trust deed at all times during the year.

It is our responsibility, under Lloyd's Byelaw and requirements, to form an independent opinion on whether those systems and procedures were adequate, whether the syndicate return has been properly prepared in accordance with the Instructions and is free from material misstatement, and whether all funds of the syndicate have been properly held in accordance with the provisions of the appropriate trust deed at all times during the year, and to report our opinion to you.

### *Basis of opinion*

We conducted our work in accordance with the relevant sections of Practice Note 20 'The audit of insurers in the United Kingdom' (as amended), issued by the Auditing Practices Board for use in the United Kingdom. Our work included examination, on a test basis, of evidence relevant to the amounts and disclosures in the syndicate return. The evidence included that obtained by us relating to the audit of the financial statements of the syndicate for the financial year. It also included an assessment of the significant estimates and judgements made by the managing agent in the preparation of the syndicate return, and of whether the accounting policies are appropriate to the syndicate's circumstances and consistently applied.

We planned and performed our work so as to obtain all the information and explanations that we considered necessary in order to provide us with sufficient evidence to give reasonable assurance that systems and procedures in operation during the year were adequate to enable the managing agent to

comply with the Instructions, that the syndicate return is free from material misstatement, whether caused by fraud or other irregularity or error, and has been properly prepared in accordance with the Instructions and that all funds of the syndicate have been properly held in accordance with the provisions of the appropriate trust deed at all times during the year.

*[Life syndicate only]* In giving our opinion we have relied on the certificate of the syndicate actuary with respect to the mathematical reserves and the required minimum margin for long-term insurance business.

### **Opinion**

In our opinion:

- (a) the systems and procedures in operation during the year were adequate to enable the managing agent to comply with the Instructions;
- (b) the syndicate return has been properly prepared in accordance with the Instructions and appropriately reflects the transactions of the syndicate; and
- (c) all funds of the syndicate have been properly held in accordance with the provisions of the appropriate trust deed at all times during the year ended 31 December 2004.

Registered Auditor  
London

Date

*\* The scope of the auditors' report must include the Managing Agent's Report (SR22).*

**LATF DEFICIT**

Syndicate No .....

**31 December 2004 LATF US Dollar Deficit position as at ..... (“the date of preparation”) for the.....year of account.**

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**MANAGING AGENT’S REPORT**

Managing Agent: \_\_\_\_\_

We confirm that:

- (i) Form SR17 has been prepared in accordance with the Solvency and Reporting Byelaw (No 13 of 1990) and the conditions and requirements prescribed thereunder; and
- (ii) the amount shown at line 22 of US \$.....is in deficit of the amount required to be held as at 31 December 2004 in accordance with the valuation of liabilities rules.

Signed \_\_\_\_\_ Finance Director \_\_\_\_\_  
(Date)

Signed \_\_\_\_\_ Director / Compliance Officer \_\_\_\_\_  
(Date)

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**INDEPENDENT AUDITORS’ REPORT TO THE COUNCIL OF LLOYD’S AND ITS AUDITORS**

We have examined Form SR17 and the above report in respect of the above year of account which has been prepared by the managing agent in accordance with the requirements set out by Lloyd’s in its Market Bulletin ref: Y3405 dated 8 October 2004 entitled “2004 Syndicate Returns” (“the Instructions”).

The scope of our work was limited to expressing an opinion on whether the amount shown at line 22 was in deficit of the amount required to be held in accordance with the valuation of liabilities rules relating to the 31 December 2004 solvency test.

This report is made solely to the addressees in accordance with the Instructions. Our work has been undertaken so that we might state to the addressees of this report those matters which we are required to state in this report by the Instructions and for no other purpose. To the fullest extent permitted by law, we do not accept or assume any responsibility to anyone other than the addressees of this report, for our work, for this report, or for the opinions we have formed.



**Respective responsibilities of the managing agent and the syndicate auditors**

As described above, the managing agent is responsible for the preparation of Form SR17.

Our responsibility is to form an independent opinion based on our review, limited in scope as set out above, and to report our opinion to you.

**Basis of Opinion**

Our review included such procedures as we considered necessary to evaluate whether the amount shown at line 22 of the form was in deficit of the amount required to be held in accordance with valuation of liabilities rules relating to the 31 December 2004 solvency test.

**Review Opinion**

In our Opinion, the value of the assets held, as at the date of preparation, in the Lloyd's American Trust Funds of the members of the above syndicate was in deficit of the amount required to be held in accordance with the valuation of liabilities rules and the Instructions by US.\$.....

Signed: ..... Date: .....  
(Recognised Auditors approved by the Council of Lloyd's)

**SR23A (deficit)**

**LATF SURPLUS**

Syndicate No .....

**31 December 2004 LATF US Dollar Surplus position as at ..... (“the date of preparation”) for the.....year of account.**

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**MANAGING AGENT’S REPORT**

Managing Agent: \_\_\_\_\_

We confirm that:

- (i) Form SR17 has been prepared in accordance with the Solvency and Reporting Byelaw (No 13 of 1990) and the conditions and requirements prescribed thereunder; and
- (ii) the amount shown at line 22 of US \$.....is in excess of the amount required to be held as at 31 December 2004 in accordance with the valuation of liabilities rules.

Signed ..... Finance Director .....  
(Date)

Signed ..... Director / Compliance Officer .....  
(Date)

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**INDEPENDENT AUDITORS’ REPORT TO THE COUNCIL OF LLOYD’S AND ITS AUDITORS**

We have examined Form SR17 and the above report in respect of the above year of account which has been prepared by the managing agent in accordance with the requirements set out by Lloyd’s in its Market Bulletin ref: Y3405 dated 8 October 2004 entitled “2004 Syndicate Returns” (“the Instructions”).

The scope of our work was limited to expressing an opinion on whether the amount shown at line 22 was in excess of the amount required to be held in accordance with the valuation of liabilities rules relating to the 31 December 2004 solvency test.

This report is made solely to the addressees in accordance with the Instructions. Our work has been undertaken so that we might state to the addressees of this report those matters which we are required to state in this report by the Instructions and for no other purpose. To the fullest extent permitted by law, we do not accept or assume any responsibility to anyone other than the addressees of this report, for our work, for this report, or for the opinions we have formed.

**Respective responsibilities of the managing agent and the syndicate auditors**

As described above, the managing agent is responsible for the preparation of Form SR17.

Our responsibility is to form an independent opinion based on our review, limited in scope as set out above, and to report our opinion to you.

**Basis of Opinion**

Our review included such procedures as we considered necessary to evaluate whether the amount shown at line 22 of the form was in excess of the amount required to be held in accordance with valuation of liabilities rules relating to the 31 December 2004 solvency test.

**Review Opinion**

In our Opinion, the value of the assets held, as at the date of preparation, in the Lloyd's American Trust Funds of the members of the above syndicate was in excess of the amount required to be held in accordance with the valuation of liabilities rules and the Instructions by US.\$.....

Signed: .....

Date: .....

(Recognised Auditors approved by the Council of Lloyd's)

**SR23A (surplus)**

**LLOYD'S SUPPLEMENTARY SYNDICATE RETURN – 31 December 2004**

*Independent auditors' report to the syndicate's corporate members and their auditors*

**Syndicate no:** \_\_\_\_\_

**Managing Agent** \_\_\_\_\_

We have examined Forms SSR1 to SSR5\* of the Supplementary Syndicate Return ("the SSR") in respect of syndicate ..... prepared by the managing agent pursuant to the provisions of the Syndicate Accounting Byelaw (No 18 of 1994) and the requirements set out by Lloyd's in its Market Bulletin ref: Y3405 dated 8 October 2004 entitled "2004 Syndicate Returns" ("the Instructions").

This report is made solely to the addressees in accordance with the Instructions. Our work has been undertaken so that we might state to the addressees of this report those matters which we are required to state in this report by the Instructions and for no other purpose. To the fullest extent permitted by law, we do not accept or assume any responsibility to anyone other than the addressees of this report, for our work, for this report, or for the opinions we have formed.

The SSR is produced for the purposes of assisting production by the syndicate's corporate members of accounts in Schedule 9A format on a funded basis.

***Respective responsibilities of the Managing Agent and the syndicate's auditors***

The Managing Agent is responsible for preparation of the SSR in accordance with the Instructions.

It is our responsibility, under Lloyd's Byelaws and requirements, to form an independent opinion on whether the SSR has been properly prepared in accordance with the Instructions and is free from material misstatement, and to report our opinion to you.

***Basis of opinion***

We conducted our work in accordance with the relevant sections of Practice Note 20 'The audit of insurers in the United Kingdom' (as amended), issued by the Auditing Practices Board for use in the United Kingdom. Our work includes examination, on a test basis, of evidence relevant to the amounts and disclosures in the SSR. The evidence included that obtained by us relating to the audit of the financial statements of the syndicate for the financial year. It also included an assessment of the significant estimates and judgements made by the Managing Agent in the preparation of the SSR, and of whether the accounting policies are appropriate to the syndicate's circumstances and consistently applied.

We planned and performed our work so as to obtain all the information and explanations that we considered necessary in order to provide us with sufficient evidence to give reasonable assurance that the SSR is free from material misstatement, whether caused by fraud or other irregularity or error, and has been properly prepared in accordance with the Instructions.

***Opinion***

In our opinion, the SSR has been properly prepared in accordance with the Instructions.

Registered Auditor  
London

Date

*\* The scope of the auditors' report must include the Managing Agent's Report (SSR5)*

## LLOYD'S SYNDICATES

### ANNUAL ACCOUNTING RETURN – 31 December 2004

#### *Independent auditors' report to the directors of the managing agent and the Council of Lloyd's*

Syndicate no: \_\_\_\_\_

Managing Agent \_\_\_\_\_

We have examined the attached Annual Accounting Return comprising Forms AA1 to AA14\* ("the AA Return") in respect of syndicate no: \_\_\_\_\_ for the year ended 31 December 2004, which has been prepared by the Managing Agent pursuant to the requirements set out in the Market Bulletin : Y3405 dated 8 October 2004 entitled "2004 Syndicate Returns" ("the Instructions").

This report is made solely to the addressees in accordance with the Instructions. Our work has been undertaken so that we might state to the addressees of this report those matters which we are required to state in this report by the Instructions and for no other purpose. To the fullest extent permitted by law, we do not accept or assume any responsibility to anyone other than the addressees of this report, for our work, for this report, or for the opinions we have formed.

#### ***Respective responsibilities of the Managing Agents and the syndicate's / corporate members'\*\*\* auditors***

The managing agent is responsible for the preparation of the AA Return in accordance with the Instructions.

It is our responsibility, under the Instructions, to form an independent opinion on whether the AA Return has been properly prepared in accordance with the Instructions and is free from material misstatement, and to report our opinion to you.

#### ***Basis of opinion***

We conducted our work in accordance with Bulletin 2004/5 "Supplementary Guidance for Auditors of Insurers in the United Kingdom (Revised)" issued by the Auditing Practices Board for use in the United Kingdom.

Our work included examination, on a test basis, of evidence relevant to the amounts and disclosures in the AA Return. The evidence included that obtained by us relating to the audit of the financial statements of the syndicate for the financial year. It also included an assessment of the significant estimates and judgements made by the managing agent in the preparation of the AA Return, and of whether the accounting policies are appropriate to the syndicate's circumstances and consistently applied.

We planned and performed our work so as to obtain all the information and explanations that we considered necessary in order to provide us with sufficient evidence to give reasonable assurance that the AA Return is free from material misstatement, whether caused by fraud or other irregularity or error, and has been properly prepared in accordance with the Instructions.

#### ***Opinion***

In our opinion, the AA Return has been properly prepared in accordance with the Instructions.

Registered Auditor  
London

Date

\* *The scope of the auditors' report must include the statement signed by the managing agent (AA14)*

\*\* *Delete/amend as appropriate*

## LLOYD'S FSA SYNDICATE RETURN – 31 DECEMBER 2004

**Independent auditors' report to the directors of the managing agent and the Council of Lloyd's**

**SYNDICATE NO:** \_\_\_\_\_

**MANAGING AGENT:** \_\_\_\_\_

**Financial year ended 31 December 2004**

We have examined the FSA Return, comprising the following documents, prepared in respect of syndicate no: \_\_\_\_\_ by the Managing Agent pursuant to the rules and Instructions as set out by Lloyd's in its Market Bulletin ref: Y3405 dated 8 October 2004 entitled "2004 Syndicate Returns" ("the Instructions").

- [Forms] FSAFront, FSA1, FSA2, FSA4 to FSA6, FSA12 to FSA14C [*amendment for life syndicates only: omit FSA6, and FSA14 series BUT include FSA18A and FSA18B*], including the supplementary notes ("the Forms"); and
- the certificate on FSA22 signed in accordance with the Instructions.

This report is made solely to the addressees in accordance with the Instructions. Our work has been undertaken so that we might state to the addressees of this report those matters which we are required to state in this report by the Instructions and for no other purpose. To the fullest extent permitted by law, we do not accept or assume any responsibility to anyone other than the addressees of this report, for our work, for this report, or for the opinions we have formed.

### ***Respective responsibilities of the Managing Agent and the syndicate's auditors***

The Managing Agent is responsible for the preparation of the FSA Return (including the Forms and certificate) under the provisions of the Instructions. The Forms are required to be prepared in the manner set out in, and in accordance with, the Instructions.

It is our responsibility, under the Instructions, to form an independent opinion on whether the Forms have been properly prepared in accordance with the Instructions and are free from material misstatement, and in the case of the certificate on whether it was or was not unreasonable for the persons giving the certificate to have made the statements therein, and to report our opinion to you.

### ***Basis of opinion***

Our work included examination, on a test basis, of evidence relevant to the amounts and disclosures in the Forms. The evidence included that obtained by us relating to the audit of the financial statements of the syndicate for the financial year. It also included an assessment of the significant estimates and judgements made by the Managing Agent in the preparation of the Forms.

We planned and performed our work so as to obtain all the information and explanations which we considered necessary in order to provide us with sufficient evidence to give reasonable assurance that the Forms are free from material misstatement, whether caused by fraud or other irregularity or error, and have been properly prepared in accordance with the Instructions.

In the case of the certificate, the work performed involved a review of the procedures undertaken by the signatories to enable them to make the statements therein, and did not extend to an evaluation of the effectiveness of the internal control systems of the Managing Agent in relation to the syndicate.

*[Add for a life syndicate: In giving our opinion we have relied on the certificate of the syndicate actuary with respect to the mathematical reserves and the required minimum margin for long-term insurance business.]*

### ***Opinion***

In our opinion:

1. the Forms appropriately reflect the information provided on the basis required by the Instructions and have been properly prepared in accordance with the Instructions; and
2. according to the information and explanations received by us:
  - (i) the certificate has been properly prepared in accordance with the provisions of the Instructions; and
  - (ii) it was not unreasonable for the persons giving the certificate to have made the statements therein.

### **Registered Auditors..**

*Address*

*Date.*

**FSA23**



## 2004 Syndicate Returns: Changes/clarifications to the instructions

### General

The following, which are changes and clarifications to the instructions as attached to the market bulletin Y3405 '2004 Syndicate Returns', dated 8 October 2004 ('the instructions'), must be read in conjunction with, and now form part of, those instructions.

### Syndicate Return

In paragraphs 2a.9 and 2a.10 of the instructions, the references to FSA2A should read SR2A.

### FSA return

#### FSA2/5 - Allocation of risk codes

Where you have to allocate business between direct/facultative business and treaty business, and are unable to do so from the FIL code or any other available information, you should treat the business as direct and facultative business, unless it is coded with one of the following risk codes, in which case it is to be treated as treaty business. These are the same codes as for the 2003 year end:

AR AX CN DX GX HX KX LX NX OX PX QX RX SB SR SX TX VX WX X1  
X2 X3 X4 X5 XC XD XE XL XM XP XT XX XY XZ Y Y1 Y2 Y3 Y4 Y5 Y6 Y7  
Y8 Y9 ZX

### AA return

#### AA4 – Segmental reporting

In paragraphs 11.5 to 11.10 of the instructions, the references to column 14 should read column 15.

A mapping from risk codes to the segmental classes is contained at Appendix 5. If you would like an Excel version of the mapping, please send a request to the e-mail address [Lloyds-MRD-ReturnQueries@lloyds.com](mailto:Lloyds-MRD-ReturnQueries@lloyds.com).

#### AA8 – Cash Flow

In Forms AA8c and AA8d new lines (10 and 9 respectively) have been included in relation to deposits received from reinsurers.

### AA11 – Reconciliation of syndicate forecast/result with AA result

In the forms issued with the original bulletin, line 11 was described as the cumulative AA result. In fact line 11 is the “in year” AA result and is so described in the software. Line 12, the profit commission recognised on the aggregate result, referred to line 11, this has been corrected to refer to lines 5 and 11).

## SYNDICATE RETURN

31 December 2004

DUE FOR SUBMISSION BY 24 February 2005

## Managing Agent Checklist

SYNDICATE NO: .....

This checklist does not form part of the Syndicate Return. This checklist should not be submitted to Market Reporting

Form Reference	Action Required	Completed ✓ or N/A
N/A	Electronic Version submitted via the MSU website by 12 noon 24th February 2005	
All Forms	Version Date and Time as reported on the 'Electronic' version and the 'Hard Copy' version are the same	
Validation Report	A Validation Report is included with the 'Hard Copy' return submitted to Market Reporting	
Validation Report	Check that the correct exchange rates, as appropriate, have been used	
SR Front	Check this form is completed, signed and dated by the Compliance Officer	
SR22	Managing Agent's Report is signed and dated by two different signatories as detailed on the form	
SR23	If a replacement Auditor's Report is submitted, ensure that it includes accurate referencing to (i) syndicate number and (ii) full scope of forms in the return (by form reference) in the first paragraph of the Auditor's Report. Ensure that this report has been signed and dated	
SR23A	For each SR17 completed an SR23A will be generated. Please ensure that this combined Managing Agent's Report and Auditor's Report is signed and dated by the signatories as detailed on the form	
SR Front Unaudited	Check this form is completed, signed and dated by the Compliance Officer	
SR33	Managing Agent's Report is signed and dated by the two different signatories as detailed on the form	
SSR Front	Check this form is completed, signed and dated by the Compliance Officer	
SSR5	Managing Agent's Report is signed and dated by the two different signatories as detailed on the form	
SSR6	If a replacement Auditor's Report is submitted, ensure that it includes accurate referencing to (i) syndicate number and (ii) full scope of forms in the return (by form reference) in the first paragraph of the Auditor's Report. Ensure that this report has been signed and dated	

For further enquiries please email Market Reporting: [Lloyds-MRD-ReturnQueries@lloyds.com](mailto:Lloyds-MRD-ReturnQueries@lloyds.com)

**ANNUAL ACCOUNTING RETURN**

**31 December 2004**

**DUE FOR SUBMISSION BY 3 March 2005**

**Managing Agent Checklist**

**SYNDICATE NO: .....**

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This checklist does not form part of the Annual Accounting Return. This checklist should not be submitted to Market Reporting

<b>Form Reference</b>	<b>Action Required</b>	<b>Completed</b>
N/A	Electronic Version submitted via the MSU website by 12 noon 3rd March 2005	<input checked="" type="checkbox"/>
All Forms	Version Date and Time as reported on the 'Electronic' version and the 'Hard Copy' version are the same	<input type="checkbox"/>
Validation Report	A Validation Report is included with the 'Hard Copy' return submitted to Market Reporting	<input type="checkbox"/>
Validation Report	Check that the correct exchange rates, as appropriate, have been used	<input type="checkbox"/>
AA Front	Check this form is signed and dated by the Compliance Officer	<input type="checkbox"/>
AA14	Managing Agent's Report is signed and dated by two different signatories as detailed on the form	<input type="checkbox"/>
AA15	If a replacement Auditor's Report is submitted, ensure that it includes accurate referencing to (i) syndicate number and (ii) full scope of forms in the return (by form reference) in the first paragraph of the Auditor's Report. Ensure that this report has been signed and dated	<input type="checkbox"/>

For further enquiries please email Market Reporting: [Lloyds-MRD-ReturnQueries@lloyds.com](mailto:Lloyds-MRD-ReturnQueries@lloyds.com)

## FSA RETURN

31 December 2004

DUE FOR SUBMISSION BY 21 April 2005

### Managing Agent Checklist

SYNDICATE NO: .....

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This checklist does not form part of the FSA Return. This checklist should not be submitted to Market Reporting

Form Reference	Action Required	Completed ✓ or N/A
N/A	Electronic Version submitted via the MSU website by 12 noon 21st April	
All Forms	Version Date and Time as reported on the 'Electronic' version and the 'Hard Copy' version are the same	
Validation Report	A Validation Report is included with the 'Hard Copy' return submitted to Market Reporting	
Validation Report	Check that the correct exchange rates, as appropriate, have been used	
FSA Front	Check this form is completed, signed and dated by the Compliance	
FSA22	Managing Agent's Report is signed and dated by three different signatories as detailed on the form	
FSA23	If a replacement Auditor's Report is submitted, ensure that it includes accurate referencing to (i) syndicate number and (ii) full scope of forms in the return (by form reference) in the first paragraph of the Auditor's Report. Ensure that this report has been signed and dated.	
Actuarial Report	If a Life syndicate, a 'Life Actuarial Report' must be submitted	

For further enquiries please email Market Reporting: [Lloyds-MRD-ReturnQueries@lloyds.com](mailto:Lloyds-MRD-ReturnQueries@lloyds.com)

**Note: Facultative business is to be reported as part of reinsurance acceptances**

AA Segmental Category	Risk Code	Risk Type	Description
Accident & Health	<b>1T</b>	AHT	OVERSEAS LEG TERRORISM ACCIDENT AND HEALTH
Accident & Health	<b>K</b>	AHT	PERSONAL ACCIDENT AND SICKNESS
Accident & Health	<b>KA</b>	AHT	PERSONAL ACCIDENT AND HEALTH CARVE OUT
Accident & Health	<b>KC</b>	AHT	PERSONAL ACCIDENT AND HEALTH CREDITOR DISABILITY
Accident & Health	<b>KD</b>	AHT	PERSONAL ACCIDENT AND SICKNESS AVIATION
Accident & Health	<b>KG</b>	AHT	PA AND HEALTH INC K AND R EXCL KS AND KT CODES
Accident & Health	<b>KK</b>	AHT	PERSONAL ACCIDENT AND HEALTH
Accident & Health	<b>KM</b>	AHT	MEDICAL EXPENSES INCL XS SPEC AND AGG SELF FUND
Accident & Health	<b>KS</b>	AHT	PA AND HEALTH INC SPORTS DIS OTHER THAN ACC DEATH
Accident & Health	<b>KT</b>	AHT	PA AND HEALTH FOR TRAVEL PACKAGE SCHEMES
Aviation	<b>1</b>	ACP	AVIATION HULL AND LIAB INC WAR EX WRO NO PROPOR RI
Aviation	<b>2</b>	ACP	AVIATION HULL AND LIAB INC WAR EX WRO NO PROPOR RI
Aviation	<b>3</b>	ACP	AVIATION HULL AND LIAB INC WAR EX WRO NO PROPOR RI
Aviation	<b>4</b>	ACP	AVIATION HULL AND LIAB INC WAR EX WRO NO PROPOR RI
Aviation	<b>5</b>	ACP	AVIATION HULL AND LIAB INC WAR EX WRO NO PROPOR RI
Aviation	<b>6</b>	ACP	AVIATION HULL AND LIAB INC WAR EX WRO NO PROPOR RI
Aviation	<b>7</b>	ACP	AVIATION HULL AND LIAB INC WAR EX WRO NO PROPOR RI
Aviation	<b>8</b>	ACP	AVIATION HULL AND LIAB INC WAR EX WRO NO PROPOR RI
Aviation	<b>9</b>	ACP	AVIATION HULL AND LIAB INC WAR EX WRO NO PROPOR RI
Aviation	<b>2T</b>	APL	OVERSEAS LEG TERRORISM AVIATION
Aviation	<b>AW</b>	APL	HULLS OF AIRCRAFT WAR OR CONFISCATION NO ACV
Aviation	<b>H</b>	APL	HULLS OF AIRCRAFT EX SPACE OR ACV EX WRO
Aviation	<b>H2</b>	APL	AIRLINE HULL
Aviation	<b>H3</b>	APL	GENERAL AVIATION HULL
Aviation	<b>SC</b>	APL	SPACE RISKS LAUNCH AND COMMISSIONING PERIOD
Aviation	<b>SO</b>	APL	SPACE RISKS TRANSPONDER OPERATING
Energy	<b>1E</b>	E	OVERSEAS LEG TERRORISM ENERGY OFFSHORE PROPERTY
Energy	<b>2E</b>	E	OVERSEAS LEG TERRORISM ENERGY OFFSHORE LIABILITY
Energy	<b>3E</b>	E	OVERSEAS LEG TERRORISM ENERGY ONSHORE PROPERTY
Energy	<b>4E</b>	E	OVERSEAS LEG TERRORISM ENERGY ONSHORE LIABILITY
Energy	<b>EA</b>	E	ENERGY LIABILITY ONSHORE CLAIMS MADE
Energy	<b>EB</b>	E	ENERGY LIABILITY ONSHORE ALL OTHER
Energy	<b>EF</b>	E	ENERGY ONSHORE
Energy	<b>EG</b>	E	ENERGY LIABILITY OFFSHORE CLAIMS MADE
Energy	<b>EH</b>	E	ENERGY LIABILITY OFFSHORE ALL OTHER
Energy	<b>ET</b>	E	ENERGY SEARCH PROD VSSLS AND OFFSHORE PROP EX WRO
Energy	<b>EW</b>	E	ENERGY OPERATORS XTRA EXPENSES AND CONTROL OF WELL
Fire and other damage of property	<b>6T</b>	NPL	OVERSEAS LEG TERRORISM PROPERTY
Fire and other damage of property	<b>AG</b>	NPL	AGRICULTURAL CROP AND FORESTRY
Fire and other damage of property	<b>B2</b>	NPL	PHYS DAMAGE BINDER FOR PRIVATE PPTY IN USA
Fire and other damage of property	<b>B3</b>	NPL	PHYS DAMAGE BINDER FOR COMMERCIAL PPTY IN USA
Fire and other damage of property	<b>B4</b>	NPL	PHYS DAMAGE BINDER FOR PRIVATE PPTY EX USA
Fire and other damage of property	<b>B5</b>	NPL	PHYS DAMAGE BINDER FOR COMMERCIAL PPTY EX USA
Fire and other damage of property	<b>BD</b>	NPL	TERRORISM POOL RE
Fire and other damage of property	<b>CA</b>	NPL	ENGINEERING INC MCHY AND BOILERS CAR AND ENG AR
Fire and other damage of property	<b>DC</b>	NPL	DIFFERENCE IN CONDITIONS
Fire and other damage of property	<b>F</b>	NPL	FIRE AND PERILS
Fire and other damage of property	<b>FA</b>	NPL	FINE ART
Fire and other damage of property	<b>FR</b>	NPL	FURRIERS
Fire and other damage of property	<b>GS</b>	NPL	GENERAL SPECIE INCLUDING VAULT RISK
Fire and other damage of property	<b>HA</b>	NPL	HAIL
Fire and other damage of property	<b>HP</b>	NPL	UK HOUSEHOLD BUSINESS
Fire and other damage of property	<b>JB</b>	NPL	JEWELLERS BLOCK JEWELLERY ETC INC ROBBERY
Fire and other damage of property	<b>N</b>	NPL	LIVESTOCK
Fire and other damage of property	<b>NB</b>	NPL	BLOODSTOCK
Fire and other damage of property	<b>NP</b>	NPL	NUCLEAR PROPERTY DAMAGE
Fire and other damage of property	<b>P2</b>	NPL	PHYS DAMAGE FOR PRIM LAYER PPTY IN USA EX BINDERS
Fire and other damage of property	<b>P3</b>	NPL	PHYS DAMAGE FOR PRIM LAYER PPTY EX USA EX BINDERS
Fire and other damage of property	<b>P4</b>	NPL	PHYS DAMAGE FOR FULL VALUE PPTY IN USA EX BINDERS
Fire and other damage of property	<b>P5</b>	NPL	PHYS DAMAGE FOR FULL VALUE PPTY EX USA EX BINDERS
Fire and other damage of property	<b>P6</b>	NPL	PHYS DAMAGE FOR XS LAYER PPTY IN USA EX BINDERS
Fire and other damage of property	<b>P7</b>	NPL	PHYS DAMAGE FOR XS LAYER PPTY EX USA EX BINDERS
Fire and other damage of property	<b>PD</b>	NPL	ALL RISK PHYSICAL LOSS DAMAGE NO DIRECT PPNL RI
Fire and other damage of property	<b>TE</b>	NPL	MALICIOUS DAM AND SABOTAGE LSW237 237A OR 239
Fire and other damage of property	<b>TO</b>	NPL	OVERSEAS STAND ALONE TERROR EXCL 1T TO 8T 1E TO 4E
Fire and other damage of property	<b>TU</b>	NPL	UK STAND ALONE TERRORISM WHICH IS NON POOL RE
Fire and other damage of property	<b>WL</b>	NPL	WAR ON LAND
Life	<b>TL</b>	LTB	TEMPORARY LIFE AND PERMANENT HEALTH
Marine	<b>3T</b>	SPL	OVERSEAS LEG TERRORISM MARINE
Marine	<b>B</b>	SPL	VSSLS SHIPBLDG ACV LOH AND CONTAINERS TLO EX WRO
Marine	<b>O</b>	SPL	YACHTS INC WAR EX WRO
Marine	<b>T</b>	SPL	VESSELS SHIPBLDG ACV LOH AND CONTAINERS EX WRO
Marine	<b>W</b>	SPL	VESSELS WAR AND OR CONFISCATION
Miscellaneous	<b>LJ</b>	OTH	FOR USE BY LLOYDS JAPAN ONLY

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AA Segemental Category	Risk Code	Risk Type	Description
Miscellaneous	TC	OTH	COMMERCIAL RITC
Motor (other classes)	M2	M	UK MOTOR COMP FOR PRIVATE CAR INCL MOTORCYCLE
Motor (other classes)	M3	M	UK MOTOR COMP FOR FLEET AND COMMERCIAL VEHICLE
Motor (other classes)	M4	M	OTHER UK MOTOR COMP EXCL M2 AND M3 CODES
Motor (other classes)	MA	M	UK MOTOR VEHICLE PHYSICAL DAMAGE ONLY
Motor (other classes)	MC	M	UK MOTOR VEHICLE DAMAGE AND THIRD PARTY LIABILITY
Motor (other classes)	MD	M	OVERSEAS MOTOR PHYS DAM EX USA CAN EU AND EEA
Motor (other classes)	MF	M	OVERSEAS MOTOR DAM AND TPL EX USA CAN EU AND EEA
Motor (other classes)	MG	M	USA AND CANADA MOTOR VEHICLE PHYSICAL DAMAGE
Motor (other classes)	MI	M	USA AND CANADA MOTOR DAMAGE AND 3RD PARTY LIAB
Motor (other classes)	MK	M	UK MOTOR VEHICLE COMPREHENSIVE
Motor (other classes)	MM	M	EU AND EEA MOTOR PHYSICAL DAM ONLY EXCL UK
Motor (third party liability)	5T	M	OVERSEAS LEG TERRORISM MOTOR
Motor (third party liability)	M5	M	UK MOTOR NON COMP FOR PRIVATE CAR INCL MOTORCYCLE
Motor (third party liability)	M6	M	UK MOTOR NON COMP FOR FLEET AND COMM VEHICLE
Motor (third party liability)	M7	M	OTHER UK MOTOR NON COMP EXCL M5 AMD M6 CODES
Motor (third party liability)	ME	M	OVERSEAS MOTOR TPL EX USA CAN EU AND EEA
Motor (third party liability)	MH	M	USA AND CANADA MOTOR VEHICLE THIRD PARTY LIABILITY
Motor (third party liability)	ML	M	UK MOTOR VEHICLE NON COMPREHENSIVE
Motor (third party liability)	MP	M	EU AND EEA MOTOR PD AND TPL EXCL UK
Motor (third party liability)	MB	M	UK MOTOR VEHICLE THIRD PARTY LIABILITY
Motor (third party liability)	MN	M	EU AND EEA THIRD PARTY LIAB ONLY EXCL UK
Pecuniary loss	4T	PL	OVERSEAS LEG TERRORISM MISC AND PECUNIARY LOSS
Pecuniary loss	CF	PL	CONTRACT FRUSTRATION IN ACCORD MKT BULLETIN 141290
Pecuniary loss	CP	PL	CONTRACT FRUSTRATION EXCLUDING WAR AND INSOLVENCY
Pecuniary loss	LE	PL	LEGAL EXPENSES
Pecuniary loss	P	PL	MISCELLANEOUS PECUNIARY LOSS
Pecuniary loss	PB	PL	PRODUCT RECALL
Pecuniary loss	PC	PL	CANCELLATION AND ABANDONMENT
Pecuniary loss	PE	PL	LIQUIDATED DAMAGES FORCE MAJEURE
Pecuniary loss	PF	PL	FILM EXCLUDING FILM COMPLETION BONDS
Pecuniary loss	PN	PL	NON APPEARANCE
Pecuniary loss	PO	PL	OVER REDEMPTION
Pecuniary loss	PP	PL	ESTATE PROTECTION
Pecuniary loss	PQ	PL	ROADSIDE RESCUE
Pecuniary loss	PR	PL	POLITICAL RISK EXC CONFISCATION VESSELS AIRCRAFT
Pecuniary loss	PS	PL	PERSONAL STOP LOSS
Pecuniary loss	PU	PL	MISCELLANEOUS CONTINGENCY
Pecuniary loss	PW	PL	WEATHER INCLUDING PLUVIUS
Pecuniary loss	PZ	PL	PRIZE INDEMNITY INCLUDING HOLE IN ONE
Pecuniary loss	WA	PL	EXTENDED WARRANTY
Pecuniary loss	WS	PL	EXTENDED WARRANTY STOP LOSS
Pecuniary loss	BS	PLF	MORTGAGE INDEMNITY UK PRIVATE
Pecuniary loss	CN	PLF	CREDIT NONPROPORTIONAL TREATY BUSINESS
Pecuniary loss	CR	PLF	CREDIT BUSINESS
Pecuniary loss	FC	PLF	COLLISION SALVAGE GENERAL AVERAGE GUARANTEES
Pecuniary loss	FG	PLF	FINANCIAL GUARANTEE
Pecuniary loss	FM	PLF	MORTGAGE INDEMNITY EXCL UK PRIVATE
Pecuniary loss	FS	PLF	SURETY BOND RI WEF 311001 EXCL SB COUNTRIES
Pecuniary loss	SB	PLF	SURETY BOND REINSURANCEUSA CAN SCAN AUST AND JAP
Reinsurance acceptance	Y1	ACP	AVIATION HULL AND LIAB PROPORT RI INC WAR EX WRO
Reinsurance acceptance	Y2	ACP	AVIATION HULL AND LIAB PROPORT RI INC WAR EX WRO
Reinsurance acceptance	Y3	ACP	AVIATION HULL AND LIAB PROPORT RI INC WAR EX WRO
Reinsurance acceptance	Y4	ACP	AVIATION HULL AND LIAB PROPORT RI INC WAR EX WRO
Reinsurance acceptance	Y5	ACP	AVIATION HULL AND LIAB PROPORT RI INC WAR EX WRO
Reinsurance acceptance	Y6	ACP	AVIATION HULL AND LIAB PROPORT RI INC WAR EX WRO
Reinsurance acceptance	Y7	ACP	AVIATION HULL AND LIAB PROPORT RI INC WAR EX WRO
Reinsurance acceptance	Y8	ACP	AVIATION HULL AND LIAB PROPORT RI INC WAR EX WRO
Reinsurance acceptance	Y9	ACP	AVIATION HULL AND LIAB PROPORT RI INC WAR EX WRO
Reinsurance acceptance	TR	NPL	ALL RISK PHYSICAL OR LOSS DAMAGE DIRECT PPNL RI
Reinsurance acceptance	AX	SXL	AVIATION LIABILITY EXCESS OF LOSS
Reinsurance acceptance	CX	SXL	SPACE RISKS LAUNCH COMMISSIONING AND TRANSPOND OP
Reinsurance acceptance	DX	SXL	PERSONAL ACCIDENT AND SICKNESS AVIATION
Reinsurance acceptance	GX	SXL	XOL MARINE LEGAL LIAB EX CARGO ALL OTHER EX WRO
Reinsurance acceptance	HX	SXL	XOL HULLS OF AIRCRAFT INC SPARES AND LOU EX WRO
Reinsurance acceptance	KL	SXL	PERSONAL ACCIDENT AND HEALTH LMX
Reinsurance acceptance	KX	SXL	PERSONAL ACCIDENT AND HEALTH CATASTROPHE XL
Reinsurance acceptance	LX	SXL	AIRCRAFT OPERATORS AND OWNERS LEGAL LIAB
Reinsurance acceptance	NX	SXL	LIVESTOCK EXCESS OF LOSS
Reinsurance acceptance	OX	SXL	XOL YACHTS INC WAR EX WRO
Reinsurance acceptance	PX	SXL	AVIATION OR AEROSPACE PRODUCTS LEGAL LIABILITY
Reinsurance acceptance	QX	SXL	XOL CARGO WAR AND OR CONFISCATION RISKS ONLY
Reinsurance acceptance	RX	SXL	XOL HULLS OF AIRCRAFT WAR AND OR CONFIS RISKS ONLY
Reinsurance acceptance	SX	SXL	SPACE RISK LIABILITY EX AEROSPACE PRODUCTS

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Reinsurance acceptance	<b>TX</b>	SXL	XOL VESSELS SHIPBLDG ACV LOH INC WAR EX WRO
Reinsurance acceptance	<b>VX</b>	SXL	CARGO ALL RISKS EXCLUDING WAR ONLY RISKS
Reinsurance acceptance	<b>WX</b>	SXL	XOL VESSELS WAR AND OR CONFISCATION RISKS ONLY
Reinsurance acceptance	<b>XC</b>	SXL	PER RISK EXCESS OF LOSS PROP PECUNIARY LOSS REINS
Reinsurance acceptance	<b>XD</b>	SXL	PER RISK EXCESS OF LOSS PROFESSIONAL INDEM REINS
Reinsurance acceptance	<b>ZX</b>	SXL	SPACE RISKS TRANSPONDER OPERATING
Reinsurance acceptance	<b>AR</b>	XOL	AVN WHOLE ACCT STOP LOSS AND OR AGG EXCESS OF LOSS
Reinsurance acceptance	<b>SR</b>	XOL	AGG STOP LOSS AND XOL MARINE OUTWARD WHOLE ACCOUNT
Reinsurance acceptance	<b>X1</b>	XOL	AVIATION EXCESS OF LOSS ON EXCESS OF LOSS
Reinsurance acceptance	<b>X2</b>	XOL	MARINE XOL ON XOL INC WAR
Reinsurance acceptance	<b>X3</b>	XOL	NM PROP OR PECUNIARY LOSS XOL ON XOL RETROCESSION
Reinsurance acceptance	<b>X4</b>	XOL	NM LIABILITY EXCESS OF LOSS ON EXCESS OF LOSS
Reinsurance acceptance	<b>X5</b>	XOL	ENERGY ACCOUNT XOL ON XOL INC WAR
Reinsurance acceptance	<b>XE</b>	XOL	ENERGY ACCOUNT XOL INC WAR
Reinsurance acceptance	<b>XL</b>	XOL	NM LIABILITY EXCESS OF LOSS
Reinsurance acceptance	<b>XM</b>	XOL	MOTOR WHOLE ACCOUNT EXCESS OF LOSS
Reinsurance acceptance	<b>XP</b>	XOL	NM PROPERTY OR PECUNIARY LOS WHOLE ACCOUNT XOL
Reinsurance acceptance	<b>XT</b>	XOL	MARINE WHOLE ACCOUNT XOL INC WAR
Reinsurance acceptance	<b>XX</b>	XOL	NON MARINE PROPERTY PECUNIARY LOSS LMX
Reinsurance acceptance	<b>XY</b>	XOL	AVIATION WHOLE ACCOUNT XOL INC WAR EX XOL ON XOL
Reinsurance acceptance	<b>XZ</b>	XOL	AVIATION XOL INC XOL ON XOL AND WAR
Third party liability	<b>AO</b>	ALL	AVIATION PREMISES LEGAL LIABILITY NO PRODUCTS
Third party liability	<b>AP</b>	ALL	AVIATION OR AEROSPACE PRODUCTS LEGAL LIABILITY
Third party liability	<b>L</b>	ALL	AIRCRAFT OPERATORS AND OWNERS LEGAL LIABILITY
Third party liability	<b>L2</b>	ALL	AIRLINE LIABILITY
Third party liability	<b>L3</b>	ALL	GENERAL AVIATION LIABILITY
Third party liability	<b>SL</b>	ALL	SPACE RISK LIABILITY NO PRODUCTS LEGAL LIABILITY
Third party liability	<b>7T</b>	NGL	OVERSEAS LEG TERRORISM THIRD PARTY LIABILITY
Third party liability	<b>BB</b>	NGL	FIDELITY COMPUTER CRIME AND BANKERS POLICIES
Third party liability	<b>D2</b>	NGL	D AND O LIAB USA EXCL FINANCIAL INSTITUTIONS
Third party liability	<b>D3</b>	NGL	D AND O LIAB EXCL USA EXCL FINANCIAL INSTITUTIONS
Third party liability	<b>D4</b>	NGL	D AND O LIAB FOR FINANCIAL INSTITUTIONS INC USA
Third party liability	<b>D5</b>	NGL	D AND O LIAB FOR FINANCIAL INSTITUTIONS EXCL USA
Third party liability	<b>DM</b>	NGL	DIRECTORS AND OFFICERS LIAB FOR FINANCIAL INST
Third party liability	<b>DO</b>	NGL	DIRECTORS AND OFFICERS LIAB EXCL FINANCIAL INST
Third party liability	<b>E2</b>	NGL	PROF INDTY E AND O FOR LEGAL PROFESSIONS INC USA
Third party liability	<b>E3</b>	NGL	PROF INDTY E AND O FOR LEGAL PROFESSIONS EX USA
Third party liability	<b>E4</b>	NGL	PROF INDTY E AND O FOR ACCOUNTANTS INC USA
Third party liability	<b>E5</b>	NGL	PROF INDTY E AND O FOR ACCOUNTANTS EX USA
Third party liability	<b>E6</b>	NGL	PROF INDTY E AND O ARCHITECTS ENGINEERS INC USA
Third party liability	<b>E7</b>	NGL	PROF INDTY E AND O ARCHITECTS AND ENGINEERS EX USA
Third party liability	<b>E8</b>	NGL	MISC PROF IND E AND O INC USA EX E2 E4 E6 CODES
Third party liability	<b>E9</b>	NGL	MISC PROF IND E AND O EX USA EX E3 E5 E7 CODES
Third party liability	<b>F2</b>	NGL	PROF INDTY E AND O FOR FIN INSTITUTIONS INC USA
Third party liability	<b>F3</b>	NGL	PROF INDTY E AND O FOR FIN INSTITUTIONS EX USA
Third party liability	<b>GP</b>	NGL	MEDICAL MALPRACTICE NON MARINE
Third party liability	<b>NA</b>	NGL	NM GENERAL AND MISC LIABILITY ALL OTHER EXC USA
Third party liability	<b>NC</b>	NGL	NM GENERAL AND MISC LIAB CLAIMS MADE EXC USA
Third party liability	<b>NL</b>	NGL	NUCLEAR LIABILITY
Third party liability	<b>PI</b>	NGL	E AND O OR PROFESSIONAL INDEM EXCL FINANCIAL INST
Third party liability	<b>PL</b>	NGL	NM LEGAL LIAB FOR PPTY OWNERS
Third party liability	<b>PM</b>	NGL	PROFESSIONAL INDEMNITY FOR FINANCIAL INSTITUTIONS
Third party liability	<b>UA</b>	NGL	NM GENERAL AND MISC LIABILITY ALL OTHER INC USA
Third party liability	<b>UC</b>	NGL	NM GENERAL AND MISC LIAB CLAIMS MADE INC USA
Third party liability	<b>W2</b>	NGL	US WORKERS COMPENSATION
Third party liability	<b>W3</b>	NGL	UK EMPLOYERS LIABILITY
Third party liability	<b>W4</b>	NGL	INTL WORKERS COMP AND EMPLOYERS LIAB EX USA AND UK
Third party liability	<b>WC</b>	NGL	WORKERS COMPENSATION AND EMPLOYERS LIABILITY
Third party liability	<b>G</b>	SLL	MARINE LEGAL LIAB ALL OTHER NO CARGO EX WRO
Third party liability	<b>GC</b>	SLL	MARINE LEGAL LIAB CLAIMS MADE NO CARGO EX WRO
Transport	<b>8T</b>	GIT	OVERSEAS LEG TERRORISM TRANSPORT
Transport	<b>CT</b>	GIT	ARMOURED CARRIERS AND CASH IN TRANSIT
Transport	<b>Q</b>	GIT	CARGO WAR AND OR CONFISCATION RISKS ONLY
Transport	<b>QL</b>	GIT	WAR ON LAND IRO GOODS IN TRANSIT
Transport	<b>V</b>	GIT	CARGO ALL RISKS INC WAR EX WRO
Transport	<b>VL</b>	GIT	LEGAL LIAB CARGO AND PROP IN CCC OF ASSURED EX WRO