

MARKET BULLETIN

REF: Y4206

Title	Canada: Use of property forms in respect of Fire, Theft and Collision ('FTC') business in the province of Alberta
Purpose	To inform managing agents that the Alberta Superintendent of Financial Institutions, permits the use of property forms when writing Fire, Theft and Collision ('FTC') business. All other provinces continue to require FTC business to be written on automobile forms.
Type	Event
From	Cameron Murray, Senior Manager, International Regulatory Affairs, International Market Access, 020 7327 6854, cameron.murray@lloyds.com
Date	26 November 2008
Deadline	Immediate

Purpose

To inform the market that the Alberta Superintendent of Financial Institutions ('the Superintendent') has recently confirmed that Lloyd's underwriters are permitted to use property forms instead of automobile forms when offering Fire, Theft and Collision ('FTC')¹ cover for commercial line classes: 51², 61³ and 99⁴. This applies with immediate effect to new and renewal business only.

Where a property form is used for FTC business, there is no requirement for the form to be filed with the Superintendent. It should be noted that FTC business in Alberta does not require the filing of rates.

Lloyd's underwriters accepting FTC business from the province of Alberta now have the choice as to whether such business is written on an automobile or property form.

Please note, however, that the position in other Canadian provinces remains unchanged – see below.

¹ Also known as physical damage only policies.

² Vehicles that are regularly used beyond a radius (road distance) of 80 km (50 miles) are classified as Truckmen (Class 61)

³ Vehicles that are regularly used beyond a radius (road distance) of 160 km (100 miles) are classified as Truckmen (Class 51)

⁴ Class 61 and 51 operating in the US.

Background

Under the laws of the provinces and territories of Canada, FTC business is classified as automobile if the policy includes public road exposure, notwithstanding the fact that no liability insurance is provided. As such, it is an offence to provide this cover other than in accordance with the relevant statutory provisions relating to automobile insurance (reference should be made to the 'Class specific regulations' within the 'Pre-placement considerations' section of Crystal on the Lloyd's website).

To comply with Canadian provincial and territorial law, FTC business with public road exposure has to be written using automobile forms, approved by the provincial Regulator.

Detailed and updated information on the various provincial rate and form filing requirements is set out within Appendix 1.

With respect to the province of Alberta, however, clarification has been sought and confirmation received from the Superintendent that Lloyd's underwriters are permitted to use property forms instead of automobile forms for FTC business.

Changes to the reporting of Alberta FTC business

Where a Lloyd's underwriter chooses to write FTC business on a property form, the Superintendent expects such business to be reported within the provincial pages of Lloyd's federal filing (P&C-2) as property and not automobile business. In addition, where FTC business is written on a property form there will no longer be the regulatory requirement for such business to be entered into Lineage to satisfy regulatory reporting obligations pertaining to automobile insurance.

Where FTC business is being reported to the Superintendent as property business, the property form must be processed using the most relevant Lloyd's property Risk Code from the list below:

- B5 - Physical Damage Binder for Commercial Property excl USA
- P3 - Physical Damage for Primary Layer Property excl USA excl Binders
- P5 - Physical Damage for Full Value Property excl USA excl Binders
- P7 - Physical Damage for Excess Layer Property excl USA excl Binders

Where a Lloyd's underwriter has made the decision to write Alberta FTC business on a property form, they should ensure that their syndicate's systems and procedures are able to accept such business being reported to them via a USM/SCM on a property risk code rather than the current MG motor risk code. If this is not possible, then they should consider continuing to write Alberta FTC business on an automobile form.

Where a coverholder wishes to issue new or renewal policies on a property form, they should ensure that their binding authority includes property as a designated coverage. Where this is not the case, they should raise this matter with their Lloyd's Broker and should only commence writing FTC business on a property form once their binding authority permits this.

Further Information

If you require additional information or wish to discuss this matter in more detail, please contact:

Lloyd's International Trading Advice

Lloyd's Desk, Ground Floor, Underwriting Room

Telephone 020 7327 6677

Email LITA@lloyds.com

www.lloyds.com/crystal

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APPENDIX 1

Province/Territory	Business Sub-class	Last Revised/Filed				Can Lloyd's Underwriters write the business?		
		Declarations Page	Underwriting Rules	TPL Rates	Physical Damage Rates	FTC Coverages for "Non Fleet" Commercial Vehicles	Single Rated Vehicles/ Garage	Fleets of 5 or more Commercial Vehicles
Alberta	Private Passenger	October 2004	September 2003	November 2005	November 2005	See Note 5	See Note 1	See Note 5
	Commercial (excl. 51, 61, 99)	October 2004	March 2001	June 2001	N/R	See Note 5	Yes	Yes
	Commercial (51-61)	October 2004	March 2001	June 2001	N/R	See Note 7	Yes	Yes
	Commercial (99)	October 2004	March 2001	June 2001	N/R	See Note 7	Yes	Yes
	Miscellaneous							
	Antique/Classic vehicles	October 2004	November 2001	November 2001	November 2001	See Note 5	Yes	See Note 5
	ATV	October 2004	November 2001	November 2001	November 2001	See Note 5	Yes	See Note 5
	Snowmobile	October 2004	November 2001	November 2001	November 2001	See Note 5	Yes	See Note 5
	Motorcycles/Mopeds	October 2004	November 2001	November 2001	November 2001	See Note 5	Yes	See Note 5
	Motorhomes	October 2004	N/F	N/F	N/F	See Note 5	No	See Note 5
	Trailers	October 2004	November 2001	November 2001	November 2001	See Note 5	Yes	See Note 5
	Garage	N/F	N/R	N/R	N/R	See Note 5	No	See Note 5
Public Vehicles	October 2004	N/F	N/F	N/R	See Note 5	No	Yes	
British Columbia	Private Passenger	September 2001	N/R	January 2001	January 2001	See Note 5	Yes	See Note 5
	Commercial (excl. 51, 61, 99)	September 2001	N/R	N/F	N/F	See Note 5	No	Yes
	Commercial (51-61)	September 2001	N/R	N/F	N/F	No	No	Yes
	Commercial (99)	September 2001	N/R	N/F	N/F	No	No	Yes
	Miscellaneous							
	Antique/Classic vehicles	September 2001	N/R	N/F	N/F	See Note 5	No	See Note 5
	ATV	September 2001	N/R	N/F	N/F	See Note 5	No	See Note 5
	Snowmobile	September 2001	N/R	N/F	N/F	See Note 5	No	See Note 5
	Motorcycles/Mopeds	September 2001	N/R	N/F	N/F	See Note 5	No	See Note 5
	Motorhomes	September 2001	N/R	N/F	N/F	See Note 5	No	See Note 5
	Trailers	September 2001	N/R	N/F	N/F	See Note 5	No	See Note 5
	Garage	N/F	N/R	N/F	N/F	See Note 5	No	See Note 5
Public Vehicles	September 2001	N/R	N/F	N/F	See Note 5	No	Yes	

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		Declarations Page	Underwriting Rules	TPL Rates	Physical Damage Rates	FTC Coverages for "Non Fleet" Commercial Vehicles	Single Rated Vehicles/ Garage	Fleets of 5 or more Commercial Vehicles
Manitoba	Private Passenger	N/F	N/R	N/R	N/R	See Note 5	No	See Note 5
	Commercial (excl. 51, 61, 99)	N/F	N/R	N/R	N/R	See Note 5	No	No
	Commercial (51-61)	N/F	N/R	N/R	N/R	No	No	No
	Commercial (99)	N/F	N/R	N/R	N/R	No	No	No
	Miscellaneous							
	Antique/Classic vehicles	N/F	N/R	N/R	N/R	See Note 5	No	See Note 5
	ATV	N/F	N/R	N/R	N/R	See Note 5	No	See Note 5
	Snowmobile	N/F	N/R	N/R	N/R	See Note 5	No	See Note 5
	Motorcycles/Mopeds	N/F	N/R	N/R	N/R	See Note 5	No	See Note 5
	Motorhomes	N/F	N/R	N/R	N/R	See Note 5	No	See Note 5
	Trailers	N/F	N/R	N/R	N/R	See Note 5	No	See Note 5
Garage	N/F	N/R	N/R	N/R	See Note 5	No	See Note 5	
Public Vehicles	N/F	N/R	N/R	N/R	See Note 5	No	No	
New Brunswick	Private Passenger	January 2005	January 2005	January 2006	January 2006	See Note 5	See Note 2	See Note 5
	Commercial (excl. 51, 61, 99)	January 2005	January 2006	January 2006	January 2006	See Note 5	See Note 3	Yes
	Commercial (51-61)	January 2005	January 2006	January 2006	January 2006	See Note 3	See Note 3	Yes
	Commercial (99)	January 2005	January 2006	January 2006	January 2006	See Note 3	See Note 3	Yes
	Miscellaneous							
	Antique/Classic vehicles	January 2005	N/R	N/F	N/F	See Note 5	No	See Note 5
	ATV	January 2005	January 2006	January 2006	January 2006	See Note 5	See Note 3	See Note 5
	Snowmobile	January 2005	January 2006	January 2006	January 2006	See Note 5	See Note 3	See Note 5
	Motorcycles	January 2005	January 2006	January 2006	January 2006	See Note 5	See Note 3	See Note 5
	Motorhomes	January 2005	January 2006	January 2006	January 2006	See Note 5	See Note 3	See Note 5
	Trailers	January 2005	January 2006	January 2006	January 2006	See Note 5	See Note 3	See Note 5
Garage	N/F	N/R	N/R	N/R	See Note 5	No	See Note 5	
Public Vehicles	January 2005	N/F	N/F	N/F	See Note 5	No	Yes	

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Province/Territory	Business Sub-class	Last Revised/Filed				Can Lloyd's Underwriters write the business?		
		Declarations Page	Underwriting Rules	TPL Rates	Physical Damage Rates	FTC Coverages for "Non Fleet" Commercial Vehicles	Single Rated Vehicles/ Garage	Fleets of 5 or more Commercial Vehicles
Newfoundland	Private Passenger	July 1999	August 2005	August 2005	August 2005	See Note 5	Yes	See Note 5
	Commercial (excl. 51, 61, 99)	July 1999	August 2005	August 2005	August 2005	See Note 5	Yes	Yes
	Commercial (51-61)	July 1999	August 2005	August 2005	August 2005	Yes	Yes	Yes
	Commercial (99)	July 1999	August 2005	August 2005	August 2005	Yes	Yes	Yes
	Miscellaneous							
	Antique/Classic vehicles	July 1999	August 2005	August 2005	August 2005	See Note 5	Yes	See Note 5
	ATV	July 1999	August 2005	August 2005	August 2005	See Note 5	Yes	See Note 5
	Snowmobile	July 1999	August 2005	August 2005	August 2005	See Note 5	Yes	See Note 5
	Motorcycles	July 1999	August 2005	August 2005	August 2005	See Note 5	Yes	See Note 5
	Motorhomes	July 1999	August 2005	August 2005	August 2005	See Note 5	Yes	See Note 5
	Trailers	July 1999	August 2005	August 2005	August 2005	See Note 5	Yes	See Note 5
Garage	N/F	N/R	N/R	N/R	See Note 5	No	See Note 5	
Public Vehicles	July 1999	N/F	N/F	N/F	See Note 5	No	No	
Nova Scotia	Private Passenger	July 1999	November 2004	July 2005	July 2005	See Note 5	See Note 6	See Note 5
	Commercial (excl. 51, 61, 99)	July 1999	November 2004	July 2005	July 2005	See Note 5	See Note 6	Yes
	Commercial (51-61)	July 1999	N/F	N/F	N/F	See Note 4	See Note 4	Yes
	Commercial (99)	July 1999	N/F	N/F	N/F	See Note 4	See Note 4	Yes
	Miscellaneous							
	Antique/Classic vehicles	July 1999	N/F	N/F	N/F	See Note 5	No	See Note 5
	ATV	July 1999	N/F	N/F	N/F	See Note 5	No	See Note 5
	Snowmobile	July 1999	N/F	N/F	N/F	See Note 5	No	See Note 5
	Motorcycles	July 1999	N/F	N/F	N/F	See Note 5	No	See Note 5
	Motorhomes	July 1999	February 2000	February 2000	February 2000	See Note 5	See Note 6	See Note 5
	Trailers	July 1999	February 2000	February 2000	February 2000	See Note 5	No	See Note 5
Garage	N/F	N/R	N/R	N/R	See Note 5	No	See Note 5	
Public Vehicles	July 1999	N/F	N/F	N/F	See Note 5	No	Yes	

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		Declarations Page	Underwriting Rules	TPL Rates	Physical Damage Rates	FTC Coverages for "Non Fleet" Commercial Vehicles	Single Rated Vehicles/ Garage	Fleets of 5 or more Commercial Vehicles
North West Territories	Private Passenger	July 1999	N/R	N/R	N/R	See Note 5	Yes	See Note 5
	Commercial (excl. 51, 61, 99)	July 1999	N/R	N/R	N/R	See Note 5	Yes	Yes
	Commercial (51-61)	July 1999	N/R	N/R	N/R	Yes	Yes	Yes
	Commercial (99)	July 1999	N/R	N/R	N/R	Yes	Yes	Yes
	Miscellaneous							
	Antique/Classic vehicles	July 1999	N/R	N/R	N/R	See Note 5	Yes	See Note 5
	ATV	July 1999	N/R	N/R	N/R	See Note 5	Yes	See Note 5
	Snowmobile	July 1999	N/R	N/R	N/R	See Note 5	Yes	See Note 5
	Motorcycles/Mopeds	July 1999	N/R	N/R	N/R	See Note 5	Yes	See Note 5
	Motorhomes	July 1999	N/R	N/R	N/R	See Note 5	Yes	See Note 5
	Trailers	July 1999	N/R	N/R	N/R	See Note 5	Yes	See Note 5
	Garage	N/F	N/R	N/R	N/R	See Note 5	No	See Note 5
Public Vehicles	July 1999	N/R	N/R	N/R	See Note 5	Yes	Yes	
Nunavut	Private Passenger	July 1999	N/R	N/R	N/R	See Note 5	Yes	See Note 5
	Commercial (excl. 51, 61, 99)	July 1999	N/R	N/R	N/R	See Note 5	Yes	Yes
	Commercial (51-61)	July 1999	N/R	N/R	N/R	Yes	Yes	Yes
	Commercial (99)	July 1999	N/R	N/R	N/R	Yes	Yes	Yes
	Miscellaneous							
	Antique/Classic vehicles	July 1999	N/R	N/R	N/R	See Note 5	Yes	See Note 5
	ATV	July 1999	N/R	N/R	N/R	See Note 5	Yes	See Note 5
	Snowmobile	July 1999	N/R	N/R	N/R	See Note 5	Yes	See Note 5
	Motorcycles/Mopeds	July 1999	N/R	N/R	N/R	See Note 5	Yes	See Note 5
	Motorhomes	July 1999	N/R	N/R	N/R	See Note 5	Yes	See Note 5
	Trailers	July 1999	N/R	N/R	N/R	See Note 5	Yes	See Note 5
	Garage	N/F	N/R	N/R	N/R	See Note 5	No	See Note 5
Public Vehicles	July 1999	N/R	N/R	N/R	See Note 5	Yes	Yes	

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		Declarations Page	Underwriting Rules	TPL Rates	Physical Damage Rates	FTC Coverages for "Non Fleet" Commercial Vehicles	Single Rated Vehicles/ Garage	Fleets of 5 or more Commercial Vehicles
Ontario	Private Passenger	June 2003	July 2002	July 2005	July 2005	See Note 5	No	See Note 5
	Commercial (excl. 51, 61, 99)	June 2003	July 2002	August 2004	August 2004	See Note 5	Yes	Yes
	Commercial (51-61)	June 2003	N/F	N/F	N/F	No	No	Yes
	Commercial (99)	June 2003	N/F	N/F	N/F	No	No	Yes
	Miscellaneous							
	Antique/Classic vehicles	June 2003	July 2002	July 2002	July 2002	See Note 5	Yes	See Note 5
	ATV	June 2003	July 2002	July 2002	July 2002	See Note 5	Yes	See Note 5
	Snowmobile	June 2003	July 2002	July 2002	July 2002	See Note 5	Yes	See Note 5
	Motorcycles	June 2003	July 2002	July 2002	July 2002	See Note 5	Yes	See Note 5
	Motorhomes	June 2003	July 2002	July 2002	July 2002	See Note 5	No	See Note 5
	Trailers	June 2003	July 2002	July 2002	July 2002	See Note 5	Yes	See Note 5
	Taxi Programme	June 2003	July 2002	September 2001	September 2001	See Note 5	No	Yes
	Driving School Programme	June 2003	July 2002	September 2001	September 2001	See Note 5	No	See Note 5
	Logging Programme	June 2003	July 2002	May 2001	May 2001	See Note 5	Yes	Yes
Garage	June 2003	N/R	N/R	N/R	See Note 5	Yes	See Note 5	
Public Vehicles	June 2003	N/F	N/F	N/F	See Note 5	No	Yes	
Prince Edward Island	Private Passenger	July 1999	N/F	N/F	N/F	See Note 5	No	See Note 5
	Commercial (excl. 51, 61, 99)	July 1999	N/F	N/F	N/F	See Note 5	No	Yes
	Commercial (51-61)	July 1999	N/F	N/F	N/F	No	No	Yes
	Commercial (99)	July 1999	N/F	N/F	N/F	No	No	Yes
	Miscellaneous							
	Antique/Classic vehicles	July 1999	N/F	N/F	N/F	See Note 5	No	See Note 5
	ATV	July 1999	N/F	N/F	N/F	See Note 5	No	See Note 5
	Snowmobile	July 1999	N/F	N/F	N/F	See Note 5	No	See Note 5
	Motorcycles	July 1999	N/F	N/F	N/F	See Note 5	No	See Note 5
	Motorhomes	July 1999	N/F	N/F	N/F	See Note 5	No	See Note 5
	Trailers	July 1999	N/F	N/F	N/F	See Note 5	No	See Note 5
	Garage	N/F	N/R	N/R	N/R	See Note 5	No	See Note 5
Public Vehicles	July 1999	N/F	N/F	N/F	See Note 5	No	Yes	

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		Declarations Page	Underwriting Rules	TPL Rates	Physical Damage Rates	FTC Coverages for "Non Fleet" Commercial Vehicles	Single Rated Vehicles/ Garage	Fleets of 5 or more Commercial Vehicles
Quebec	Private Passenger	March 2001	November 2003	November 2003	November 2003	See Note 5	Yes	See Note 5
	Commercial (excl. 51, 61, 99)	March 2001	March 2001	March 2001	March 2001	See Note 5	Yes	Yes
	Commercial (51-61)	March 2001	N/F	N/F	N/F	No	No	Yes
	Commercial (99)	March 2001	N/F	N/F	N/F	No	No	Yes
	Miscellaneous							
	Antique/Classic vehicles	March 2001	N/F	N/F	N/F	See Note 5	No	See Note 5
	ATV	March 2001	December 1995	December 1995	December 1995	See Note 5	Yes	See Note 5
	Snowmobile	March 2001	December 1995	December 1995	December 1995	See Note 5	Yes	See Note 5
	Motorcycles	March 2001	December 1995	December 1995	December 1995	See Note 5	Yes	See Note 5
	Motorhomes	March 2001	December 1995	December 1995	December 1995	See Note 5	Yes	See Note 5
	Trailers	March 2001	December 1995	December 1995	December 1995	See Note 5	Yes	See Note 5
	Garage	August 1991	N/R	N/R	N/R	See Note 5	Yes	See Note 5
Public Vehicles	March 2001	N/F	N/F	N/F	See Note 5	No	Yes	
Saskatchewan	Private Passenger	May 2005*	N/R	N/R	N/R	See Note 5	Yes	See Note 5
	Commercial (excl. 51, 61, 99)	May 2005*	N/R	N/R	N/R	See Note 5	Yes	Yes
	Commercial (51-61)	May 2005*	N/R	N/R	N/R	Yes	Yes	Yes
	Commercial (99)	May 2005*	N/R	N/R	N/R	Yes	Yes	Yes
	Miscellaneous							
	Antique/Classic vehicles	May 2005*	N/R	N/R	N/R	See Note 5	Yes	See Note 5
	ATV	May 2005*	N/R	N/R	N/R	See Note 5	Yes	See Note 5
	Snowmobile	May 2005*	N/R	N/R	N/R	See Note 5	Yes	See Note 5
	Motorcycles/Mopeds	May 2005*	N/R	N/R	N/R	See Note 5	Yes	See Note 5
	Motorhomes	May 2005*	N/R	N/R	N/R	See Note 5	Yes	See Note 5
	Trailers	May 2005*	N/R	N/R	N/R	See Note 5	Yes	See Note 5
	Garage	January 2005*	N/R	N/R	N/R	See Note 5	Yes	See Note 5
Public Vehicles	May 2005*	N/R	N/R	N/R	See Note 5	Yes	Yes	
* Waiting on printer to produce certificate								

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		Declarations Page	Underwriting Rules	TPL Rates	Physical Damage Rates	FTC Coverages for "Non Fleet" Commercial Vehicles	Single Rated Vehicles/ Garage	Fleets of 5 or more Commercial Vehicles
Yukon	Private Passenger	July 1999	N/R	N/R	N/R	See Note 5	Yes	See Note 5
	Commercial (excl. 51, 61, 99)	July 1999	N/R	N/R	N/R	See Note 5	Yes	Yes
	Commercial (51-61)	July 1999	N/R	N/R	N/R	Yes	Yes	Yes
	Commercial (99)	July 1999	N/R	N/R	N/R	Yes	Yes	Yes
	Miscellaneous							
	Antique/Classic vehicles	July 1999	N/R	N/R	N/R	See Note 5	Yes	See Note 5
	ATV	July 1999	N/R	N/R	N/R	See Note 5	Yes	See Note 5
	Snowmobile	July 1999	N/R	N/R	N/R	See Note 5	Yes	See Note 5
	Motorcycles/Mopeds	July 1999	N/R	N/R	N/R	See Note 5	Yes	See Note 5
	Motorhomes	July 1999	N/R	N/R	N/R	See Note 5	Yes	See Note 5
	Trailers	July 1999	N/R	N/R	N/R	See Note 5	Yes	See Note 5
Garage	N/F	N/R	N/R	N/R	See Note 5	No	See Note 5	
Public Vehicles	July 1999	N/R	N/R	N/R	See Note 5	Yes	Yes	
LEGEND	E	Exempt from filing rates						
	N/F	Not Filed						
	N/R	Filing not Required by regulator or legislation						
	P	Pending						
	Class 51:	Vehicle is used regularly or frequently beyond a radius of 100 miles.						
	Class 61:	Vehicle is used regularly or frequently beyond a radius of between 50 - 100 miles.						
	Class 99:	Vehicle is used regularly or frequently within territorial U.S.A.						
		No filings are required and therefore this class of business remains available to Lloyd's underwriters to write.						
	This class of business remains available until Lloyd's underwriters are required to submit a filing by the Regulator.							

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		Declarations Page	Underwriting Rules	TPL Rates	Physical Damage Rates	FTC Coverages for "Non Fleet" Commercial Vehicles	Single Rated Vehicles/ Garage	Fleets of 5 or more Commercial Vehicles
	Note 1:	With effect from 1 November 2006 this class of business will no longer be able to be written by Lloyd's underwriters unless the relevant filing is made.						
	Note 2:	With effect from 1 January 2007 this class of business will no longer be able to be written by Lloyd's underwriters unless the relevant filing is made.						
	Note 3:	With effect from 15 March 2007 this class of business will no longer be able to be written by Lloyd's underwriters unless the relevant filing is made.						
	Note 4:	Due to the withdrawal of the exemption from filing for FTC, with effect from 15 October 2006 this class of business will no longer be able to be written by Lloyd's underwriters unless the relevant filing is made.						
	Note 5:	This sub-class is not written under this basis.						
	Note 6:	With effect from 1 August 2007 this class of business will no longer be able to be written by Lloyd's underwriters unless the relevant filing is made.						
	Note 7:	With effect from January 1, 2009 this class of business can be written as property.						
	General Note:	There may be exceptions to what is shown within the above matrix. Lloyd's Underwriters and Brokers should contact Lloyd's Canada on +1 514 864 5444 if they wish to obtain further information on this matter.						