

ATLAS How to Guide

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Types of DA this guidance is relevant to

Binding authority agreements / coverholder appointment agreements / service company agreements

Key definitions

ATLAS A secure web-based system that acts as an electronic filing and application system for coverholders. It is only compliance and permission-based data that is held on ATLAS. The system does not collect any data on individual contracts or policies.

Devolved Administrator An individual who has authority within the managing agent or broker organisation to add new users, delete old users and provide system guidance within their own company.

PIN A unique identifier created by ATLAS to identify each trading address of a coverholder. The format is 111111ABC.

Why guidance is needed

To assist with an understanding of how to navigate and use ATLAS for areas Lloyd's receive a high volume of queries on.

This guidance will not show every single change that could be made on ATLAS. There are some parts of ATLAS guidance already on the change of permissions pages. If something is not in this guidance, please check the [change of permissions pages](#) first and if you still require help, please email coverholders@lloyds.com

Who accesses and processes data on ATLAS

Lloyd's

The main Lloyd's users of ATLAS are the Delegated Authorities Team and country managers whose responsibilities include the approval of new coverholders and service companies and review of changes in permissions.

Managing agents

All managing agents have access to ATLAS, access is granted at managing agent level rather than syndicate level. Individuals who require access to ATLAS can be granted this by their Devolved Administrator. Coverholder data can only be accessed on ATLAS where the managing agent has a relationship with the entity on ATLAS.

Brokers

Brokers who handle delegated business have access to ATLAS. Individuals who require access to ATLAS can be granted this by their Devolved Administrator. Coverholder data can only be accessed on ATLAS where the broker has a broker relationship with the entity on ATLAS.

Coverholders

Coverholders will have read-write access to ATLAS. Access is required to complete sign off on applications. Coverholders can also complete annual compliance tasks, update information, and help facilitate tasks on ATLAS.

Auditors

Auditors are granted read-only access to the coverholder record for the time they are auditing the coverholder only. Once the audit is completed their access is removed.

How to get access to ATLAS

New managing agents & brokers

Where a new managing agent or broker has been set up, a minimum of two Devolved Administrators is required to manage the company's own ATLAS profile. To begin that process please complete the form which can be located here: [Register - Lloyd's](#)

Coverholders

Where individuals require coverholder access on ATLAS please use the form set out here: [Register - Lloyd's](#)

Please ensure an account has been registered first by using the below link:

<https://secure.lloyds.com/Registration>

Auditors

Where an auditor requires access to ATLAS, please email delegatedauthorities@lloyds.com with the email addresses of the individuals who require access and the coverholder name and PIN they require access to.

Data syncing with other Lloyd's systems

There is an overnight data sync between ATLAS and other Lloyd's systems before any data changes will appear. If a change has been made on ATLAS, please check whether the change has appeared on any downstream systems the next day. If it is still not appearing, please contact coverholders@lloyds.com for assistance.

Individuals with more than one profile

Access to ATLAS is given per PIN so if the coverholder has multiple offices they will have access to multiple PINs. To edit each PIN, the appropriate PIN needs to be selected in the 'identity' box in the top right-hand corner of the homepage. This will allow you to switch between PINs.

Some individuals will have access as both a coverholder and a broker. Again, to switch between profiles, you will need to use the 'identity' box in the top right-hand corner of the homepage. Some tasks cannot be carried out by a coverholder, so if you are experiencing issues with buttons not being visible, try changing profiles to see if that helps.

Relationships on ATLAS

Permitted Lead Relationship / Restricted Relationship

If a managing agent is leading an overall binding authority agreement, coverholder appointment agreement or a section within a contract of delegation they will require a permitted lead relationship (which is referred to on ATLAS as a restricted relationship) with the coverholder on ATLAS. This relationship should be put in place prior to inception of the contract of delegation or section. If the lead relationship is added post inception it will cause errors on downstream systems and a backdate request will need to be submitted on the [market support centre](#).

Who can make this change

This relationship can only be added by a broker who has a broker relationship with the coverholder PIN.

How to make this change

Go to the coverholder record, click on 'relationships' on the left-hand navigation panel. Click on 'Add new restricted relationship'.

Select the managing agent required from the drop-down list and then submit the request.

If there is no button to create one, it could be that the entity doesn't have any relationships and needs one set up with Lloyd's DAT before anyone else can add any. To get this resolved, please email coverholders@lloyds.com to get the Lloyd's DAT relationship added.

Task Workflow

This is a two-stage change task on ATLAS. This means that the managing agent is required to authorise the change as well as Lloyd's. The information will be immediately viewable under the details tab once Lloyd's has approved the task.

Direct deal managing agent relationship

If a managing agent is leading an overall binding authority, coverholder appointment agreement or a section within a contract of delegation, whilst also carrying out the broker role, they will require a direct deal managing agent relationship with the coverholder on ATLAS. This relationship should be put in place prior to inception of the contract of delegation or section. If the relationship is added post inception it will cause errors on downstream systems and a backdate request will need to be submitted on the [market support centre](#).

Who can make this change

This relationship can only be added by a managing agent.

How to make this change

Go to the coverholder record, click on 'relationships' on the left-hand navigation panel. Click on 'Add new direct deal managing agent relationship'.

The managing agent will be automatically populated with the managing agent starting the task.

If there is no button to create one, it could be that the entity doesn't have any relationships and needs one set up with Lloyd's DAT before anyone else can add any. To get this resolved, please email coverholders@lloyds.com to get the Lloyd's DAT relationship added.

Task Workflow

This is a one-stage change task on ATLAS. This means that Lloyd's needs to authorise the change before the information is written to the database. The information will be viewable under the details tab once Lloyd's has approved the task.

Associated Relationship

An associated managing agent relationship can be set up between a coverholder and a managing agent. This allows the managing agent read only access to a coverholder PIN. This relationship can be used to;

- Give a managing agent access to a PIN to perform due diligence before submitting a lead relationship request
- Allow follow market access to a coverholder's data
- Give potential followers access prior to a risk being written.

The relationship lasts for a year but can be renewed for a further year at any time by submitting another request on ATLAS.

Who can make this change

Only a broker that has a relationship with a coverholder can create an associated managing agent relationship.

How to make this change

Go to the coverholder record, click on 'relationships' on the left-hand navigation panel. Then click on 'add associated relationship'.

Add the managing agent from the drop-down list and then submit the request.

Task Workflow

The task is a zero-stage change task. This means that a stakeholder is not required to authorise the change, and the information is written directly to the database. The information will be immediately viewable under the details tab.

Broker Relationships

A broker relationship allows the broker to set up a binding authority or coverholder appointment agreement on behalf of the coverholder on Lloyd's registration system.

It also allows the broker to amend certain details held on the coverholder record on behalf of the coverholder.

Who can make this change

Only a broker can create a broker relationship.

How to make this change

Search for the coverholder name, don't click into the coverholder record, but instead go to 'select' button on the right-hand side of the entry that the broker relationship needs to be added to.

A little menu will appear which includes 'add broker relationship', click on that and it will open the task.

Select a managing agent from the drop-down menu and submit the request. Please note, only managing agents with a permitted lead relationship or an associated relationship can be selected. If the managing agent required is not on the drop-down menu, please email coverholders@lloyds.com with the following information:

- The name and PIN(s) of the coverholder the relationship is needed for.
- Written confirmation from coverholder that they are happy for the broker to have access to their ATLAS record.
- The broker code of the broker requiring access.

Task Workflow

The task is a one-stage change task. This means that the managing agent needs to authorise the change before the information is written to the database. The information will be viewable under the details tab once the managing agent has approved the task.

New Coverholder Application

Who can make this change

A broker or a managing agent can start a new coverholder application. Once the application is approved ATLAS will grant a broker relationship with the broker sponsoring the new coverholder application automatically.

How to make this change

Search for the coverholder name on ATLAS. Then click on 'new coverholder application' at the bottom of the page.

It will then ask for the legal name of the coverholder. Please ensure you enter this correctly as this will not be editable until the application is approved on ATLAS.

It will also ask for an email address of the person at the coverholder who is responsible for the application. Please do not put the broker email address in here unless they are also the new coverholder.

Lastly it will ask what entity will be approving the application. The choices are Lloyd's DAT, Lloyd's Brussels or both.

Once those items are completed the new application will be started and a PIN created by ATLAS.

All mandatory fields need to be completed before the application can be submitted.

Application Workflow

The broker tends to complete the application with the coverholder, both will have access initially. Once it is ready to be moved on the broker will submit the application to the coverholder for review and sign-off.

Once the coverholder signs it off it goes back to the broker to send it to the managing agent for review and sign-off.

Once the managing agent signs it off it goes to Lloyd's for review and approval. The information will be immediately viewable once Lloyd's has approved the application.

New Branch Application

A branch application can only be submitted where the legal entity is identical to an existing approved coverholder. This does not include subsidiary companies and or sister companies within the same group.

If the application is for an entity in the same group but with a different legal name, a full application must be submitted.

Branch Applications should be formed from an already established coverholder PIN. Please do not start a branch application from a Compliance PIN. For further information on what is a branch, please refer to the branch webpage: [New Branch Applications - Lloyd's](#)

Who can make this change

A broker or a managing agent can start a branch application. Once the application is approved ATLAS will grant a broker relationship with the broker sponsoring the branch application automatically.

How to make the change

Search for the coverholder name on ATLAS. Locate the address and PIN of the coverholder you want to create a branch of. Then click on the 'select' hyperlink to the right of the coverholder entry. A menu should appear, click on 'new branch application'.

A new PIN and application will be started straight away. The branch will always be linked to the PIN you have created it from. This means that the legal name will be the same as the entry you have created a branch of. Therefore, if the legal name of the PIN you created the branch from changes it's legal name, the branch will too automatically.

All mandatory fields need to be completed before the application can be submitted. Please note that permissions are not copied across and will need to be re-entered for each branch. For example, classes of business and regions.

Application Workflow

The broker tends to complete the application with the coverholder, both will have access initially. Once it is ready to be moved on the broker will submit the application to the coverholder for review and sign-off.

Once the coverholder signs it off it goes back to the broker to send it to the managing agent for review and sign-off.

Once the managing agent signs it off it goes to Lloyd's for review and approval. The information will be immediately viewable once Lloyd's has approved the application.

Service Company Application

Who can make this change

Service Company Applications must be started by Lloyd's Delegated Authorities Team.

How to make the change

Please reach out to coverholders@lloyds.com to request the start of a service company application with the following information:

- Legal name of the service company
- Email address of who will be responsible for the service company
- Approval authority (Lloyd's DAT, Lloyd's Brussels or both)
- Whether the entity meets the requirements to be a service company as set out here: [New Service Company Applications - Lloyd's](#)

Once the application is set up, Lloyd's will email back asking for access to be given to the individual responsible.

Application Workflow

The managing agent tends to complete the application with the service company, both will have access initially. Once it is ready to be moved on the managing agent will submit the application to the service company for review and sign-off.

Once the service company signs it off it goes back to the managing agent for review and sign-off.

Once the managing agent signs it off it goes to Lloyd's for review and approval. The information will be immediately viewable once Lloyd's has approved the application.

How to record key staff on ATLAS

Who can make this change

The key staff section on ATLAS can be updated by the coverholder, broker or managing agent with a relationship with the coverholder.

How to make this change

Go to the coverholder record and click on the 'Key Staff' section down the left-hand navigation panel.

Click on 'Add key staff', you will then be asked if you want to make changes to certain other sections of the coverholders ATLAS details. Answering 'yes' to any of these questions will add the forms to make those changes to this specific change request.

For each key staff member, please complete all details requested, please note that nationality and date of birth are not mandatory but any information you can provide here will assist in keeping your records up to date. Additional key staff members can be added to the page by selecting 'add key staff' rather than creating a separate task.

When completing ATLAS please record under 'Start Date' the date on which the staff member began their employment at the coverholder in question. Please also ensure that this date is accurately reflected on the CV provided to support the submissions.

Claims

For an application where claims authority has been requested Lloyd's would expect to see at least one key staff member with claims authority. However, if the entity isn't required to have claims authority from the outset, then a claims role doesn't need to be selected for an individual.

Attaching CVs and resumes

A CV or resume should be attached detailing the individual's experience. Personal information such as home address and contact details do not need to be supplied. The document should be made available to all parties who have a relationship with the coverholder.

Updating key staff

Selecting 'update' for a member of staff will load a form with the staff member's data. This can then be edited to amend the role(s) of the staff member or to cease their relationship with the coverholder if they no longer work there. The 'update' function cannot be used to edit the name of a staff member. For instances where you would

like to update the name of a staff member, please enter the staff details as a new entry and cease the old entry.

Task Workflow

The task is a zero-stage change task. This means that a stakeholder is not required to authorise the change, and the information is written directly to the database. The information will be immediately viewable under the details tab.

Ownership change

The ownership section for the coverholder shows both company and individual owners and what their shareholdings are. These details can be edited to add new information, or the ownership can be ceased, and details of the new owners added.

Ownership must be kept up to date on ATLAS as and when changes occur as agreed in the coverholder undertaking.

If the legal name changes the coverholder will be required to sign and submit a new undertaking to Lloyd's.

Who can make this change

The coverholder, broker or managing agent with a relationship with the coverholder can make this change.

How to make this change

Go to the coverholder record and click on the 'Ownership' section down the left-hand navigation panel.

Click on 'Update Ownership', you will then be asked if you want to make changes to certain other sections of the coverholders ATLAS details. Answering 'yes' to any of these questions will add the forms to make those changes to this specific change request.

Company Ownership

Please complete the details for any company which owns a shareholding in the coverholder. The 'Company trading name' is the trading name of the owning company and the 'Registered name' is the legal name of the owning company, these may be the same.

To cease a company owner, enter a cease date. The cease date should be the last day of the company's ownership. The shareholding should remain unchanged in order to build a historical record.

Individual Ownership

Please complete the details for any individuals who own a shareholding in the coverholder which is greater than 10%. It may be necessary to add individual owners

who own less than 10% where the answer to the drop down at the bottom of the page is 'less than 10'

To cease an individual owner, enter a cease date. The cease date should be the last day of the individual's ownership. The shareholding should remain unchanged in order to build a historical record.

100% Ownership

There will be occasions where the total shareholding does not equal 100%. This will be due to the requirement for initially only providing details of individuals who have at least 10% shareholding. Where total shareholding does not equal 100% please answer the drop down at the bottom of the form. If 'less than 10' is selected the additional shareholders' details will need to be added. Where total shareholding still does not equal 100% please provide a supporting comment explaining how the remaining shares are held.

Structure Chart

It is not mandatory, but it may be useful to attach a company structure chart to give Lloyd's and managing agents an overview of where the coverholder sits within the group, where it is owned by another company.

Attestation for no material changes

When submitting a change of ownership on ATLAS, the coverholder will need to sign an attestation confirming the change meets all the necessary requirements. This will need to be submitted alongside the change of ownership task or emailed separately to coverholders@lloyds.com.

Material changes

If there will be material changes to the entity, such as changes to the legal name, key staff, location, or systems etc, please contact the Lloyd's Delegated Authority Team via Coverholders@lloyds.com before submitting a change of ownership on ATLAS.

Task workflow

Only one user is able to initiate and complete the ownership task. If an ownership task has already been initiated, an error will appear should the 'update ownership' button is clicked again.

There is no functionality within the system to transfer the task to another user. If you need an existing ownership task to be cancelled, please contact coverholders@lloyds.com for assistance.

The task is a one-stage change task. This means that Lloyd's needs to authorise the change before the information is written to the database. The information will be viewable under the details tab once Lloyd's has approved the task.

Annual Compliance

Each year, coverholders must confirm via ATLAS that their core compliance information (e.g., Professional Indemnity Certificates, Financial Statements) is accurate and current. Updated documents should be uploaded to ATLAS for stakeholder access. Carriers may still require contract-specific compliance documents and may contact coverholders directly for this information.

Who can make this change

The coverholder can make this change themselves, or they can ask their broker to do it on their behalf.

How to make this change

Go to the coverholder record, then go to 'annual compliance' on the left-hand navigation panel.

Click on 'begin annual compliance'. The task will then open and will remain open until either cancelled or submitted.

Work through the different sections of the task until all have a green tick next to them.

An attestation is required to be uploaded on ATLAS alongside the annual compliance task if a broker is completing the task.

Uploaded compliance documents must have security settings set to "All companies that have a relationship with this coverholder" to be visible to Carriers on ATLAS.

For further information on completing the annual compliance process, please refer to guidance available on Lloyd's website: [Annual Compliance - Lloyd's](#)

Task Workflow

Only one user is able to initiate and complete the annual compliance task. If an annual compliance task has already been initiated, an error will appear should the 'begin annual compliance' button is clicked again.

There is no functionality within the system to transfer the task to another user. If you need an existing annual compliance task to be cancelled, please contact coverholders@lloyds.com for assistance.

The task is a zero-stage change task. This means that a stakeholder is not required to authorise the change, and the information is written directly to the database. The information will be immediately viewable under the details tab.

Compliance PINs

Compliance PINs are intended solely for the central storage of a coverholder's annual compliance documentation for coverholders with more than two offices. It should not be used as an operating PIN, nor should it be used to initiate a branch application or register a binding authority agreement or coverholder appointment agreement. Any updates to other sections—such as Relationships, Underwriting and Claims, Regions, Class of Business, Ownership, Company Information, or Key Staff—must still be made individually on each office PIN.

Who can make this change

Only Lloyd's can create a compliance PIN.

How to make this change

To get a compliance PIN set up for a coverholder that has more than two PINs please contact delegatedauthorities@lloyds.com with the PINs and confirmation that all offices/PINs:

- Are part of the same legal entity
- Share the same policies, procedures and compliance documentation
- Have the same Professional Indemnity (PI) insurance
- Share the same financials

Once established, the compliance PIN will link all associated PINs, allowing for a single annual compliance task to be completed on the compliance PIN—rather than one for each individual office.