Lloyd's

ATLAS How to Guide

July 2026

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. If you require help with something not covered in this document, 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

To obtain access to ATLAS, please go here: Coverholder Applications (ATLAS) - Lloyd's

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.

Statuses on ATLAS

Coverholder application not taken up – A new application has been cancelled or not pursued.

Coverholder application pending – A new application is waiting to be filled out and signed off by the coverholder or managing agent.

Coverholder application under review – A new application is waiting to be reviewed by Lloyd's.

Coverholder approved – Coverholder is approved and can write new business with managing agents and handle run-off business too.

Coverholder deregistered – Coverholder is no longer approved and cannot write new business with managing agents but is still able to handle run-off business of their own.

Coverholder locked – Coverholder cannot write new business with managing agents or handle run-off business.

Coverholder postponed de-registration – Coverholder cannot write new business with managing agents but is able to handle run-off business, this status is generally used to be able to identify which coverholders need to be lapsed by Lloyd's.

Relationships on ATLAS

Relationships on ATLAS determine who can see what coverholder information. Without the appropriate relationship on ATLAS, a broker, managing agent or coverholder will not be able to access the record or see restricted documents.

The coverholder user can see all companies who have access to the coverholder record and how long for (i.e., all companies who have a current relationship). Brokers and managing agents are only able to see the relationships which they have with any coverholder.

There are five types of relationships:

- Permitted lead Managing Agent (Also referred to as Restricted relationship)
- Direct Deal Managing Agent (DDMA)
- Associated Managing Agent
- Broker relationships
- Binding Authority relationships

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.

Managing agents meeting expected maturity

Under the Principles of Doing Business, if the managing agent is meeting their expected maturity rating, they can provide a signed attestation confirming they have completed their due diligence and are satisfied of the coverholder's suitability. This can be submitted with the task on ATLAS.

Failure to provide this information will result in the task being returned on Atlas.

Managing agents not meeting expected maturity

Under the Principles of Doing Business, if the managing agent is not meeting their expected maturity rating, they will be informed and will have to provide answers to the following questions along with the task on ATLAS:

1. Confirmation that due diligence has been performed by the managing agent on the coverholder.

2. The syndicate number the business will be written by.

3. Please provide a rationale as to why the managing agent wishes to grant a binding authority to this coverholder.

4. Please also confirm whether the managing agent has had a relationship with this coverholder before and whether they will require new classes of business for your binder.

5. Please also provide the risk codes to be written and the syndicate business

forecast classes the risks will be written into.

6. In addition to this, please confirm whether this will be a Consumer Product Binding Authority (CPB). If so, as the Managing Agent, a consumer products binder questionnaire will need to be provided - as per Market Bulletin Y4739 unless you are exempt. If you are exempt, please confirm this.

Failure to provide this information will result in the task being returned on Atlas.

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.

Managing agents meeting expected maturity

Under the Principles of Doing Business, if the managing agent is meeting their expected maturity rating, they can provide a signed attestation confirming they have completed their due diligence and are satisfied of the coverholder's suitability. This can be submitted with the task on ATLAS.

Failure to provide this information will result in the task being returned on Atlas.

Managing agents not meeting expected maturity

Under the Principles of Doing Business, if the managing agent is not meeting their expected maturity rating, they will be informed and will have to provide answers to the following questions along with the task on ATLAS:

1. Confirmation that due diligence has been performed by the managing agent on the coverholder.

2. The syndicate number the business will be written by.

3. Please provide a rationale as to why the managing agent wishes to grant a binding authority to this coverholder.

4. Please also confirm whether the managing agent has had a relationship with this coverholder before and whether they will require new classes of business for your binder.

5. Please also provide the risk codes to be written and the syndicate business forecast classes the risks will be written into.

6. In addition to this, please confirm whether this will be a Consumer Product Binding Authority (CPB). If so, as the Managing Agent, a consumer products binder questionnaire will need to be provided - as per Market Bulletin Y4739 unless you are exempt. If you are exempt please confirm this.

Failure to provide this information will result in the task being returned on Atlas.

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 preform 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.

Binding authority relationship

These are added automatically for any follow market listed on a binding authority agreement, coverholder appointment agreement or service company agreement registered on Lloyd's systems.

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.

Referral criteria

Some applications will require additional conversations or reviews by internal Lloyd's teams. These could be based on regulatory, underwriting, customer outcomes or delegated authority referrals. The sponsoring managing agent is required to review the Lloyd's referral criteria and assess if the proposed application will require any further discussions within Lloyd's. The referral criteria will explain the additional information that is required to be provided for these referrals.

Failure to provide evidence of the approvals will result in the task being returned on Atlas.

Managing agents meeting their expected maturity rating

Under the Principles of Doing Business, if the managing agent is meeting their expected maturity rating, they can provide a signed attestation confirming they have completed their due diligence and are satisfied of the coverholder's suitability. This can be submitted with the task on ATLAS.

Failure to provide this information will result in the task being returned on Atlas.

Managing agents not meeting their expected maturity rating

If the sponsoring managing agent is not meeting the relevant expectations under the Principles for Doing Business, they are required to submit a completed decision paper, with the ATLAS application and Lloyd's will also carry out an assessment of the proposed coverholder.

The decision paper should be completed by the sponsoring managing agent. Please email coverholders@lloyds.com for a copy of the decision paper.

A Consumer Product Binding Authority Questionnaire (CPBQ) may also be required if you have been advised by the customer oversight team that this is required.

Failure to provide this information will result in the task being returned on Atlas.

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.

Referral criteria

Some applications will require additional conversations or reviews by internal Lloyd’s teams. These could be based on regulatory, underwriting, customer outcomes or delegated authority referrals. The sponsoring managing agent is required to review the Lloyd’s referral criteria and assess if the proposed application will require any further discussions within Lloyd’s. The referral criteria will explain the additional information that is required to be provided for these referrals.

Failure to provide evidence of the approvals will result in the task being returned on Atlas.

Managing agents meeting their expected maturity rating

Under the Principles of Doing Business, if the managing agent is meeting their expected maturity rating, they can provide a signed attestation confirming they have completed their due diligence and are satisfied of the coverholder’s suitability. This can be submitted with the task on ATLAS.

Failure to provide this information will result in the task being returned on Atlas.

Managing agents not meeting their expected maturity rating

If the sponsoring managing agent is not meeting the relevant expectations under the Principles for Doing Business, they are required to submit a completed decision paper, with the ATLAS application and Lloyd’s will also carry out an assessment of the proposed coverholder.

The decision paper should be completed by the managing agent. Please email coverholders@lloyds.com for a copy of the decision paper.

A Consumer Product Binding Authority Questionnaire (CPBQ) may also be required; this would have been communicated by the customer oversight team if it is required.

Failure to provide any of this information will result in the task being returned on ATLAS.

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 servicecompanies@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.

Referral criteria
Some applications will require additional conversations or reviews by internal Lloyd's teams. These could be based on regulatory, underwriting, customer outcomes or delegated authority referrals. The sponsoring managing agent is required to review the Lloyd's referral criteria and assess if the proposed application will require any further discussions within Lloyd's. The referral criteria will explain the additional information that is required to be provided for these referrals.

Failure to provide evidence of the approvals will result in the task being returned on Atlas.

Attestation
Under the Principles of Doing Business, all managing agents can provide a signed attestation confirming they have completed their due diligence and are satisfied of the service company's suitability. This can be submitted with the task on ATLAS. Failure to provide this information will result in the task being returned on Atlas.

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. Managing agents may still require contract-specific compliance documents and may contact coverholders directly for this information. Coverholders will be notified by Lloyd’s when their annual compliance has expired.

Coverholders must notify Lloyd’s of any material information changes.

The attestation is required only once per year per coverholder.

ATLAS data is visible only to managing agents and brokers with an established relationship.

Separate approval is needed for each coverholder branch, but one annual compliance return suffices for linked entities via a compliance PIN.

Coverholders with outdated ATLAS records may be restricted from new binding authority agreements or coverholder appointment agreements.

UK coverholders with CII MGA Chartered Status may be exempt from certain Ongoing Coverholder Oversight (OCO) and audit checks—details available on the CII website.

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.

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.

Bank accounts

Who can make this change

This section can be updated by the coverholder, broker or direct-dealing managing agent.

How to make this change

Go to the coverholder record, click on 'bank accounts' down the left-hand side navigation panel.

Account details must be provided for all insurance and claims accounts for Lloyd's binding authority agreements or coverholder appointment agreements.

There are two options for bank accounts, to update or to add a new bank account.

Updating the account will enable the user to edit the details of the current account such as address or account number. This button will take you straight to the bank accounts change form and will bring through the data already held for that policy.

Selecting add new bank account will enable the user to add details about a new account. This button will take you straight to the bank accounts change form.

Documents can be attached to support the information on this page.

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.

Class of business

If an approved coverholder wishes to extend the business they want to write, a class of business task must be made via ATLAS. The lead managing agent must sponsor this request.

The managing agent sponsoring a new class of business task and delegating their authority, is responsible for the activities carried out by that coverholder. A managing agent sponsoring this type of task must ensure they have carried out the necessary due diligence and have full oversight of the coverholder, prior to submitting the task.

The business must also be agreed within the syndicate's business plan prior to submitting the task on ATLAS.

Who can make this change

A broker or a managing agent with a relationship with the coverholder can start this change.

How to make this change

Go to the coverholder record, click on the 'class of business' tab down the left-hand side navigation panel. Click on 'new class of business'. This will open up the form to add one or more classes of business to the coverholders permissions.

Complete all of the required fields. When it comes to adding the classes of business, you can add multiple in one task.

For classes of business for countries listed on the referral criteria , this will require a discussion with the country manager before proceeding.

Documents can also be uploaded to support the task wherever necessary.

Where reinsurance is being applied for, please add 'reinsurance' as well as the actual class that reinsurance is being written for, unless that class is already a class that the coverholder can already write.

Referral criteria

Some tasks will require additional conversations or reviews by internal Lloyd's teams. These could be based on regulatory, underwriting, customer outcomes or delegated authority referrals. The sponsoring managing agent is required to review the Lloyd's referral criteria and assess if the proposed task will require any further discussions within Lloyd's. The referral criteria will explain the additional information that is required to be provided for these referrals.

Failure to provide evidence of the approvals will result in the task being returned on Atlas.

Managing agents meeting their expected maturity rating

Under the Principles of Doing Business, if the managing agent is meeting their expected maturity rating, they can provide a signed attestation confirming they have completed their due diligence and are satisfied of the coverholder's suitability. This can be submitted with the task on ATLAS.

Failure to provide this information will result in the task being returned on Atlas.

Managing agents not meeting their expected maturity rating

If the sponsoring managing agent is not meeting the relevant expectations under the Principles for Doing Business, they are required to submit a completed decision paper, with the ATLAS task and Lloyd's will also carry out an assessment of the proposed coverholder.

The decision paper should be completed by the managing agent. Please email coverholders@lloyds.com for a copy of the decision paper.

A Consumer Product Binding Authority Questionnaire (CPBQ) may also be required; this would have been communicated by the customer oversight team if it is required.

Failure to provide any of this information will result in the task being returned on ATLAS.

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.

Company information

Who can make this change

This section can be updated by the coverholder, broker or direct-dealing managing agent via ATLAS. The extension must be supported by the lead managing agent.

How to make this change

Go to the coverholder record, click on the 'company information' tab down the left-hand navigation panel. Click 'update company information'.

Details that can be changed include:

- Legal name
- Trading name
- Registered address

- Trading address
- Postal address
- Company contact details
- Coverholder contact details

Legal name

The legal name is the name that the company is registered as. For example, in the UK it will be the name that the company is registered with on the Companies House Register. We expect all professional indemnity and undertaking documents to be in the legal name of the coverholder.

For a change in legal name for an approved coverholder, please ensure that a change of name certificate is uploaded to ATLAS showing both the old and new name on the same change of name document.

If there are multiple branches of the same legal entity, please let us know (as pre-ATLAS coverholders may not be linked). If there are multiple branches and only some are affected by the changes, please provide further details to coverholders@lloyds.com .

Trading names

Trading names can be different from the legal name. There can be more than one trading name.

Trading names can be added and deleted without supporting documentation. However, a trading name cannot be a separate legal entity. If it is a separate legal entity, then it will need to have its own application approved.

If the changes occur due to a change in ownership, please contact the coverholders@lloyds.com prior to updating ATLAS or view the 'Ownership' information detailed earlier in this document.

Registered Address

This is the address where the company is registered. For branch applications, this will come from the head office record. For branch applications which are linked, changing the registered address in one account will change all the branches.

When changing a registered address, if this address is different from the trading address please confirm that they will not be carrying out coverholder activities from the registered address. If the coverholder will be binding at this address, this will need to be registered as a separate trading address (i.e. a new branch application).

Registration details

Please note that for UK entities registered under the FCA, the legal names of entities listed on the FCA register synchronizes with ATLAS. This means that if an FCA registration number is added to this section, then the legal name of the coverholder on ATLAS will always reflect the legal name of the entity that is registered under that FCA registration number. If the legal name on ATLAS is different to the legal name registered under the given FCA registration number, then overnight ATLAS will automatically change the legal name on ATLAS back to the name registered under the FCA registration number.

The registration details section lists the local regulator, their reference and the year of incorporation. For example, in the UK this would be the FCA and FCA number.

Trading Address

This might be different to the registered address, particularly in the case of a branch application. If the addresses are the same, you can select 'Copy Registered Address' to save typing it in again. The trading address is the physical location of the binding or issuing of documents on behalf of Lloyd's underwriters. If this coverholder activity is to happen at more than one location, each location must be individually approved.

To change a trading address, please provide confirmation from the coverholder that they will not be binding or issuing from the old address.

More than one trading address is not possible on ATLAS. To have more than one trading address will mean that the coverholder will need to have a branch application for each trading address approved. For information regarding banch applications, please visit the branch application section earlier in this document.

Postal Address

This may be different from the other addresses again, and is where Lloyd's will send any postal correspondence. If it is the same as above, then select 'Copy Trading Address'.

Company contact details

These are the general contact details for the company. The website will appear on the market directory and the email will receive alerts from ATLAS to confirm the status changes of tasks as they move towards completion.

Coverholder contact details

These are contact details of an individual for the coverholder operation. This individual may be contacted directly by Lloyd's with questions, invitations to events and appropriate regulatory notices.

If you change the contact email, this email will not automatically be given access to the coverholder record. To apply for access please go to the access section earlier in this document.

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.

Financials

We appreciate that the financial statements of many organisations are not made public. Nevertheless, as part of their on-going due diligence we require managing agents to assess the financial standing of their coverholders and Lloyd's requires the coverholder to provide the documentation. We would therefore highlight that this information may only be seen by those who have a relationship with the coverholder. We request that the latest accounts for the coverholder are uploaded once a year either as audited or management accounts.

The accounts of the holding company are only acceptable when it specifically makes clear the separate financial standing of the coverholder.

Who can make this change

This section can be updated by the coverholder, broker or direct-dealing managing agent.

How to make this change

Go to the coverholder record, click the 'financials' tab down the left-hand side navigation panel.

There are two options for financials, to update or to add a new set of financials. Updating the financial information will enable the user to edit the details of the financials such as dates or attach another document. This button will take you straight to the financials change form and will bring through the data already held.

Selecting *'add new financial information'* will enable the user to add details about a new accounting period. This button will take you straight to the financials change form and will bring through the data already held. You can use the drop down at the top of the page to navigate through older financial records.

For financials which need to be uploaded across multiple records the bulk change function may be useful. The bulk change function allows the changes to be applied to multiple records in one action.

Documentation is required to be uploaded as part of this task. The documentation should be uploaded as 'all companies with a relationship with the coverholder' to allow managing agents to view them.

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.

Licences

Who can make this change

The coverholder, broker or direct-dealing managing agent can complete the declaration under the licences section.

How to make this change

Go to the coverholder record, click on the 'licences' tab down the left-hand side navigation panel. Click on 'update licences'.

This will open a tick box declaration. Tick the box to be able to submit.

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.

Professional Indemnity

Lloyd's does not 'approve' the coverholder's cover. It is up to the managing agents to decide whether the Professional Indemnity cover is adequate for their credit risk.

Who can make this change

This section can be updated by the coverholder, broker or direct-dealing managing agent.

How to make this change

Go to the coverholder record, click on the ‘professional indemnity’ tab down the left-hand side navigation panel.

There are two options for professional indemnity, to update or to add a new policy.

Updating the policy will enable the user to edit the details of the current policy such as increase policy limits or deductibles or extend the policy period. This button will take you straight to the PI change form and will bring through the data already held.

A new professional indemnity will enable the user to add details about a new or renewed policy for the period. You can use the drop down at the top of the page to navigate through older professional indemnity details.

For a professional indemnity which needs to be uploaded across multiple records the bulk change function may be useful. The bulk change function allows the changes to be applied to multiple records in one action.

Documentation is required to be uploaded to proceed with this task. Please be aware that if you select that you purchased a separate fidelity insurance policy the form will expect two documents to be attached. If this box is ticked and only one document has been added the form will not validate and get a green tick and will not be able to be submitted.

The documentation should be uploaded as ‘all companies with a relationship with the coverholder’ to allow managing agents to view them.

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.

Reputation and Standing

Who can make this change

This section can be updated by the coverholder, broker or direct-dealing managing agent.

How to make this change

Reputation and standing can only be updated as part of an annual compliance after a coverholder is approved. However, you are required to inform Lloyd's of any issues which may affect your suitability as a coverholder immediately.

When completing the reputation and standing declaration please ensure you read the declaration carefully and declare any relevant information. This is relevant for both new applications and when completing the annual compliance.

If you select that you have had a binding authority or agency agreement terminated or had a prior application to be a coverholder declined or revoked, you will be prompted to provide details. Please provide a clear explanation in the box provided.

Please be aware that all text added on this page will be held on ATLAS and will be reviewable by all organisations with whom you have a relationship on ATLAS.

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.

Underwriting permissions

This section on ATLAS shows the maximum level of authority approved by Lloyd's and may not reflect the authority given as part of a binding authority agreement or coverholder appointment agreement. This task will enable the coverholder, broker or direct deal managing agent to extend the maximum level of authority a coverholder is authorised to write. Ultimately, the level of delegation is agreed in the binding authority agreement or coverholder appointment agreement, but this cannot exceed what is permitted by Lloyd's.

There are four levels of underwriting authority which a coverholder is permitted to write depending on their level of authority:

- Full Authority - The coverholder is given full discretion to set rates or given minimum rates from which the coverholder has discretion to increase rates without restriction or referral.
- Pre-Determined Rates - The coverholder is given a rating matrix or range within which the rates can be established. The coverholder has authority to exercise minimum underwriting discretion within agreed parameters, for example within a percentage of the standard premium.
- No Discretion - The coverholder may only be given underwriting authority via a comprehensive rating matrix. These arrangements must not give discretion in calculating the premium or making adjustments to it, other than minimal rounding up.
- Prior Submit - Each risk must be referred from the coverholder to the lead underwriter before being bound.

With this task, you can only increase the level of underwriting authority. To reduce it, please email coverholders@lloyds.com requesting to do so.

Who can make this change

This section can be updated by the coverholder, broker or direct deal managing agent, but a rationale must also be provided by the lead managing agent.

How to make this change

Go to the coverholder record, click on the ‘underwriting and claims’ tab on the left-hand side navigation panel.

If a coverholder wishes to extend their underwriting authority clicking update authority within the underwriting and claims tab will generate the appropriate task. You be asked if you want to make changes to certain other sections of the coverholder's ATLAS details. Answering ‘yes’ to any of these questions will add the forms to the change request. This will save creating up to four separate change requests, however all sections will need to be completed before the change can be submitted to Lloyd's.

Managing agents meeting their expected maturity rating

Under the Principles of Doing Business, if the managing agent is meeting their expected maturity rating, they can provide a signed attestation confirming they have completed their due diligence and are satisfied of the coverholder’s suitability. This can be submitted with the task on ATLAS.

Failure to provide this information will result in the task being returned on Atlas.

Managing agents not meeting their expected maturity rating

Under the Principles of Doing Business, if the managing agent is not meeting their expected maturity rating, they will need to provide answers to the following questions along with the task on ATLAS:

1. Please provide a rationale as to why you are comfortable increasing this entities level of underwriting authority.
2. Confirmation that due diligence has been performed by the managing agent on the coverholder.
3. The syndicate number the business will be written by.
4. A rationale as to why the managing agent wishes to grant a binding authority to this coverholder.
5. If the managing agent has had a relationship with this coverholder before and whether they will require new classes of business for your binder.
6. The risk codes to be written and the syndicate business forecast classes the risks will be written into.
7. In addition to this, please confirm whether this will be a Consumer Product Binding Authority (CPB). Unless the managing agent is exempt, a consumer products binder questionnaire will need to be provided - as per Market Bulletin Y4739.

Failure to provide this information will result in the task being returned on Atlas.

Task Workflow

The task is a two-stage change task. This means that two stakeholders, in this case the managing agent and Lloyd's are required to authorise the change and the information on the ATLAS database once the coverholder, broker or direct dealing managing agent has created and submitted the task. The information will be immediately viewable under the details tab once approved.

Claims

Approved Coverholders can settle claims on behalf of Lloyd's underwriters as agreed in the Binding Authority, provided they are approved for claims handling authority on ATLAS.

Who can make this change

This section can be updated by the coverholder, broker or direct deal managing agent, but a rationale must also be provided by the lead managing agent.

How to make this change

Go to the coverholder record, click on the ‘underwriting and claims’ tab on the left-hand side navigation panel.

If a coverholder wishes to extend their underwriting authority clicking update authority within the underwriting and claims tab will generate the appropriate task. You be asked if you want to make changes to certain other sections of the coverholder's ATLAS details. Answering ‘yes’ to any of these questions will add the forms to the change request. This will save creating up to four separate change requests, however all sections will need to be completed before the change can be submitted to Lloyd's.

Selecting yes to "Is the applicant Coverholder applying for claims authority on behalf of the Managing Agent?" will auto-generate the following questions:

- Is there segregation of duties / authority between your underwriting and claims departments?
- If you have answered 'No' to 1. please explain why (within free text box)?
- Has the applicant ever had claims authority under a Binding Authority agreement cancelled by underwriters?
- If you have answered 'Yes' to 3. please explain why (within free text box):
- Please describe your applicant's internal audit and peer review processes to ensure compliance with the terms and conditions of the Binding Authority in respect of claims handling?

- Please summarise the internal claims authority limits that will apply to persons authorised to handle claims, including authority to agree final settlement of claims?

Managing agents meeting their expected maturity rating

Under the Principles of Doing Business, if the managing agent is meeting their expected maturity rating, they can provide a signed attestation confirming they have completed their due diligence and are satisfied of the coverholder's suitability. This can be submitted with the task on Atlas.

Failure to provide this information will result in the task being returned on Atlas.

Managing agents not meeting their expected maturity rating

Under the Principles of Doing Business, if the managing agent is not meeting their expected maturity rating, they will need to provide answers to the following questions along with the task on ATLAS:

1. Please provide a rationale as to why you are comfortable providing claims handling authority to this entity.
2. Do you have documented claims procedures which include instructions relating to service levels, procurement of third-party experts, claims in excess of authorities, and diary systems?
3. If you are applying for claims authority, does your underwriting system produce bordereaux for paid claims, outstanding claims and claims expenses?
4. If you are applying for claims authority, does your underwriting system monitor compliance with claims handling limits delegated to you under binding authorities?
5. How do you ensure that you comply with the requirements relating to claims handling and the retention of claims records in the jurisdictions in which you trade, provide services or do business?
6. Please enter the name and address of any potential TPAs to be used for handling claims, and state who will be responsible for appointing them?

Failure to provide this information will result in the task being returned on Atlas.

Task Workflow

The task is a two-stage change task. This means that two stakeholders, in this case the managing agent and Lloyd's are required to authorise the change and the information on the ATLAS database once the coverholder, broker or direct dealing managing agent has created and submitted the task. The information will be immediately viewable under the details tab once approved.

Regions

All coverholders have permissions to conduct business on behalf of Lloyd’s underwriters in their own domicile. A coverholder proposing to transact insurance business in any country beyond its domicile must first obtain permission to do this.

When extending a coverholder’s permissions, we consider the country required as part of a region which, once approved, will permit the relevant managing agent to grant the coverholder authority to enter into contracts of insurance for all countries in that region.

The binding authority agreement specifies the countries in which the coverholder is authorised to do business on behalf of the managing agent. Regional approval does not amend the binding authority agreement or coverholder appointment agreement. Only the managing agent can grant authority to a coverholder (via the binding authority agreement or coverholder appointment agreement) for a country or countries in which it may do business.

For coverholders writing insurance business outside of their own domicile the coverholder will require permissions on Atlas. These permissions should not be confused with Lloyd’s ability to write business in that country and Crystal+ should be consulted for any specific guidance on this. For reinsurance business, the coverholder will require the class of business extension for ‘reinsurance’.

Who can make this change

This section can be updated by the coverholder, broker or direct dealing managing agent via ATLAS. The extension must be supported by the lead managing agent.

How to make this change

Go to the coverholder record, click on the ‘regions’ tab down the left-hand side navigation panel.

After clicking "new region" you will be asked if you want to make changes to certain other sections of the coverholder's ATLAS details. Answering yes to any of these questions will add the forms to the change request. This will save creating up to four separate change requests, however all sections will need to be completed before the change can be submitted to Lloyd’s.

To check what regions on ATLAS cover which countries, please use the regional mapping document.

To ensure Lloyd’s licences and trading rights are adhered to, please refer to Crystal+.

For certain regions it requires referral to the country manager. To determine whether this is the case, please see the referral criteria. Failure to provide evidence of country manager approval for referral countries will result in the task being returned on ATLAS.

Managing agents meeting their expected maturity rating

Under the Principles of Doing Business, if the managing agent is meeting their expected maturity rating, they can provide a signed attestation confirming they have completed their due diligence and are satisfied of the coverholder's suitability. This can be submitted with the task on Atlas.

Failure to provide this information will result in the task being returned on Atlas.

Managing agents not meeting their expected maturity rating

Under the Principles of Doing Business, if the managing agent is not meeting their expected maturity rating, they will need to provide the specific countries the coverholder will be writing in within the region added on ATLAS.

Failure to provide this information will result in the task being returned on ATLAS.

Task Workflow

The task is a two stage change task. This means that two stakeholders, in this case the managing agent and Lloyd's are required to authorise the change and the information on the ATLAS database once the coverholder, Lloyd's registered broker or direct dealing managing agent has created and submitted the task. The information will be immediately viewable under the details tab once approved.