

Lloyd's Europe – Pre-Approval Questions for DCA on Cloud Outsourcing

Lloyd's Insurance Company (LIC) is an insurance company regulated by the National Bank of Belgium (NBB) under Solvency II.

The NBB has published a [circular on Cloud Outsourcing](#) in 2020. This circular, including its requirements, is applicable for new and existing outsourcing arrangements. It outlines the requirements regarding the outsourcing of operational functions or activities to service providers that rely significantly on cloud infrastructures to deliver their services.

In order to get a better view on LIC's compliance with this circular – something we are obliged to undertake since we are regulated by the NBB – we ask our DCAs to fill in a short questionnaire on this subject.

Questionnaire on Cloud Outsourcing

In scope is the following:

We as LIC outsource a critical function of Claims handling to you as our DCA. If you outsource this to a third party which relies significantly – which means you cannot perform the claim activities that LIC has outsourced to you if the third party service doesn't work – on cloud infrastructures to deliver their services to you, then this is in scope of this questionnaire. Please note that making use of Microsoft 365 is not in scope of this questionnaire. The activities in scope are insurance (underwriting, claims, complaints) related. Also, if you use tools or applications for registration or reporting in insurance operations, this is not in scope for this questionnaire. As the tool or application can be used to record or report any kind of information, it is not considered as an insurance related activity.

1. Do you rely significantly on cloud infrastructures to deliver the services Lloyd's Insurance Company (Lloyd's Europe) outsources to your company? (Please kindly note Microsoft 365 is not in scope. It is about the outsourcing to a cloud provider regarding Underwriting/Claims activities you perform for Lloyd's Europe).
2. If the answer to the question 1 is 'yes', which type of activity (please refer to the attachment in the email for an explanation of the used terms):
 - SaaS
 - IaaS
 - PaaS

3. Regarding the type(s) of activity you selected in the question 2, please specify which systems and/or services you use.
4. Which type of deployment models (please refer to the attachment in the email for an explanation of the used terms):
 - Public
 - Private
 - Community
 - Hybrid
5. Regarding the deployment model(s) you selected in the question 4, please provide more details about them.
6. Which type of data is processed (by the cloud provider in relation to the services outsourced to them regarding LIC Underwriting/Claims):
 - Commercial
 - Personal
 - Both
7. In respect of the above data, where is the data located in the cloud? (Country/countries)
8. Do you rely significantly on sub-contractors to deliver the services on cloud infrastructures (only in relation to the services outsourced to them regarding LIC Claims)?
 - Yes
 - No
9. If the answer to the above question 8 is 'yes', please specify the name of sub-contractors and location of the data.