

LLOYD'S

CoreFiling Pack

Lloyd's User Guidance

Version 1.0

6 December 2024

CoreFiling Portal

How will the Portal work?

Introducing CoreFiling

- The CoreFiling Reporting Portal is a web-based application that allows filers to submit financial reports (filings) to Lloyd's on a set schedule
- The **portal** will accept iXBRL Syndicate Accounts (Interim/Annual) and iXBRL/XBRL Schedule 3 data
- These filings are validated against XBRL specifications (Lloyd's Taxonomy) and any additional validation rules as defined by Lloyd's

Access to Environment:

- Access to the CoreFiling Portal is a two step process, requiring:
 - CoreFiling MFA approval (Security)
 - CoreFiling Portal user profiles
- User access guides are available at [Syndicate Accounts & Financial Reporting - Lloyd's](#)

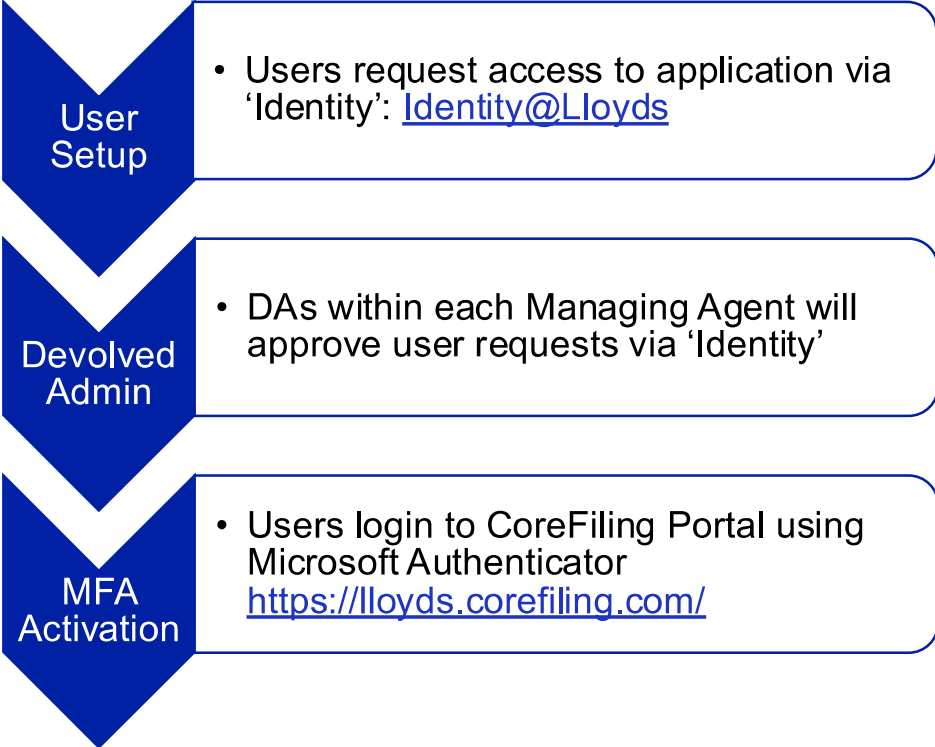
Submissions

- Submissions will be aligned with the reported business timetable available: [Business timetable - Lloyd's](#)
- The portal obligations will be opened from the first business day following the period end to which the reporting relates

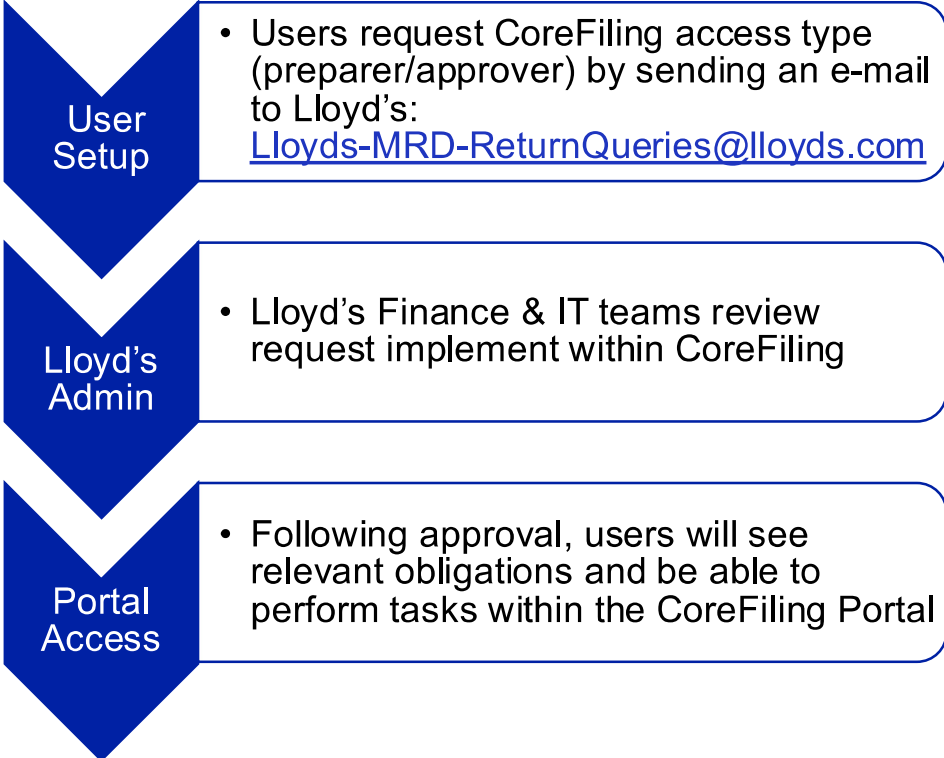
Lloyd's CoreFiling Access Security

Steps to take if you require access to CoreFiling Portal

Step 1: Security setup (MFA)



Step 2. CoreFiling Portal setup



User access guides are available at [Syndicate Accounts & Financial Reporting - Lloyd's](#)

CoreFiling User Profiles

Preparer and Reviewer profiles

Preparer Profile:

- File preparers are assigned specific obligations (submissions) for their Syndicate for a specific due date
- Preparers can **upload** filings but **cannot** submit them to Lloyd's.
- Preparers can review the validations report and clear errors prior to approver's submission to Lloyd's. This may include re-tagging or uploading a new file, if required.

Approver Profile:

- Approvers are also assigned specific obligations (submissions) for their Syndicate for a specific due date.
- Approvers will be required to allocate obligations to the preparers – see slide 10.
- Only approvers can **submit** filings directly to Lloyd's.
- Approvers can review the validations report and request that preparers clear errors prior to submission to Lloyd's. This may include re-tagging or uploading a new file, if required
- When an approver clicks the submission button, it serves as confirmation to Lloyd's that any validations that are uncleared have been reviewed and accepted.

Note: A user **cannot** be setup in CoreFiling with both profiles

Obligations

What are they?

- **Obligations:** Lloyd's require these financial reporting filings to be submitted by the due date (as indicated)
- These obligations include:
 - iXBRL Syndicate Accounts (Interim and Annual)
 - iXBRL/XBRL Schedule 3 (Annual only) (if applicable)
- Next to the obligations the due date and the status of the current report is shown

The screenshot shows the Lloyds Filing Obligations page. At the top left is the LLOYD'S logo. On the right, the user's name 'Lim Elaine' and 'Westfield Specialty Managing Agency - 1200' are displayed. Below the logo are navigation links: Home, Filing Obligations, and Filer Guide. A search bar is located on the right side. Underneath, there are tabs for 'Current (2)', 'Upcoming (23)', and 'Past'. The 'Current (2)' tab is selected. Below the tabs, it says 'You have the following current or overdue obligations:'. A table follows with the following data:

Form obligation	Reporting frequency	Due	Uploaded	Submitted	Status	Action
Q4 2023 Internal Testing - Schedule 3		Monday, 30 September 2024			Awaiting upload	⋮
Q4 2023 Internal Testing - Syndicate Accounts		Monday, 30 September 2024			Awaiting upload	⋮

Validations

Types of validation

- Key validation checks have been configured within the portal, to ensure the uploaded tagged files meet Lloyd's minimum requirements. There are three types of validations:

Mandatory Tags
<ul style="list-style-type: none"> Required by Lloyd's Entity Identifier Syndicate number Presentational currency Schedule 3 True/False Flag Foreign Exchange Rates (note 30)
<p>Blocking validations will require the file to be corrected and re-uploaded before submission.</p>

Minimum Tags
<ul style="list-style-type: none"> The illustrative accounts represent the mandatory disclosures, unless they are nil or n/a for a syndicate. To reflect this there are validations to flag if you have tagged each line in the primary statements. Warning validation
<p>Warning validations need to be reviewed and accepted by the approver before submission.</p>

Internal Consistency
<ul style="list-style-type: none"> Validates that the values in the primary statements are consistent with the totals with relevant notes. e.g. Gross Premium Written value from Profit or Loss (Primary Statement) matches Gross Premium written Total (note 5- Analysis of underwriting result) Warning validation
<p>Warning validations need to be reviewed and accepted by the approver before submission.</p>

Fatal Errors
<ul style="list-style-type: none"> In addition to the above Lloyd's-specific validations, the CoreFiling portal has a number of standard validations to ensure the format of the file uploaded meets the standard iXBRL taxonomy format Fatal errors will require the file to be corrected and re-uploaded before submission

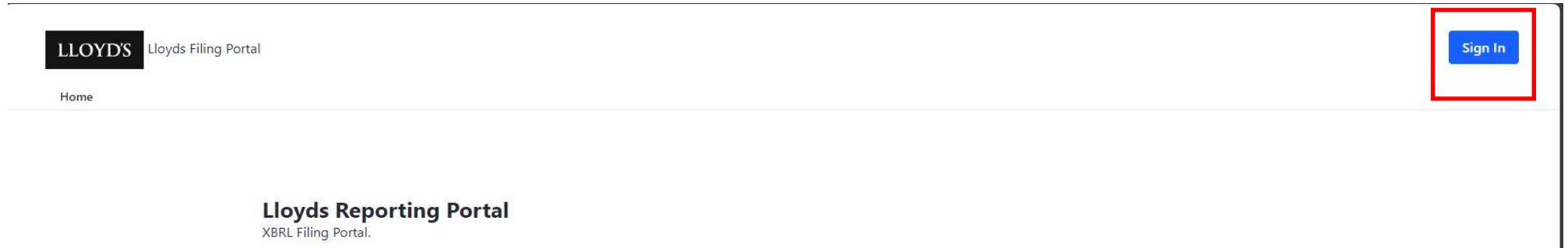


CoreFiling Portal

How to access CoreFiling Portal

 **Access to via link:** [Home - Lloyd's of London](#)

- Once here you will need to click > 'Sign in' button on the top right of screen.



Before logging in, two key steps must be completed (refer to slide 3):

1. Set up Multi-Factor Authentication (MFA) via Identity
2. Set up your profile within CoreFiling (preparer / reviewer)

CoreFiling Portal – MFA

How to access CoreFiling Portal

- By clicking 'Sign-In' this will take you to the single sign-on area
- Enter Username
- Enter Created Password
- Scan QR in Microsoft Authenticator and enter code (scanning the code is required for first login only, subsequent logins will just require the code to be entered)



Lloyds Filing Portal sign in required.

Sign in with Lloyd's Single sign-on



Home Screen

Both Preparers and Approvers will have the same home screen

Syndicate you are reporting for

Lim Elaine
Westfield Specialty Managing Agency - 1200

Home **Filing Obligations** Filer Guide

Current (2) Upcoming (23) Past

You have the following current or overdue obligations:

Form obligation	Reporting frequency	Due	Uploaded	Submitted	Status	Action
Q4 2023 Internal Testing - Schedule 3		Monday, 30 September 2024			Awaiting upload	⋮
Q4 2023 Internal Testing - Syndicate Accounts		Monday, 30 September 2024			Awaiting upload	⋮

Required reports to be submitted

Submission Due Date

Report Status

Allocation of Obligations

Approvers will need to allocate tasks to preparers

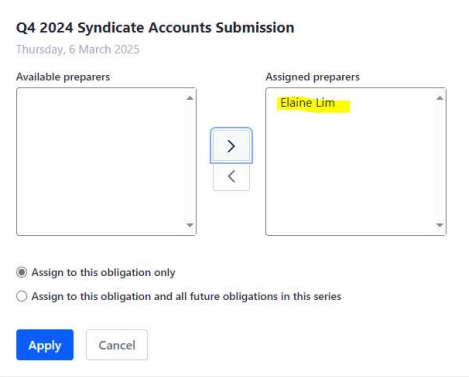
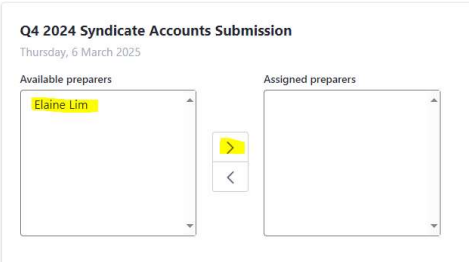
Current (2) Upcoming (1) Past (2)

You have the following upcoming obligations:

Form obligation	Reporting frequency	Due	Uploaded	Submitted	Status	Action
Q4 2024 Syndicate Accounts Submission		Thursday, 6 March 2025			 Assign preparers	

To assign obligations to preparers:

- Each approver will be required to assign preparers to each obligation:
 - Via the Approvers obligation screen, filings are shown in either the 'current or upcoming' tabs.
 - To allocate > select 3 dots and select 'Assign Preparers'
 - Highlight the preparer from left box and click > to move to right box
 - Decide if you are only assigning this obligation or for future obligations as well.
 - Click 'Apply'
 - Preparers will now see the allocated obligation in their 'Home' screen



Upload Submissions

Preparers upload

To upload a file:

Current (2) Upcoming (23) Past

You have the following current or overdue obligations:

Form obligation	Reporting frequency	Due	Uploaded	Submitted	Status	Action
Q4 2023 Internal Testing - Schedule 3		Monday, 30 September 2024			Awaiting Upload	⋮
Q4 2023 Internal Testing - Syndicate Accounts		Monday, 30 September 2024			Awaiting Assign preparers	⋮

Select 3 dots

- Files need to be uploaded with the correct naming convention: (if the naming convention is not right, it will not upload)
 - Syndicate Number_**Schedule3**_Reporting Period:
9999_Schedule3_2023Q4
 - Syndicate Number_**Accounts**_Reporting Period:
9999_Accounts_2023Q4
- When submitting **tagged filings** on Lloyd's portal the following 3 file types will be accepted :
 1. .html
 2. .zip containing a single .html file
 3. ixbrl report package which contains a single ixbrl document set according to ixbrl specification

Q4 2023 Internal Testing - Schedule 3
Monday, 30 September 2024

Upload your filing *
Accepted file extensions: .xbrl, .zip, .html

Select 1200_Schedule3_2023Q4.html

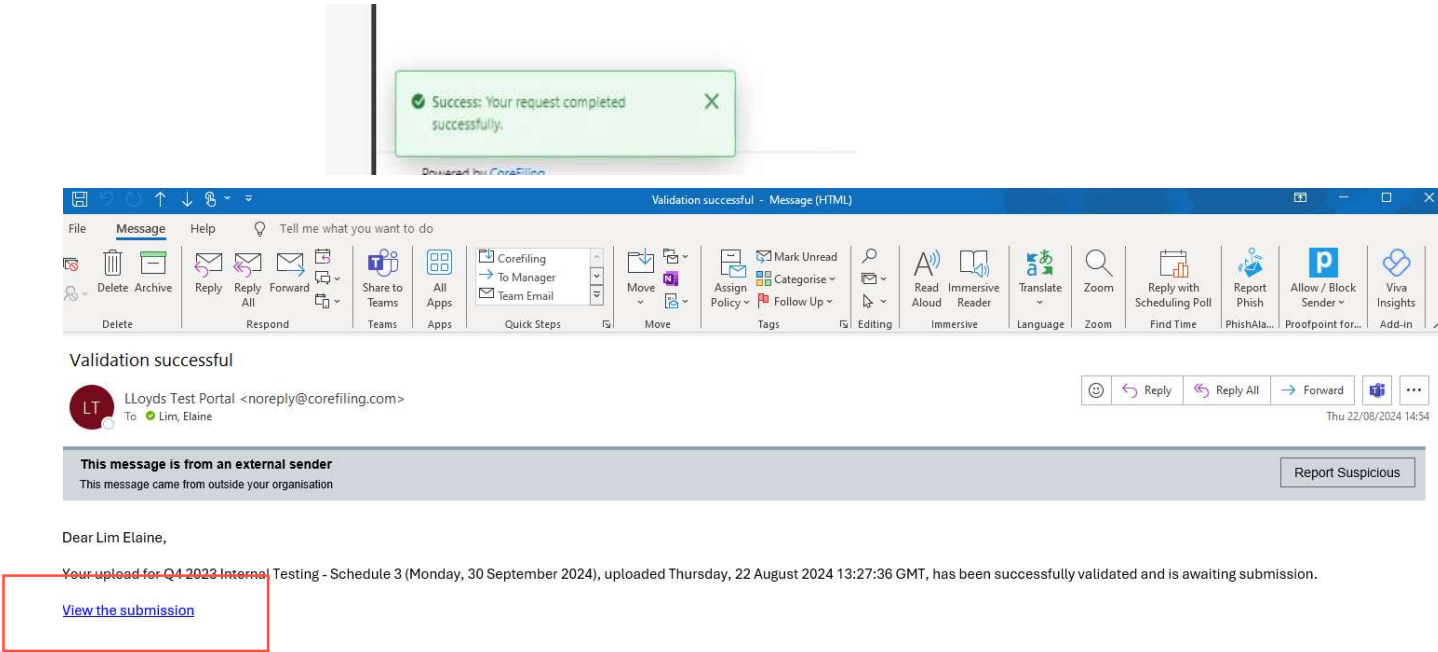
Note: This will replace the previous version uploaded on Tuesday, 27 August 2024 at 14:22:42 BST.

Upload
Cancel

Successful Upload

Preparer success

- **If your upload is successful:**
 - You will see a message pop up in the left bottom corner of your screen as **'success'**
 - The file will then be validated against Lloyd's validation rules
- **Validation success:**
 - You will receive an e-mail to confirm the validation outcome.
 - If validation errors/warnings appear, you can review these by clicking on the link via your e-mail
 - Status will also be updated in your obligation screen



You have the following current or overdue obligations:

Form obligation	Reporting frequency	Due	Uploaded	Submitted	Status	Action
Q4 2023 Internal Testing - Schedule 3		Monday, 30 September 2024	Thursday, 22 August 2024		Awaiting submission	⋮
Q4 2023 Internal Testing - Syndicate Accounts		Monday, 30 September 2024			Awaiting upload	⋮

Submission to Lloyd's

Approver submission

- Once Preparers have completed their tasks the submission will require **Approvers** approval to submit to Lloyd's:
 - Via the Approvers obligation screen, filings with status 'awaiting submission' can be seen
 - To review validations > select 3 dots and select 'Review'
 - To submit to Lloyd's, click the 3 dots and select 'Submit'

Form obligation	Reporting frequency	Due	Uploaded	Submitted	Status	Action
Q4 2023 Internal Testing - Schedule 3		Monday, 30 September 2024	Thursday, 22 August 2024		Awaiting submission	⋮
Q4 2023 Internal Testing - Syndicate Accounts		Monday, 30 September 2024			Awaiting upload	⋮

Review

Q4 2023 Internal Testing - Schedule 3

Due Tuesday, 1 October 2024 00:30

Status Awaiting submission

Show history

There are no validation failures.

Q4 2023 Internal Testing - Schedule 3

Monday, 30 September 2024

Submit this filing.

Submit Cancel

Validation Review

Sample validation screen

- **If your validation is unsuccessful:**
 - All 'errors' must be cleared ❌
 - This could mean potentially retagging and reupload of file
 - All 'warnings' will require review and correction (if required) ⚠️
 - Any submissions with 'warnings' submitted to Lloyd's will be assumed reviewed and approved by the approver and are appropriate.
 - If upon Lloyd's review the validations are invalid the file will be rejected and the Syndicate will need to resubmit.

Sample Validation report via CoreFiling

Q4 2023 Pilot - Schedule 3

Due Wednesday, 9 October 2024 23:00

Status Overdue

Show history

Description	Severity
The value for 'Analysis of underwriting result' does not match the value for 'Gross written premium by origin': true != 63,559,000 AnalysisUnderwritingResult with [AnalysisUnderwritingResultsDirectOrReinsuranceDimension=DirectInsurance, LineBusinessDimension=GrossPremiumsWrittenLoB] 92,087 GrossWrittenPremiumByOrigin	❌ Error
The value for 'Analysis of underwriting result' does not match the value for 'Gross written premium by origin': true != 36,287,000 AnalysisUnderwritingResult with [AnalysisUnderwritingResultsDirectOrReinsuranceDimension=DirectInsurance, LineBusinessDimension=GrossPremiumsWrittenLoB] 43,405 GrossWrittenPremiumByOrigin	❌ Error
The value for 'Analysis of underwriting result' does not match the value for 'Gross written premium by origin': true != 23,023,000 AnalysisUnderwritingResult with [AnalysisUnderwritingResultsDirectOrReinsuranceDimension=DirectInsurance, LineBusinessDimension=GrossPremiumsWrittenLoB] 43,635 GrossWrittenPremiumByOrigin	❌ Error
The value for 'Analysis of underwriting result' does not match the value for 'Gross written premium by origin': true != 4,249,000 AnalysisUnderwritingResult with [AnalysisUnderwritingResultsDirectOrReinsuranceDimension=DirectInsurance, LineBusinessDimension=GrossPremiumsWrittenLoB] 5,046 GrossWrittenPremiumByOrigin	❌ Error
The value for 'Analysis of underwriting result' does not match the value for 'Gross written premium by origin': true != 30,648,000 AnalysisUnderwritingResult with [AnalysisUnderwritingResultsDirectOrReinsuranceDimension=DirectInsurance, LineBusinessDimension=GrossPremiumsWrittenLoB] 44,781 GrossWrittenPremiumByOrigin	❌ Error
The value for 'Analysis of underwriting result' does not match the value for 'Gross written premium by origin': true != 13,342,000 AnalysisUnderwritingResult with [AnalysisUnderwritingResultsDirectOrReinsuranceDimension=DirectInsurance, LineBusinessDimension=GrossPremiumsWrittenLoB] 14,131 GrossWrittenPremiumByOrigin	❌ Error
The value for 'Analysis of underwriting result' does not match the value for 'Gross written premium by origin': true != 16,269,000 AnalysisUnderwritingResult with [AnalysisUnderwritingResultsDirectOrReinsuranceDimension=DirectInsurance, LineBusinessDimension=GrossPremiumsWrittenLoB] 30,007 GrossWrittenPremiumByOrigin	❌ Error
The value for 'Analysis of underwriting result' does not match the value for 'Gross written premium by origin': true != 1,037,000 AnalysisUnderwritingResult with [AnalysisUnderwritingResultsDirectOrReinsuranceDimension=DirectInsurance, LineBusinessDimension=GrossPremiumsWrittenLoB] 642 GrossWrittenPremiumByOrigin	❌ Error

Submission Acceptance

Lloyd's Approved/Rejected Files

- Once Lloyd's have received your submissions, the validations will be reviewed. Once reviewed, you will receive a 'Submission accepted' email.
- There may be situations where your submission is 'rejected' . If your file is rejected, you will receive an e-mail with a reason for you to review. These issues will need to be resolved before re-submitting the files to Lloyd's.

Successful submission:

Submission accepted

 Lloyds Test Portal <noreply@corefiling.com>
To:  Lim, Elaine

This message is from an external sender
This message came from outside your organisation

Dear Lim Elaine,

Your submission for Q4 2023 Internal Testing - Schedule 3 (Monday, 30 September 2024) has been accepted.

The reason given was:



amazing!

[View the submission](#)

Rejected submission:

Delete | Respond | Teams | Apps | Quick Steps |  | Move

Submission rejected

 Lloyds Test Portal <noreply@corefiling.com>
To:  Lim, Elaine

This message is from an external sender
This message came from outside your organisation

Dear Lim Elaine,

Your submission for Q4 2023 Internal Testing - Schedule 3 (Tuesday, 1 October 2024) has been rejected.

The reason given was:
Please review your validation relating to 'Total Liabilities'

[View the submission](#)

Form obligation	Reporting frequency	Due	Uploaded	Submitted	Status	Action
Q4 2023 Internal Testing - Syndicate Accounts		Tuesday, 1 October 2024			Awaiting upload	⋮
Q4 2023 Internal Testing - Schedule 3		Tuesday, 1 October 2024			Awaiting upload	⋮
Q4 2023 Internal Testing - Schedule 3		Tuesday, 1 October 2024	Thursday, 22 August 2024	Thursday, 22 August 2024	Rejected	⋮

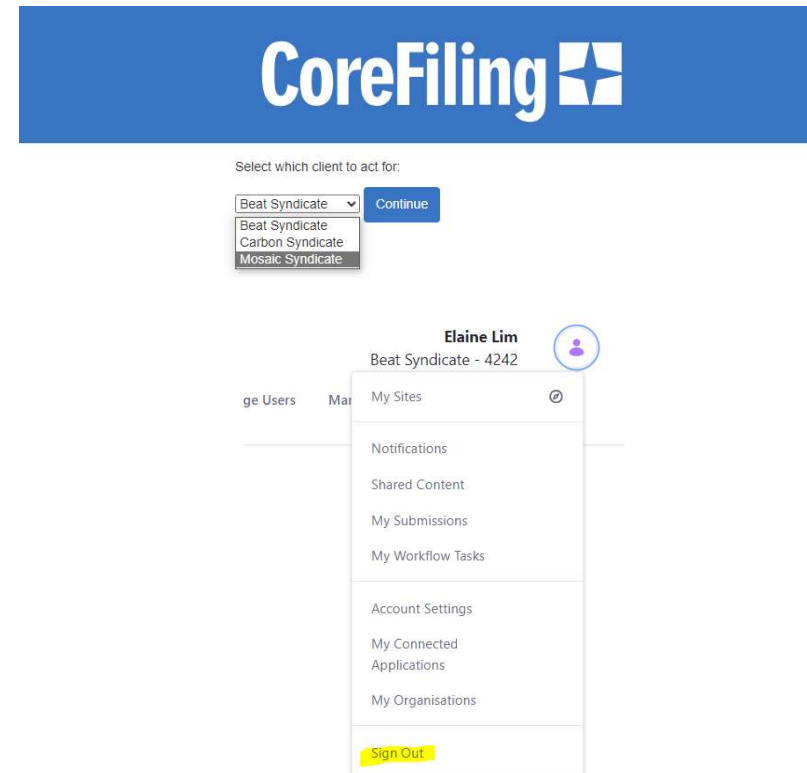
Multiple Syndicate Access

Managing Agents reporting for multiple syndicates

- If a managing agent is managing multiple Syndicates, there will be an extra screen where the Syndicate can be selected.
- The Syndicates mapped to your managing agent will be available for selection via a drop-down list.
- If a Syndicate is missing from the drop-down list, please email Lloyd's Finance: lloyds-mrd-returnqueries@lloyds.com
- All other process previously discussed will be the same.

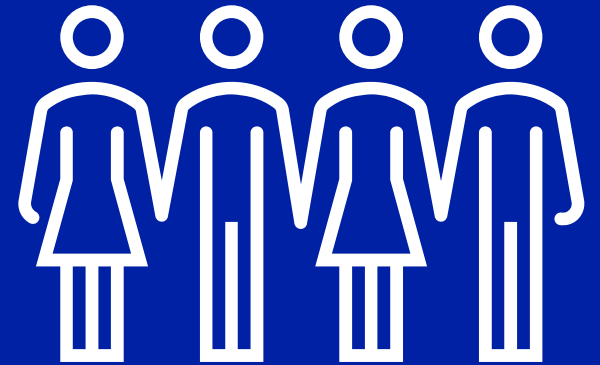
Note:

- To select a different Syndicate to file, you will need to logout of your account to enable the reselection of the next Syndicate.



LLOYD'S

Support



Support

Where to find help



We will respond to any queries you may have via the following **email**: lloyds-mrd-returnqueries@lloyds.com



A new dedicated central resource page, can be found via Lloyds.com via this link: [**Syndicate Accounts & Financial Reporting**](#)

All published materials including Illustrative Syndicate Accounts, Instructions and Taxonomy, will be made available here.

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