

# Coverholder Reporting Standards User Guide

Version 5.2  
20 August 2019

## Disclaimer

These Standards have been prepared by Lloyd's based on the information available as at 20 August 2019. The intention is to update the Standards periodically. If you are reading this in hard copy, please visit our website for the most recent version: [www.lloyds.com/coverholderreportingstandards](http://www.lloyds.com/coverholderreportingstandards).

While care has been taken in compiling the Standards and producing this document, Lloyd's does not make any representations or warranties as to the accuracy or completeness of the information contained herein and expressly excludes to the maximum extent permitted by law all those that might otherwise be implied.

Lloyd's accepts no responsibility or liability for any loss or damage of any nature occasioned to any person as a result of acting or refraining from acting as a result of, or in reliance on, any statement, fact, figure or expression of opinion or belief contained in this document.

© Lloyd's 2019. All rights reserved.

## Contents

<b>1</b>	<b>Changes introduced in Version 5.2</b>	<b>7</b>
<b>2</b>	<b>Introduction</b>	<b>8</b>
	Benefits	8
	How do the standards work?	8
	Lloyd's mandate	8
	Collect information once and reuse where possible	8
	Claims MI	8
	TOM COB standards	8
	Local office reporting	8
	The User Guide	8
	The Market Business Glossary	9
	DA SATS	9
	ACORD	9
<b>3</b>	<b>Risk/Premiums Standard</b>	<b>10</b>
	Summary of the standard	10
	The report and the contract of delegation	11
	Report	11
	Contract of delegation	12
	Lead syndicate	12
	Co-insurance code	12
	Year of account	12
	The distribution chain	12
	Lloyd's platform	12
	Coverholder	12
	London broker	13
	Other intermediaries	13
	Surplus lines broker	13
	The insured	13
	Insured name	13
	Personal, commercial and industrial sector of the insured	13
	Insured tax code	14
	Risk factor	14
	Professional fees	14
	Insured assets	14
	Location	14
	Location of the insured	15
	Location of the risk	15
	Number of locations	15
	Location of loss	15
	Type and class of business	16
	Insurance or reinsurance and type of reinsurance	16
	Class of business	16
	Policy references and key dates	16
	Certificate reference	16
	Group reference	16
	Inception and expiry dates	17

Period of cover	17
Policy issuance date	17
Date on which cover was first issued	17
Total gross written premium	17
Original currency	17
Total gross written premium	17
Estimated premium income	17
Coverholder Commission	17
Local sub-producer commission	17
Lloyd's brokerage amount for the risk	17
Net premium to underwriters for the risk	18
Sum insured, deductibles, claims basis, limit of indemnity	18
Sum insured	18
Deductible / excess	18
Claims basis	18
Limit of indemnity	18
Transaction types and dates	18
Risk transaction type	18
Transaction dates	19
Reason for cancellation	19
Reason for endorsement	19
Reason for reinstatement	19
Instalments	19
Taxes/levies and fees	19
Taxes/levies	20
Fees 20	
Paid premium transactions	21
Paid premium information	21
Detail to be added by the broker in London	21
<b>4 Claims</b>	<b>22</b>
Reporting claims	22
Summary of the standard	22
TPAs/DCAs and Claimants	23
TPA/DCA	23
Claimant	23
Information to appear on all claims submissions	23
Claim reference	23
Mandatory information for all claims	23
Location	23
Location of risk	23
Location of loss	24
Other risk details	24
Cause of loss and catastrophes	24
Cause of loss	24
Catastrophes	24
Claim status, referrals, denials and key dates	24
Claim status	24
Referred claims	24
Denials	24
Key dates	25
Indemnity and fees	25
Indemnity	25
Fees 25	
Experts and other claim details	25
Experts	25

Other claim details	25
Claims MI	25
<b>5 Aircraft, vehicle, ship and vessel information</b>	<b>26</b>
Risk/premiums	26
Country of registration	26
Registration number	26
Period of cover	26
Number of vehicles	26
Type of vehicle	26
Wet marine	26
Number of vessels	26
<b>6 Accident and health</b>	<b>27</b>
Claims	27
<b>7 EU services and establishment business</b>	<b>28</b>
Risk/premiums	28
Freedom of services	28
Freedom of establishment	28
<b>8 High product risk products</b>	<b>29</b>
Risks/premiums	29
Claims	29
<b>9 Australia</b>	<b>30</b>
Public and product liability and professional indemnity insurance	30
Risk/Premium	30
Claims	30
Heads of damage	30
All classes	31
<b>10 Hong Kong</b>	<b>32</b>
Risk 32	
Claims	33
<b>11 Singapore</b>	<b>34</b>
<b>12 South Africa</b>	<b>36</b>
Risk/premiums	36
Claims	36
<b>13 Risks located in Spain</b>	<b>37</b>
Background	37
What has changed?	37
Determining if a risk is located in Spain	37
Determining the postcode	37
<b>14 UK</b>	<b>38</b>
Risk/premiums	38
UK Flood Re	38
UK Pool Re	38
UK Employers' Liability Tracing Office (ELTO)	38
<b>15 US</b>	<b>40</b>
Risk/Premiums	40

US Classification	40
NAIC code	40
State of filing	40
Surplus lines	40
Terrorism	40
Claims	41
Medicare	41
<b>16 Lloyd's Brussels</b>	<b>43</b>
Risk 43	
Premiums	43
Claims	44
<b>17 Appendix One - Field definitions</b>	<b>45</b>
<b>18 Appendix Two – Cover Type</b>	<b>115</b>

# 1 Changes introduced in Version 5.2

## Spain

The postcode of the location of risk must be reported for any risks located in Spain. As per Market Bulletin Y5250, this must be provided from 1 June 2019.

**All other changes should be implemented by September 2020.**

## Personal/Commercial and the Industrial Sector of the insured

**All classes and territories** - In addition to the existing requirements to provide the trade or industry of the insured for some types of business for Australia, Hong Kong, UK and US; the trade or industry of the insured must be provided for all commercial risks.

**UK/EEA High Product Risk Products, South Africa and Australia only** - There are also updates to definitions for policyholder type and insured total number of employees, which apply to UK/EEA High Product Risk Products, South Africa and Australia only.

## Multi-section / multi-platform binders

Section number/reference to be provided for any multi-section binders. Lloyd's platform to be provided for Lloyd's Brussels/Lloyd's Asia where this cannot be determined from the binder or section reference.

## Singapore

Alignment to current requirements for Singapore Risk Register.

## Hong Kong

Further alignment to existing Hong Kong Risk and Claims returns requirements.

## Lloyd's Brussels

Additional data to be provided as part of **Lloyd's Brussels** Risk submission. New requirements to identify and report all **annuity type claims** separately. Minor changes to definition of **VAT on claims fees** fields. **Number of instalments and instalment** basis to be provided where known for Lloyd's Brussels.

## 2 Introduction

Coverholders are given authority to write risks on behalf of Lloyd's syndicates via binding authority agreements and Lloyd's Brussels coverholder appointment agreements.

Part of the contractual agreement is that the coverholder regularly reports risk, premium and claims information to the Lloyd's syndicates and Lloyd's Brussels.

### Benefits

The purpose of the standards is to make it easier to work with the Lloyd's market by creating a consistent request for data from coverholders and third-party administrators (TPAs, now known as Delegated Claims Administrators (DCAs)).

The standards state the core set of regulatory, tax, premiums and claims information coverholders and TPAs/DCAs are required to report into the Lloyd's market for all classes of business in all territories.

By using the Lloyd's standards, all coverholders and TPAs/DCAs can be assured that they are meeting all Lloyd's tax and regulatory requirements, and therefore it is strongly encouraged that all coverholders adopt these standards.

### How do the standards work?

The standards apply to all coverholders and to TPAs/DCAs with claims authority.

Where a coverholder does not have authority to manage claims they may not be expected to provide a claims report.

Not all the information stated is required from each coverholder or TPA/DCA; some requirements only apply to certain territories or classes of business. Appendix One below, and the Market Glossary (see 1.11), may be used to identify the requirements for specific territories and classes.

Some coverholders will have been provided with systems by their London brokers or Lloyd's syndicates which already collect this information, and in some cases, the information will already be known in London.

Lloyd's premium reporting standards are comprised of risk and paid premium transaction information.

### Lloyd's mandate

In response to market request Lloyd's mandated that all Lloyd's syndicates request and collect data consistent with the requirements in Lloyd's Coverholder Reporting Standards where these

apply for any risks and claims attached to any binding authority agreements, or coverholder appointment agreements, inception or renewing from July 2017 onwards. Lloyd's has not mandated that a particular format is used for reporting.

### Collect information once and reuse where possible

From a Lloyd's perspective, it is only required that information is collected once.

Where risk information has been provided in a separate submission, for example in a written risk bordereau, it is not a requirement that such information is provided again in a paid premium report.

There are examples where processes and systems mean that the same information must appear together with risks, or premiums or claims. For example, it could be required to submit the same details about the risk with premiums, and again to submit claims to the central services bureau and this is reflected in the standards where the same information is required for both premiums and claims.

### Claims MI

Lloyd's claims standards include information on claims and claims management information (MI). Claims MI does not have to be reported on the same submission as the other claims data discussed here but should be collected in the most appropriate way for each binding authority contract or coverholder appointment agreement.

### TOM COB standards

The class of business standards agreed through the London Target Operating Model (LM TOM) do NOT form part of version 5.1. Underwriters will continue to request this additional class specific information.

### Local office reporting

Some Lloyd's local offices will also need to request additional information to facilitate tax and regulatory reporting locally.

### The User Guide

The User Guide provides guidance on the information which must be captured. A summary is given of the fields to be reported and more detail given of what is required. Appendix One lists all fields and definitions.

Lloyd's website provides access to the User Guide and spreadsheet templates which may help with your reporting



<https://www.lloyds.com/market-resources/delegated-authorities/compliance-and-operations/reporting-standards>

## The Market Business Glossary

The Market Business Glossary provides clear guidance on the risk, premium, claim and reference data that is required for different regions and territories and can be used to identify the requirements for particular binding authorities. All market stakeholders are entitled to access the Market Business Glossary.

When using the Market Business Glossary to understand location specific data requirements, please remember to consider the location of the risks, insureds and the coverholder.

Register here: -

<https://glossary.londonmarketgroup.co.uk/register>

Access the Market Business Glossary here –

<https://glossary.londonmarketgroup.co.uk/>

## DA SATS

Lloyd's will have access to data from the new central delegated authorities submission, access and transformation services (DA SATS) for tax, regulatory and oversight reporting purposes.

Lloyd's recommends the use of DA SATS in all territories as this may remove the need for existing or new returns. Should you plan to use DA SATS for these purposes, please contact Lloyd's to discuss practicalities.

For any risks incepting on coverholder appointment agreements with Lloyd's Brussels it is mandatory for managing agents to ensure risk and premium data is provided to DA SATs. It is also mandatory to ensure that claims data for these risks is provided to DA SATS unless ALL claims under the coverholder appointment agreement are individually agreed and individual transactions are processed via the Electronic Claims File (ECF) and/or the Claims Loss Advice and Settlement System (CLASS).

For any risks or claims incepting on coverholder appointment agreements with Lloyd's Brussels it is mandatory for Lloyd's syndicates to ensure that data is provided to DA SATS.

The coverholder or TPA/DCA may either submit directly to DA SATS, or to the Lloyd's broker or syndicate who will then submit the data to DA SATS, depending on agreement.

Lloyd's Brussels will not support business written by service companies submitted via Lloyd's Direct Reporting (LDR) and data for all service company business should be submitted to DA SATS.

## ACORD

Lloyd's coverholder reporting standards provide details of the information to be reported. One way in which this information can be reported is by using Extensible Markup Language (XML).

ACORD (Association for Cooperative Operations Research and Development) is the global standards-setting body for the insurance and related financial services industries. Lloyd's has worked with ACORD to ensure ACORD XML can be used to meet Lloyd's Coverholder Reporting Standards requirements. ACORD standards may be used to provide the information discussed below.

All Lloyd's coverholders are now eligible for a free custom ACORD membership. Lloyd's coverholders will have access to ACORD Delegated Authority Data Standards, information, training, and other valuable resources.

Coverholders should register here: -

[www.acord.org](http://www.acord.org)

### 3 Risk/Premiums Standard

#### Summary of the standard

Lloyd's "Premium" standards are comprised of risk and paid premium information. The following table lists all the fields in Lloyd's Risk/Premiums standards.

Not all the fields are required for all risks and all premiums. Red fields are mandatory and should always be reported. Yellow fields are conditional and are only required when conditions (for example territory or class apply) – see details below.

For Hong Kong and Lloyd's Brussels, there are requirements for some of this risk data to be submitted within time-frames; see further details below; this may be done by submitting a separate risk or combined risk and premium submission.

	Risk/Premiums
CR0013	Coverholder name
CR0014	Coverholder PIN
CR0005	Unique Market Reference (UMR)
CR0006	Agreement No
CR0001	Reporting Period Start Date
CR0002	Reporting Period (End Date)
CR0007	Section No
CR0017	Class of Business
CR0016	Risk Code
CR0019	Type of Insurance (Direct or Type or Reinsurance)
CR0011	London Broker Reference
CR0010	Year of Account
CR0029	Certificate Ref
CR0034	Insured First Name
CR0035	Insured Full Name, Last Name or Company Name
CR0039	Insured Country Sub-division: State, Province, Territory, Canton etc.
CR0041	Insured Country
CR0022	Risk, Transaction Type
CR0030	Risk Inception Date
CR0031	Risk Expiry Date
CR0050	Location of risk - Country
CR0048	Location of Risk - Country Sub-division: State, Province, Territory, Canton etc.
CR0056	Transaction Type - Original Premium etc.
CR0057	Effective Date of Transaction
CR0058	Expiry Date of Transaction
CR0020	Original Currency
CR0059	Gross premium paid this time
CR0060	Terrorism premium
CR0061	Commission %
CR0062	Commission Amount
CR0063	Accessori (Italy)
CR0064	Total Taxes and Levies
CR0065	Net Premium to London in original currency
CR0066	Settlement Currency
CR0067	Rate of Exchange
CR0068	Net Premium to London in Settlement Currency
CR0025	US Classification
CR0088	State of Filing (see code list)
CR0096	Surplus Lines Broker Name
CR0097	Surplus Lines Broker Licence No
CR0098	New Jersey SLA No
CR0099	Surplus Lines Broker Address
CR0100	Surplus Lines Broker State (see code list)

	Risk/Premiums
CR0101	Surplus Lines Broker Zip Code
CR0102	Surplus Lines Broker Country (see code list)
CR0037	NAIC Code
CR0021	Total gross written premium
CR0036	Fiscal Code (codice fiscale)
CR0038	Insured Address
CR0040	Insured Postcode, Zip Code or Similar
CR0046	Location of Risk, Address
CR0047	Location of Risk, County
CR0049	Location of Risk, Postcode, zip code or similar
CR0026	Policy or Group Ref
CR0227	Referred to London
CR0226	Country of Registration
CR0033	Name or Registration No of Aircraft Vehicle, Vessel etc.
CR0225	IMO Ship Identification Number
CR0032	Period of Cover - Narrative
CR0027	Number of Policies
CR0028	Number of Vehicles
CR0018	Wet Marine Indicator
CR0051	Sum Insured Currency
CR0052	Sum Insured Amount
CR0053	Deductible or Excess Currency (see code list)
CR0054	Deductible or Excess Amount
CR0055	Deductible or Excess Basis
CR0083	Tax Amount
CR0077	Tax 1 - Jurisdiction: Country, State, Province, Territory
CR0078	Tax 1 - Tax Type
CR0079	Tax 1 - Amount of Taxable Premium
CR0080	Tax 1 - %
CR0081	Tax 1 - Fixed Rate
CR0082	Tax 1 - Multiplier
CR0083	Tax 1 - Amount
CR0084	Tax 1 - Administered By
CR0085	Tax 1 - Payable By
CR0077	Tax 2 - Jurisdiction: Country, State, Province, Territory
CR0078	Tax 2 - Tax Type
CR0079	Tax 2 - Amount of Taxable Premium
CR0080	Tax 2 - %
CR0081	Tax 2 - Fixed Rate
CR0082	Tax 2 - Multiplier
CR0083	Tax 2 - Amount
CR0084	Tax 2 - Administered By
CR0085	Tax 2 - Payable By
CR0077	Tax 3 - Jurisdiction: Country, State, Province, Territory
CR0078	Tax 3 - Tax Type
CR0079	Tax 3 - Amount of Taxable Premium
CR0080	Tax 3 - %
CR0081	Tax 3 - Fixed Rate
CR0082	Tax 3 - Multiplier
CR0083	Tax 3 - Amount
CR0084	Tax 3 - Administered By
CR0085	Tax 3 - Payable By
CR0077	Tax 4 - Jurisdiction: Country, State, Province, Territory
CR0078	Tax 4 - Tax Type
CR0079	Tax 4 - Amount of Taxable Premium
CR0080	Tax 4 - %
CR0081	Tax 4 - Fixed Rate
CR0082	Tax 4 - Multiplier
CR0083	Tax 4 - Amount
CR0084	Tax 4 - Administered By
CR0085	Tax 4 - Payable By
CR0077	Tax 5 - Jurisdiction: Country, State, Province, Territory
CR0078	Tax 5 - Tax Type

	Risk/Premiums
CR0079	Tax 5 - Amount of Taxable Premium
CR0080	Tax 5 - %
CR0081	Tax 5 - Fixed Rate
CR0082	Tax 5 - Multiplier
CR0083	Tax 5 - Amount
CR0084	Tax 5 - Administered By
CR0085	Tax 5 - Payable By
CR0086	Other Fees or Deductions Description
CR0087	Other Fees or Deductions Amount
CR0089	Intermediary 1 - Role
CR0090	Intermediary 1 - Name
CR0091	Intermediary 1 - Reference No etc.
CR0092	Intermediary 1 - Address
CR0093	Intermediary 1 - Country Sub-division: State, Province, Territory, Canton etc.
CR0094	Intermediary 1 - Postcode, zip or similar
CR0095	Intermediary 1 - Country (see code list)
CR0089	Intermediary 2 - Role
CR0090	Intermediary 2 - Name
CR0091	Intermediary 2 - Reference No etc.
CR0092	Intermediary 2 - Address
CR0093	Intermediary 2 - Country Sub-division: State, Province, Territory, Canton etc.
CR0094	Intermediary 2 - Postcode, zip or similar
CR0095	Intermediary 2 - Country (see code list)
CR0169	Notes
CR0069	Brokerage % of gross premium
CR0070	Brokerage Amount (Original Currency)
CR0071	Final Net Premium (Original Currency)
CR0072	Final Net Premium Settlement Currency (see code list)
CR0073	Final Net Premium Rate of Exchange
CR0074	Brokerage Amount (Settlement Currency)
CR0075	Final Net Premium (Settlement Currency)
CR0076	% for Lloyd's
CR0278	Insured - Policyholder Type
CR0279	Insured - Total Number of Employees
CR0280	Insured - Revenue or Turnover
CR0299	Reason for Cancellation
CR0315	Policy issuance date
CR0201	Terrorism acceptance date
CR0202	Terrorism declination date
CR0354	Policy basis
CR0360	APRA product type
CR0322	Original inception date
CR0325	Insured Assets
CR0357	Insured Professional Fees
CR0324	Insured occupation/nature or organisation
CR0358	Other risk factor description
CR0359	Other risk factor value
CR0356	Limit of indemnity
CR0175	Participation % ceded
CR0326	Additional insured policy type
CR0327	Additional insured employer name
CR0328	Additional insured ERN exempt flag
CR0329	Additional insured employer reference number
CR0374	Pool Re Zone
CR0170	A-Buildings
CR0172	C-Contents
CR0173	D-Business Interruption
CR0320	Reason for endorsement
CR0321	Reason for reinstatement
CR0323	Number of locations
CR0330	FRID
CR0331	Property Type
CR0332	Eligibility Category
CR0333	Resilience Work
CR0334	Basement
CR0335	Basement Usage

	Risk/Premiums
CR0336	No of bedrooms
CR0337	Wall construction
CR0338	Roof Construction
CR0339	Rebuilding cost
CR0340	Rebuilding basis indicator
CR0341	Transaction Rating Date
CR0342	Building Excess Amount
CR0343	Building New Annual Premium
CR0344	Building Transaction Premium
CR0345	Building Alternative Accommodation Limit
CR0346	High Value Art
CR0347	Contents Blanket Sum Insured
CR0348	Contents Transaction Rating Date
CR0349	Contents Excess Sum
CR0350	Contents New Annual Premium
CR0351	Contents Transaction Premium
CR0352	Contents Alternative Accommodation Limit
CR0353	Property Total Premium Payable
CR0377	Cover Type - level
CR0378	Distribution Channel
CR0235	Coverholder Commission Amount for the whole risk/written premium
CR0270	Tax amount for the whole risk/written premium
CR1250	IA-Levy - Co-insurance code
CR1251	IA-Levy - Total gross written premium amount
CR1256	NIF - Insured identification number
CR1268	Lead syndicate number
CR1269	Hong Kong Insured Occupation Code
CR1270	IA Accounting Class
CR1272	IA Sub-accounting class
CR1275	Type of vehicle – code
CR1276	Number of vessels
CR1277	Estimated premium income
CR1278	Lloyd's brokerage amount for the risk
CR1279	Management expense
CR1280	Net premium to underwriters for the risk
CR1281	Cover type – level 1
CR1282	Cover type – level 2
CR1283	Cover type – level 3
CR1284	Australia insured occupation code
CR1285	UK insured occupation code
CR0236	New! Total taxes paid locally
CR0237	New! Total London taxes
CR0288	New! Number of Instalments
CR0289	New! Instalment Basis
CR0925	New! Total Fee Amount
CR1271	New! Accessori Written Amount
CR1288	New! 100% Net Written Premium in USD
CR1292	New! Amount of Taxable Written Premium
CR1294	New! Local sub producers commission amount
CR1295	New! Local sub producers commission %
CR1297	New! Lloyd's Platform
CR1298	New! Industrial sector of the insured
CR1299	New! Reinsurance basis

## The report and the contract of delegation

### Report

We need to know the period the report relates to. Ideally you should provide the start (CR0001) and end date (CR0002) of the period for which this is a report; and where the report is for longer than a month such detail must always be given.

## Contract of delegation

Coverholders are given authority to write risks on behalf of Lloyd's syndicates via binding authority agreements and Lloyd's Brussels via coverholder appointment agreements. The contract will provide details of the *type of delegation* and the *level of authority* given to the coverholder. Where the business is being written through a *Lloyd's platform* such as *Lloyd's Brussels*, details of this may also be provided in the binding authority agreement or coverholder appointment agreement.

We need to know which binding authority agreement or coverholder appointment agreement the report relates to.

The UMR (CR0005), or unique market reference, is a reference assigned to the binding authority or coverholder appointment agreement by the Lloyd's market. The UMR includes a reference to the London broker.

Where the UMR is not known by the coverholder or TPA/DCA; the agreement number (CR0006) should be stated.

When reporting claims; the inception (CR0008) and expiry dates (CR0009) of the binding authority agreement must also be reported.

**New! Where a binding authority agreement or coverholder appointment agreement consists of many sections; it is common that different stakeholders should only have access to data for different sections. It is mandatory to provide the section reference (CR0007) for any such multi-section agreements.**

## Lead syndicate

Where business is being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual risk; the four-digit reference to identify the Lloyd's syndicate leading the binding authority contract (CR1268) must be provided.

## Co-insurance code

Where the business is being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual risk; you must specify whether the risk has been written on a co-insurance basis with the company market and if so, whether Lloyd's participants are acting in a lead or following capacity (CR1250) using one of the following values: -

- L = Lead
- F = Follower
- N = Not co-insurance

- X = New! Where lead has confirmed they're not paying the levy on behalf of the follower

## Year of account

The year of account (CR0010) is the year in which an insurance or reinsurance contract that is underwritten by a Lloyd's syndicate is allocated for accounting purposes and into which all premiums and claims arising in respect of that contract are payable.

For business written under a binding authority or coverholder appointment agreement, Lloyd's year of account will typically be the year in which the agreement was incepted; however, for multi-year agreements, the agreement may have been transferred to a new year of account.

All policies written under such agreements should be allocated to the year of account to which the agreement has been allocated, not the year in which the policy was issued.

Where business is being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual risk; the year of account must be provided.

For other business the London broker will need to ensure the year of account is provided to process transactions.

## The distribution chain

### Lloyd's platform

Lloyd's platforms exist to enable the placing of business in different geographical regions; for example, Lloyd's Brussels. Usually the binding authority or coverholder appointment agreement will only relate to one platform. **New! Where there are multiple platforms in the same section of the binding authority or coverholder appointment agreement, then the platform (CR01297) must be specified.**

### Coverholder

The name of the coverholder (CR0013) should always be given. If the coverholder has multiple locations or branches, then the branch should also be identified.

The coverholder PIN (CR0014) is a unique identifier which is allocated by Lloyd's when an organisation is approved as a Lloyd's coverholder. Each branch is allocated a unique PIN. Where the PIN is known this should be stated in addition to the name of the coverholder. Where business is being written through a Hong Kong domiciled coverholder or service company, regardless of the

location of the actual risk; the coverholder PIN must be provided.

### London broker

The following information is needed to process transactions, but this does not have to be provided by the coverholder - The unique reference assigned to the London broker (CR0011).

The London broker needs to ensure that this reference is provided if it cannot be deduced from the UMR. The broker may choose to do this on the bordereau or on a separate accompanying document.

Where this information is known by the coverholder they may choose to provide this as part of their submission.

### Other intermediaries

Where other intermediaries; for example, open market correspondents, producing brokers and local brokers; have been involved in the transaction this may mean that additional taxes or regulations apply.

The details of intermediaries should be provided where necessary including their: -

- Role (CR0089)
- Name (CR0090)
- Any reference numbers or licence numbers (CR0091)
- Address, including the state/province/territory etc. where appropriate, the post/zip code and the country. (CR0092, CR0093, CR0094 and CR0095)

### Surplus lines broker

The Surplus Lines broker whose details are provided is the intermediary who has filed details of the insured risk with a US state insurance department or other authority. For most risks it will also have arranged payment of the tax.

If the contract is classified as "US surplus lines", it is mandatory to provide details of the surplus lines broker – please see US section below.

## The insured

### Insured name

We need to know the name of the insured (CR0035); or for reinsurance, the details of the reinsured. This may be the name and address of a firm, practice, sponsoring employer, company, life assured or policyholder.

Where the insured is an individual, the first name can be provided separately (CR0034).

### Personal, commercial and industrial sector of the insured

Increasingly regulators are interested in knowing whether business is commercial or personal for an individual *"any natural person acting for purposes outside his trade, business or profession"* or a commercial business, the size of the business and the industrial sector of the insured. It is also now a requirement to collect eligible complainants' data worldwide. In many territories there are standard codes which can be used to provide such information.

**New! The definition for policyholder type (CR0278) and for insured total number of employees (CR0279) have been updated to reflect changes to regulatory requirements**

The details of the nature of the insured organisation/occupation must be provided in Australia for reporting to APRA on public and product liability and professional indemnity insurance (CR1284).

Where the business is being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual risk, the insured occupation must be provided (CR1269).

Where the location of risk country (CR0050) is the UK; or the insured or reinsured country (CR0041) is the UK for all **commercial** risks **where the type of insurance (CR0019) is direct**, incepting from 1 January 2019 the standard industrial classification of economic activities, the SIC, must be provided (CR1285).

The NAIC code (CR0037) assigned by the National Association of Insurance Commissioners must be given for the ceding US insurer, that is the US reinsured; for any business classified as US reinsurance; **and may also be provided for insurance.**

**New! Mandatory, to be provided by 1 September 2020, where the type of insurance (CR0019) is direct, then in addition to the requirements above, one of the following must be provided –**

- Australian Insured Occupation Code, ANZSIC (CR1284);
- Hong Kong Insured Occupation Code (CR1269);
- UK Insured Occupation Code, SIC (CR1285)
- US, NAIC Code (CR0037)



- The Industrial Sector of the Insured (CR1298). The insured to be classified as one of the following
- UNKNOWN
- PERSONAL LINES - Any natural person acting for purposes outside his trade, business or profession
- MULTIPLE RISKS - Facility with multiple risks including a mixture of industries.
- A. AGRICULTURE, FORESTRY AND FISHING
- B. MINING AND QUARRYING
- C. MANUFACTURING
- D. ELECTRICITY, GAS, STEAM AND AIR CONDITIONING SUPPLY
- E. WATER SUPPLY; SEWERAGE, WASTE MANAGEMENT AND REMEDIATION ACTIVITIES
- F. CONSTRUCTION
- G. WHOLESALE AND RETAIL TRADE; REPAIR OF MOTOR VEHICLES AND MOTORCYCLES
- H. TRANSPORTATION AND STORAGE
- I. ACCOMMODATION AND FOOD SERVICE ACTIVITIES
- J. INFORMATION AND COMMUNICATION
- K. FINANCIAL AND INSURANCE ACTIVITIES
- L. REAL ESTATE ACTIVITIES
- M. PROFESSIONAL, SCIENTIFIC AND TECHNICAL ACTIVITIES
- N. ADMINISTRATIVE AND SUPPORT SERVICE ACTIVITIES
- O. PUBLIC ADMINISTRATION AND DEFENCE; COMPULSORY SOCIAL SECURITY
- P. EDUCATION
- Q. HUMAN HEALTH AND SOCIAL WORK ACTIVITIES
- R. ARTS, ENTERTAINMENT AND RECREATION
- S. OTHER SERVICE ACTIVITIES
- T. ACTIVITIES OF HOUSEHOLDS AS EMPLOYERS; UNDIFFERENTIATED GOODS-AND-SERVICES-PRODUCING ACTIVITIES OF HOUSEHOLDS FOR OWN USE
- U. ACTIVITIES OF EXTRATERRITORIAL ORGANISATIONS AND BODIES

### Insured tax code

Where the insured is located in Italy, their fiscal code or codice fiscale (CR0036) must be given when reporting risks and premiums.

Where risks are located in Spain, Navarra, for personal insureds, we need to know the NIF Numero de Identificación Fiscal, the Tax Identification Number of the insured (CR1256); for commercial organisations, we need to know the CIF Certificado de Identificación Fiscal).

### Risk factor

Risk factor is a measure of the relative exposure that the policy represents.

In Australia for public and product liability and professional indemnity insurance; you must report either: -

- the turnover (CR0280)
- assets (CR0325)
- professional fees (CR0357)
- total number of employees (CR0279) or
- another risk factor value (CR0358) and risk factor description (CR0359)

### Professional fees

The insured's most recent prior year's annual professional fees represented by this risk record (CR0357).

### Insured assets

The insured's most recent prior year's business assets (CR0325).

### Location

*Location of risk* is not necessarily the territory where the risk itself is geographically located, nor is it necessarily the territory in which the insured resides: -

'*Location of risk*' is the country, state or territory in which an insured risk is deemed to be located for regulatory and tax purposes.

An insurance policy may cover several risks located in multiple territories. This is called a '*global contract*' and may give rise to regulatory obligations and tax liabilities in different territories.

It is also possible for a risk to be "*located in*" more than one territory for regulatory purposes.

#### *How is location of risk determined?*

The definition of a '*local risk*' is often detailed in each territory's insurance legislation. Local risks are those whose insurance is governed by the territory's insurance laws and are subject to its premium taxes or other fiscal charges.

In addition to the territory's local risk definition there may be specific rules that apply to each class of business to help to determine the risk location.

The Lloyd's 'Risk Locator' provides guidance on class specific rules for determining risk location. This guidance should be used in conjunction with the information in *Crystal* to determine in which territory the risk is located and whether or not it is covered by local laws.

<https://www.lloyds.com/tools-and-systems/crystal>

*The key questions to ask about an insurance contract are:*

*Is it insurance or reinsurance?*

Lloyd's holds separate authorisations for insurance and reinsurance world-wide, so it is important to consider this when defining risk location.

*What class of business is being written?*

For direct insurance, different classes of business may have different regulatory risk locations.

*Where is the insured / reinsured located?*

The location of the insured or reinsured can dictate regulatory risk location for certain classes of business.

*What is the physical location of the insured risk?*

The geographical location of the risk dictates regulatory risk location for certain classes of business.

*Tools to help you*

Lloyd's risk locator tool can be used to help determine the risk location. Lloyd's tax and regulatory tool, *Crystal*, can be used to determine the level of detail needed.

<https://www.lloyds.com/tools-and-systems/risk-locator>

## Location of the insured

We need to know the country (CR0041) in which the insured is resident, if they are a private individual, or has its main operating address, if it is a corporate body.

*The country of origin is: -*

- For a reinsurance contract, the country in which the ceding insurer's office; i.e. the reinsured, is situated
- For a global or multi-national policy, the country in which the insured's head or main office is situated
- For a master policy, the country in which the master policyholder is situated

If there are multiple parties with an interest in the risk domiciled in different countries, it is necessary

to designate the country most appropriate in the circumstances as the "country of origin".

If the insured is located in a country with subdivisions such as states, provinces, territories or cantons, then this must be specified (CR0039).

The full address (CR0038) and postcode (CR0040) of the insured is required if the insured is located in Italy, Kentucky, Portugal, Spain, South Africa; and for high product risk products where the insured is located in the UK or EEA; and for terrorism risks located in Australia.

It is strongly recommended that the full address and postcode of the insured is always provided.

## Location of the risk

The location of the risk is a key factor when Lloyd's comes to report to regulators and pay any taxes it has responsibility for.

The means of determining risk location may vary dependent on the type of business and country of origin. In addition, different levels of information will be required dependent on the location of the risk; however, the country in which the risk is located must always be provided. (CR0050).

When reporting on spreadsheets, some risks may need to be split across a series of rows of detail where elements of the risk are located in more than one territory.

The country should always be specified (CR0050).

If the risk is located in a country with subdivisions such as states, provinces, territories or cantons, then this must always be specified (CR0048).

For risks located in Navarra (NV), Alava (AL), Guipuzcoa (GU) or Vizcaya (VZ), we need to know the region in which the risk is located (CR0048).

The full details of the address (CR0046), including the county (CR0047) and the postcode (CR0049) must be provided for any risks located in France, Italy, Kentucky, Portugal, and Spain; and for UK Flood Re properties and terrorism risks located in Australia.

The country of registration is required for all aircraft, vehicles, ships and vessels. (CR0226).

## Number of locations

For UK Flood Re properties, the total number of locations covered by the policy (CR0323) must be given.

## Location of loss

When reporting claims, the country where the loss occurred must always be reported (CR0116).

Where relevant; the country subdivision, the state, province or territory; must be reported (CR0114).

The full address of the loss (CR0112) and the postcode (CR0115) must also be reported if known.

For any US claims, the county in which the loss occurred must be reported. (CR0113).

## Type and class of business

### Insurance or reinsurance and type of reinsurance

We need to know if the risk is insurance or reinsurance and if reinsurance the type of reinsurance. Reinsurance is the insurance of an insurance company.

If the risk is insurance, you must specify "direct" (CR0019).

If the risk is reinsurance you must specify (CR0019) whether it is

- Facultative
- Treaty
- Excess of loss

Reinsurance basis is the high-level classification of the terms of the reinsurance contract. For proportional reinsurance contracts, the reinsurer receives a predetermined percentage of premium and pays a predetermined percentage of cedant claims. Examples include quota share and surplus reinsurance contracts. For non-proportional contracts, the reinsurer's payment is subject to a deductible or other non-proportional element so that the reinsurance recovery is not a fixed proportion of the cedant's loss. Examples include excess of loss per risk and or stop loss reinsurance.

Proportional reinsurance is where recoveries are a fixed percentage of the cedant's loss.

Non-proportional reinsurance is where recoveries are not a fixed percentage of the cedant's loss.

**New! For any risks incepting on coverholder appointment agreements with Lloyd's Brussels where type of insurance (CR0019) is not Direct one of these values to be provided**

- Proportional
- Non-proportional

### Class of business

Information must be provided to identify the class of business.

When considering the class of business, consider the *subject of insurance* – what is being insured?

What are the underlying causes or *perils* that drive the need for the insurance cover?

What is the outcome that the insurance contract provides cover against for the insured item? What might happen to the subject of the insurance if the peril occurs?

Lloyd's classifies business using **risk codes**. Details of Lloyd's risk codes can be found on Lloyd's website <https://www.lloyds.com/market-resources/underwriting/risk-codes>

One or more of the following must be provided: -

- A binding authority or coverholder appointment agreement, will include one or more sections which specify the class of business for which the coverholder has been given authority to write risks. The section, and therefore class of business, to which the risk relates should be reported. (CR0007)
- A textual description of the class of business (CR0017)
- The risk code which relates to the transaction should be specified if known. (CR0016)

Where the risk or insured location is South Africa, excluding reinsurance, the type of cover being provided by the policy must be specified (CR0377, CR1281, CR1282, CR1283).

In Australia for reporting to APRA on public and product liability and professional indemnity insurance the product code defined by APRA must be provided (CR0360).

Where the business is written through a Hong Kong domiciled coverholder or service company, regardless of the actual location of the risk, the IA accounting class (CR1270) and where relevant the IA accounting sub-class (CR1272) must be provided.

For any risks incepting on any coverholder appointment agreements with Lloyd's Brussels either Lloyd's risk code (CR0016) or a class of business description (CR0017) must be given.

## Policy references and key dates

### Certificate reference

For all risks a unique reference such as the certificate ID must be provided (CR0029).

### Group reference

Where there are a group of risks under one policy, you must provide the policy or group reference (CR0026) in addition to the individual certificate number.



Where the risk or insured is located in Spain, the number of policies must be stated (CR0027).

### **Inception and expiry dates**

The inception (CR0030) and expiry (CR0031) dates for the risk – that is the dates when coverage starts, and ends must be specified.

### **Period of cover**

Where the period of cover cannot be described using dates, a narrative description (CR0032) should be given – for example a description of the voyage.

### **Policy issuance date**

The policy issuance date must be provided unless being reported separately (CR0315).

### **Date on which cover was first issued**

In Australia for reporting to APRA on public and product liability and professional indemnity insurance the date when cover was first issued to the client (CR0322) must also be given.

### **Total gross written premium**

#### **Original currency**

We need to know the original currency in which the premium was originally paid by the insured or reinsured (CR0020). It is recommended that the ISO, 4217, 3 letter alphanumeric currency codes are used.

#### **Total gross written premium**

The total gross written premium (CR0021) is mandatory for all classes and territories to enable syndicates to meet the requirements of Solvency II.

The total gross written premium is the sum of premiums being paid as instalments after applying credits (discounts) and surcharges (loads/levies), but prior to applying taxes, fees, assessments or special risk premiums (e.g. SASRIA in South Africa).

This should exclude any terrorism premium such as US TRIA or fees which are being shown as separate transactions.

Any fees or interest charged for paying by instalments should be excluded.

For co-insurance where Lloyd's is the lead, where the business is being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual risk; you must specify the total amount of the gross written premium charged for the risk to the insured by both

Lloyd's and other co-insurance participants (CR1251).

### **Estimated premium income**

This is the total amount of estimated premium income relevant to an open cargo cover.

Where the business is being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual risk - Either gross written premium (CR0021) or estimated premium income field (CR1277) must be completed when IA accounting class (CR1270) is goods in transit, GIT.

### **Coverholder Commission**

The coverholder commission amount for the whole risk/written premium is the amount taken by the coverholder expressed as an amount in the original currency. This is the amount for the whole risk/written premium. This may include commission to retail brokers, local sub-producers or introducers.

Where the business is being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual risk; and for any risks incepting on coverholder appointment agreements with Lloyd's Brussels; you must provide either the coverholder commission amount (CR0235) or coverholder commission % (CR0061).

**New! Where the local sub-producer commission is being provided separately then this should not also be included in the Coverholder Commission Amount or %.**

### **Local sub-producer commission**

**New! The local sub-producer commission amount for the whole risk/written premium is the amount taken by the local sub-producer expressed as an amount in the original currency. This is the amount for the whole risk/written premium. This may include commission to retail brokers, local sub-producers or introducers.**

**Where the business is being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual risk; and for any risks incepting on coverholder appointment agreements with Lloyd's Brussels; you must provide either the local sub-producer amount (CR1294) or the local sub-producer commission % (CR1295).**

### **Lloyd's brokerage amount for the risk**

This is the brokerage amount taken by the Lloyd's Broker for the whole risk/written premium

expressed as an amount of the gross written premium, in the original currency (CR1278).

This must be provided where the business is being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual risk.

### **Net premium to underwriters for the risk**

Net premium to underwriters for the risk (CR1280) is the amount of the total gross written premium for the whole risk/written premium (CR0021) due to underwriters following the deduction of coverholder commission for the whole risk/written premium (CR0235) and Lloyd's brokerage amount for the whole risk/written premium (CR1278), but excluding items recorded as management expenses (CR1279). This must be provided where the business is being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual risk.

### **Sum insured, deductibles, claims basis, limit of indemnity**

#### **Sum insured**

Sum Insured (CR0052) and the currency (CR0051) are mandatory for all classes and territories to enable syndicates to meet the requirements of Solvency II.

EIOPA (the European Insurance and Occupational Pensions Authority, one of the three European Supervisory Authorities) has defined the sum insured as the highest amount that the insurer can be obliged to pay out before taking into account possible original deductible of the policyholder.

#### **Deductible / excess**

Where the risk or insured is located in Australia or Canada, and for any risks incepting on coverholder appointment agreements with Lloyd's Brussels, the following must be reported

- Deductible/excess currency (CR0053)
- Deductible/excess amount (CR0054)

In Canada, and for any risks incepting on coverholder appointment agreements with Lloyd's Brussels, the following must also be reported – Deductible/Excess Basis (CR0055).

Suggested values: -

- Any one accident or occurrence
- In aggregate
- Any one claim
- Any one event
- Any one interest

- Any one loss
- Any one person, passenger or patient
- Combines single limit any one loss
- Combined single limit
- Each and every loss
- Each and every interest

### **Claims basis**

In some territories you must specify the basis on which the policy was written.

In Australia for public and product liability and professional indemnity insurance you must specify which of these basis the policy is written (CR0354)

- Losses incurred
- Claims made

### **Limit of indemnity**

In Australia for public and product liability and professional indemnity insurance you must specify the proportion of the limit of the indemnity which applies to the risk (CR0356).

### **Transaction types and dates**

#### **Risk transaction type**

Information must be provided to identify the type of risk transaction (CR0022).

If this is new business, either completely new to the coverholder, or the coverholder has not placed this business under a Lloyd's binding authority or; for Lloyd's Brussels - the coverholder appointment agreement, previously then this should be marked as new.

If this is a renewal that has previously been placed under a Lloyd's binding authority or; for Lloyd's Brussels - the coverholder appointment agreement; or is a rolling monthly premium contract; then this should be marked as a renewal.

For any subsequent transactions, this is the type of transaction – so either an endorsement or a cancellation.

If there are any financial changes; then the risk should be marked as an endorsement.

If all the changes being made are non-financial changes, then the risk should be marked as an amendment.

Where an error has been made; or where a bound policy has been reinstated after automatic cancellation due to the late payment of premium; and the transaction is reinstated, this should be marked as a reinstatement.

A policy may also be void from inception.

It is mandatory to provide the risk transaction type for business in Iceland, Ireland, and South Africa; for UK Flood Re; for High Product Risk Products where the insured is located in the UK or EEA; in Australia for reporting to APRA on public and product liability and professional indemnity; and, for any risks incepting on coverholder appointment agreements with Lloyd's Brussels.

### Transaction dates

The effective date of the transaction (CR0057), for example the date of the endorsement or the cancellation must be specified for all transactions where the risk inception date (CR0030) is not the same as the start date. This must be given for all business in South Africa, for High Product Risk Products where the insured is located in the UK or EEA; in Australia for reporting to APRA on public and product liability and professional indemnity insurance. This is mandatory for any risks incepting on coverholder appointment agreements with Lloyd's Brussels; and for any business written through a Hong Kong domiciled coverholder or service company. The date the transaction ends must also be given where appropriate.

### Reason for cancellation

Where a risk has been cancelled, the reason for cancellation should be given.

Recommended values: -

- Product unsuitable / misunderstood
- Product too expensive
- Alternative product purchased
- Cover overlapped with pre-existing cover
- Product cancelled within cooling off period
- Product cancelled by underwriter
- Poor service/complaint
- Cover no longer required
- Other (administrative reason)
- Not known

It is mandatory to provide the reason for cancellation for High Product Risk Products where the insured is located in the UK or EEA; UK Flood Re and for South Africa.

### Reason for endorsement

For UK Flood Re property risks, where a risk has been endorsed, where a mid-term adjustment has been made; then the reason for this adjustment must be specified.

### Reason for reinstatement

Where a UK Flood re property risk has been reinstated, then the reason for the reinstatement (CR0321) must be specified.

### Instalments

**New!** Where possible for any risks where premium is being paid by instalments, the number of instalments (CR0288) and the frequency of the instalments (CR0289) should be given.

### Taxes/levies and fees

*Why is information on taxes/levies important?*

If taxes/levies are not correctly identified at the earliest opportunity:

- Underwriters, the insured and/or the broker may be exposed to unexpected charges.
- The business will be rejected at the processing stage.
- It will be difficult to revisit tax calculations and collect taxes/levies from the insured if the contract and premium has already been agreed.

*What sort of taxes and levies may apply to insurance?*

### Premium tax

This is usually the insured's responsibility to pay but the insurer's responsibility to administer.

### General sales tax and stamp duty

This is charged on a range of transactions and may be due on insurance.

### Income and corporation tax

This may be charged on the insurer's operations depending on how they are organised.

### Withholding tax

This is withheld from a payment and paid to tax authorities by a person making a payment. It can be due on non-admitted insurance.

### Other fiscal charges

For example: fire brigade charges, natural catastrophe levies. These can require detailed record-keeping by insurer.

*What factors influence where and what taxes/levies are due?*

- The nature of the business, i.e. is it reinsurance or insurance?
- Where the insured is established, or the property is located.
- The nature of the risk and the class of insurance it falls under.
- How the risk is written, is it via a coverholder, local broker or direct and what countries are involved in the intermediary chain?

*How are taxes managed for Lloyd's?*

Lloyd's centrally prepares and renders tax returns on behalf of the Lloyd's market based on information provided by Lloyd's syndicates.

Coverholders should ensure tax is correctly noted on their reports. Tax information found to be missing or incorrect will lead to the policy being rejected and delays in the premium being paid to underwriters and taxes being paid to the tax authorities.

*How can I find out more?*

Lloyd's tax and regulatory tool, *Crystal*, and the accompanying guidance tool *Crystal Assist*, can be used to determine which taxes need to be reported on.

*Reporting multiple taxes and fees on spreadsheets*

It should be noted that it is possible for a number of taxes in the same or different jurisdictions to be applicable to a premium.

As it is difficult to show many taxes against one premium transaction in a spreadsheet format; it is suggested that either the tax columns are repeated for each tax; or that each tax is shown on a separate row in the spreadsheet.

Where separate rows are used care must be taken to ensure it is clear that different taxes are being shown and to avoid double counting of the original premium.

Similar logic must be applied to any fees.

**Taxes/levies**

The following information needs to be provided for each tax/levy: -

- The jurisdiction – for example UK (CR0077)
- The type of tax/levy – for example premium tax (CR0078)
- The amount of premium which is taxable (CR0079)
- The means by which the tax/levy has been calculated – for example any fixed rates (CR0081), % (CR0080) or multipliers (CR0082)
- The amount of tax/levy (CR0083)
- Whose responsibility it is to administer (CR0084) and to pay the tax (CR0085)

For taxation/levy headings the term “payable by” refers to the party bearing the economic cost of the tax/levy. The term “administered by” refers to the party responsible for settling the tax/levy with the relevant tax authorities.

In Lloyd's recommended layout, the tax, levy or para fiscal charges block of columns should be repeated for each applicable tax.

There is no requirement to provide details of US taxes being paid and reported by surplus lines brokers.

Where the business is being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual risk; you must specify the IA levy amount applicable to the risk. When calculating the IA levy

- (CR0078) – tax/levy type should be – “IA Levy”
- (CR0270) – should be the amount of the levy and other tax/levy fields should be completed to show how calculated. The full tax amount for the whole risk, based on the written premium should be reported
  - Where business has been placed on a co-insurance basis (for example where (CR1250) co-insurance code is L(Lead), F(Follow) or **New! X = Where lead has confirmed they're not paying the levy on behalf of the follower. then** the amount of premium which is taxable (CR0079) will be the IA levy total gross written premium amount (CR1251);
  - But if the business is not being written on a co-insurance basis, for example where (CR1250) co-insurance code is N, not co-insurance; then the amount of premium which is taxable (CR0079) will be the total gross written premium (CR0021).
- Where estimated premium has been provided (CR1277) then this should be used as the amount of premium which is taxable (CR0079),

Due to the increase in insurance premium tax reporting requirements in EU/EEA countries, we need to know about all business which is exempt from premium tax and taxable business where the tax is paid by the lead or a third party. This requirement applies to all EU/EEA insurance risks (reinsurance is excluded). Appropriate comments must be made in (CR0169), the notes field.

**Fees**

Where fees have been charged or deductions made from the original premium collected which are not commission, or formal taxes or levies; then these must be reported.

A description (CR0086) and the amount of the fee (CR0087) should be given.

It is recommended such transactions are shown as separate transactions on different rows on a spreadsheet.

Where the business is being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual claim where there is a management expense to report; you must specify the management expenses, the costs arising from the management of the binding authority in the other fee amount field (CR0087) and include a description in the other fee description field (CR0086).

### **Paid premium transactions**

Information about the premium transaction is vital to the report to ensure that the correct monies are moved between parties and reported to the various regulators; to ensure the correct taxes and levies are paid and to ensure correct trust funding.

### **Paid premium information**

The following information must always be provided:

- The type of transaction (CR0056) – such as original premium, additional premium or return premium must be stated.
- The currency in which the transaction was originally paid by the insured or reinsured (CR0020).
- The gross premium which has been paid (CR0059). The gross premium must be expressed in the original currency.
- Terrorism premium such as UK Pool Re and US TRIA and allocations relating to GAREAT and TRIA, should be shown on a separate row as a separate transaction and should not be included in the gross premium transaction. If you are unable to provide this as a separate transaction, then it may be shown in a separate field (CR0060).
- Where the transaction is one in a series of instalments for the premium; the gross and net premium fields should be completed with details of the amount being paid in this transaction.
- The % commission (CR0061) which has been taken by the coverholder; this may include local commission paid to retail agents or introducers of business. **New! But if the %/amount being paid to retail agents or others is being reported separately, then this should not also be included in the coverholder's commission.**

- The amount of commission (CR0062) taken by the coverholder. This must be expressed in the original currency.
- Any additions or deductions being made such as taxes, fees, levies or the accessori (CR0063) must be stated; see details above.
- Any other fees, additions or deductions should be shown as separate rows/transactions.
- The total amount of any taxes and levies (CR0064).
- The amount being paid to the broker in London. This must be expressed in the original currency. (CR0065).
- The currency (CR0066) in which monies are being paid (settled) to London must be given.

If the currency in which monies are being settled is different to the original currency, then the rate of exchange must be stated (CR0067); together with the net amount being paid to London expressed in the settlement currency (that is the currency in which it is being paid). (CR0068).

### **Detail to be added by the broker in London**

The following information will typically be provided by the broker in London. Such information does not need to be added to the bordereau and will often be included in an accompanying London Premium Advice Note (LPAN). The broker and the coverholder may agree that this is also completed by the coverholder; in which case the broker will typically need to provide the coverholder with this information in advance. In some cases, this information may be able to be deduced from information already provided and so does not need to be supplied again.

The broker in London will need to specify the brokerage being charged as a percentage (CR0069) of the gross premium paid by the insured and as an amount (CR0070).

The broker must state the final premium net of any deductions made by the coverholder and their own brokerage; that is the net premium to London minus any brokerage. This must be stated in the original currency (CR0071). If appropriate this must also be stated in the currency in which the amounts are being settled to the Lloyd's syndicate (CR0072). If this is different to the original currency then the rate of exchange (CR0073), the brokerage (CR0074) and the final net premium to the Lloyd's syndicate in the settlement currency (CR0075) must be given.

If Lloyd's is not receiving 100% of the final net premium, then the proportion of the final net



premium which is for Lloyd's (CR0076) should be stated.

The following information is needed to process transactions, but this does not have to be provided by the coverholder. The London broker needs to ensure that these references are provided if they cannot be deduced from the UMR. The broker may choose to do this on the bordereau or on a separate accompanying document. Where this information is known by the coverholder they may choose to provide this as part of their submission.

- The unique reference assigned to the London broker (CR0011)
- The year of account (CR0010)

## 4 Claims

### Reporting claims

If you are reporting on a spreadsheet, then, as a general rule, each claim should appear as one row on the spreadsheet.

However, some claims may have more than one movement in a reporting period and Lloyd's syndicates vary in how they would like to see these reported.

As a general rule an aggregation of the movements should be reported, but it is recommended that this is discussed with the Lloyd's syndicate to understand their requirements.

It is recommended that paid and outstanding claims are included on the same report.

### Summary of the standard

The following table lists all the fields in Lloyd's Claims standard.

Not all of the fields are required for all claims. Red fields are mandatory and should always be reported. Yellow fields are conditional are only required when conditions (for example territory or class apply).

	Claims – All classes and territories
CR0013	Coverholder Name
CR0015	TPA Name
CR0006	Agreement No
CR0005	UMR
CR0008	Binder Contract Inception
CR0009	Binder Contract Expiry
CR0002	Reporting Period (End Date)
CR0017	Class of Business
CR0016	Lloyd's Risk Code
CR0007	Section No
CR0109	Original Currency
CR0110	Settlement Currency
CR0111	Rate of Exchange
CR0029	Certificate Reference

	Claims – All classes and territories
CR0104	Claim Reference / Number
CR0035	Insured Full Name or Company Name
CR0039	Insured State, Province, Territory, Canton etc.
CR0041	Insured Country
CR0048	Location of risk State, Province, Territory, Canton
CR0050	Location of risk Country
CR0030	Risk Inception Date
CR0031	Risk Expiry Date
CR0032	Period of Cover - Narrative
CR0114	Location of loss State, Province, Territory, Canton
CR0116	Location of loss Country
CR0117	Cause of Loss Code
CR0118	Loss Description
CR0119	Date of Loss (From)
CR0120	Date of Loss to
CR0136	Date Claim First Advised/Date Claim Made
CR0105	Claim Status
CR0106	Refer to Underwriters
CR0107	Denial
CR0122	Claimant Name
CR0113	Loss County
CR0088	State of Filing
CR0108	PCS Code
CR0220	Medicare United States Bodily Injury
CR0221	Medicare Eligibility Check Performance
CR0222	Medicare Outcome of Eligibility Status Check
CR0223	Medicare Conditional Payments
CR0224	Medicare MSP Compliance Services
CR0126	Paid this month - Indemnity
CR0127	Paid this month - Fees
CR0128	Previously Paid - Indemnity
CR0129	Previously Paid - Fees
CR0130	Reserve - Indemnity
CR0131	Reserve - Fees
CR0132	Change this month - Indemnity
CR0133	Change this month - Fees
CR0134	Total Incurred - Indemnity
CR0135	Total Incurred - Fees
CR0014	Coverholder PIN
CR0001	Reporting Period Start Date
CR0019	Type of Insurance (Direct, or Type of RI)
CR0026	Policy or Group Ref
CR0038	Insured Address
CR0040	Insured Postcode / Zip Code or similar
CR0042	Location of Risk Location ID
CR0046	Location of Risk Address
CR0049	Location of Risk Postcode / Zip Code or similar
CR0054	Deductible Amount
CR0055	Deductible Basis
CR0103	Sums Insured Amount
CR0112	Location of loss Address
CR0115	Location of loss Postcode / Zip Code or similar
CR0137	Date Closed
CR0138	Lloyd's Cat Code
CR0139	Catastrophe Name
CR0140	Paid this month - Expenses
CR0141	Paid this month - Attorney Coverage Fees
CR0142	Paid this month - Adjusters Fees
CR0143	Paid this month - Defence Fees
CR0144	Paid this month - TPA Fees
CR0145	Previously Paid - Expenses
CR0146	Previously Paid - Attorney Coverage Fees
CR0147	Previously Paid - Adjusters Fees
CR0148	Previously Paid - Defence Fees
CR0149	Previously Paid - TPA Fees
CR0150	Reserve - Expenses
CR0151	Reserve - Attorney Coverage Fees
CR0152	Reserve - Adjusters Fees

	Claims – All classes and territories
CR0153	Reserve - Defence Fees
CR0154	Reserve - TPA Fees
CR0155	Total Incurred
CR0033	Name or Reg No of Aircraft Vehicle, Vessel etc.
CR0156	% Ceded (Reinsurance)
CR0157	Plan
CR0158	Patient Name
CR0159	Treatment Type
CR0160	Country of Treatment
CR0161	Date of Treatment
CR0162	Expert - Role
CR0163	Expert Firm / Company Name
CR0164	Expert Reference No etc.
CR0165	Expert Address
CR0166	Expert State, Province, Territory, Canton etc.
CR0167	Expert Postcode / Zip Code or similar
CR0168	Expert Country
CR0169	Notes
CR0300	Date Claim Opened
CR0301	Date Coverage Confirmed
CR0302	Date Claim Amount Agreed
CR0303	Date Claims Paid (Final)
CR0304	Date Fees Paid (Final)
CR0306	Date Reopened
CR0307	Date of Subrogation
CR0311	Date Claim Denied
CR0312	Reason for Denial
CR0313	Amount Claimed
CR0316	Date claim withdrawn
CR0317	Ex gratia payment
CR0319	Claim not paid as within excess
CR0362	Jurisdiction of the claim
CR0364	General nature of loss
CR0366	Body functions or structures affected
CR0367	Severity of loss
CR0368	Litigation status
CR0375	Gross third-party recoveries received
CR0376	Gross third-party recoveries outstanding
CR0372	Claim First Notification Acknowledgement Date
CR0371	Date First Reserve Established
CR0369	Diary date
CR0370	Peer review date
CR0010	Year of Account
CR1252	Paid this month fees – VAT applied
CR1253	Paid this month fees – VAT Amount
CR1254	Paid this month fees – exempt Belgian VAT
CR1255	Paid this month fees – no VAT applied
CR1257	Heads of damage – past economic loss
CR1258	Heads of damage – future economic loss
CR1259	Heads of damage - Past medical, hospital
CR1260	Heads of damage - Future medical, hospital
CR1261	Heads of damage - Future caring services
CR1262	Heads of damage - General damages
CR1263	Heads of damage – Interest
CR1264	Heads of damage - Plaintiff legal costs
CR1265	Heads of damage - Defendant legal costs
CR1266	Heads of damage - Investigation costs
CR1267	Heads of damage – other
CR1268	Lead syndicate number
CR1269	Hong Kong Insured Occupation Code
CR1270	IA Accounting Class
CR1272	IA Sub-accounting class
CR1273	Nature of claim
CR1275	Type of vehicle – code
CR1276	Number of vessels
CR1279	Management expense
CR1297	New! Lloyd's Platform

## TPAs/DCAs and Claimants

### TPA/DCA

Where the claims are being managed by a Third-Party Administrator (TPA)/ Delegated Claims Administrators (DCAs), the TPA/DCA name (CR0015) must be provided on any claims submissions.

### Claimant

If the claimant is not the insured, then the claimant name must be reported (CR0122).

## Information to appear on all claims submissions

### Claim reference

A unique reference must be reported for the claim (CR0104).

### Mandatory information for all claims

The following must appear on each claims submission as per the details above

- Reporting period end date (CR0002) and preferably the start date (CR0001)
- Coverholder name (CR0013)
- Unique market reference (CR0005) or the agreement number (CR0006) where this is not known
- Binding authority/coverholder appointment agreement inception and expiry dates (CR0008 and CR0009)
- One or more of section number (CR0007), class of business (CR0017) or risk code (CR0016)
- The original currency (CR0109); and where appropriate the settlement currency (CR0110) and rate of exchange (CR0111)
- Certificate reference (CR0029)
- Either the inception date (CR0030) and expiry date (CR0031) for the risk, or the period of cover (CR0032)
- Insured full name, last name or company name (CR0035) and insured country (CR0041) and country sub-division if appropriate (CR0039)

## Location

### Location of risk

If the location of the risk is different to the location of the insured, then the following must be reported

- Location of risk country (CR0050), country sub-division if appropriate (CR0048), address (CR0046) and postcode (CR0049).
- For property risks, it is recommended that the claim is split by location with a location identifier (CR0042)

## Location of loss

The country where the loss occurred must always be reported (CR0116).

Where relevant; the country subdivision, the state, province or territory; must be reported (CR0114).

The full address of the loss (CR0112) and the postcode (CR0115) must also be reported if known.

For any US claims, the county in which the loss occurred must be reported. (CR0113).

## Other risk details

The following should be supplied where known: -

- The deductible/excess amount (CR0054) and basis (CR0055)
- The total amount of the sum insured applicable to the location involved in the specific claim (CR0103)
- The name or registration number of the aircraft, vessel etc. (CR0033)
- The percentage ceded to reinsurers (CR0156)

## Cause of loss and catastrophes

### Cause of loss

Either the cause of loss code (CR0117) or a description of the loss (CR0118) must be given.

### Catastrophes

A catastrophe is deemed to be a severe loss characterised by extreme force, sizeable financial loss and/or multiple injuries. These are often abbreviated to "CAT" and often assigned a code to uniquely identify an occurrence of a catastrophe.

Lloyd's syndicates tend to manage catastrophe claims differently to how they manage other claims. They are accounted for separately and it is very important to distinguish these claims so that the syndicate can manage their reserves to meet future needs. There are three fields in the claims standard in which a CAT claim can be distinguished: - Lloyd's catastrophe code (CR0138), the catastrophe name (CR0139) and the PCS code (CR0108).

If the loss is located in the US and the cause of loss is classed as a catastrophe, then one of the following must be reported PCS code (CR0108), Lloyd's catastrophe code (CR0138) or the catastrophe name (CR0149).

For other territories; Lloyd's catastrophe code (CR0138), and/or the catastrophe name (CR0139) should be provided where known.

**New! Lloyd's Brussels must clearly identify and report all annuity type claims separately. To**

**achieve this the Lloyd's cat code (CR0138) of PPO should be recorded against each such claim. PPO is a tracking code attributed to any claim which has been resolved or settled (partially or wholly) by way of a periodical payment order, or any periodic payment such as an annuity payment.**

## Claim status, referrals, denials and key dates

### Claim status

The current status of the claim (CR0105) must be reported. This can be one of the following:

- Open
- Open – Coverage agreed
- Open – Amount agreed
- Open – Claim paid, fees outstanding
- Open – Fees paid, claims outstanding
- Open – Claim and fees paid
- Closed
- Closed this month
- Re-opened
- Closed but Subrogation/Recovery being pursued
- Withdrawn
- Structured Settlement

(A structured settlement occurs when a claim has been settled and payments are made as annuities over time, rather than in a single payment.)

(Withdrawn - Any claim where the policyholder has discontinued part or all of their claim) for example, open, closed etc.

Lloyd's syndicates vary in whether they would like open and closed claims to be reported separately. It is recommended that this is discussed with the Lloyd's syndicate to understand their requirements.

### Referred claims

Any claims outside a coverholder or TPA's **DCA's** claims handling authority should be reported, even if they are also reported individually. These claims must be clearly stated throughout the whole life of the claim and they are distinguished by marking referred to underwriters with a "Y" in the "referred to underwriters" column (CR0106).

### Denials

If the claim has been denied, then this must be flagged (CR0107).

If the claim has been paid ex gratia, then this should be flagged (CR0317).

The reason for denial or partial denial (CR0312) must be provided for high product risk products where the insured or reinsured is located in the UK or EEA, and the reason for denial must be provided



where the risk country (CR0050) or the insured country (CR0041) is South Africa.

### Key dates

The following key dates must be reported where they apply

- The date of the loss from; that is the date the loss occurred, or the policy was triggered (CR0119)
- The date of the loss to; that is the last day of the loss (CR0120)
- The date the claim was first advised, that is the date that notification of the claim was first received by the agent or insurer (CR0136)
- The date the claim was opened (CR0300)
- The date the claim was closed (CR0137)

### Indemnity and fees

The following must be reported for each claim

#### Indemnity

The amount of the claim to be collected from the Lloyd's syndicate this month (CR0126); has already been paid (CR0128); the outstanding amount which the coverholder or TPA/DCA still expects the syndicate to pay (CR0130); the sum of these – that is the total incurred as a result of the claim (CR0134); and the change this month to this total (CR0132).

#### Fees

It is mandatory for the following fee information to be provided:

- The total amount of fees paid to third parties to be collected from the Lloyd's syndicate this month (CR0127);
- The total fee amount that has already been paid (CR0129); the outstanding fee amount which the coverholder or TPA/DCA still expects the syndicate to pay (CR0131);
- The sum of these – that is the total fee incurred as a result of the claim (CR0135).

Note that fees paid in satisfaction of the syndicate's liability under the policy (e.g. policyholder's defence fees) should be included in the indemnity fields.

A breakdown of these fee amounts is required for Lloyd's Brussels and Australia business.

### Experts and other claim details

#### Experts

Experts who are involved in the transaction should be specified. The following details should be provided: -

- Role (CR0162)

- Firm/Company Name (CR0163)
- Reference Number (CR0164)
- Address (CR0165), Country Sub-division, state etc. (CR0166), Postcode (CR0167) and Country (CR0168)

### Other claim details

The following must be supplied where known or as applicable;

- Expenses – paid this month (CR0140); previously paid (CR0145), reserve (CR0150)
- Attorney coverage fees – paid this month (CR0141); previously paid (CR0146), reserve (CR0151)
- Adjusters fees – paid this month (CR0142); previously paid (CR0147), reserve (CR0152)
- Defence fees – paid this month (CR0143); previously paid (CR0148), reserve (CR0153)
- TPA/DCA fees – paid this month (CR0144), previously paid (CR0149), reserve (CR0154)
- The total incurred; that is the sum of the total incurred indemnity (CR0134) plus the total incurred fees (CR0135).

The total incurred as a result of any fees and/or claims (CR0155).

#### Notes

- Expenses, attorney coverage fees and adjusters fees should be a breakdown of the total fee amounts provided in fields (R0127), (CR0129) and (CR0131).
- Defence fees should form part of the indemnity amounts provided in fields (CR0126), (CR0128), and (CR0130).

### Claims MI

The following claims management information must be provided either within the same submission, or if easier, in another format: -

- Claim first notification/acknowledgement date (CR0372)
- Date first reserve established (CR0371)
- Diary date (CR0369)
- Peer review date (CR0370)

## 5 Aircraft, vehicle, ship and vessel information

In addition to the data requirements which are mandated by conditions above, the following information must be provided.

### Risk/premiums

#### Country of registration

The country of registration is required for all aircraft, vehicles, ships and vessels. (CR0226)

#### Registration number

The registration number must be provided for all aircraft and for all Spanish vehicles. (CR0033)

For vessels registered in Germany, including those with dual registration, the IMO ship identification number must be provided. (CR0225).

#### Period of cover

For any voyages, the period of cover must be stated (CR0032).

#### Number of vehicles

Where the insured or the risk is located in Spain, the number of vehicles covered by the transaction must be specified (CR0028).

#### Type of vehicle

For any business written through a Hong Kong domiciled coverholder or service company regardless of the location of the actual risk or claim; where the IA accounting class (CR1270) is motor, vehicle, damage and liability, MDL the type of insurance (CR0019) is direct; It is mandatory to specify the type of vehicle (CR1275), for example private car, tractor, etc.

#### Wet marine

For any Canadian risks that are exposed to the perils of the sea whilst consequent on or incidental to navigation, the wet marine indicator (CR0018) must be completed.

#### Number of vessels

For any business written through a Hong Kong domiciled coverholder or service company regardless of the location of the actual risk or claim; where the IA accounting class (CR1270) is ships damage and liability SDL, IA Sub-Accounting Class (CR1272) local vessels liability comprehensive LVLC or local vessels liability – third party LVTP, and the type of insurance (CR0019) is direct; it is mandatory to specify the number of vessels (CR1276).

## 6 Accident and health

In addition to the data requirements which are mandated by conditions above, the following information must be provided.

### Claims

The following should be supplied where known or applicable

- Accident and health and medical expenses plan that the insured has opted for (CR0157)
- The name of the patient receiving treatment (CR0158)
- The type of treatment that the patient is undertaking (CR0159)
- The country of treatment (CR0160)
- The date of the treatment (CR0161)

## 7 EU services and establishment business

Coverholders need to flag any risks which have been referred to London by completing the Referred to London field (CR0227).

In addition to the data requirements which are mandated by conditions above, the following information must be provided

### Risk/premiums

Lloyd's has to report for both freedom of services and freedom of establishment business written in the European Economic Area (EEA).

#### Freedom of services

Freedom of services is the right to provide business services on a cross-border basis within the EEA. For insurance contracts, freedom of services business is when the contract is underwritten in an EEA member state that is not the member state where the risk is located. Business written by Lloyd's underwriters via any of the following routes is deemed to be freedom of services business:

- Open market business written from the UK (with or without the involvement of a local intermediary).
- A full, pre-determined rate or no discretion binding authority agreement where the coverholder is not located in the same EEA member state as where the risk is located and where Lloyd's underwriters have establishment authorisation in the member state where the coverholder is located.
- A prior submit binding authority agreement.

#### Freedom of establishment

Freedom of establishment is the right to provide business services in another EEA member state through a permanent presence in that EEA member state. For insurance contracts, establishment business is when the contract is underwritten in the same EEA member state, as that in which the risk is located. Business written by Lloyd's underwriters via the following route is deemed to be establishment business:

A full, pre-determined rate or no discretion binding authority agreement where the coverholder is located in the same EEA member state as where the risk is located and where Lloyd's underwriters have establishment authorisation in the member state concerned.

For further information please refer to Crystal:  
<http://www.lloyds.com/The-Market/Tools-and-Resources/Tools-E-Services/Crystal>

## 8 High product risk products

In addition to the data requirements which are mandated by conditions above, the following information must be provided.

For all binding authority and coverholder appointment agreements and risks/policies which incept on or after 1 January 2016, where the insured or reinsured is located in the UK or EEA and in respect of high product risk products (which normally include motor, household, accident and health, legal expenses, payment protection insurance, extended warranty products, mobile phone or gadget insurance, travel insurance, pet insurance, add-on products, home emergency cover, guaranteed asset protection); or any other product where the Lloyd's syndicate has assessed the product to be high product risk; the syndicate will need to know more about the insured or reinsured.

### Risks/premiums

It is mandatory that the following are provided; some of which are already detailed above: -

- Name of the policyholder/insured (CR0034, CR0035)
- The policy type; either
  - The insured policyholder type – retail, micro, small, commercial or reinsurance. (CR0278).
  - Or
  - The insured total number of employees (CR0279) and the insured revenue or turnover (CR0280)
- The transaction type, and whether or not this is a renewal (CR0022)
- The inception (CR0030) and expiry dates (CR0031) or period of cover (CR0032)
- The unique policy reference (CR0029)
- The total gross written premium to be paid by the customer in connection with this product (CR0021)
- The total other fees to be paid by the Lloyd's customer in connection with product (CR0086), (CR0087)
- The total insurance premium tax, together with related information about the tax (CR0083)
- The amount to be paid to the insurer(s) net of commissions/brokerage (CR0071)
- For any cancellations - the date of the cancellation (CR0057) and the reason for the cancellation (CR0299)

### Claims

The following must be reported where the conditions make them mandatory for all claims which are open on or after 1 January 2016 where

the insured or reinsured is located in the UK or EEA and in respect of high product risk products.

Note some of these fields are also detailed above: -

- Date claim made – the date the claim was opened (CR0300) or the date the claim was first advised (CR0136)
- Claim open, closed or reopened, the claim status (CR0105)
- Amount claimed (CR0313)
- TPA/DCA remuneration – paid this month (CR0144), previously paid (CR0149), reserve (CR0154)
- Date coverage agreed/confirmed (CR0301)
- Date claim amount agreed (CR0302)
- Date claims paid (final) (CR0303)
- Date fees paid (final) (CR0304)
- Date reopened (CR0306)
- Date of subrogation (CR0307)
- Date claim withdrawn (CR0316)
- Claim not paid as within excess (CR0319)
- Date claim denied (CR0311)
- Reason for denial (CR0312)

Please note that claimant address, postcode and country (CR0308/9/10) are no longer required for High Product Risk Products.

## 9 Australia

In addition to the data requirements which are mandated by conditions above, the following information must be provided.

### Public and product liability and professional indemnity insurance

This information is mandatory for all transactions where the risk is Australian, for the following classes of liability business:

- Product liability insurance, which includes policies that provide for compensation for loss and or injury caused by, or as a result of, the use of goods.
- Professional indemnity insurance, which includes:
  - a) Insurance that provides cover for professional actions taken against that professional in tort, contract or under statute law in respect of advice or services provided as part of their professional practice, including cover in respect of damages and legal expenses;
  - b) Directors' and officers' liability insurance and legal expense insurance; and
  - c) Medical indemnity insurance
- Public liability insurance, which includes;
  - a) Insurance covering legal liability to the public in respect of bodily injury or property damage arising out of the operation of the insured's business; and
  - b) Insurance in respect of environmental clean-up costs resulting from pollution where not covered by Fire and Industrial Special Risk policies.

Excluding:

- Reinsurance or retrocession cover;
- Marine insurance; or
- Domestic householder's or owner's insurance, or tenant's liability insurance, sold in conjunction with a building or contents policy;
- A policy of insurance solely in relation to an event that could neither occur in Australia nor in relation to an insured resident of Australia.

### Risk/Premium

The following must be reported

- The product type from the list of values defined by APRA (CR0360)
- The date when cover under the policy was first issued to the client (CR0322)

- Further risk information for the insured. One of: -
  - revenue or turnover (CR0280),
  - the most recent prior year business assets (CR0325),
  - total number of employees (CR0279),
  - most recent prior year annual professional fees represented by the risk record (CR0357)
  - other risk factor description (CR0358) and value (CR0359); where this is a measure of the relative exposure the policy represents.
- Excess/deductible amount (CR0054), that is, how much of any claim an insured must bear before the insurer becomes liable.
- The proportion of the limit of indemnity which applies to the risk (CR0356)
- The details of trade or profession or institution type of the insured (CR0324). and the insured occupation code (CR1284). The percentage of the risk bound to this binder contract, the participation/% ceded (CR0175)

### Claims

The following must be reported

- Jurisdiction of court judgement of the claim (CR0362)
- Deductible/Excess Amount (CR0054)
- General nature of loss (CR0364)
- Cause of loss (CR0117)
- Body functions or structures affected (CR0366)
- Severity of loss (CR0367)
- Litigation status (CR0368)
- Gross third-party recoveries received (CR0375)
- Gross third-party recoveries outstanding (CR0376)

### Heads of damage

When a claim is closed heads of damage, that is a breakdown of the total settlement amount, must be given across the following new fields: -

- past economic loss (CR1257)
- future economic loss (CR1258)
- past medical, hospital, caring and related services (CR1259)
- future medical, hospital and related services (CR1260)
- future caring services (CR1261)
- general damages (CR1262)
- interest (CR1263)
- plaintiff legal costs (CR1264)

- defendant legal costs (CR1265)
- investigation costs (CR1266)
- and other (CR1267)

Any rounding differences should be included in other.

This is mandatory for any finalised claims; to be reported in the period in which the claim was finalised only. For example, the first time a claim status (CR0105), is closed and the reserve indemnity (CR0130) and reserve fees (CR0131) are zero.

Some examples: -

- Solicitors' fees - will need to be split between fees for solicitors acting for insured which should be entered in defendant legal costs (CR1265); and solicitors' fees acting for the claimant which should be entered in plaintiff legal costs (CR1264).
- Adjusters' fees – should be allocated to investigation costs (CR1266).
- Legal disbursements (including Counsel) - will need to be split between disbursements of solicitors acting for the insured, which should be entered in defendant legal costs (CR1265); and disbursements of solicitors acting for the claimant, which should be entered in plaintiff legal costs (CR1264).
- Experts fees – should be allocated to investigation costs (CR1266)
- General disbursements – should be allocated to other (CR1267)
- Coverage fees – should not be included in any of these new fields because these are not defendant or claimant's legal fees, they are insurer's legal fees, and therefore should only be included in paid this month fees (CR0127), previously paid fees (CR0129) and total fees incurred (CR0135). They could also optionally be included in paid this month, attorney coverage fees (CR0141) and previously paid attorney coverage fees (CR0146).
- TPA/DCA Fees - should be allocated to previously paid TPA/DCA fees (CR0149).

### All classes

- New! The trade or industry of the insured must be provided for all commercial risks; in addition to the requirements described above, the ANZSIC code (CR1284) may be provided for all classes.

## 10 Hong Kong

In addition to the data requirements which are mandated by conditions above, the following information must be provided where business is being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual risk or claim.

The coverholder; or other relevant stakeholder must submit a separate risk and a separate claim return within 15 days of the end of the month to Lloyd's of London. These are currently submitted through Lloyd's Core Market Returns system and must be formatted as per the requirements of the Hong Kong Risk and Claims Returns.

### Risk

The full list of fields required in a Hong Kong risk submission are as follows; these fields are discussed in more detail above and below: -

CR0013	Coverholder name
CR0014	Coverholder PIN
CR0005	Unique Market Reference (UMR)
CR0006	Agreement No
CR0002	Reporting Period (End Date)
CR0007	Section Number
CR0019	Type of Insurance (Direct or Type or Reinsurance)
CR0010	Year of Account
CR0029	Certificate Ref
CR0035	Insured Full Name, Last Name or Company Name
CR0041	Insured Country (see code list)
CR0030	Risk Inception Date
CR0031	Risk Expiry Date
CR0050	Location of risk - Country
CR0056	Transaction Type - Original Premium etc.
CR0057	Effective Date of Transaction
CR0058	Expiry Date of Transaction
CR0020	Original Currency
CR0061	Commission %
CR0021	Total gross written premium
CR0026	Policy or Group Ref
CR0051	Sum Insured Currency (see code list)
CR0052	Sum Insured Amount
CR0086	Other Fees or Deductions Description
CR0087	Other Fees or Deductions Amount
CR0169	Notes
CR0069	Brokerage % of gross premium
CR0235	Coverholder Commission Amount for the whole risk/written premium
CR0270	Tax amount for the whole risk/written premium
CR1250	IA-Levy - Co-insurance code
CR1251	IA-Levy - Total gross written premium amount
CR1268	Lead syndicate number
CR1269	Hong Kong Insured Occupation Code
CR1270	IA Accounting Class
CR1272	IA Sub-accounting class
CR1275	Type of vehicle – code
CR1276	Number of vessels
CR1277	Estimated premium income

CR1278	Lloyd's brokerage amount for the risk
CR1279	Management expense
CR1280	Net premium to underwriters for the risk
CR1292	New! Amount of taxable written premium
CR1294	New! Local sub-producers commission amount (written/risk)
CR1295	New! Local sub-producers commission %

Where the business is being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual risk; you must specify the IA levy amount applicable to the risk. When calculating the IA levy

- (CR0078) – tax/levy type should be – “IA Levy”
- (CR0270) – should be the amount of the levy and other tax/levy fields should be completed to show how calculated. The full tax amount for the whole risk, based on the written premium should be reported
- Where business has been placed on a co-insurance basis (for example where (CR1250) co-insurance code is L(Lead) or F(Follow) or X (Where the lead has confirmed they are not paying the levy on behalf of the follower) then the amount of premium which is taxable (CR0079) will be the IA levy total gross written premium amount (CR1251);
- But if the business is not being written on a co-insurance basis, for example where (CR1250) co-insurance code is N, not co-insurance; then the amount of premium which is taxable (CR0079) will be the total gross written premium (CR0021).
- Where estimated premium has been provided (CR1277) then this should be used as the amount of premium which is taxable (CR0079).
- New! The local sub-producer commission amount (CR1294) for the whole risk/written premium is the amount taken by the local sub-producer expressed as an amount in the original currency. This is the amount for the whole risk/written premium. This may include commission to retail brokers, local sub-producers or introducers. Where the local sub-producer commission is being provided separately then this should not also be included in the Coverholder Commission Amount (CR0235) or % (CR0061).



## Claims

In addition to the generic claims requirements discussed in section 3 above, the following fields must be provided: -

CR0118	Loss Description
CR0119	Date of Loss (From)
CR0122	Claimant Name
CR0014	Coverholder PIN
CR0019	Type of Insurance (Direct, or Type of RI)
CR0026	Policy or Group Ref
CR0010	Year of Account
CR1268	Lead syndicate number
CR1269	Hong Kong Insured Occupation Code
CR1270	IA Accounting Class
CR1272	IA Sub-accounting class
CR1273	Nature of claim
CR1275	Type of vehicle – code
CR1276	Number of vessels
CR1279	Management expense

## 11 Singapore

Singapore service companies have to create a separate risk registration submission. Each of the fields required has been mapped to the reporting standards below.

Field Name	Definition	Maps to
<b>Policy Reference</b>	A unique reference attributed to each contract of insurance or reinsurance.	CR0029 – Certificate Reference
<b>Year of Account</b>	The year in which an insurance or reinsurance contract that is underwritten by a syndicate is allocated for accounting purposes based on the inception date of the policy or the inception date of its associated binder and into which all premiums and claims arising in respect of that contract are payable.	CR0010 – Year of Account
<b>Syndicate Number</b>	The unique identifying number assigned to a syndicate by the Council of Lloyd's as a 4-digit string including leading zeros where necessary.	CR1268 – Lead syndicate number
<b>Endorsement reference number</b>	A consecutive incremental reference number given to an endorsement within a contract.	CR0230 – Transaction number
<b>Insurance Type</b>	A coded value indicating the type of insurance for the transaction, either Direct or Reinsurance.	CR0019 – Type of Insurance
<b>Broker Code</b>	A coded identification of a service provider. This is the unique broker ID used to identify the Broker.	CR0091 Intermediary Reference
<b>New / Renewal Business</b>	A flag denoting whether the contract is a renewal of an existing policy or a new policy not previously submitted for that syndicate.	CR0022 Risk Transaction Type
<b>Risk Code</b>	A 1 or 2-character code that provides a common basis for the classification/description of risks.	CR0016 Risk Code
<b>Original Currency</b>	The currency in which the transaction was originally paid by the insured or reinsured.	CR0020 Original Currency
<b>Signed Line</b>	This refers to the amount of a given risk that an underwriter has agreed to accept. It may be the same as the underwriter's written line or, if there is signing down, a lower amount.	
<b>Written Line</b>	The amount of a risk that an underwriter is willing to accept on behalf of the members of the syndicate or company for which he underwrites. This is commonly expressed as a percentage of the sum insured which is written on the broker's placing slip.	
<b>Signed Order</b>	The amount of a given risk that is covered by a particular slip where more than one slip is used to arrange cover, expressed as a percentage. It may be the same as the written order or, if there are signing downs, a lower amount. In this case, this is the order to the Lloyd's market.	
<b>Written Order</b>	The amount of a given risk that is covered by a particular slip where more than one slip is used to arrange cover, expressed as a percentage. In this case, this is the order to the Lloyd's market.	
<b>Insured Name</b>	The name of the person or organisation who is insured under a contract of insurance. Where there is one insured this person may also be referred to as the name of the policyholder.	CR0035 Insured Name
<b>Domicile of Insured</b>	The country in which the policyholder is resident, or for companies, where the office is located. For contracts with multiple offices the country in which the head office is based.	CR0041 Insured Country
<b>Physical Location of Risk</b>	This is the physical location of the risk. Values must be a single ISO country code. For more guidance on completing, please see the accompanying Completion Guidelines document.	CR0050 Location of risk country
<b>Inception Date / Endorsement Start Date</b>	The date on which an insurance or reinsurance contract comes into force. In the case of an endorsement, this would be the date on which the endorsement and its changes become effective.	CR0030 Risk Inception Date CR0057 Effective Date of Transaction
<b>Expiry Date / Endorsement End Date</b>	The date on which an insurance or reinsurance contract expires. In the case of an endorsement, this would be the date on which the endorsement and its changes cease to be covered.	CR0031 Risk Expiry Date CR0058 Expiry Date of Transaction

Field Name	Definition	Maps to
<b>Total Policy Deductible in USD</b>	The amount that is deducted from some or all claims arising under an insurance or reinsurance contract.	CR0054 Deductible/Excess Amount CR0053 Deductible/Excess Currency
<b>100% Gross Premium in USD</b>	The total gross premium which is being paid, that is the sum of premiums being paid as instalments before any additions or deductions. This should be expressed in USD, and is 100% of the Lloyd's share.	CR0021 Total gross written premium
<b>100% Acquisition Costs in USD</b>	The combined value of Deductions (Brokerage, No Claims Bonus, Commission, Fees), expressed in USD, and is 100% of the Lloyd's share.	CR1294 Local Sub-Producers Commission Amount CR0235 Coverholder Commission Amount for whole risk CR1294 Lloyd's Brokerage Amount for whole risk CR0925 Fees for whole risk
<b>100% Net Premium in USD</b>	The net premium amount, that is the gross premium after the deduction of all acquisition costs (deductions and additions including the coverholder commission and the brokerage), expressed in USD, and is 100% of the Lloyd's share.	CR1288 100% Net Written Premium in USD
<b>File As At Date (Date of extract)</b>	The calendar date at which the data feed has been extracted from a system.	CR0001 Reporting Period Start Date CR0002 Reporting Period End
<b>Total Policy Limit in USD</b>	A policy limit typically applies where multiple risks/events are covered and an overall cap is put on what the insurer will pay out before the cover needs replacing.	CR0356 Limit of Indemnity
<b>Total Sum Insured in USD</b>	A sum insured applies to a single insured item, and will be the total amount the insurer is liable for in the event of a loss.	CR0051 Sum Insured Currency CR0052 Sum Insured

## 12 South Africa

In addition to the data requirements which are mandated by conditions above, the following information must be provided where the insured country (CR0041) or the location of risk country (CR0050) in South Africa excluding reinsurance; for any risks or claims attached to any annual binders renewing or incepting after 30 June 2016 and any existing binders as at 1 January 2017.

### Risk/premiums

- The type of cover being provided by the policy (CR0377) – The list of cover types has been updated (CR0377). The cover type is mandatory where the insured or the risk is located in South Africa excluding reinsurance; for any risks or claims attached to any annual binders renewing or incepting after 30 June 2016 and any existing binders as at 1 January 2017. Reporting may be split across levels 1, 2 and 3 - new fields are provided (CR1281, CR1282, and CR1283).
- The distribution channel used to acquire the policy (CR0378)
  - Effective date of transaction (CR0057)
  - Reason for cancellation (CR0299)
  - For any fees paid by an insurer to an aggregator or lead generator as a remuneration for services rendered by the aggregator or lead generator to be collected from the Lloyd's syndicate, the description (CR0086) and amount (CR0087)
  - Insured policyholder type (CR0278) is mandatory for individual, where all business is for personal consumption outside of the purchaser's trade; for all risks incepting from 1 January 2019; and for all business from for all risks incepting from 1 September 2020.

### Claims

- Date claims paid (final) (CR0303)
- Date fees paid (final) (CR0304)
- Date claim denied (CR0311)
- Amount claimed (CR0313)
- TPA/DCA fees paid this month (CR0144), previously paid (CR0149), reserve (CR0154)
- Reason for denial (CR0312) is mandatory for all claims from 1 January 2019 where Denials (CR0107) = "Y"

## 13 Risks located in Spain

### Background

New! As per Market Bulletin Y5250, Lloyd's Underwriters and Lloyd's Brussels have an obligation to report Spanish Consorcio charges collected from policyholders to the Consorcio Compensacion de Seguros (CCS). The CCS acts as a catastrophe insurer compensating losses arising from several natural perils, e.g. floods, earthquakes etc., which occur in Spain.

A new online reporting tool requires the postcode of the location of the Spanish risk(s) to be captured for each individual policy.

### What has changed?

The postcode of the risk location (CR0049) must be reported for any risks located in Spain

<https://www.lloyds.com/~media/files/the-market/communications/market-bulletins/2019/04/y5250.pdf>

### Determining if a risk is located in Spain

A risk is located in Spain for tax purposes if it relates to:

- fixed and/or moveable property (excluding goods in transit) situated in the territory,
- or motor vehicles, ships, yachts or aircraft registered in the territory,
- or travel risks of a duration of four months or less taken out in the territory,
- or any other type of risk (not listed above) where the insured is habitually resident in the territory or, in the case of a corporate insured, its business establishment to which the risk relates is situated in the territory.

### Determining the postcode

For Spanish tax reporting purposes, the postcode to be reported is

- The postcode for fixed property should be the postcode where the property is situated.
- For vehicles (including motor vehicles, ships, yachts and aircraft) the postcode at the address to which the vehicle is registered should be reported.
- If there is no registration address, then the postcode of the Spanish policyholder's address should be reported.
- For risks that are not associated with fixed property or vehicles (such as casualty risks or moveable property including goods in transit risks) the postcode of the Spanish policyholder's address should be reported

- Risks that are associated with a non-Spanish policyholder for which no Spanish address/postcode is available are considered to be located at the address of Lloyd's Spain. The address and postcode for Lloyd's Spain is: Lloyd's Iberia Representative, S.L.U.; C/ Pinar 7, 1º drcha.; 28006 Madrid

## 14 UK

In addition to the data requirements which are mandated by conditions above, the following information must be provided

### Risk/premiums

#### UK Flood Re

Insurance companies and the Government have been working together to develop a different way of dealing with flood insurance. They decided on a 'flood re-insurance' scheme - known as Flood Re - to help support households at highest flood risk.

The following information needs to be provided for any properties which fall under the Flood Re scheme: -

- The Flood Re Unique Identifier, the FRID (CR0330)
- Number of locations (CR0323)
- Property Type (CR0331)
- Eligibility Category (CR0332)
- Resilience Work (CR0333)
- Basement (CR0334)
- Basement Usage (CR0335)
- Number of Bedrooms (CR0336)
- Wall Construction (CR0337)
- Roof Construction (CR0338)
- Rebuilding Cost (CR0339)
- Rebuilding Basis Indicator (CR0340)
- Transaction Rating Date (CR0341)
- Building Excess Amount (CR0342)
- Building New Annual Premium (CR0343)
- Building Transaction Premium (CR0344)
- Building Alternative Accommodation Limit (CR0345)
- High Value Art (CR0346)
- Contents Blanket Sum Insured (CR0347)
- Contents Transaction Rating Date (CR0348)
- Contents Excess Sum (CR0349)
- Contents New Annual Premium (CR0350)
- Contents Transaction Premium (CR0351)
- Contents Alternative Accommodation Limit (CR0352)

For any cancellations, endorsements or reinstatements the reason for cancellation (CR0299), reason for endorsement (CR0320) or reason for reinstatement (CR0321) should be given.

The total premium payable should also be given (CR0353).

#### UK Pool Re

Some Lloyd's syndicates providing commercial property and consequential loss (more commonly referred to as business interruption) insurance in the UK are members of Pool Re and have agreed to offer terrorism cover, as defined under the scheme, to any

client or prospective client who requests it as part of the relevant commercial policy they issue. In such cases the following further information will be required: -

- The pool re rating zone in which the risk is located (CR0374)
- The details of the trade or profession or institution type of the insured (CR0324)
- The total value at risk for the location which the policy has been rated on (CR0170)
- The value of the contents (CR0172)
- The value of the business interruption or additional living expenses (CR0173)

#### UK Employers' Liability Tracing Office (ELTO)

The following information requirements apply only to policies which include UK employers' liability.

The Employers' Liability Tracing Office (ELTO) has replaced the previous voluntary Employers' Liability Code of Practice (ELCOP) tracing service, which was in place since 1999.

The ELTO service aims to help those who have suffered injury or disease in the workplace to identify the relevant employers' liability insurer quickly and efficiently.

The ELTO service has been introduced by the insurance industry to make it easier to search for employers' liability insurance policies using a central database – containing all new and renewed employers' liability insurance policies from April 2011, policies from before April 2011 that have new claims made against them and policies that were identified through the previous tracing service.

In February 2011, the Financial Services Authority (FSA) published new regulations that change the way that insurers and intermediaries record EL policy data. The regulations compel insurers to publish the following information, within three months for:

- new and renewed EL policies from 1 April 2011
- new and old policies for which claims are made on or after 1 April 2011

Since 1 April 2012, the UK Regulators have also required insurers and intermediaries to capture and record subsidiary company information and the Employer Reference Number (ERN), commonly called the 'Employer PAYE Reference'.

Regulations published in February 2011 state the requirement for insurers to "obtain all information required (including information on all employers covered by policies and ERNs) for policies entered into or renewed from 1 April 2012."

Further information can be found on ELTO's website:

- <http://www.elto.org.uk>

The following information must be provided by the coverholder, some of which is detailed above: -

- Master Policy Number; the UMR (CR0005) or Agreement Number (CR0006)
- Broker Reference Number; the certificate reference (CR0029)
- Policy Type, whether this is parent or child record (CR0326)
- Cover Start Date, the risk inception date (CR0030)
- Cover End Date, the risk expiry date (CR0031)
- Policyholder Name, the name of the insured (CR0035)
- Employer Name (CR0327)
- ERN Exempt Flag which identifies if the employer reference number is applicable to this policy record (CR0328)
- Employer Reference Number, the unique ID / PAYE code (CR0329)

It is mandatory to provide an address for the parent company and optional for any child records: -

- Insured address (CR0038)
- Insured country subdivision, county (CR0039)
- Insured country (CR0041)
- Insured postcode (CR0040)

The following information must be provided by the Lloyd's underwriter, this is not required from the coverholder

- Current Insurer ID
- Original Insurer ID
- Dummy Policy Flag

## 15 US

In addition to the data requirements which are mandated by conditions above, the following information must be provided.

### Risk/Premiums

#### US Classification

If the original premium is in US dollars, irrespective of risk location or the location of the insured, or where the coverholder is domiciled in the US; then the US classification must be reported (CR0025): -

- US surplus lines
- US reinsurance
- Illinois licensed
- Kentucky licensed
- USVI licensed ("USVI" stands for "US Virgin Islands")
- Non-regulated
- Exempt

Risks classified as "Exempt" must be exempt from US state, "doing business" and Surplus Lines laws.

The Nonadmitted and Reinsurance Reform Act (NRA) creates an exemption to the diligent search requirement found in state surplus lines law where the insured can be defined as an 'exempt commercial purchaser' (ECP).

An important distinction exists between an industrial insured and exempt commercial purchaser in that an ECP placement is considered surplus lines business and must be treated as such.

The classification "Exempt" must not be used to identify Surplus Lines risks exempt from tax. Such risks must be classified as "US Surplus Lines".

Further details are available from Lloyd's Crystal; including the definition of an ECP and the requirements placed on brokers using the ECP provisions.

#### NAIC code

The NAIC code (CR0037) assigned by the National Association of Insurance Commissioners must be given for the ceding US insurer, that is the US reinsured; for any business classified as US reinsurance. **New! The NAIC code may be provided for all business.**

#### State of filing

For direct business, the state in which the transaction was filed must also be given (CR0088).

The Nonadmitted and Reinsurance Reform Act (NRA) purpose is to simplify a multi-state surplus

lines transaction by imposing a single "Home State" jurisdiction in connection with surplus lines broker licensing, surplus lines tax payments and compliance filings.

The following are the key changes to note: -

- New or renewal multi-state placements with an inception date on or after July 21st, 2011, will no longer require multiple surplus lines filings.
- Only the insured's "home state" will be permitted to collect premium taxes for surplus lines insurance.

New and renewal surplus lines policies declared under a binding authority with an effective date on, or after 21 July 2011 should show the Home State under the State of Filing (CR0088).

#### Surplus lines

If the contract is classified as "US surplus lines", it is mandatory to provide the US Surplus Lines broker(s) name (CR0096), address (CR0099, CR0100, CR0101, CR0102) and surplus lines licence number (CR0097). Instead of providing the full address, the name of the US state or territory (CR0100) in which the US Surplus Lines broker(s) business premises are located may be provided.

The Surplus Lines broker whose details are provided is the intermediary who has filed details of the insured risk with a US state insurance department or other authority. For most risks it will also have arranged payment of the tax.

In the state of North Carolina, the SSN or FEIN number of the Surplus Lines broker or Surplus Lines agency is used as the Surplus Lines licence number (CR0097). For such brokers, rather than provide the full SSN or FEIN number, the contract should state the initials "SSN" or "FEIN" rather than the licence number".

For surplus lines transactions where the state of filing is New Jersey, the unique transaction number (CR0098) issued by the surplus lines broker responsible for filing in New Jersey must be provided. This is a unique number which is 14 characters long.

Where taxes are paid and reported by a US surplus lines broker, there is no requirement to provide details of such taxes.

#### Terrorism

TRIA provides US federal reinsurance support for commercial property and casualty exposures against an "act of terrorism" (as defined in the Act) in the US. It obliges insurers, including Lloyd's, to make available coverage for terrorism in the US and restricts the exclusion of such coverage. Insurers



should be able to evidence this if required and this would theoretically be necessary in the event of a claim under a certified event. Coverholders should provide details of the terrorism acceptance (CR0201) or decline date (CR0202).

## Claims

### Medicare

Medicare fields only need to be completed where claims, including personal accident claims, involve bodily injury to a US citizen.

Section 111 of the Medicare, Medicaid and SCHIP Extension Act of 2007 requires the reporting by insurers of liability, medical expenses, workers compensation and personal injury claims to the Centre for Medicare and Medicaid Services (CMS).

This applies to all US liability payments involving bodily injury and is not restricted to health care insurance.

To help manage Medicare claims, Lloyd's syndicates require information from coverholders and TPAs/DCAs on claims involving bodily injuries to US citizens.

Guidance is given below on how to complete the Medicare fields.

#### *1. Does the claim involve bodily injury to a US citizen?*

No - If the claim does not involve bodily injury to a US citizen then no Medicare information is required.

Yes - If the claim does involve bodily injury to a US citizen then further Medicare information is required. "Y" should be entered in the "Medicare - United States bodily injury claim" field. (Field CR0220). Proceed to question 2.

#### *2. Does the TPA/DCA or coverholder who is reporting have the authority to check the eligibility of Medicare claims?*

No - "AW" should be entered in the "Medicare – Eligibility Check Performance" field. (Field CR0221). This will alert the Lloyd's syndicate that the Medicare claims information will need to be obtained from another source. The coverholder/TPA/DCA does not need to review the remaining Medicare questions or complete further Medicare fields. The Lloyd's syndicate must ensure that the remaining Medicare fields are completed prior to the claims settlement report being submitted to Xchanging.

Yes - Proceed to question 3.

#### *3. Has the ExamWorks Clinical Solutions eligibility check been performed for the claim?*

No - "N" should be entered in the "Medicare – Eligibility Check Performance" field. (Field CR0221). This will alert the Lloyd's syndicate that a US bodily injury claim has not been checked for Medicare eligibility. The Lloyd's syndicate should determine the reason behind this. The coverholder/TPA/DCA does not need to review the remaining Medicare questions or complete further Medicare fields. The Lloyd's syndicate must ensure that the remaining Medicare fields are completed prior to the claims settlement report being submitted to Xchanging.

YES - "Y" should be entered in the "Medicare – Eligibility Check Performance" field. (Field CR0221). Proceed to question 4.

#### *4. What was the result of the ExamWorks Clinical Solutions Medicare Eligibility Check?*

Medicare eligibility undetermined - "U" should be entered in the "Medicare – Outcome of Eligibility Status Check" field. (Field CR0222). The Lloyd's syndicate is now alerted that a US bodily injury claim has an undetermined Medicare eligibility status at the time of reporting the claim. Undetermined status may also mean that an eligibility check was completed, but not all of the required information was provided to give an accurate result. The coverholder/TPA/DCA does not need to review the remaining Medicare questions or complete further Medicare fields. The Lloyd's syndicate must ensure that the remaining Medicare fields are completed prior to the claims settlement report being submitted to Xchanging.

Positive Medicare eligibility - "Y" should be entered in the "Medicare – Outcome of Eligibility Status Check" field. (Field CR0222). The US dollar amount which the coverholder or TPA/DCA estimates will be the amount to resolve the CMS estimated lien should be entered in the "Medicare – Conditional Payments" field. (Field CR0223). If you are not aware of any outstanding amounts, then leave this field blank. Proceed to question 5.

#### *5. Have ExamWorks Clinical Solutions MSP Compliance Services BEEN USED?*

No - "N" should be entered in the "Medicare – MSP Compliance Services" field. (Field CR224). The Lloyd's syndicate is now alerted that the TPA/DCA or coverholder is not aware of any ExamWorks Clinical Solutions compliance services having been used in respect of this claim. Lloyd's syndicates should be

aware that TPAs/DCAs or coverholders who do not have the authority to use the MSP compliance service on behalf of the Lloyd's syndicate may not be able to record its usage in their claims report. Lloyd's syndicates may request information from TPAs/DCAs and coverholders on MSP compliance services which are not provided by ExamWorks Clinical Solutions.

Yes - "Y" should be entered in the "Medicare – MSP Compliance Services" field (Field CR0224).

## 16 Lloyd's Brussels

In addition to the data requirements which are mandated by conditions above, the following information must be provided where business is being written under a coverholder appointment agreement with Lloyd's Brussels, regardless of the location of the actual risk or claim.

For any risks incepting on coverholder appointment agreements with Lloyd's Brussels it is mandatory for managing agents to ensure risk and premium data is provided to DASATS. It is also mandatory to ensure that claims data for these risks is provided to DASATS unless ALL claims under the coverholder appointment agreement are individually agreed and individual transactions are processed via the Electronic Claims File (ECF) and/or the Claims Loss Advice and Settlement System (CLASS). Risk and claims data must be provided on a monthly basis to support financial and actuarial processing and oversight. Premium data can be submitted as per current submission intervals.

### Risk

The following fields must be provided on a monthly basis to support financial and actuarial processing and oversight. These can either be submitted separately or together with paid premium information; it is the timely receipt of these by Lloyd's Brussels which is of importance here.

**Class of business** – either class of business (CR0017) or risk code (CR0016) must be provided.

**Coverholder commission** – either coverholder commission % (CR0061) or coverholder commission (CR0235) must be provided.

**Deductible** – note that deductible or excess currency (CR0053), amount (CR0054) and excess basis (CR0055) are new requirements for EU/EEA business.

**Gross and net** – New! There is a requirement to understand the net and gross position with respect to premiums. In addition to existing requirements, details of taxes, fees, brokerage and final net premium must be provided.

New! The following fields should also be reported

- The location of risk postcode (CR0049)
- The Lloyd's platform (CR1297)
- The type of transaction (CR0056) should be reported.

- Where relevant the reinsurance basis, Proportional or Non-Proportional, (CR1299) should be reported.
- The full address of the (re)insured should be provided (CR0038).

CR0013	Coverholder name
CR0005	Unique Market Reference (UMR)
CR0001	Reporting Period Start Date
CR0002	Reporting Period (End Date)
CR0017	Class of Business
CR0016	Risk Code (see list)
CR0019	Type of Insurance (Direct or Type or Reinsurance)
CR0029	Certificate Ref
CR0035	Insured Full Name, Last Name or Company Name
CR0041	Insured Country (see code list)
CR0022	Risk, Transaction Type
CR0030	Risk Inception Date
CR0031	Risk Expiry Date
CR0050	Location of risk - Country
CR0057	Effective Date of Transaction
CR0058	Expiry Date of Transaction
CR0020	Original Currency
CR0061	Commission %
CR0021	Total gross written premium
CR0051	Sum Insured Currency (see code list)
CR0052	Sum Insured Amount
CR0053	Deductible or Excess Currency (see code list)
CR0054	Deductible or Excess Amount
CR0055	Deductible or Excess Basis
CR0235	Coverholder Commission Amount for the whole risk/written premium
CR0049	Location of risk postcode
CR1297	Lloyd's platform
CR0077	Tax 1 - Jurisdiction: Country, State, Province, Territory
CR0078	Tax 1 - Tax Type
CR1292	Tax 1 - Amount of Taxable Premium
CR0080	Tax 1 - %
CR0081	Tax 1 - Fixed Rate
CR0082	Tax 1 - Multiplier
CR0270	Tax 1 - Amount for full written premium
CR0084	Tax 1 - Administered By
CR0085	Tax 1 - Payable By
CR0236	Total taxes payable locally
CR0237	Total taxes payable in London
CR0086	Other Fees or Deductions Description
CR0925	Other Fees or Deductions written Amount
CR1271	Accessori (Italy), written amount
CR0069	Brokerage % of gross premium
CR1278	Brokerage Amount for written premium (Original Currency)
CR1280	Final Net written Premium to underwriters (Original Currency)
CR0038	(Re)insured address
CR0056	Transaction type
CR1299	Reinsurance basis

### Premiums

In addition to the requirements discussed above, New! Where possible the number of instalments (CR0288) and the frequency with which premium will be paid (CR0289) should be provided.

## Claims

**VAT on fees** - Lloyd's Brussels will be responsible for calculating and paying to the Belgian tax authority any Belgian VAT due on services that it receives where the service was supplied from outside Belgium. Most of these services will relate to claims, for example the services of lawyers, loss adjustors and TPAs/DCAs.

Whether or not VAT will be due from Lloyd's Brussels to the Belgian tax authorities will depend on the nature of the services and who the service was provided to. Broadly speaking Lloyd's Brussels will not be liable to account for Belgian VAT where VAT has already been paid in another EU jurisdiction, i.e. where the service was supplied. Therefore, in order for Lloyd's Brussels to calculate VAT payable to the Belgian tax authorities on fees, Lloyd's Brussels will need to know whether or not VAT has been paid locally. Lloyd's Brussels will also need sufficient evidence of the fees paid to support its VAT calculations.

A breakdown of the paid this month fees (CR0127) should be provided. **New! Note that references to EU VAT have been amended to refer to VAT.**

- Paid this month fees –VAT applied (CR1252)
  - The gross amount of fees invoiced to the insurer which have had VAT applied to the invoice.
- Paid this month fees –VAT Amount (CR1253)
  - The VAT amount which was invoiced to the insurer on the fees captured (CR0127). Paid this -month fees – exempt Belgian VAT (CR1254) - The total amount of fees invoiced to the insurer which are exempt from Belgian VAT. These fees should only include the following: claims handling fees charged by a coverholder who was involved in the placing of the insurance policy with Lloyd's Brussels.

Paid this month fees – no VAT applied (CR1255) - The total amount of fees invoiced to the insurer which have not had any VAT applied to the invoices and are not exempt from Belgian VAT (CR1254). These fees will be subject to Belgian VAT as services being supplied cross border to Lloyd's Brussels. Where there is no breakdown of the fees reported, Belgian VAT (currently 21%) will be applied to the total paid this month fees (CR0127).

**Annuity type claims** - New! Lloyd's Brussels must clearly identify and report all annuity type claims separately. To achieve this the Lloyd's cat code (CR0138) of PPO should be recorded against each such claim. PPO is a tracking code attributed to any claim which has been resolved or settled (partially or

wholly) by way of a periodical payment order, or any periodic payment such as an annuity payment.

## 17 Appendix One - Field definitions

<b>CR0001</b>	<b>Field</b>	<b>Reporting period start date</b>
CR0001	Definition	The start date for the reporting period being submitted.
CR0001	Risk	<b>NEW! Mandatory for any risks written on Lloyd's Asia platform.</b> To be supplied where known for any risks incepting on coverholder appointment agreements with Lloyd's Brussels.
CR0001	Premium-core risk	To be supplied where known.
CR0001	Claims	To be supplied where known.
<b>CR0002</b>	<b>Field</b>	<b>Reporting period end date</b>
CR0002	Definition	The end date of the reporting period being submitted. As a minimum the month and the year must be provided.
CR0002	Risk	Mandatory to include the month and year as a minimum. <b>NEW! Mandatory for any risks written on Lloyd's Asia platform</b>
CR0002	Premium-core risk	Mandatory to include the month and year as a minimum.
CR0002	Claims	Mandatory to include the month and year as a minimum.
<b>CR0005</b>	<b>Field</b>	<b>Unique Market Reference UMR</b>
CR0005	Definition	The unique reference for the binding authority or coverholder appointment agreement, allocated by the Lloyd's market. All UMRs start with B, followed by the Lloyd's broker number and a series of characters. The UMR should not contain any spaces, hyphens, slashes or other punctuation; it should only contain the numbers 0-9 and the letters A-Z. Maximum length 17 characters. The UMR is stated on the first page of the binding authority or coverholder appointment agreement schedule.
CR0005	Risk	Mandatory to provide either UMR (CR0005) or agreement number (CR0006) where the business is being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual risk.  Mandatory for any risks incepting on coverholder appointment agreements with Lloyd's Brussels
CR0005	Premium-core risk	Mandatory
CR0005	Claims	Mandatory
<b>CR0006</b>	<b>Field</b>	<b>Agreement No</b>
CR0006	Definition	Any other reference by which the binding authority or coverholder appointment agreement is known.
CR0006	Risk	Mandatory to provide either UMR (CR0005) or agreement Number (CR0006) where the business is being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual risk.
CR0006	Premium-core risk	If the UMR is not known, then the agreement number should be stated; either an agreement number or the UMR to be reported.
CR0006	Claims	If the UMR is not known, then the agreement number should be stated; either an agreement number or the UMR to be reported.

<b>CR0007</b>	<b>Field</b>	<b>Section Number</b>
CR0007	Definition	The number of the section from the binding authority or coverholder appointment agreement, which authorises this class of business to be written.
CR0007	Risk	<b>New! Mandatory to provide the section for any multi-section binding authorities and coverholder appointment agreements.</b>
CR0007	Premium-core risk	<b>New! Mandatory to provide the section for any multi-section binding authorities and coverholder appointment agreements.</b>  One or more of the Lloyd's risk code, section number or a free text description of the class of business must be given,
CR0007	Claims	<b>New! Mandatory to provide the section for any multi-section binding authorities and coverholder appointment agreements.</b>  One or more of the Lloyd's risk code, section number or a free text description of the class of business must be given.
<b>CR0008</b>	<b>Field</b>	<b>Binding Authority Contract Inception Date</b>
CR0008	Definition	The date that the binding authority or coverholder appointment agreement, inceptioned.
CR0008	Claims	Mandatory for all transactions.
<b>CR0009</b>	<b>Field</b>	<b>Binding Authority Contract Expiry Date</b>
CR0009	Definition	The date that the binding authority contract or coverholder appointment agreement, expired.
CR0009	Claims	Mandatory for all transactions.
<b>CR0010</b>	<b>Field</b>	<b>Year of Account</b>
CR0010	Definition	The year of account is the year in which an insurance or reinsurance contract that is underwritten by a Lloyd's syndicate is allocated for accounting purposes and into which all premiums and claims arising in respect of that contract are payable.  For business written under a binding authority or coverholder appointment agreement, Lloyd's year of account will typically be the year in which the agreement was inceptioned; however, for multi-year binding agreements, the agreement may have been transferred to a new year of account.  All policies written under such agreements should be allocated to the year of account to which the binding authority or coverholder appointment agreement has been allocated, not the year in which the policy was issued.
CR0010	Risk	<b>New! Mandatory for risks written by Service Company on Lloyd's Asia platform.</b>  Mandatory where the business is being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual risk.
CR0010	Premium-core risk	It is not mandatory for the coverholder to provide this information; however, it must be provided by the broker if it cannot be deduced from the UMR. This information can be provided in either the bordereau or in an accompanying document from the London broker.  If this information is known by the coverholder, it is recommended that it is provided.
CR0010	Claims	Mandatory where the business is being written through a Hong Kong domiciled

		coverholder or service company, regardless of the location of the actual claim.
<b>CR0011</b>	<b>Field</b>	<b>London Broker Reference</b>
CR0011	Definition	The unique reference for the broker in London which has been assigned by Lloyd's.
CR0011	Premium-core risk	It is not mandatory for the coverholder to provide this information; however, it must be provided by the broker if it cannot be deduced from the UMR. This information can be provided in either the bordereau or in an accompanying document from the London broker.  If this information is known by the coverholder, it is recommended that it is provided.
<b>CR0013</b>	<b>Field</b>	<b>Coverholder Name</b>
CR0013	Definition	The name of the coverholder who has created the submission, or the coverholder that the submission is on behalf of (if submitted by a TPA/DCA). If the coverholder has multiple locations or branches the branch should also be identified, where appropriate. In the case of a master binder, each coverholder to which transactions relate should be identified.
CR0013	Risk	Mandatory where the business is being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual risk.  Mandatory for any risks incepting on coverholder appointment agreements with Lloyd's Brussels.
CR0013	Premium-core risk	Mandatory for all transactions
CR0013	Claims	Mandatory for all transactions
<b>CR0014</b>	<b>Field</b>	<b>Coverholder PIN</b>
CR0014	Definition	The unique identifier for the coverholder branch which has been allocated by Lloyd's. This can be found in Lloyd's Atlas system. Coverholder Pins are in two parts, Pin1 and Pin2. Pin1 is 6 digits numeric. Pin2 is 3-character text. So, for example: 123456XTD
CR0014	Risk	Mandatory where the business is being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual risk.
CR0014	Premium-core risk	Should be stated if known.
CR0014	Claims	Should be stated if known.  Mandatory where the business is being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual claim.
<b>CR0015</b>	<b>Field</b>	<b>Third Party Administrator Name</b>
CR0015	Definition	The name of the third-party administrator who has created and is submitting the report.
CR0015	Claims	Mandatory where a TPA/DCA is submitting the report.
<b>CR0016</b>	<b>Field</b>	<b>Lloyd's Risk Code</b>
CR0016	Definition	Lloyd's categorises information on risks and premiums using a series of risk codes. If you are familiar with these, then please specify the risk code for this transaction. Details of Lloyd's risk codes can be found on Lloyd's website.



CR0016	Risk	<b>New! Mandatory for risks written by Service Company on Lloyd's Asia platform.</b> Mandatory that either Lloyd's risk code (CR0016) or class of business (CR0017) be provided for any risks incepting on coverholder appointment agreements with Lloyd's Brussels.
CR0016	Premium-core risk	To be supplied where known, one or more of the Lloyd's risk code, section number or a narrative description of the class of business must be given.
CR0016	Claims	To be supplied where known, one or more of the Lloyd's risk code, section number or a free text description of the class of business must be given.
<b>CR0017</b>	<b>Field</b>	<b>Class of Business Description</b>
CR0017	Definition	A free text description of the class of business.
CR0017	Risk	Mandatory that either Lloyd's risk code (CR0016) or class of business (CR0017) be provided for any risks incepting on coverholder appointment agreements with Lloyd's Brussels.
CR0017	Premium-core risk	One or more of the Lloyd's risk code, section number or a free text description of the class of business must be given.  Mandatory in Australia for reporting to APRA on public and product liability and professional indemnity insurance where this is the class of business. For such reporting these codes must be used - PL (Public and Product); and PI (Professional Risk).  Mandatory where the insured or the risk is located in South Africa excluding reinsurance; for any risks or claims attached to any annual binders renewing or incepting after 30 June 2016 and any existing binders as at 1 January 2017
CR0017	Claims	One or more of the Lloyd's risk code, section number or a free text description of the class of business must be given.
<b>CR0018</b>	<b>Field</b>	<b>Wet Marine Indicator</b>
CR0018	Definition	Wet marine risks are risks that are exposed to the perils of the sea whilst consequent on or incidental to navigation. This field should be completed with a "Y" if the risk is a wet marine risk.
CR0018	Premium-core risk	This applies to selected risks where the risk is Canadian, i.e. meets the Federal requirements of Part XIII of Canada's Insurance Companies Act to <i>insure in Canada a risk</i> . For further guidance please see Lloyd's Market Bulletin Y4329.
<b>CR0019</b>	<b>Field</b>	<b>Type of Insurance</b>
CR0019	Definition	The type of insurance or re-insurance: <ul style="list-style-type: none"> <li>• Direct</li> <li>• Facultative Reinsurance</li> <li>• Treaty Reinsurance</li> <li>• Excess of Loss</li> </ul>
CR0019	Risk	<b>New! Mandatory for risks written by Service Company on Lloyd's Asia platform.</b> Mandatory where the business is being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual risk  Mandatory for any risks incepting on coverholder appointment agreements with Lloyd's Brussels.
CR0019	Premium-core risk	Mandatory for all transactions
CR0019	Claims	To be supplied where known.

		Mandatory where the business is being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual claim
<b>CR0020</b>	<b>Field</b>	<b>Original Currency of premium</b>
CR0020	Definition	The original currency in which the premium was paid. It is recommended that the ISO 4217, 3 letter alphanumeric currency codes are used.
CR0020	Risk	<b>New! Mandatory for risks written by Service Company on Lloyd's Asia platform.</b>  Mandatory where the business is being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual risk  Mandatory for any risks incepting on coverholder appointment agreements with Lloyd's Brussels.
CR0020	Premium-paid	Mandatory for all transactions
<b>CR0021</b>	<b>Field</b>	<b>Total gross written premium, sum of instalments in original currency of premium payment</b>
CR0021	Definition	The total gross written premium that is the sum of premiums being paid as instalments after applying credits (discounts) and surcharges (loads/levies), but prior to applying taxes, fees, assessments or special risk premiums (e.g. SASRIA in South Africa). This should be expressed in the original currency. This should exclude any terrorism premium such as US TRIA or fees which are being shown as separate transactions – see comments re gross premium. Any fees or interest charged for paying by instalments should be excluded. The Hong Kong IA Levy should be excluded.
CR0021	Risk	<b>New! Mandatory for risks written by Service Company on Lloyd's Asia platform.</b>  Mandatory where the business is being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual risk for all classes except where the IA Accounting class (CR1270) is Goods in Transit GIT. Where the IA Accounting class (CR1270) is Goods in Transit GIT, either gross written premium (CR0021) or estimated premium income field (CR1277) must be completed.  Mandatory for any risks incepting on coverholder appointment agreements with Lloyd's Brussels.
CR0021	Premium-core risk	Mandatory for all transactions
<b>CR0022</b>	<b>Field</b>	<b>Risk, Transaction Type</b>
CR0022	Definition	If this is new business, either completely new to the coverholder, or the coverholder has not placed this business under a Lloyd's binding authority or; for Lloyd's Brussels - the coverholder appointment agreement; previously then this should be marked as new.  If this is a renewal that has previously been placed under a Lloyd's binding authority or; for Lloyd's Brussels - the coverholder appointment agreement; or is a rolling monthly premium contract; then this should be marked as a renewal.  For any subsequent transactions, this is the type of transaction – so either an endorsement or a cancellation.  If there are any financial changes; then the risk should be marked as an endorsement.  If all the changes being made are non-financial changes, then the risk should be marked as an amendment.

		<p>Where an error has been made; or where a bound policy has been reinstated after automatic cancellation due to the late payment of premium; and the transaction is reinstated, this should be marked as reinstatement</p> <p>Recommended Values</p> <ul style="list-style-type: none"> <li>• New business (<i>required value for APRA</i>)</li> <li>• Renewal (<i>required value for APRA</i>)</li> <li>• Endorsement</li> <li>• Cancellation</li> <li>• Amendment</li> <li>• Reinstatement</li> <li>• Void from inception</li> </ul>
CR0022	Risk	<p><b>New! Mandatory for risks written by Service Company on Lloyd's Asia platform.</b></p> <p>Mandatory for any risks incepting on coverholder appointment agreements with Lloyd's Brussels.</p>
CR0022	Premium-core risk	<p>Mandatory where the insured or the risk is located in South Africa excluding reinsurance; for any risks or claims attached to any annual binders renewing or incepting after 30 June 2016 and any existing binders as at 1 January 2017.</p> <p>For high product risk products this is the means of identifying policy renewals and cancellations. Mandatory to provide for all binding authority/coverholder appointment agreements and risks/policies which incept on or after 1 January 2016 where the Risk, Transaction Type is Cancellation, New or Renewal; where the insured or reinsured is located in the UK or EEA and in respect of high product risk products.</p> <p>Mandatory for all transactions where the risk or the insured are located in Ireland.</p> <p>Mandatory for all transactions where the risk is Australia for reporting to APRA on public and product liability and professional indemnity insurance.</p> <p>Mandatory for Iceland where stamp duty is payable on renewals.</p> <p>Mandatory for UK Flood Re property policies.</p>
<b>CR0025</b>	<b>Field</b>	<b>US Classification of risk</b>
CR0025	Definition	<p>The US classification of the risk:</p> <ul style="list-style-type: none"> <li>• US Surplus Lines</li> <li>• US Reinsurance</li> <li>• Illinois Licensed</li> <li>• Kentucky Licensed</li> <li>• USVI Licensed (US Virgin Islands)</li> <li>• Non-Regulated</li> <li>• Exempt</li> </ul> <p>Risks classified as "Exempt" must be exempt from US state "doing business" and Surplus Lines laws. The Nonadmitted and Reinsurance Reform Act (NRA) creates an exemption to the diligent search requirement found in state surplus lines law where the insured can be defined as an 'exempt commercial purchaser' (ECP). An important distinction exists between an industrial insured and exempt commercial purchaser in that an ECP placement is considered surplus lines business and must be treated as such. The classification "Exempt" must not be used to identify Surplus Lines risks exempt from tax. Such risks must be classified as "US Surplus Lines".</p> <p>Further details are available from Lloyd's Crystal; including the definition of an ECP and the requirements placed on brokers using the ECP provisions.</p>

CR0025	Premium-core risk	Mandatory for all risks where the country of origin is the US, or the original currency of premium is US dollars.
<b>CR0026</b>	<b>Field</b>	<b>Policy or Group Ref</b>
CR0026	Definition	The unique identifier for the group of risks or certificates such as the policy, or group reference.
CR0026	Risk	Mandatory where the business is being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual risk to provide either certificate reference (CR0029) or policy or group ref (CR0026) when type of insurance (CR0019) is direct; otherwise optional.
CR0026	Premium-core risk	Mandatory for all transactions where a series of certificates have been written under a group or policy reference.
CR0026	Claims	To be supplied where known, or as applicable.  Mandatory where the business is being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual claim to provide either certificate reference (CR0029) or policy or group ref (CR0026) when Type of Insurance (CR0019) is Direct; otherwise optional.
<b>CR0027</b>	<b>Field</b>	<b>Number of Policies</b>
CR0027	Definition	The number of different policies which are covered by this transaction.
CR0027	Premium-core risk	Mandatory where the risk or the insured are located in Spain.
<b>CR0028</b>	<b>Field</b>	<b>Number of Vehicles</b>
CR0028	Definition	The number of different vehicles which are covered by this transaction.
CR0028	Premium-core risk	Mandatory where the risk or the insured are located in Spain.
<b>CR0029</b>	<b>Field</b>	<b>Certificate Reference</b>
CR0029	Definition	The unique reference for the risk, usually the certificate number.
CR0029	Risk	<b>New! Mandatory for risks written by Service Company on Lloyd's Asia platform.</b>  Mandatory where the business is being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual risk to provide either certificate reference (CR0029) or policy or group ref (CR0026) when type of Insurance (CR0019) is direct; otherwise optional.  Mandatory for any risks incepting on coverholder appointment agreements with Lloyd's Brussels.
CR0029	Premium-core risk	Mandatory for all transactions
CR0029	Claims	Mandatory for all transactions to report the unique reference for the risk to which the claim relates.
<b>CR0030</b>	<b>Field</b>	<b>Risk Inception Date</b>
CR0030	Definition	The inception date of the risk; the date on which coverage starts.
CR0030	Risk	<b>New! Mandatory for risks written by Service Company on Lloyd's Asia platform.</b>  Mandatory where the business is being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual risk.  Mandatory for any risks incepting on coverholder appointment agreements with Lloyd's Brussels.

CR0030	Premium-core risk	Mandatory for all transactions. Where the period of coverage cannot be expressed as dates; details should be provided in the "Period of Cover Narrative" field.
CR0030	Claims	Mandatory for all transactions. Where the period of coverage cannot be expressed as dates; details should be provided in the "Period of Cover Narrative" field (CR0032).
<b>CR0031</b>	<b>Field</b>	<b>Risk Expiry Date</b>
CR0031	Definition	The expiry date of the risk; the date on which coverage ends.
CR0031	Risk	<b>New! Mandatory for risks written by Service Company on Lloyd's Asia platform.</b>  Mandatory where the business is being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual risk when transaction type (CR0056) is original premium. Optional for other transaction types.  Mandatory for any risks incepting on coverholder appointment agreements with Lloyd's Brussels.
CR0031	Premium-core risk	Mandatory for all transactions. Where the period of coverage cannot be expressed as dates; details should be provided in the "Period of Cover Narrative" field (CR0032).
CR0031	Claims	Mandatory for all transactions. Where the period of coverage cannot be expressed as dates; details should be provided in the "Period of Cover Narrative" field.
<b>CR0032</b>	<b>Field</b>	<b>Period of Cover - Narrative</b>
CR0032	Definition	Where the period of cover cannot be defined by specific dates, a narrative description of the cover.
CR0032	Premium-core risk	Required where the period of cover cannot be expressed as dates.
CR0032	Claims	Required where the period of cover cannot be expressed as dates.
<b>CR0033</b>	<b>Field</b>	<b>Name or Registration No of Aircraft, Vehicle, Vessel etc.</b>
CR0033	Definition	The name of the ship, registration number of the aircraft, registration number of the vehicle etc.
CR0033	Premium-core risk	Mandatory to provide the registration number for all aircraft. Mandatory to provide the registration number for Spanish vehicles. May be requested by the underwriter for other territories and classes.
CR0033	Claims	To be supplied where known or as applicable.
<b>CR0034</b>	<b>Field</b>	<b>Insured or reinsured First Name</b>
CR0034	Definition	The first name of the insured, or for reinsurance the first name of the reinsured.  Where the name of the insured cannot be split into first and last names the full name of the insured should be given in the "Insured or reinsured Full Name, Last Name or Company Name" field.
CR0034	Premium-core risk	Required for all insurance where the insured is an individual.
<b>CR0035</b>	<b>Field</b>	<b>Insured or reinsured Full Name, Last Name or Company Name</b>
CR0035	Definition	One of the following to be shown: -

		<ul style="list-style-type: none"> <li>The name of the company</li> <li>The full name of the individual insured</li> <li>Where the first name is shown separately, the last name of the insured or reinsured</li> <li>Where the name of the insured/reinsured is not known a code to uniquely identify them should be supplied instead, where appropriate. (Please note that for high product risk products this would only be appropriate in exceptional circumstances).</li> </ul>
CR0035	Risk	<p><b>New! Mandatory for risks written by Service Company on Lloyd's Asia platform.</b></p> <p>Mandatory where the business is being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual risk.</p> <p>Mandatory for any risks incepting on coverholder appointment agreements with Lloyd's Brussels.</p>
CR0035	Premium-core risk	Mandatory for all transactions.
CR0035	Claims	Mandatory for all transactions.
<b>CR0036</b>	<b>Field</b>	<b>Fiscal Code</b>
CR0036	Definition	<p>The fiscal code (allocated to an organisation or individual by the Italian tax authority) for the enterprise or individual who is insured, or reinsured</p> <p>In other territories, the company registration number should be given.</p>
CR0036	Premium-core risk	<p>The individual policyholder's fiscal code is required where the insured is located in Italy for insurance premiums paid on personal accident and life risks.</p> <p>The individual or company policyholder's fiscal code is required where the insured is located in Italy for insurance contracts except third party liability and assistance contracts.</p> <p>In other countries, the company registration code is recommended.</p>
<b>CR0037</b>	<b>Field</b>	<b>NAIC Code</b>
CR0037	Definition	<p>The NAIC company code of the ceding US insurer, that is, the US reinsured. If there are multiple NAIC codes, then the premium should be split over each code and thus appear on different rows. If the cedant does not have a NAIC code, then the FEIN for the cedant must be specified.</p> <p>The NAIC code is a code assigned by the National Association of Insurance Commissioners. Not all companies will be registered with NAIC; they would have registered if they want to be able to credit their insurance when they make their returns to the state authorities.</p> <p>FEIN</p> <p>If a company does not have a NAIC code, then they may instead supply a FEIN code. This is a federal employer identification number. All companies will have such a tax code.</p> <p>Formats</p> <p>NAIC company code - up to 5 characters numeric (99999)</p> <p>NAIC group code, assigned to a group of companies - up to 4 characters numeric (9999)</p> <p>NAIC pools and associations code, assigned to associations etc. - 2 alpha, dash, 7 numeric (AA-9999999)</p> <p>FEIN code - 2 numeric, dash, 7 numeric (99-9999999)</p>

		If you are storing these in your system, you might want to note what sort of code you are storing or map to different columns etc.
CR0037	Premium-core risk	Mandatory for business classified as US Reinsurance. <b>New! For US insurance business, provide if known.</b>
<b>CR0038</b>	<b>Field</b>	<b>Insured or reinsured address</b>
CR0038	Definition	The full address for the insured, or for reinsurance the full address of the reinsured. This should be where the insured/reinsured is resident, if they are a private individual, or has its main operating address, if it is a corporate body.
CR0038	Premium-core risk	<b>New! Mandatory for any risks incepting on coverholder appointment agreements with Lloyd's Brussels.</b>  Mandatory for all binding authority/coverholder appointment agreements and risks/policies which incept on or after 1 January 2016 for all insureds and re-insureds where the insured or reinsured is located in the UK or EEA.  Mandatory for insured or reinsured where the country of origin is Italy, South Africa or Spain.  Used for reporting fire brigade charges in Spain. This is also now needed for any risks located in Navarra for premium tax.  Mandatory for Kentucky where this information is required for the calculation and reporting of municipal tax payments.  Mandatory in Portugal where the information is required to calculate fire brigade charges.  Mandatory in Australia: <ul style="list-style-type: none"> <li>To meet the requirements of the Australian Reinsurance Pool Corporation Scheme where the risk is an 'eligible insurance contract' as defined by the Australian Terrorism Act 2003.</li> <li>For reporting to APRA on public and product liability and professional indemnity insurance. Where the postcode of the principal risk is required.</li> </ul> It is strongly recommended that full details of the insured's, or the reinsured's, address are provided for all risks in all locations, especially when reporting written premium.
CR0038	Claims	To be supplied where known.
<b>CR0039</b>	<b>Field</b>	<b>Insured or reinsured Country Sub-division: State, Province, Territory, Canton etc.</b>
CR0039	Definition	If the country in which the insured/reinsured is resident, if they are a private individual, or has its main operating address, if it is a corporate body is a country with sub-divisions such as states, then the sub-division.
CR0039	Premium-core risk	Mandatory for all countries which include sub-divisions.
CR0039	Claims	Mandatory for all countries which include sub-divisions.
<b>CR0040</b>	<b>Field</b>	<b>Insured or reinsured Postcode, Zip Code or similar</b>
CR0040	Definition	The post code, zip code or similar for the insured, or reinsured. This should be where the insured/reinsured is resident, if they are a private individual, or has its main operating address, if it is a corporate body.
CR0040	Premium-core risk	Mandatory for all binding authority/coverholder appointment agreements and risks/policies which incept on or after 1 January 2016 for all insureds and re-



		<p>insureds where the insured or reinsured is located in the UK or EEA.</p> <p>Mandatory for insured or reinsured where the country of origin is Australia, Italy, South Africa or Spain.</p> <p>Used for reporting fire brigade charges in Spain. This is also now needed for any risks located in Navarra for premium tax.</p> <p>Mandatory for Kentucky where this information is required for the calculation and reporting of municipal tax payments.</p> <p>Mandatory in Portugal where the information is required to calculate fire brigade charges.</p> <p>Mandatory in Australia:</p> <ul style="list-style-type: none"> <li>To meet the requirements of the Australian Reinsurance Pool Corporation Scheme where the risk is an 'eligible insurance contract' as defined by the Australian Terrorism Act 2003.</li> <li>For reporting to APRA on public and product liability and professional indemnity insurance. Where the postcode of the principal risk is required.</li> </ul> <p>Provision of the postcode can help to derive the Tier the risk relates to. The Australian Reinsurance Pool Corporation has a downloadable list on their website listing all Australian postcodes and their corresponding Tiers.</p> <p>It is strongly recommended that full details of the insured address are provided for all risks in all locations, especially when reporting written premium.</p>
CR0040	Claims	To be supplied where known.
<b>CR0041</b>	<b>Field</b>	<b>Insured or reinsured Country</b>
CR0041	Definition	<p>The country in which the insured is resident, if they are a private individual, or has its main operating address, if it is a corporate body. For a reinsurance contract, the country in which the ceding insurer's office is situated. For a global or multi-national policy, the country in which the insured's head or main office is situated. For a master policy, the country in which the master policyholder is situated. If there are multiple parties with an interest in the risk domiciled in different countries, it is necessary to designate the country most appropriate in the circumstances as the "country of origin". It is recommended that the ISO 3166 2 letter country codes are used.</p>
CR0041	Risk	<p><b>New! Mandatory for risks written by Service Company on Lloyd's Asia platform.</b></p> <p>Mandatory where the business is being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual risk.</p> <p>Mandatory for any risks incepting on coverholder appointment agreements with Lloyd's Brussels.</p>
CR0041	Premium-core risk	Mandatory for all transactions
CR0041	Claims	Mandatory for all transactions
<b>CR0042</b>	<b>Field</b>	<b>Location of risk - Location ID</b>
CR0042	Definition	A unique identifier for a property risk with more than one location. Each location should be identifiable, so there is clarity about which location the claim relates to.
CR0042	Claims	To be supplied where known, or as applicable.
<b>CR0046</b>	<b>Field</b>	<b>Location of risk Address</b>
CR0046	Definition	The full address of the risk. Lloyd's risk locator tool can be used to help confirm

		the location of the risk.
CR0046	Premium-core risk	<p>Mandatory for Flood Re.</p> <p>Required for risks located in France, Italy and Spain. Used for reporting of fire brigade charges in Spain. Also required for taxable risks in Italy and for French legislation details.</p> <p>Mandatory for Kentucky where this information is required for the calculation and reporting of municipal tax payments.</p> <p>Mandatory in Portugal where the information is required to calculate fire brigade charges.</p> <p>Mandatory in Australia to meet the requirements of the Australian Reinsurance Pool Corporation Scheme. Mandatory for risks where the postcode is either 2000 (Sydney), 3000 (Melbourne), 4000 (Brisbane), 5000 (Adelaide) and 6000 (Perth). This only applies to risks that are deemed an 'eligible insurance contract' as defined by the Australian Terrorism Insurance Act 2003.</p> <p>It is strongly recommended that full details of the risk address are provided for all risks in all locations, especially when reporting written premium.</p>
CR0046	Claims	To be supplied where known.
<b>CR0047</b>	<b>Field</b>	<b>Location of risk County</b>
CR0047	Definition	If the risk is located in a country with counties, then the county in which the risk is located.
CR0047	Premium-core risk	<p>Mandatory for Flood Re</p> <p>Preferred for risks located in countries with counties</p>
<b>CR0048</b>	<b>Field</b>	<b>Location of risk Country Sub-division</b>
CR0048	Definition	<p>If the risk is located in a country with sub-divisions, for example states, then the sub-division in which the risk is located.</p> <p>Some risks may need to be split across a series of rows of detail where elements of the risk are located in more than one country sub-division.</p>
CR0048	Premium-core risk	<p>Mandatory for all countries which include states and provinces.</p> <p>All new policies incepting or renewing on or after 1 July 2018 for risks located in one of the following Spanish regions</p> <ul style="list-style-type: none"> <li>• Spain Navarra (NV)</li> <li>• Spain Alava (AL)</li> <li>• Spain Guipuzcoa (GU)</li> <li>• Spain Vizcaya (VZ)</li> </ul>
CR0048	Claims	This field is only mandatory if the location of the risk is different to the insured details already specified in the column "Insured or Reinsured State, Province, Territory, Canton etc."
<b>CR0049</b>	<b>Field</b>	<b>Location of risk Postcode, zip code or similar</b>
CR0049	Definition	The postcode, zip code or similar for the risk.
CR0049	Risk	<p><b>New! Mandatory for any risks incepting on coverholder appointment agreements with Lloyd's Brussels.</b></p> <p><b>New! Mandatory for any risks located in Spain for tax reporting. A risk is located in Spain for tax purposes if it relates to:</b></p> <ul style="list-style-type: none"> <li>• <b>fixed and/or moveable property (excluding goods in transit) situated in the</b></li> </ul>

		<p>territory,</p> <ul style="list-style-type: none"> <li>• or motor vehicles, ships, yachts or aircraft registered in the territory,</li> <li>• or travel risks of a duration of four months or less taken out in the territory, <ul style="list-style-type: none"> <li>• or any other type of risk (not listed above) where the insured is habitually resident in the territory or, in the case of a corporate insured, its business establishment to which the risk relates is situated in the territory.</li> </ul> </li> </ul> <p>For risks located in Spain, the postcode to be reported is</p> <ul style="list-style-type: none"> <li>• The postcode for fixed property should be the postcode where the property is situated.</li> <li>• For vehicles (including motor vehicles, ships, yachts and aircraft) the postcode at the address to which the vehicle is registered should be reported.</li> <li>• If there is no registration address, then the postcode of the Spanish policyholder's address should be reported.</li> <li>• For risks that are not associated with fixed property or vehicles (such as casualty risks or moveable property including goods in transit risks) the postcode of the Spanish policyholder's address should be reported</li> <li>• Risks that are associated with a non-Spanish policyholder for which no Spanish address/postcode is available are considered to be located at the address of Lloyd's Spain. The address and postcode for Lloyd's Spain is: Lloyd's Iberia Representative, S.L.U.; C/ Pinar 7, 1º drcha.; 28006 Madrid</li> </ul>
CR0049	Premium-core risk	<p>New! Mandatory for any risks located in Spain for tax reporting. A risk is located in Spain for tax purposes if it relates to:</p> <ul style="list-style-type: none"> <li>• fixed and/or moveable property (excluding goods in transit) situated in the territory,</li> <li>• or motor vehicles, ships, yachts or aircraft registered in the territory,</li> <li>• or travel risks of a duration of four months or less taken out in the territory, <ul style="list-style-type: none"> <li>• or any other type of risk (not listed above) where the insured is habitually resident in the territory or, in the case of a corporate insured, its business establishment to which the risk relates is situated in the territory.</li> </ul> </li> </ul> <p>For risks located in Spain, the postcode to be reported is</p> <ul style="list-style-type: none"> <li>• The postcode for fixed property should be the postcode where the property is situated.</li> <li>• For vehicles (including motor vehicles, ships, yachts and aircraft) the postcode at the address to which the vehicle is registered should be reported.</li> <li>• If there is no registration address, then the postcode of the Spanish policyholder's address should be reported.</li> <li>• For risks that are not associated with fixed property or vehicles (such as casualty risks or moveable property including goods in transit risks) the postcode of the Spanish policyholder's address should be reported</li> <li>• Risks that are associated with a non-Spanish policyholder for which no Spanish address/postcode is available are considered to be located at the address of Lloyd's Spain. The address and postcode for Lloyd's Spain is: Lloyd's Iberia Representative, S.L.U.; C/ Pinar 7, 1º drcha.; 28006 Madrid</li> </ul> <p>Mandatory for Flood Re</p> <p>Required for risks located in France, Italy and Spain. Used for reporting of fire brigade charges in Spain. Also required for taxable risks in Italy and for French legislation details.</p>

		<p>Mandatory for Kentucky where this information is required for the calculation and reporting of municipal tax payments.</p> <p>Mandatory in Portugal where the information is required to calculate fire brigade charges.</p> <p>Mandatory in Australia to meet the requirements of the Australian Reinsurance Pool Corporation Scheme. This only applies to risks that are deemed an 'eligible insurance contract' as defined by the Australian Terrorism Insurance Act 2003.</p> <p>It is strongly recommended that full details of the risk address are provided for all risks in all locations, especially when reporting written premium.</p> <p>Mandatory in Australia for reporting to APRA on public and product liability and professional indemnity insurance to provide the postcode of the principal risk</p>
CR0049	Claims	To be supplied where known.
<b>CR0050</b>	<b>Field</b>	<b>Location of risk Country</b>
CR0050	Definition	<p>The country where the risk is located. Lloyd's risk locator tool can be used to help confirm the location of the risk.</p> <p>Some risks may need to be split across a series of rows of detail where elements of the risk are located in more than one country.</p> <p>It is recommended that the ISO 3166 2 letter country codes are used.</p>
CR0050	Risk	<p><b>New! Mandatory for risks written by Service Company on Lloyd's Asia platform.</b></p> <p>Mandatory where the business is being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual risk.</p> <p>Mandatory for any risks incepting on coverholder appointment agreements with Lloyd's Brussels.</p>
CR0050	Premium-core risk	Mandatory for all transactions
CR0050	Claims	This field is only mandatory if the location of the risk is different to the insured details already specified in the column "Insured or Reinsured Country."
<b>CR0051</b>	<b>Field</b>	<b>Total Sum insured Currency</b>
CR0051	Definition	The currency in which the sum insured is expressed. It is recommended that the ISO 4217, 3 letter alphanumeric currency codes are used.
CR0051	Risk	<p><b>NEW! Mandatory for any risks written on Lloyd's Asia platform</b></p> <p>Mandatory where the business is being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual risk –</p> <ul style="list-style-type: none"> <li>• Mandatory for the IA Accounting Class (CR1270) GL, and IA Sub-accounting class (CR1272) EC; type of insurance code (CR0019) DI; and transaction type (CR0056) is original premium.</li> <li>• Also mandatory for the IA Accounting Class (CR1270) MDL, IA Sub-accounting class (CR1272) COMP or SOD; type of insurance code (CR0019) DI; and transaction type (CR0056) is original premium</li> <li>• Mandatory when Total Sum Insured Amount field (CR0052) is populated.</li> <li>• Optional for all other classes.</li> </ul> <p>Mandatory for any risks incepting on coverholder appointment agreements with Lloyd's Brussels.</p>
CR0051	Premium-core risk	Mandatory for all transactions
<b>CR0052</b>	<b>Field</b>	<b>Total Sum insured Amount</b>

CR0052	Definition	The total amount of the sum insured expressed in the sum insured currency.  EIOPA (the European Insurance and Occupational Pensions Authority, one of the three European Supervisory Authorities) has defined the Sum Insured as the highest amount that the insurer can be obliged to pay out before taking into account possible original deductible of the policyholder.
CR0052	Risk	<b>NEW! Mandatory for any risks written on Lloyd's Asia platform.</b>  Mandatory where the business is being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual risk – <ul style="list-style-type: none"> <li>• Mandatory for the IA Accounting Class (CR1270) GL, and IA Sub-accounting class (CR1272) EC; type of insurance (CR0019) Direct; and transaction type (CR0056) is original premium.</li> <li>• Also mandatory for the IA Accounting Class (CR1270) MDL, IA Sub-accounting class (CR1272) COMP or SOD; type of insurance (CR0019) Direct; and transaction type (CR0056) is original premium</li> <li>• Mandatory when Total Sum Insured Amount field (CR0052) is populated.</li> <li>• Optional for all other classes.</li> </ul> Mandatory for any risks incepting on coverholder appointment agreements with Lloyd's Brussels.
CR0052	Premium-core risk	Mandatory for all transactions
<b>CR0053</b>	<b>Field</b>	<b>Deductible/Excess Currency</b>
CR0053	Definition	The currency in which the deductible/excess is expressed. It is recommended that the ISO 4217, 3 letter alphanumeric currency codes are used.
CR0053	Risk	<b>New! Mandatory for risks written by Service Company on Lloyd's Asia platform.</b>  Mandatory for any risks incepting on coverholder appointment agreements with Lloyd's Brussels.
CR0053	Premium-core risk	Mandatory in Australia for reporting to APRA on public and product liability and professional indemnity insurance. Also, to assist Lloyd's syndicates to meet their reporting requirements under the Australian Reinsurance Pool Corporation scheme (applicable to 'eligible insurance contracts' as defined by the Australian Terrorism Insurance Act 2003.  Required in Canada for Ontario liability business, earthquake coverage in British Columbia and Quebec. Mandatory in Canada for automobile business for the following provinces Alberta, New Brunswick, Newfoundland, Nova Scotia, Ontario, Prince Edward Island and Quebec; and for the following territories Yukon, Nunavut and the Northwest Territories.
<b>CR0054</b>	<b>Field</b>	<b>Deductible/Excess Amount</b>
CR0054	Definition	The deductible or excess for the policy. This should be 100% of the value and the percentage for the contract. Total of all deductibles or excesses applied to this claim in whole dollars. For Liability XOL policies, the relevant attachment point should be reported.  How much of any claim that an insured must bear before the insurer becomes liable. Where different levels exist for different classes of claim, the excess that is most commonly applied for such policies, or where that is not available, the minimum applied.
CR0054	Risk	<b>New! Mandatory for risks written by Service Company on Lloyd's Asia platform.</b>  Mandatory for any risks incepting on coverholder appointment agreements with

		Lloyd's Brussels.
CR0054	Premium-core risk	<p>Mandatory in Australia for reporting to APRA on public and product liability and professional indemnity insurance. Also, to assist Lloyd's syndicates to meet their reporting requirements under the Australian Reinsurance Pool Corporation scheme (applicable to 'eligible insurance contracts' as defined by the Australian Terrorism Insurance Act 2003.</p> <p>Required for Ontario liability business, earthquake coverage in British Columbia and Quebec. Mandatory in Canada for automobile business for the following provinces Alberta, New Brunswick, Newfoundland, Nova Scotia, Ontario, Prince Edward Island and Quebec; and for the following territories Yukon, Nunavut and the Northwest Territories.</p> <p>Required in Canada for Ontario liability business and for earthquake coverage in British Columbia and Quebec. Also required in Canada for automobile business for the following provinces Alberta, New Brunswick, Newfoundland, Nova Scotia, Ontario, Prince Edward Island and Quebec; and for the following territories Yukon, Nunavut and the Northwest Territories.</p>
CR0054	Claims	Mandatory in Australia for reporting to APRA on public and product liability and professional indemnity insurance.
<b>CR0055</b>	<b>Field</b>	<b>Deductible/Excess Basis</b>
CR0055	Definition	<p>The basis on which the deductible/excess has or will be calculated.</p> <p>Suggested values: -</p> <ul style="list-style-type: none"> <li>• Any one accident or occurrence</li> <li>• In aggregate</li> <li>• Any one claim</li> <li>• Any one event</li> <li>• Any one interest</li> <li>• Any one loss</li> <li>• Any one person, passenger or patient</li> <li>• Combines single limit any one loss</li> <li>• Combined single limit</li> <li>• Each and every loss</li> <li>• Each and every interest</li> </ul>
CR0055	Risk	Mandatory for any risks incepting on coverholder appointment agreements with Lloyd's Brussels.
CR0055	Premium-core risk	<p>Required for Ontario liability business, earthquake coverage in British Columbia and Quebec.</p> <p>Mandatory in Canada for automobile business for the following provinces Alberta, New Brunswick, Newfoundland, Nova Scotia, Ontario, Prince Edward Island and Quebec; and for the following territories Yukon, Nunavut and the Northwest Territories.</p>
CR0055	Claims	To be supplied where known.
<b>CR0056</b>	<b>Field</b>	<b>Transaction Type</b>
CR0056	Definition	<p>The type of transaction being reported; for example:</p> <ul style="list-style-type: none"> <li>• Original premium</li> <li>• Additional premium</li> <li>• Return premium</li> <li>• Additional premium for brokerage or commission</li> <li>• Additional premium for fees or expenses</li> </ul>

		<ul style="list-style-type: none"> <li>Return premium for fees or expenses</li> <li>Return premium for brokerage or commission</li> </ul>
CR0056	Risk	<p><b>New! Mandatory for any risks incepting on coverholder appointment agreements with Lloyd's Brussels.</b></p> <p>Mandatory where the business is being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual risk.</p>
CR0056	Premium-paid	Mandatory for all transactions
<b>CR0057</b>	<b>Field</b>	<b>Effective Date of Transaction</b>
CR0057	Definition	The date from which this transaction applies. For example, if this is an endorsement, then the date of the endorsement. If this is a cancellation, then the date of the cancellation.
CR0057	Risk	<p><b>New! Mandatory for risks written by Service Company on Lloyd's Asia platform.</b></p> <p>Where the business is being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual risk - Mandatory for Transaction Type (CR0056) Additional Premium and Return Premium. Optional for Transaction Type (CR0056) Original Premium.</p> <p>For any risks incepting on coverholder appointment agreements with Lloyd's Brussels -</p> <ul style="list-style-type: none"> <li>Mandatory for all transactions for which the risk inception date is not the start date; for example, the endorsement start date.</li> <li>For high product risk products this field should be used for the date of cancellation,</li> <li>Mandatory where the Risk, Transaction Type (CR0022) is "Cancellation" where the insured or reinsured is located in the EEA and in respect of high product risk products</li> </ul>
CR0057	Paid core Risk conditions	<p>Mandatory for all transactions for which the risk inception date is not the start date; for example, the endorsement start date.</p> <p>For high product risk products this field should be used for the date of cancellation, Mandatory to provide for all binding authority/coverholder appointment agreements and risks/policies which incept on or after 1 January 2016 where the Risk, Transaction Type (CR0022) is "Cancellation" where the insured or reinsured is located in the UK or EEA and in respect of high product risk products.</p> <p>Mandatory in Australia for reporting to APRA on public and product liability and professional indemnity insurance where this is the effective start date.</p> <p>Mandatory where the insured or the risk is located in South Africa excluding reinsurance; for any risks or claims attached to any annual binders renewing or incepting after 30 June 2016 and any existing binders as at 1 January 2017</p>
<b>CR0058</b>	<b>Field</b>	<b>Expiry Date of Transaction</b>
CR0058	Definition	The date the transaction ends. For example, if this is an endorsement which only applies for one month then the end date of the period for which it applies.
CR0058	Risk	<p><b>New! Mandatory for risks written by Service Company on Lloyd's Asia platform.</b></p> <p>Where the business is being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual risk - Mandatory for Transaction Type (CR0056) Additional Premium and Return Premium; Optional for Transaction Type (CR0056) Original Premium.</p> <p>For any risks incepting on coverholder appointment agreements with Lloyd's</p>



		Brussels - Mandatory for all transactions where the end/expiry date is known, and this is not the same as the risk expiry date; for example, the endorsement end date for a fixed period endorsement.
CR0058	Paid core Risk conditions	<p>Mandatory for all transactions where the end/expiry date is known, and this is not the same as the risk expiry date; for example, the endorsement end date for a fixed period endorsement.</p> <p>Mandatory in Australia for reporting to APRA on public and product liability and professional indemnity insurance, where this is the effective end date.</p>
<b>CR0059</b>	<b>Field</b>	<b>Gross premium paid this time in original currency of premium</b>
CR0059	Definition	<p>The premium paid in this transaction before any deductions.</p> <p>If this transaction is an instalment, this should be the gross amount of this instalment.</p> <p>Where an element of the premium is for terrorism premium such as UK Pool Re or US TRIA then this needs to be shown as a separate transaction, for example on a separate row on the spreadsheet. For example: Gross premium paid this time is \$100 of which \$20 is TRIA. This would be shown as two separate transactions one for \$80 and one for \$20. Class of business and/or risk code fields should be used to identify the type of transaction.</p> <p>For Australian and French business to which, respectively, the ATIA and GAREAT schemes apply, the Lloyd's "overseas legislation" terrorism risk codes must be used on all applicable business. The allocation of premium for this purpose is necessary so that Lloyd's has the ability to analyse in detail applicable business under these risk codes for RDS and risk management purposes.</p> <p>For further information on terrorism premiums please see section 4.11 on terrorism in Lloyd's risk code guidance notes which can be found on Lloyd's website.</p> <p>If you are unable to separate terrorism premium or allocations as a separate transaction/row then the gross and net premium columns should include the terrorism amount, and in addition the terrorism amount should be shown in the terrorism premium/allocation column.</p> <p>For Italian transactions, please indicate whether this is</p> <ul style="list-style-type: none"> <li>• Taxable premium - gross of accessori and commission (Premio imponibile)</li> <li>• Gross premium - gross of commission (Premio Netto)</li> <li>• Total premium, gross of accessori commission and taxes (Premio lordo)</li> </ul>
CR0059	Premium-paid	Mandatory for all transactions
<b>CR0060</b>	<b>Field</b>	<b>Terrorism premium or allocation in original currency of premium</b>
CR0060	Definition	To contain terrorism premium such as UK Pool Re or US TRIA, or allocation relating to GAREAT or ATIA, when this cannot be displayed as a separate transaction
CR0060	Premium-paid	<p>If you are unable to provide the terrorism premium (such as UK Pool Re or US TRIA terrorism premium) as a separate transaction, then this should instead be shown in this column.</p> <p>See comments re allocation of premium under CR0059.</p>
<b>CR0061</b>	<b>Field</b>	<b>Commission %</b>

CR0061	Definition	The commission taken by the coverholder expressed as a % of the gross premium in the original currency. This may include commission to retail brokers or introducers - <b>New! But if commission to retail brokers etc has been reported separately, then that should not be included here as well.</b>
CR0061	Risk	Mandatory that either the coverholder commission amount (CR0235) or coverholder commission % (CR0061) must be completed where it is charged where the business is being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual risk;  Mandatory that either the coverholder commission amount (CR0235) or coverholder commission % (CR0061) must be completed where it is charged for any risks incepting on coverholder appointment agreements with Lloyd's Brussels
CR0061	Premium-paid	Mandatory for all transactions
<b>CR0062</b>	<b>Field</b>	<b>Commission amount in original currency of premium</b>
CR0062	Definition	The commission taken by the coverholder expressed as an amount in the original currency. This may include commission to retail brokers or introducers.
CR0062	Premium-paid	Mandatory for all transactions
<b>CR0063</b>	<b>Field</b>	<b>Accessori amount in original currency of premium</b>
CR0063	Definition	The amount of any accessori added by the coverholder in Italy.
CR0063	Premium-paid	Mandatory for Italian transactions; if no accessori has been deducted then state zero.
<b>CR0064</b>	<b>Field</b>	<b>Total Taxes and Levies in original currency of premium</b>
CR0064	Definition	The sum of any taxes, levies or Para fiscal fees which have been added or deducted from the gross premium. Expressed in the original currency.  If this amount needs to be deducted from the original premium to give the net, then it is recommended that a minus sign should be shown.
CR0064	Premium-paid	Mandatory if taxes have been added or deducted from the gross premium being declared.
<b>CR0065</b>	<b>Field</b>	<b>Net Premium to London in original currency of premium</b>
CR0065	Definition	The premium being paid to the broker in London. That is the premium paid in this transaction. All deductions and additions should be listed in the appropriate tax or levy, coverholder commission or accessori field. The amount should be expressed in the original currency.  This should exclude any terrorism premium such as UK Pool Re or US TRIA or fees which are being shown as separate transactions. See comments re allocation of premium under CR0059.  If you are unable to separate terrorism premium or allocation as a separate transaction/row then the gross and net premium columns should include the terrorism amount, and in addition the terrorism amount should be shown in the terrorism premium/allocation column.  If this transaction is an instalment, this should be the net amount of this instalment.
CR0065	Premium-paid	Mandatory for all transactions

<b>CR0066</b>	<b>Field</b>	<b>Settlement currency of premium payments to London</b>
CR0066	Definition	<p>The currency in which the coverholder is paying premiums to London. This may be the same or different to the original currency.</p> <p>This will typically be one of Lloyd's settlement currencies:</p> <ul style="list-style-type: none"> <li>• AUD - Australian Dollar</li> <li>• CAD - Canadian Dollar</li> <li>• DKK - Danish Krone</li> <li>• EUR - Euro</li> <li>• HKD - Hong Kong Dollar</li> <li>• NZD - New Zealand Dollar</li> <li>• NOK - Norwegian Krone</li> <li>• GBP - Pound Sterling</li> <li>• ZAR - Rand</li> <li>• SGD - Singapore Dollar</li> <li>• SEK - Swedish Krona</li> <li>• CHF - Swiss Franc</li> <li>• USD - US Dollar</li> <li>• JPY - Yen</li> </ul> <p>It is recommended that the ISO 4217, 3 letter currency code be used.</p>
CR0066	Premium-paid	Mandatory for all transactions
<b>CR0067</b>	<b>Field</b>	<b>Rate of exchange between original currency of premium and settlement currency of premium payment to London</b>
CR0067	Definition	<p>The rate of exchange between the original and settlement currency.</p> <p>For example, if the original currency was Euros and the settlement currency is Pounds Sterling and 1 Euros = 0.82 Pound. 1 divided by 0.82 = 1.22; so, the rate of exchange would be 1.22</p>
CR0067	Premium-paid	Mandatory where payment to London is being made in a different currency to the original currency of the premium.
<b>CR0068</b>	<b>Field</b>	<b>Net Premium to London in settlement currency of premium payments to London</b>
CR0068	Definition	<p>The amount of premium being paid to the broker in London. That is the premium paid in this transaction. All deductions and additions should be listed in the appropriate tax or levy, coverholder commission or accessori field. The amount should be expressed in the settlement currency.</p> <p>This should exclude any UK Pool Re or US TRIA terrorism premium, GAREAT or ATIA allocations, or fees which are being shown as separate transactions – see comments re gross premium.</p> <p>See comments re allocation of premium under CR0059</p>
CR0068	Premium-paid	Mandatory where payment to the broker in London is being made in a different currency to the original currency of the premium.
<b>CR0069</b>	<b>Field</b>	<b>Brokerage percentage of gross premium</b>
CR0069	Definition	The amount being deducted as brokerage expressed as percentage of the gross premium paid by the insured.
CR0069	Risk	Mandatory to either provide brokerage percentage of gross premium (CR0069) or Lloyd's brokerage amount for the Risk (CR1278) where the business is being

		written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual risk.
CR0069	Premium-paid	Required where the brokerage is being settled in the original currency. This information can be provided in either the bordereau or in an accompanying document from the London broker.
<b>CR0070</b>	<b>Field</b>	<b>Brokerage Amount in original currency of premium payment</b>
CR0070	Definition	The amount being deducted as brokerage expressed in the original currency.
CR0070	Premium-paid	Required for all transactions. This information can be provided in either the bordereau or in an accompanying document from the London broker
<b>CR0071</b>	<b>Field</b>	<b>Final Net Premium in original currency of premium payment</b>
CR0071	Definition	The final net premium amount - that is the gross premium after all deductions and additions including the coverholder commission and the brokerage, expressed in the original currency.
CR0071	Premium-paid	Required for all transactions. This information can be provided in either the bordereau or in an accompanying document from the London broker.  For high product risk products this is amount to be paid to insurer(s) (net of commissions/brokerage. Mandatory for all binding authority/coverholder appointment agreements and risks/policies which incept on or after 1 January 2016 to provide the name of the policyholder; where the insured or reinsured is located in the UK or EEA and in respect of high product risk products.
<b>CR0072</b>	<b>Field</b>	<b>Final net premium settlement currency</b>
CR0072	Definition	Where the London broker has received premium in the original currency and needs to convert this to a settlement currency, the settlement currency.  This must be one of the following currencies: <ul style="list-style-type: none"> <li>• AUD - Australian Dollar</li> <li>• CAD - Canadian Dollar</li> <li>• DKK - Danish Krone</li> <li>• EUR - Euro</li> <li>• HKD - Hong Kong Dollar</li> <li>• NZD - New Zealand Dollar</li> <li>• NOK - Norwegian Krone</li> <li>• GBP - Pound Sterling</li> <li>• ZAR - Rand</li> <li>• SGD - Singapore Dollar</li> <li>• SEK - Swedish Krona</li> <li>• CHF - Swiss Franc</li> <li>• USD - US Dollar</li> <li>• JPY - Yen</li> </ul> It is recommended that the currency code be used.
CR0072	Premium-paid	Required for all transactions where the London broker is settling in a different currency to that which the coverholder paid them. This information can be provided in either the bordereau or in an accompanying document from the London broker.
<b>CR0073</b>	<b>Field</b>	<b>Rate of Exchange original currency of premium payment to final net premium settlement currency</b>

CR0073	Definition	The rate of exchange between the original and settlement currency. For example, if the original currency was Euros and the settlement currency is Pounds Sterling and 1 Euros = 0.82 Pound. 1 divided by 0.82 = 1.22, so the rate of exchange would be 1.22.
CR0073	Premium-paid	Required where the brokerage is being settled in a different currency to the original currency.  This information can be provided in either the bordereau or in an accompanying document from the London broker.
<b>CR0074</b>	<b>Field</b>	<b>Brokerage Amount in final net premium settlement currency</b>
CR0074	Definition	The amount being deducted as brokerage expressed in the settlement currency.
CR0074	Premium-paid	Required where the premium is being settled in a different currency to the original currency.  This information can be provided in either the bordereau or in an accompanying document from the London broker.
<b>CR0075</b>	<b>Field</b>	<b>Final Net Premium in final net premium settlement currency</b>
CR0075	Definition	The final net premium amount - that is the gross premium after all deductions and additions including the coverholder commission and the brokerage, expressed in the settlement currency.
CR0075	Premium-paid	Required where the premium is being settled in a different currency to the original currency.  This information can be provided in either the bordereau or in an accompanying document from the London broker.
<b>CR0076</b>	<b>Field</b>	<b>Final net premium percentage for Lloyd's</b>
CR0076	Definition	The proportion of the final net premium which is for the Lloyd's market expressed as a percentage.
CR0076	Premium-paid	Required where 100% of the final net premium is not for the Lloyd's market; but the submission is being made for the Lloyd's market. This information can be provided in either the bordereau or in an accompanying document from the London broker.
<b>CR0077</b>	<b>Field</b>	<b>Tax Jurisdiction</b>
CR0077	Definition	The jurisdiction to which the tax is payable. This might be a country, state, province, county or parish for example.
CR0077	Premium-paid	Required for all taxes, levies and Para fiscal charges
<b>CR0078</b>	<b>Field</b>	<b>Tax Type</b>
CR0078	Definition	The tax which is applicable to the premium being reported.
CR0078	Premium-paid	Required for all taxes, levies and Para fiscal charges.
<b>CR0079</b>	<b>Field</b>	<b>Amount of Taxable Premium</b>
CR0079	Definition	The amount of premium, and fees if appropriate, to which the tax applies. If this amount needs to be deducted from the original premium to give the net, then it is recommended that a minus sign should be shown.
CR0079	Premium-paid	Required for all taxes, levies and Para fiscal charges

<b>CR0080</b>	<b>Field</b>	<b>Tax Percentage</b>
CR0080	Definition	If the tax or levy is a percentage, then the percentage rate at which the tax is applied.
CR0080	Premium-paid	Required for all taxes, levies and Para fiscal charges where the tax is a percentage
<b>CR0081</b>	<b>Field</b>	<b>Tax Fixed Rate</b>
CR0081	Definition	If the tax or levy is a fixed rate, then the fixed rate at which the tax is applied.
CR0081	Premium-paid	Required for all taxes, levies and Para fiscal charges where the tax is a fixed rate or a multiple of a fixed rate
<b>CR0082</b>	<b>Field</b>	<b>Tax Multiplier</b>
CR0082	Definition	The number of items to which the fixed rate has been applied. For example, if this is the number of vehicles and the number of vehicles is 5, then the multiplier is 5.
CR0082	Premium-paid	Required for all taxes, levies and Para fiscal charges where the tax is a multiple of a fixed rate
<b>CR0083</b>	<b>Field</b>	<b>Tax Amount</b>
CR0083	Definition	The total tax liability for a specific tax against the premium amount being reported. The amount should be expressed in the original currency of the premium.
CR0083	Premium-paid	Required for all taxes, levies and Para fiscal charges  For high product risk products this is where the total IPT should be stated. Mandatory for all binding authority/coverholder appointment agreements and risks/policies which incept on or after 1 January 2016 to provide the name of the policyholder; where the insured or reinsured is located in the UK or EEA and in respect of high product risk products.
<b>CR0084</b>	<b>Field</b>	<b>Tax Administered By</b>
CR0084	Definition	The party responsible for settling the tax with the relevant tax authorities.
CR0084	Premium-paid	Required for all taxes, levies and Para fiscal charges
<b>CR0085</b>	<b>Field</b>	<b>Tax Payable By</b>
CR0085	Definition	The party bearing the economic cost of the tax.
CR0085	Premium-paid	Required for all taxes, levies and Para fiscal charges
<b>CR0086</b>	<b>Field</b>	<b>Other fee Description</b>
CR0086	Definition	A description of the fee or other deduction or addition being made to the premium
CR0086	Premium-paid	For high product risk products this is the description of the total other fees to be paid by Lloyd's customer in connection with this product. Mandatory to provide for any fee transaction specifically attached to the policy. For all binding authority/coverholder appointment agreements and risks/policies which incept on or after 1 January 2016. Where the insured or reinsured is located in the UK or EEA. And in respect of high product risk products. It is not required to disclose any fees which have been charged to the customer by their retail broker if that retail broker is not acting on behalf of the underwriter.  Mandatory where the insured or the risk is located in South Africa excluding

		reinsurance; for any risks or claims attached to any annual binders renewing or incepting after 30 June 2016 and any existing binders as at 1 January 2017. Fees paid by an insurer to an aggregator or lead generator as a remuneration for services rendered by the aggregator or lead generator to be collected from the Lloyd's syndicate this month
<b>CR0087</b>	<b>Field</b>	<b>Other fee Amount</b>
CR0087	Definition	The total amount being added or deducted.
CR0087	Premium-paid	<p>For high product risk products this is the total other fees to be paid by Lloyd's customer in connection with this product. Mandatory to provide for any fee transaction specifically attached to the policy. For all binding authority/coverholder appointment agreements and risks/policies which incept on or after 1 January 2016 where the insured or reinsured is located in the UK or EEA and in respect of high product risk products. It is not required to disclose any fees which have been charged to the customer by their retail broker if that retail broker is not acting on behalf of the underwriter. If no such fees have been charged and the other conditions apply, then an amount of zero should be given.</p> <p>Mandatory where the insured or the risk is located in South Africa excluding reinsurance; for any risks or claims attached to any annual binders renewing or incepting after 30 June 2016 and any existing binders as at 1 January 2017. Fees paid by an insurer to an aggregator or lead generator as a remuneration for services rendered by the aggregator or lead generator to be collected from the Lloyd's syndicate this month</p>
<b>CR0088</b>	<b>Field</b>	<b>US State of Filing</b>
CR0088	Definition	<p>The US home state in which the transaction was filed.</p> <p>Where the inception date of the risk is on or after the 21st July 2011, the home state should be reported.</p> <p>In accordance with NRRA sec. 527, the term home state is defined as: -</p> <p>(A) In general, except as provided in (B) below</p> <p>the state in which an insured maintains its principal place of business, or in the case of an individual, the individual's principal residence; or</p> <p>If 100 percent of the insured risk is located out of the state referred to in clause (i), the state to which the greatest percentage of the insured's taxable premium for that insurance contract is allocated.</p> <p>(B) Affiliated groups - If more than 1 insured from an affiliated group are named insured on a single nonadmittance insurance contract, the term "home state" means the home state, as determined by (A) above of the member of the affiliated group that has the largest percentage of premium attributed to it under such insurance contract.</p> <p>The relevant state law should be reviewed to ensure it is consistent with this definition.</p>
CR0088	Premium-paid	Mandatory for all direct insurance risks filed in the US.
CR0088	Claims	Mandatory for all direct insurance risks filed in the US.
<b>CR0089</b>	<b>Field</b>	<b>Intermediary Role</b>
CR0089	Definition	The role of the intermediary.
CR0089	Premium-core risk	Any of the following intermediaries who are involved in the transaction should be specified: - Open market correspondents, producing brokers or local brokers.



<b>CR0090</b>	<b>Field</b>	<b>Intermediary Name</b>
CR0090	Definition	The name of the intermediary.
CR0090	Premium-core risk	Any of the following intermediaries who are involved in the transaction should be specified: - open market correspondents, producing brokers or local brokers.
<b>CR0091</b>	<b>Field</b>	<b>Intermediary Reference No etc.</b>
CR0091	Definition	Any reference number allocated to the intermediary; for example, the open market correspondent number.
CR0091	Risk	New! Mandatory for risks written by Service Company on Lloyd's Asia platform.
CR0091	Premium-core risk	Any of the following intermediaries who are involved in the transaction should be specified: - open market correspondents, producing brokers or local brokers.
<b>CR0092</b>	<b>Field</b>	<b>Intermediary Address</b>
CR0092	Definition	The address of the intermediary.
CR0092	Premium-core risk	Any of the following intermediaries who are involved in the transaction should be specified: - open market correspondents, producing brokers or local brokers.
<b>CR0093</b>	<b>Field</b>	<b>Intermediary Country Sub-division</b>
CR0093	Definition	The state, province, territory or canton in which the intermediary is located
CR0093	Premium-core risk	Any of the following intermediaries who are involved in the transaction should be specified: - open market correspondents, producing brokers or local brokers.
<b>CR0094</b>	<b>Field</b>	<b>Intermediary Postcode, zip or similar</b>
CR0094	Definition	The postcode or zip code at which the intermediary is located
CR0094	Premium-core risk	Any of the following intermediaries who are involved in the transaction should be specified: - open market correspondents, producing brokers or local brokers.
<b>CR0095</b>	<b>Field</b>	<b>Intermediary Country (see code list)</b>
CR0095	Definition	The country where the intermediary is located. It is recommended that the ISO 3166 2 letter country codes are used.
CR0095	Premium-core risk	Any of the following intermediaries who are involved in the transaction should be specified: - open market correspondents, producing brokers or local brokers.
<b>CR0096</b>	<b>Field</b>	<b>Surplus lines broker Name</b>
CR0096	Definition	The name of the intermediary who has filed details of the insured risk with a US state insurance department or authority.
CR0096	Premium-paid	Mandatory for all risks filed in the US which are classified as US surplus lines.
<b>CR0097</b>	<b>Field</b>	<b>Surplus lines broker Licence No</b>
CR0097	Definition	<p>The surplus lines licence number of the intermediary who has filed details of the insured risk with a US state insurance department or authority.</p> <p>If the contract is classified as "US surplus lines", it is mandatory to provide the US Surplus Lines broker(s) name, address and surplus lines licence number. Instead of providing the full address, the name of the US state or territory in which the US Surplus Lines broker(s) business premises are located may be provided.</p>

		<p>The Surplus Lines broker whose details are provided is the intermediary who has filed details of the insured risk with a US state insurance department or other authority. For most risks it will also have arranged payment of the tax.</p> <p>In the state of North Carolina, the SSN or FEIN number of the Surplus Lines broker or Surplus Lines agency is used as the Surplus Lines licence number. For such brokers, rather than provide the full SSN or FEIN number, the contract should state the initials "SSN" or "FEIN" rather than the licence number"</p>
CR0097	Premium-paid	Mandatory for all risks filed in the US which are classified as US surplus lines.
<b>CR0098</b>	<b>Field</b>	<b>New Jersey Surplus Lines Association No</b>
CR0098	Definition	<p>The unique transaction number issued by the New Jersey surplus lines broker. This should be a unique number which is 14 characters long. The format is the SLA number, which has been assigned by the Surplus Lines Examining Office, as the first five characters, then a dash, followed by the last two digits of the year in which the transaction was placed, another dash, followed by a five-digit consecutive number. For example, Agent #00123 would number the first transaction of 2001 as follows: 00123-01-00001. The second, third and fourth placements would be assigned transaction numbers 00123-01-00002, 00123-01-00003, and 00123-01-00004. At the beginning of each calendar year, numbering restarts at 00001, with the current year's last two digits, i.e., 02, 03, 04, etc. The computer field necessary to record the transaction number consists of fourteen (14) spaces: five-character SLA number, dash, two-digit year, dash, five-digit sequential number.</p>
CR0098	Premium-paid	Mandatory for all risks filed in the US in the State of New Jersey which are classified as US surplus lines.
<b>CR0099</b>	<b>Field</b>	<b>Surplus lines broker Address</b>
CR0099	Definition	The address at which the surplus lines broker is located
CR0099	Premium-paid	Preferred for all risks filed in the US which are classified as US surplus lines.
<b>CR0100</b>	<b>Field</b>	<b>Surplus lines broker State</b>
CR0100	Definition	The state in which the surplus lines broker is located
CR0100	Premium-paid	Mandatory for all risks filed in the US which are classified as US surplus lines.
<b>CR0101</b>	<b>Field</b>	<b>Surplus lines broker Zip Code</b>
CR0101	Definition	The zip code at which the surplus lines broker is located
CR0101	Premium-paid	Preferred for all risks filed in the US which are classified as US surplus lines.
<b>CR0102</b>	<b>Field</b>	<b>Surplus lines broker Country</b>
CR0102	Definition	The country in which the surplus lines broker is located. It is recommended that the ISO 3166 2 letter country codes are used.
CR0102	Premium-paid	Mandatory for all risks filed in the US which are classified as US surplus lines where the surplus lines broker is not located in the US.
<b>CR0103</b>	<b>Field</b>	<b>Sum Insured Amount of the claim</b>
CR0103	Definition	The total amount of the sum insured applicable at the location involved in the specific claim. This should be 100% of the value and the percentage for the contract.

CR0103	Claims	To be supplied where known.
<b>CR0104</b>	<b>Field</b>	<b>Claim Reference</b>
CR0104	Definition	The unique claim reference for the claim being reported, this is normally generated by the coverholder or TPA/DCA.
CR0104	Claims	Mandatory for all transactions.
<b>CR0105</b>	<b>Field</b>	<b>Claim Status</b>
CR0105	Definition	<p>Change to definition</p> <p>The status of the claim as a result of the transaction.</p> <p>This can be one of the following:</p> <ul style="list-style-type: none"> <li>• Open</li> <li>• Open – Coverage agreed</li> <li>• Open – Amount agreed</li> <li>• Open – Claim paid, fees outstanding</li> <li>• Open – Fees paid, claims outstanding</li> <li>• Open – Claim and fees paid</li> <li>• Closed</li> <li>• Closed this month</li> <li>• Re-opened</li> <li>• Closed but Subrogation/Recovery being pursued</li> <li>• Withdrawn</li> <li>• Structured Settlement</li> </ul> <p>(A structured settlement occurs when a claim has been settled and payments are made as annuities over time, rather than in a single payment.)</p> <p>(Withdrawn - Any claim where the policyholder has discontinued part or all of their claim)</p>
CR0105	Claims	Mandatory for all transactions.
<b>CR0106</b>	<b>Field</b>	<b>Refer claim to Underwriters</b>
CR0106	Definition	An indicator for claims that are required to be referred to the underwriters. This should be "Y" or "N."
CR0106	Claims	Mandatory for all transactions.
<b>CR0107</b>	<b>Field</b>	<b>Denial</b>
CR0107	Definition	An indicator for claims that have been denied. This should be a "Y" or "N."
CR0107	Claims	Mandatory for all transactions.
<b>CR0108</b>	<b>Field</b>	<b>ISO Property Claim Services Code, PCS Code</b>
CR0108	Definition	<p>The PCS code which is applicable for the cause of loss. ISO's Property Claim Services (PCS) unit is the recognised authority on insured property losses from catastrophes in the United States, Puerto Rico, and the U.S. Virgin Islands. When a disaster strikes anywhere in the United States, Puerto Rico, or the U.S. Virgin Islands, PCS investigates to determine whether the damage will meet the definition of a catastrophe. PCS now defines catastrophes as events that cause \$25 million or more in direct insured losses to property and that affect a significant number of policyholders and insurers.</p>

CR0108	Claims	If the loss is located in the US and the cause of loss is classed as a catastrophe, one of the following must be completed: <ul style="list-style-type: none"> <li>• "PCS code"</li> <li>• "Lloyd's catastrophe code"</li> <li>• "Catastrophe Name"</li> </ul>
<b>CR0109</b>	<b>Field</b>	<b>Original Currency in which claimant should be paid</b>
CR0109	Definition	The currency in which the claim will be paid to the claimant. It is recommended that the ISO 4217, 3 letter alphanumeric currency codes are used.
CR0109	Claims	Mandatory for all transactions.
<b>CR0110</b>	<b>Field</b>	<b>Settlement Currency in which coverholder should be paid</b>
CR0110	Definition	The currency in which the coverholder should be paid by the Lloyd's syndicate. This may be the same or different to the original currency. It is recommended that the ISO 4217, 3 letter currency code be used.
CR0110	Claims	This field is mandatory where the settlement currency is different to the original currency.
<b>CR0111</b>	<b>Field</b>	<b>Rate of Exchange between the original currency in which claimant should be paid and settlement currency in which coverholder should be paid</b>
CR0111	Definition	The rate of exchange between the original currency in which the claimant should be paid and the settlement currency in which the coverholder should be paid.
CR0111	Claims	This field is mandatory where the settlement currency is different to the original currency.
<b>CR0112</b>	<b>Field</b>	<b>Location of loss - Address</b>
CR0112	Definition	The full address of the loss location.
CR0112	Claims	To be supplied where known.
<b>CR0113</b>	<b>Field</b>	<b>Loss County</b>
CR0113	Definition	The US county in which the claim occurred.
CR0113	Claims	Mandatory for all claims where the loss is located in the United States and the cause of loss is deemed to be a catastrophe.
<b>CR0114</b>	<b>Field</b>	<b>Location of loss Country Sub-division</b>
CR0114	Definition	If the loss occurred in a country with sub-divisions, for example states, then the sub-division in which the loss occurred.
CR0114	Claims	Required when the loss location is in a country with sub-divisions.
<b>CR0115</b>	<b>Field</b>	<b>Location of loss - Postcode / Zip Code or similar</b>
CR0115	Definition	The postcode/zip code etc. of the loss location.
CR0115	Claims	To be supplied where known.
<b>CR0116</b>	<b>Field</b>	<b>Location of loss Country</b>
CR0116	Definition	The country where the loss occurred. It is recommended that the ISO 3166 2 letter country codes are used.
CR0116	Claims	Mandatory for all transactions.

CR0117	Field	Cause of Loss Code	
CR0117	Definition	The event that brought about or triggered the loss or damage. This may be represented by a code from a list which has been pre-agreed by the coverholder and the Lloyd's syndicate; or the governing body or regulator.	
CR0117	Claims	<p>Either a cause of loss code or a loss description is required.</p> <p>Mandatory in Australia for reporting to APRA on public and product liability and professional indemnity insurance. Code one of the causes shown in the following tables (for appropriate class of business). The most significant contributing factor should be identified. Where a suitable cause of loss was not recorded in respect of a claim that occurred before 30 June 2004, report a hyphen ("-").</p>	
CR0117	Claims	<p><i>APRA Code Claim Type – Public &amp; Products Liability (Table 4)</i></p> <p>ABM Abuse/molestation</p> <p>ANM Animal bite/attack/impact</p> <p>ASB Asbestos/Dust Diseases</p> <p>CAT Catastrophe, e.g. Cyclone, earthquake</p> <p>CUS Care/custody/control</p> <p>COL Collapse of building/structure/subsidence/landslide /weakening and or removal of supports/rusting/oxidation/discoloration including concrete cancer</p> <p>DFM Defamation/slander</p> <p>DSC Discrimination/harassment</p> <p>ELC Electrocuting</p> <p>ENV Environmental contamination or pollution/spray/drift/other contamination/exposure to or contact with substance/ Not mould or asbestos</p> <p>EQB Equipment breakdown and accidental breakage</p> <p>EXP Explosion and/or vibration/exposure to sudden or long-term sound or noise/excavation/drilling damage</p>	<p>NEG Failed or injurious treatment by practitioner or consultant, or negligent advice</p> <p>FLL Fall including from height and slip &amp; fall</p> <p>FPW Faulty product/faulty workmanship</p> <p>FIR Fire including welding</p> <p>IMP Impact or damage by object/vehicle/person, including physical assault/trapped by machinery or equipment</p> <p>LSL Lease liabilities</p> <p>LFT Lifting, carrying or putting down objects/machinery use/repetitive or overuse injury</p> <p>MLD Mould</p> <p>OTH Other non-financial loss i.e. losses with no tangible value attached such as 'Pain and Suffering'</p> <p>OFN Other financial loss i.e. losses that are tangible</p> <p>WTR Water</p> <p>WKR Worker to worker injury</p>
CR0117	Claims	<p><i>APRA Code Claim Type – Professional Risk</i></p> <p>Non-performance or improper, inappropriate, inadequate, incorrect, incomplete, inaccurate, untimely provision of:</p> <ul style="list-style-type: none"> <li>AA Advice</li> <li>AB Assault /abuse / mistreatment</li> </ul>	<ul style="list-style-type: none"> <li>FR Fraud &amp; dishonesty. Fidelity</li> <li>HA Harassment / discrimination</li> <li>IC Infection control / prevention</li> <li>IN Insolvency</li> <li>IP Breach of intellectual property rights</li> <li>IT Improper trading / collusive practices /unconscionable conduct</li> <li>LD Loss of documents</li> <li>LE Legal expense coverage</li> </ul>

		<ul style="list-style-type: none"> <li>• AE Anaesthetic</li> <li>• BC Breach of confidentiality</li> <li>• BL Blood Products</li> <li>• BT Breach of trust / fiduciary duties</li> <li>• CI Conflict of interest</li> <li>• CO Consent (incl. no valid consent, failure to warn, acting against patient's wishes)</li> <li>• DA Documentation/ administration</li> <li>• DE Defamation</li> <li>• DI Diagnosis</li> <li>• DS Design / specification</li> <li>• EQ Faulty and/or inadequate / inappropriate / inaccurate / contaminated equipment and/or premises</li> </ul>	(disciplinary enquiries, investigations, inquests and the like) <ul style="list-style-type: none"> <li>• ME Medication</li> <li>• MI Misleading and/or deceptive advice/conduct (specifically section(s) of federal Trade Practices Act, state Fair Trading Acts and the like)</li> <li>• OR Other</li> <li>• PM Project management</li> <li>• PR Procedural</li> <li>• SE Services other than specified above</li> <li>• SH Sexual harassment</li> <li>• SI Supervision / inspection</li> <li>• TE Testing</li> <li>• TR Treatment</li> <li>• UD Unfair dismissal</li> </ul>
<b>CR0118</b>	<b>Field</b>	<b>Loss Description</b>	
CR0118	Definition	The event that brought about or triggered the loss or damage. This field is a free text field.	
CR0118	Claims	Either a cause of loss code or a loss description is required.  Mandatory where the business is being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual claim.	
<b>CR0119</b>	<b>Field</b>	<b>Date of Loss from</b>	
CR0119	Definition	The date the loss occurred, or the policy was triggered according to the policy terms (if this is different). As a minimum this should be one date, however, it is recommended that date of loss from is always reported.	
CR0119	Claims	Mandatory where the date can be expressed either as one date (Date of Loss) or using Date of Loss from.  Mandatory in Australia for reporting to APRA on public and product liability and professional indemnity insurance.  Mandatory where the business is being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual claim that either date of loss (CR0119) from or date first advised (CR0136) to be completed.	
<b>CR0120</b>	<b>Field</b>	<b>Date of Loss to</b>	
CR0120	Definition	The last date of loss. If an event occurred that caused the loss to be spread over a time frame longer than one day, the last day that the loss occurred should be reported.	
CR0120	Claims	Mandatory where a loss has occurred over a period of longer than one day.	
CR0121	Field	Date Claim Made – merged with date claim first advised CR0136	
<b>CR0122</b>	<b>Field</b>	<b>Claimant Name</b>	
CR0122	Definition	The person or organisation that has alleged that it is entitled to redress from the insured.	
CR0122	Claims	This is mandatory where the claimant is not the insured.  Mandatory where the business is being written through a Hong Kong domiciled	

		coverholder or service company, regardless of the location of the actual claim.
<b>CR0126</b>	<b>Field</b>	<b>Paid this month - Indemnity</b>
CR0126	Definition	The amount of the claim that is to be collected from the Lloyd's syndicate this month in the settlement currency.
CR0126	Claims	Mandatory for all transactions.
<b>CR0127</b>	<b>Field</b>	<b>Paid this month - Fees</b>
CR0127	Definition	<p>Fees paid to third parties that are to be collected from the Lloyd's syndicate this month in the settlement currency.</p> <p>For any fees for any claims on any risks incepting on coverholder appointment agreements with Lloyd's Brussels; a breakdown of the fees reported in CR0127 should be provided in the following fields, so that Lloyd's Brussels can calculate its Belgian VAT liability</p> <ul style="list-style-type: none"> <li>• Paid this month – Fee billed to insurer – Invoices paid with EU VAT applied – gross figure (CR1252)</li> <li>• Paid this month – Fee billed to insurer – EU VAT paid (CR1253)</li> <li>• Paid this month – Fee billed to insurer– Invoices paid with no EU VAT applied – ONLY those exempt from Belgian VAT (CR1254)</li> <li>• Paid this month – Fee billed to insurer – All other invoices paid with no EU VAT applied (CR1255)</li> </ul> <p>Where fees are split out required, this field (CR0127) should still show the total amount.</p> <p>Where there is no breakdown of the fees reported, Belgian VAT (currently 21%) will be applied to the total Paid this month fees (CR0127).</p>
CR0127	Claims	Mandatory for all transactions.
<b>CR0128</b>	<b>Field</b>	<b>Previously Paid - Indemnity</b>
CR0128	Definition	The amount of the claim that has already been paid, not including the amount in the column "paid this month - indemnity" in the settlement currency.
CR0128	Claims	Mandatory for all transactions.
<b>CR0129</b>	<b>Field</b>	<b>Previously Paid - Fees</b>
CR0129	Definition	The amount of fees to third parties that has already been paid, not including the amount in the column "paid this month – fees" in the settlement currency.
CR0129	Claims	Mandatory for all transactions.
<b>CR0130</b>	<b>Field</b>	<b>Reserve - Indemnity</b>
CR0130	Definition	The amount outstanding which the coverholder or TPA/DCA still expects the Lloyd's syndicate to pay out in respect of the claim or claim item in the settlement currency.
CR0130	Claims	<p>Mandatory for all transactions.</p> <p>Mandatory in Australia for reporting to APRA on public and product liability and professional indemnity insurance. Gross case estimate = Reserve Indemnity CR0130 + Reserve Fees CR0131.</p>
<b>CR0131</b>	<b>Field</b>	<b>Reserve - Fees</b>

CR0131	Definition	The amount outstanding for fees to third parties in the settlement currency.
CR0131	Claims	Mandatory for all transactions.  Mandatory in Australia for reporting to APRA on public and product liability and professional indemnity insurance. Gross case estimate = Reserve Indemnity CR0130 + Reserve Fees CR0131
<b>CR0132</b>	<b>Field</b>	<b>Change this month - Indemnity</b>
CR0132	Definition	The change in the "Total Incurred Indemnity" since the last report month in the settlement currency.
CR0132	Claims	It is recommended to report this field.
<b>CR0133</b>	<b>Field</b>	<b>Change this month - Fees</b>
CR0133	Definition	The change in the "Total Incurred Fees" since the last report month in the settlement currency.
CR0133	Claims	It is recommended to report this field.
<b>CR0134</b>	<b>Field</b>	<b>Total Incurred - Indemnity</b>
CR0134	Definition	The total amount incurred as a result of the claim in the settlement currency. This can be calculated as follows:  The sum of: <ul style="list-style-type: none"> <li>• "Total paid this month indemnity"</li> <li>• "Previously paid indemnity"</li> <li>• "Reserve indemnity"</li> </ul>
CR0134	Claims	Mandatory for all transactions.
<b>CR0135</b>	<b>Field</b>	<b>Total Incurred - Fees</b>
CR0135	Definition	The total fee amount incurred as result of the claim, including expenses, in the settlement currency. This can be calculated as follows:  The sum of: <ul style="list-style-type: none"> <li>• "Total paid this month fees"</li> <li>• "Previously paid fees"</li> <li>• "Reserve fees"</li> </ul>
CR0135	Claims	Mandatory for all transactions.
<b>CR0136</b>	<b>Field</b>	<b>Date First Advised / Notification Date</b>
CR0136	Definition	The date that the notification of the claim was first received. The date on which the claim was reported (not processed) to the agent or insurer. For claims made, this is the date the claim was made. This is used for claims made policies which are a form of insurance that pays claims notified during the term of the contract or within a specific term after its expiration.  (Merged with CR0121)
CR0136	Claims	Mandatory for all claims to be reported as part of the claims transaction submission if not being reported separately.  Mandatory in Australia for reporting to APRA on public and product liability and professional indemnity insurance.  Mandatory where the insured or the risk is located in South Africa excluding reinsurance; for any risks or claims attached to any annual binders renewing or



		<p>incepting after 30 June 2016 and any existing binders as at 1 January 2017</p> <p>For high product risk products this can be used to identify the date the claim was made. Mandatory to provide for all claims which are open on or after 1 January 2016 where the insured or reinsured is located in the UK or EEA and in respect of high product risk products.</p> <p>Mandatory for all claims made policies</p> <p>Mandatory where the business is being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual claim that either date of loss (CR0119) from or date first advised (CR0136) to be completed.</p>
<b>CR0137</b>	<b>Field</b>	<b>Date Closed (Merged with CR0318 which was a duplicate)</b>
CR0137	Definition	The date on which the claim is designated as settled or determined as not being payable or withdrawn. No further actions are required in the handling of the claim.
CR0137	Claims	Mandatory for all claims open on or after 1 January 2016, where the claim status CR0105 is closed, or closed this month.
<b>CR0138</b>	<b>Field</b>	<b>Lloyd's Catastrophe Code</b>
CR0138	Definition	The Lloyd's catastrophe code applicable to the cause of the loss. The code is allocated based upon the year the accident occurred, followed by an alphabet suffix. A loss attributable to a common cause which occurs over a period of time and is not date specific is assigned a code which may be prefixed by * or ! For more information and a code list please see: <a href="http://www.lloyds.com/The-Market/Operating-at-Lloyds/Resources/Catastrophe-codes">http://www.lloyds.com/The-Market/Operating-at-Lloyds/Resources/Catastrophe-codes</a>
CR0138	Claims	<p><b>New! Lloyd's Brussels must clearly identify and report all annuity type claims separately. To achieve this the Lloyd's cat code (CR0138) of PPO should be recorded against each such claim. PPO is a tracking code attributed to any claim which has been resolved or settled (partially or wholly) by way of a periodical payment order, or any periodic payment such as an annuity payment.</b></p> <p>To be supplied where known, or as applicable.</p> <p>If the cause of loss is classed as a catastrophe, one of the following must be completed:</p> <ul style="list-style-type: none"> <li>• "PCS code"</li> <li>• "Lloyd's Catastrophe Code"</li> <li>• "Catastrophe Name"</li> </ul> <p>Generally, it is the responsibility of the Lloyd's broker to ensure the Lloyd's Catastrophe code is complete where appropriate.</p>
<b>CR0139</b>	<b>Field</b>	<b>Catastrophe Name</b>
CR0139	Definition	The name of the catastrophe causing the loss.
CR0139	Claims	<p>To be supplied where known, or as applicable.</p> <p>If the cause of loss is classed as a catastrophe, one of the following must be completed:</p> <ul style="list-style-type: none"> <li>• "PCS code"</li> <li>• "Lloyd's Catastrophe Code"</li> <li>• "Catastrophe Name"</li> </ul>
<b>CR0140</b>	<b>Field</b>	<b>Paid this month - Expenses</b>
CR0140	Definition	Any expenses to be collected from the Lloyd's syndicate(s) this month. The total of fees reported under CR0140, CR0141, and CR0142 should equal the amount

		reported under field CR127.
CR0140	Claims	To be supplied where known or as applicable.
<b>CR0141</b>	<b>Field</b>	<b>Paid this month - Attorney Coverage Fees</b>
CR0141	Definition	Attorney fees (fees incurred to determine the cover the Lloyd's syndicate is liable to provide under the policy) to be collected from the Lloyd's syndicate(s) this month. The total of fees reported under CR0140, CR0141, and CR0142 should equal the amount reported under field CR127.
CR0141	Claims	To be supplied where known or as applicable.
<b>CR0142</b>	<b>Field</b>	<b>Paid this month - Adjusters Fees</b>
CR0142	Definition	Any adjuster's fees to be collected from the Lloyd's syndicate(s) this month. The total of fees reported under CR0140, CR0141, and CR0142 should equal the amount reported under field CR127.
CR0142	Claims	To be supplied where known or as applicable.
<b>CR0143</b>	<b>Field</b>	<b>Paid this month - Defence Fees</b>
CR0143	Definition	Any attorney fees incurred in defending a claim made against the insured to be collected from the Lloyd's syndicate(s) this month. This amount should also be included in field CR0126.
CR0143	Claims	To be supplied where known or as applicable.
<b>CR0144</b>	<b>Field</b>	<b>Paid this month - TPA Fees</b>
CR0144	Definition	Any third-party administrator/delegated claims administrator fees to be collected from the Lloyd's syndicate(s) this month.
CR0144	Claims	Mandatory where the insured or the risk is located in South Africa excluding reinsurance; for any risks or claims attached to any annual binders renewing or incepting after 30 June 2016 and any existing binders as at 1 January 2017  For high product risk products this forms part of the TPA/DCA remuneration. Mandatory to provide for any third-party administrator fees to be paid this month by the coverholder all claims which are open on or after 1 January 2016 the insured has specified an amount claimed, where known; and where the insured or reinsured is located in the UK or EEA and in respect of high product risk products.
<b>CR0145</b>	<b>Field</b>	<b>Previously Paid - Expenses</b>
CR0145	Definition	Any expenses previously paid, not including the amount in the column "paid this month – expenses." The total of fees reported under CR0145, CR0146, and CR0147 should equal the amount reported under field CR0129.
CR0145	Claims	To be supplied where known or as applicable.
<b>CR0146</b>	<b>Field</b>	<b>Previously Paid - Attorney Coverage Fees</b>
CR0146	Definition	Any attorney coverage fees previously paid (fees incurred to determine the cover the Lloyd's syndicate is liable to provide under the policy); not including the amount in the column "paid this month – attorney coverage fees." The total of fees reported under CR0145, CR0146, and CR0147 should equal the amount reported under field CR0129.
CR0146	Claims	To be supplied where known or as applicable.

<b>CR0147</b>	<b>Field</b>	<b>Previously Paid - Adjusters Fees</b>
CR0147	Definition	Any adjuster's fees previously paid, not including the amount in the column "paid this month – adjuster's fees." The total of fees reported under CR0145, CR0146, and CR0147 should equal the amount reported under field CR0129.
CR0147	Claims	To be supplied where known or as applicable
<b>CR0148</b>	<b>Field</b>	<b>Previously Paid - Defence Fees</b>
CR0148	Definition	Any attorney fees incurred in defending a claim made against the insured previously paid, not including the amount in the column "paid this month – defence fees." This amount should also be included in field CR0128.
CR0148	Claims	To be supplied where known or as applicable.
<b>CR0149</b>	<b>Field</b>	<b>Previously Paid - TPA Fees</b>
CR0149	Definition	Any third-party administrator/delegated claims administrator fees previously paid by not including the amount in the column "paid this month – TPA fees."
CR0149	Claims	Mandatory where the insured or the risk is located in South Africa excluding reinsurance; for any risks or claims attached to any annual binders renewing or incepting after 30 June 2016 and any existing binders as at 1 January 2017.  For high product risk products this forms part of the TPA/DCA remuneration. Mandatory to provide for any third-party administrator fees paid by the coverholder all claims which are open on or after 1 January 2016 the insured has specified an amount claimed, where known; and where the insured or reinsured is located in the UK or EEA and in respect of high product risk products.
<b>CR0150</b>	<b>Field</b>	<b>Reserve - Expenses</b>
CR0150	Definition	Any reserved or outstanding expenses – i.e. disbursements. The total of fees reported under CR0150, CR0151, and CR0152 should equal the amount reported under field CR0131.
CR0150	Claims	To be supplied where known or as applicable.
<b>CR0151</b>	<b>Field</b>	<b>Reserve - Attorney Coverage Fees</b>
CR0151	Definition	Any reserved or outstanding attorney coverage fees (fees incurred to determine the cover the Lloyd's syndicate is liable to provide under the policy). The total of fees reported under CR0150, CR0151, and CR0152 should equal the amount reported under field CR0131.
CR0151	Claims	To be supplied where known or as applicable
<b>CR0152</b>	<b>Field</b>	<b>Reserve - Adjusters Fees</b>
CR0152	Definition	Any reserved or outstanding adjuster's fees. The total of fees reported under CR0150, CR0151, and CR0152 should equal the amount reported under field CR0131.
CR0152	Claims	To be supplied where known or as applicable.
<b>CR0153</b>	<b>Field</b>	<b>Reserve - Defence Fees</b>
CR0153	Definition	Any attorney fees incurred in defending a claim made against the insured reserved or outstanding. This amount should also be included in field CR0130.
CR0153	Claims	To be supplied where known or as applicable.

<b>CR0154</b>	<b>Field</b>	<b>Reserve - TPA Fees</b>
CR0154	Definition	Any reserved or outstanding third-party administrator fees
CR0154	Claims	<p>Mandatory where the insured or the risk is located in South Africa excluding reinsurance; for any risks or claims attached to any annual binders renewing or incepting after 30 June 2016 and any existing binders as at 1 January 2017</p> <p>For high product risk products this forms part of the TPA/DCA remuneration. Mandatory to provide for any third-party administrator fees owed to the coverholder for all claims which are open on or after 1 January 2016 the insured has specified an amount claimed, where known; and where the insured or reinsured is located in the UK or EEA and in respect of high product risk products.</p>
<b>CR0155</b>	<b>Field</b>	<b>Total Incurred as a result of any fees or claims</b>
CR0155	Definition	<p>The total amount incurred as a result of the claim and any fees paid. This can be calculated as follows:</p> <p>The sum of:</p> <ul style="list-style-type: none"> <li>• "Total paid this month indemnity"</li> <li>• "Previously paid indemnity"</li> <li>• "Reserve indemnity"</li> <li>• "Total paid this month fees"</li> <li>• "Previously paid fees"</li> <li>• "Reserve fees"</li> <li>• Or the sum of:</li> <li>• "Total Incurred Indemnity"</li> <li>• "Total Incurred Fees"</li> </ul> <p>It is recommended that a total for this amount is given at the end of the report.</p>
CR0155	Claims	To be supplied where known or as applicable.
<b>CR0156</b>	<b>Field</b>	<b>Percentage Ceded</b>
CR0156	Definition	Used for reinsurance business; the percentage that has been ceded to reinsurers.
CR0156	Claims	To be supplied where known or as applicable.
<b>CR0157</b>	<b>Field</b>	<b>Accident and Health and Medical Expenses - Plan</b>
CR0157	Definition	The plan that the insured has opted for.
CR0157	Claims	To be supplied where known or as applicable.
<b>CR0158</b>	<b>Field</b>	<b>Accident and Health and Medical Expenses - Patient Name</b>
CR0158	Definition	The name of the patient receiving treatment.
CR0158	Claims	To be supplied where known or as applicable.
<b>CR0159</b>	<b>Field</b>	<b>Accident and Health and Medical Expenses - Treatment Type</b>
CR0159	Definition	The type of treatment that the patient is undertaking.
CR0159	Claims	To be supplied where known or as applicable.
<b>CR0160</b>	<b>Field</b>	<b>Accident and Health and Medical Expenses - Country of Treatment</b>
CR0160	Definition	The country in which the treatment is being undertaken.

CR0160	Claims	To be supplied where known or as applicable.
<b>CR0161</b>	<b>Field</b>	<b>Accident and Health and Medical Expenses - Date of Treatment</b>
CR0161	Definition	The date the treatment is due to/or is going to occur.
CR0161	Claims	To be supplied where known or as applicable.
<b>CR0162</b>	<b>Field</b>	<b>Expert - Role</b>
CR0162	Definition	The role of the expert.
CR0162	Claims	Experts who are involved in the transaction should be specified, this could include adjusters, lawyers, accountants etc.
<b>CR0163</b>	<b>Field</b>	<b>Expert - Firm / Company Name</b>
CR0163	Definition	The name or company name of the expert.
CR0163	Claims	Experts who are involved in the transaction should be specified, this could include adjusters, lawyers, accountants etc.
<b>CR0164</b>	<b>Field</b>	<b>Expert - Reference No etc.</b>
CR0164	Definition	Any reference number allocated to the expert; for example, the open market correspondent number.
CR0164	Claims	Experts who are involved in the transaction should be specified, this could include adjusters, lawyers, accountants etc.
<b>CR0165</b>	<b>Field</b>	<b>Expert - Address</b>
CR0165	Definition	The address of the expert.
CR0165	Claims	Experts who are involved in the transaction should be specified, this could include adjusters, lawyers, accountants etc.
<b>CR0166</b>	<b>Field</b>	<b>Expert - State, Province, Territory, Canton etc.</b>
CR0166	Definition	The state, province, territory or canton in which the expert is located.
CR0166	Claims	Experts who are involved in the transaction should be specified, this could include adjusters, lawyers, accountants etc.
<b>CR0167</b>	<b>Field</b>	<b>Expert - Postcode / Zip Code or similar</b>
CR0167	Definition	The postcode or zip code at which the expert is located.
CR0167	Claims	Experts who are involved in the transaction should be specified, this could include adjusters, lawyers, accountants etc.
<b>CR0168</b>	<b>Field</b>	<b>Expert - Country</b>
CR0168	Definition	The country where the expert is located. It is recommended that the ISO 3166 2 letter country codes are used.
CR0168	Claims	Experts who are involved in the transaction should be specified, this could include adjusters, lawyers, accountants etc.
<b>CR0169</b>	<b>Field</b>	<b>Notes</b>
CR0169	Definition	Any notes or extra comments.

CR0169	Premium-core risk	As required.  Due to the increase in insurance premium tax reporting requirements in EU/EEA countries, we need to know about all business which is exempt from premium tax and taxable business where the tax is paid by the lead or a third party. This requirement applies to all EU/EEA insurance risks (reinsurance is excluded). Appropriate comments must be made in CR0169, the notes field.
CR0169	Claims	As required.  Where the business is being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual claim - Mandatory if management expenses (CR1279) is greater than zero.
<b>CR0170</b>	<b>Field</b>	<b>A-Buildings</b>
CR0170	Definition	This is the total value at risk for the location which the policy has been rated on; the value which the premium has been calculated against. For example: - <ul style="list-style-type: none"> <li>• Market value</li> <li>• Rebuild value</li> <li>• Reinstatement value</li> </ul>
CR0170	Premium-core risk	Mandatory for any UK Pool Re Properties.
<b>CR0172</b>	<b>Field</b>	<b>C-Contents</b>
CR0172	Definition	This is the value of the contents
CR0172	Premium-core risk	Mandatory for any UK Pool Re Properties.
<b>CR0173</b>	<b>Field</b>	<b>D-Business Interruption or ALE</b>
CR0173	Definition	This is the value of the business interruption or additional living expenses.
CR0173	Premium-core risk	As required.
<b>CR0175</b>	<b>Field</b>	<b>Participation / % Ceded</b>
CR0175	Definition	The percentage bound to this contract. This is the percentage of the risk, which is bound to this binding authority contract; the order %. The percentage should be provided as the number to multiply by. If 100% then 1, if 50% then 0.5 etc.
CR0175	Premium-core risk	Mandatory in Australia for reporting to APRA on public and product liability and professional indemnity insurance to provide details of the co-insured proportion and share of the limit of indemnity; so, the participation percentage must be provided.
<b>CR0201</b>	<b>Field</b>	<b>Terrorism - Acceptance Date</b>
CR0201	Definition	The date terrorism coverage was accepted where the terrorism coverage has been offered and accepted.  TRIA provides US federal reinsurance support for commercial property and casualty exposures against an "act of terrorism" (as defined in the Act) in the US. It obliges insurers, including Lloyd's, to make available coverage for terrorism in the US and restricts the exclusion of such coverage. Insurers should be able to evidence this if required and this would theoretically be necessary in the event of a claim under a certified event.
CR0201	Premium-core risk	Mandatory to report for US property and terrorism risks
<b>CR0202</b>	<b>Field</b>	<b>Terrorism - Declination Date</b>

CR0202	Definition	The date terrorism coverage was declined.
CR0202	Premium-core risk	<p>Mandatory to report for US property and terrorism risks where the terrorism coverage has been offered and declined.</p> <p>TRIA provides US federal reinsurance support for commercial property and casualty exposures against an "act of terrorism" (as defined in the Act) in the US. It obliges insurers, including Lloyd's, to make available coverage for terrorism in the US and restricts the exclusion of such coverage. Insurers should be able to evidence this if required and this would theoretically be necessary in the event of a claim under a certified event.</p>
<b>CR0220</b>	<b>Field</b>	<b>Medicare – United States Bodily Injury Claim</b>
CR0220	Definition	<p>An indicator to show whether the claim involves bodily injury to a United States citizen.</p> <ul style="list-style-type: none"> <li>• If the claim involves bodily injury to a US citizen, then this field should be completed with "Y".</li> <li>• Otherwise this field should be left blank.</li> </ul>
CR0220	Claims	Mandatory for claims involving bodily injury to US citizens.
<b>CR0221</b>	<b>Field</b>	<b>Medicare – Eligibility Check Performance</b>
CR0221	Definition	<p>An indicator to confirm if the coverholder or TPA/DCA has taken responsibility for checking that the claim is Medicare eligible. An eligibility check is performed using the Lloyd's vendor ExamWorks Clinical Solutions' Medicare query reporting service. Parties that perform eligibility checks include TPAs/DCAs, coverholders and Lloyd's syndicates. The party who performs the eligibility check may not always be the organisation which is reporting the claim. One of the following to be entered: -</p> <ul style="list-style-type: none"> <li>• Y = Confirmation that a Medicare eligibility check has been performed</li> <li>• N = Confirmation that a Medicare eligibility check has not been performed</li> <li>• AW = (Authority Withdrawn). The TPA/DCA or coverholder reporting the claim has no authority to report Medicare claims, and therefore has not performed the eligibility check.</li> </ul>
CR0221	Claims	Mandatory for claims involving bodily injury to US citizens.
<b>CR0222</b>	<b>Field</b>	<b>Medicare – Outcome of Eligibility Status Check</b>
CR0222	Definition	<p>This field shows the result of the Medicare status check using vendor query reporting services; this confirms whether or not the claim involves Medicare-eligible claimants. One of the following to be entered: -</p> <ul style="list-style-type: none"> <li>• "Y" = A claimant has been confirmed as eligible for Medicare benefits</li> <li>• "U" = A claimant's Medicare eligibility is 'undetermined'. This may mean that the claimant is currently not eligible for benefits. It may also mean that further information is required by CMS to perform an accurate eligibility check.</li> </ul>
CR0222	Claims	Required where the Medicare – Eligibility Check Performance = "Y" (CR0221).
<b>CR0223</b>	<b>Field</b>	<b>Medicare – Conditional Payments</b>
CR0223	Definition	<p>The current US dollar amount estimated for any conditional payments. This amount should be the cumulative amount. TPAs/DCAs or coverholders should only report conditional payment amounts for Lloyd's portions of claims. One of the following to be entered: -</p> <ul style="list-style-type: none"> <li>• The Lloyd's portion of the cumulative current US dollar amount estimated for any conditional payments</li> </ul>

		<ul style="list-style-type: none"> <li>If there are no known outstanding conditional payments, then leave this field blank</li> </ul>
CR0223	Claims	Required where the Medicare – Eligibility Check Performance = “Y” (CR0221).
<b>CR0224</b>	<b>Field</b>	<b>Medicare – MSP Compliance Services</b>
CR0224	Definition	<p>An indicator to show whether or not MSP Compliance services have been used as part of negotiating or settling a Medicare claim. MSP Compliance Services may be one or more of the following and are offered by the Lloyd's preferred vendor Gould and Lamb: Conditional Payment Research (CPR), Conditional Payment Negotiation (CPN) or Claims Settlement Allocations. One of the following to be entered: -</p> <ul style="list-style-type: none"> <li>Y = Where one or more MSP compliance services provided by the Lloyd's preferred vendor have been used in respect of the claim</li> <li>N = Where no MSP compliance services have been provided by the Lloyd's preferred vendor ExamWorks Clinical Solutions' have been used in respect of the claim</li> </ul>
CR0224	Claims	Required where the Medicare – Conditional Payments field is greater than 0 (CR0223).
<b>CR0225</b>	<b>Field</b>	<b>IMO Ship Identification Number</b>
CR0225	Definition	The IMO (International Maritime Organisation) Ship Identification Number), IMO numbers are permanent registration numbers allocated to vessels when they are built. The IMO Ship Identification Number is made of the three letters “IMO” in front of the Lloyd's Register (LR) Number (seven digits).
CR0225	Premium-core risk	Mandatory for vessels registered in Germany, including those with dual registration, where tax has to be paid to the Lloyd's syndicate and administered centrally by Lloyd's.
<b>CR0226</b>	<b>Field</b>	<b>Country of registration</b>
CR0226	Definition	The country in which the aircraft, vehicle or vessel was registered.
CR0226	Premium-core risk	Mandatory for all aircraft, vehicles, ships and vessels.
<b>CR0227</b>	<b>Field</b>	<b>Referred to London</b>
CR0227	Definition	<p>Lloyd's has to report to regulators differently business which has been referred to London.</p> <p>The field should be completed with “Y” where the risk was referred to London and “N” where the risk was not referred to London.</p>
CR0227	Premium-core risk	<p>Mandatory for coverholders located in the EEA on binding authorities where the coverholder is required by the terms of the binding authority to refer certain risks to London before they are bound.</p> <p>Where the coverholder is obliged to refer all risks to London, they do not need to complete this field.</p> <p>Where the coverholder does not have to refer any risks to London, they do not need to complete this field.</p>
<b>CR0230</b>	<b>Field</b>	<b>Transaction Number</b>
CR0230	Definition	This is the unique ID for the transaction. For example, this could be an endorsement reference number – a consecutive incremental reference number given to an endorsement within a contract.



CR0230	Risk	New! Mandatory for risks written by Service Company on Lloyd's Asia platform
<b>CR0235</b>	<b>Field</b>	<b>Coverholder Commission Amount for the whole risk/written premium</b>
CR0235	Definition	The commission taken by the coverholder expressed as an amount in the original currency. This is the amount for the whole risk/written premium. This may include commission to retail brokers, local sub-producers or introducers – New! But if commission to retail brokers etc has been reported separately, then that should not be included here as well.
CR0235	Risk	New! Mandatory for risks written by Service Company on Lloyd's Asia platform.  Where the business is being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual risk – Mandatory that either the coverholder commission amount (CR0235) or coverholder commission % (CR0061) must be completed where it is charged.  For any risks incepting on coverholder appointment agreements with Lloyd's Brussels - Mandatory that either the coverholder commission amount (CR0235) or coverholder commission % (CR0061) must be completed where it is charged
<b>CRO236</b>	<b>Field</b>	<b>Total taxes payable locally</b>
CR0236	Definition	This is the sum of any taxes, levies or Para fiscal fees which are payable locally.
CR0236	Risk	New! Mandatory for any risks incepting on coverholder appointment agreements with Lloyd's Brussels.
<b>CR0237</b>	<b>Field</b>	<b>Total London taxes</b>
CR0237	Definition	This is the sum of all taxes, levies or Para fiscal fees which are payable in London.
CR0237	Risk	New! Mandatory for any risks incepting on coverholder appointment agreements with Lloyd's Brussels.
<b>CR0270</b>	<b>Field</b>	<b>Tax Amount for the whole risk</b>
CR0270	Definition	The total tax liability for a specific tax against the total written premium amount for the whole risk. The amount should be expressed in the original currency of the premium.
CR0270	Risk	Mandatory where the business is being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual risk to provide the IA Levy Amount.  New! Mandatory for any risks located in Spain for tax reporting. A risk is located in Spain for tax purposes if it relates to: <ul style="list-style-type: none"> <li>fixed and/or moveable property (excluding goods in transit) situated in the territory,</li> <li>or motor vehicles, ships, yachts or aircraft registered in the territory,</li> <li>or travel risks of a duration of four months or less taken out in the territory, <ul style="list-style-type: none"> <li>or any other type of risk (not listed above) where the insured is habitually resident in the territory or, in the case of a corporate insured, its business establishment to which the risk relates is situated in the territory.</li> </ul> </li> </ul>

<b>CR0278</b>	<b>Field</b>	<b>Insured Policyholder type</b>
CR0278	Definition	<p><b>New! Change to definition - The insured policyholder :-</b></p> <ul style="list-style-type: none"> <li>• Retail - A consumer</li> <li>• Micro - A micro-enterprise which employs fewer than 10 persons and has a turnover or annual balance sheet that does not exceed €2 million</li> <li>• Small - A small business which is not a micro-enterprise and has and has an annual turnover of less than £6.5 million and employs fewer than 50 persons; or has a balance sheet total of less than £5 million</li> <li>• Commercial, other - All business that has a criteria above that of a small business at time of binding</li> <li>• Reinsurance</li> <li>• SME – This category should no longer be used – where it is used it will continue to mean Small and Medium sized Enterprises (SMEs) are companies, which, according to their last annual or consolidated accounts, meet at least two of the following three criteria: an average number of employees during the financial year of less than 250, a total balance sheet not exceeding €43,000,000 and an annual net turnover not exceeding €50,000,000.</li> </ul>
CR0278	Premium-core risk	<p>For high product risk products this is forms part of the policy type information. Mandatory for all binding authority/coverholder appointment agreements and risks/policies which incept on or after 1 January 2016 to EITHER provide the Insured Policyholder Type (CR0278); OR to provide Insured Total Number of Employees (CR0279) and Insured Revenue or Turnover (CR0280); where the insured or reinsured is located in the UK or EEA and in respect of high product risk products. If the policyholder type is provided without the total number of employees and revenue, then evidence may need to be provided of how they arrived at the Policyholder Type.</p> <p>New! Mandatory where insured policyholder type (CR0278) is "Retail" where the location of risk country (CR0050) is South Africa or the insured country (CR0041) is South Africa for all risks incepting from 1 January 2019.</p>
<b>CR0279</b>	<b>Field</b>	<b>Insured Total number of employees</b>
CR0279	Definition	<p><b>New! Change to definition - This is the total number of employees of the insured if not personal business. Anyone who worked full time within an enterprise, or on its behalf, during the entire reference year, counts as one unit. Part-time staff, seasonal workers and those who did not work the full year are treated as fractions of one unit. Where the exact number is unknown, it is recommended that this is rounded to the nearest 10, or 100, or 1000 – for example 30, 400, 5000, etc.</b></p>
CR0279	Premium-core risk	<p>For high product risk products this is forms part of the policy type information. Mandatory for all binding authority/coverholder appointment agreements and risks/policies which incept on or after 1 January 2016 to EITHER provide the Insured Policyholder Type (CR0278); OR to provide Insured Total Number of Employees (CR0279) and Insured Revenue or Turnover (CR0280); where the insured or reinsured is located in the UK or EEA and in respect of high product risk products.</p> <p>Mandatory in Australia for reporting to APRA on public and product liability and professional indemnity insurance. Either, turnover, assets, professional fees or total number of employees must be provided.</p>
<b>CR0280</b>	<b>Field</b>	<b>Insured Revenue or Turnover</b>

CR0280	Definition	This is the revenue or turnover of the insured if not a private individual, in the original currency of the risk.
CR0280	Premium-core risk	<p>For high product risk products this is forms part of the policy type information. Mandatory for all binding authority/coverholder appointment agreements and risks/policies which incept on or after 1 January 2016 to EITHER provide the Insured Policyholder Type (CR0278); OR to provide Insured Total Number of Employees (CR0279) and Insured Revenue or Turnover (CR0280); where the insured or reinsured is located in the UK or EEA and in respect of high product risk products.</p> <p>Mandatory in Australia for reporting to APRA on public and product liability and professional indemnity insurance. Either, turnover, assets, professional fees or total number of employees must be provided</p>
<b>CR0288</b>	<b>Field</b>	<b>Number of Instalments</b>
<b>CR0288</b>	<b>Definition</b>	<b>The number of instalments in which the premium will be paid.</b>
<b>CR0288</b>	<b>Premium-paid</b>	<b>New! To be provided where possible for premiums being paid for risks incepting on Coverholder Appointment Agreements for Lloyd's Brussels.</b>
<b>CR0289</b>	<b>Field</b>	<b>Instalment Basis</b>
<b>CR0289</b>	<b>Definition</b>	<b>The frequency with which instalments will be made.</b>
<b>CR0289</b>	<b>Premium-paid</b>	<b>New! To be provided where possible for premiums being paid for risks incepting on Coverholder Appointment Agreements for Lloyd's Brussels.</b>
<b>CR0299</b>	<b>Field</b>	<b>Reason for cancellation</b>
CR0299	Definition	<p>Where a risk has been cancelled, the reason for cancellation should be given.</p> <p>Recommended values:-</p> <ul style="list-style-type: none"> <li>• Product unsuitable / misunderstood</li> <li>• Product too expensive</li> <li>• Alternative product purchased</li> <li>• Cover overlapped with pre-existing cover</li> <li>• Product cancelled within cooling off period</li> <li>• Product cancelled by underwriter</li> <li>• Poor service/complaint</li> <li>• Cover no longer required</li> <li>• Other (administrative reason)</li> <li>• Not known</li> </ul> <p>For further details please see Lloyd's Market Bulletin Y4847.</p>
CR0299	Premium-core risk	<p>For high product risk products this is the reason for cancellation. Mandatory to provide for all binding authority/coverholder appointment agreements and risks/policies which incept on or after 1 January 2016 where the Risk, Transaction Type is "Cancellation" and where the insured or reinsured is located in the UK or EEA and in respect of high product risk products.</p> <p>Mandatory for Flood Re Where a UK flood re property risk has been cancelled then the reason for cancellation.</p> <p>Mandatory where the insured or the risk is located in South Africa excluding reinsurance; for any risks or claims attached to any annual binders renewing or incepting after 30 June 2016 and any existing binders as at 1 January 2017.</p>

<b>CR0300</b>	<b>Field</b>	<b>Date claim opened</b>
CR0300	Definition	The date on which the claim was opened.
CR0300	Claims	Mandatory to provide for all claims to identify those open
<b>CR0301</b>	<b>Field</b>	<b>Date coverage confirmed</b>
CR0301	Definition	The date that the insured was informed that the claim in whole or part would be paid
CR0301	Claims	For high product risk products this is the date coverage agreed (in whole or in part). Mandatory to provide for all claims which are open on or after 1 January 2016 where Claim Status (CR0105) is Open – Coverage Agreed; and where the insured or reinsured is located in the UK or EEA and in respect of high product risk products.
<b>CR0302</b>	<b>Field</b>	<b>Date claim amount agreed</b>
CR0302	Definition	The date that the insured was first informed of the amount to be paid in whole or in part.
CR0302	Claims	For high product risk products this is the date claim amount agreed (in whole or in part). Mandatory to provide for all claims which are open on or after 1 January 2016 where Claim Status (CR0105) is Open – Amount Agreed; and where the insured or reinsured is located in the UK or EEA and in respect of high product risk products.
<b>CR0303</b>	<b>Field</b>	<b>Date claims paid (final)</b>
CR0303	Definition	The date that the indemnity payment was made to the insured, discharging the insurer from liability for the claim in full.
CR0303	Claims	Mandatory where the insured or the risk is located in South Africa excluding reinsurance; for any risks or claims attached to any annual binders renewing or incepting after 30 June 2016 and any existing binders as at 1 January 2017.  For high product risk products this is the date claim paid. Mandatory to provide for all claims which are open on or after 1 January 2016 where Claim Status (CR0105) is Open – Claims paid, fees outstanding, or Open – Claim and fees paid; and where the insured or reinsured is located in the UK or EEA and in respect of high product risk products.
<b>CR0304</b>	<b>Field</b>	<b>Date fees paid (final)</b>
CR0304	Definition	The date that the fees were paid.
CR0304	Claims	Mandatory to provide for all claims which are open on or after 1 January 2016 where Claim Status (CR0105) is Open – Fees paid, claims outstanding or Open – Claim and fees paid; and where the insured or reinsured is located in the UK or EEA and in respect of high product risk products.  Mandatory where the insured or the risk is located in South Africa excluding reinsurance; for any risks or claims attached to any annual binders renewing or incepting after 30 June 2016 and any existing binders as at 1 January 2017.
CR0305	Field	THIS FIELD IS NOT CURRENTLY IN USE
<b>CR0306</b>	<b>Field</b>	<b>Date reopened</b>
CR0306	Definition	The date that the claim was reopened.

CR0306	Claims	Mandatory to provide for all claims which are open on or after 1 January 2016 where Claim Status (CR0105) is Reopened; and where the insured or reinsured is located in the UK or EEA where the insured or reinsured is located in the UK or EEA and in respect of high product risk products.
<b>CR0307</b>	<b>Field</b>	<b>Date of subrogation</b>
CR0307	Definition	The date that subrogation started.
CR0307	Claims	Mandatory to provide for all claims which are open on or after 1 January 2016 where Claim Status (CR0105) is closed but subrogation/recovery being pursued and where the insured or reinsured is located in the UK or EEA and in respect of high product risk products.
CR0308	Field	Claimant address – removed no longer required
CR0309	Field	Claimant postcode – removed no longer required
CR0310	Field	Claimant country – removed no longer required
<b>CR0311</b>	<b>Field</b>	<b>Date claim denied</b>
CR0311	Definition	The date on which the denial or partial denial of the claim was communicated to the insured.
CR0311	Claims	<p>Mandatory where the insured or the risk is located in South Africa excluding reinsurance; for any risks or claims attached to any annual binders renewing or incepting after 30 June 2016 and any existing binders as at 1 January 2017; where the Denial Flag (CR0107) is Yes</p> <p>For high product risk products this is the date claim denied. Mandatory to provide for all claims which are open on or after 1 January 2016 where the Denial Flag (CR0107) is Yes; and where the insured or reinsured is located in the UK or EEA and in respect of high product risk products.</p>
<b>CR0312</b>	<b>Field</b>	<b>Reason for Denial</b>
CR0312	Definition	<p>The reason for the denial or partial denial This can be one of the following: -</p> <ul style="list-style-type: none"> <li>• Non-disclosure</li> <li>• Non-payment of premium</li> <li>• Claim excluded, not covered</li> <li>• Claims process not followed</li> <li>• Fraud</li> <li>• Claim within excess**</li> <li>• Other</li> </ul> <p>** In respect of a claim open on or after 1 January 2016 where the claim is not paid because the amount of the claim is less than the deductible amount/excess limit <u>and</u> where the parties agree that should not be regarded as a "denial" of the claims, then this information may be separately provided in the field Claim not paid as within Excess (CR0319) rather than being provided in this field</p>
CR0312	Claims	<p>For high product risk products this is the reason for denial. Mandatory to provide for all claims which are open on or after 1 January 2016 where the Denial Flag (CR0107) is Yes; and where the insured or reinsured is located in the UK or EEA and in respect of high product risk products.</p> <p>Mandatory for all claims from 1 January 2019 where denials (CR0107) = "Y" for any claims where the location of risk country (CR0050) is South Africa, or the insured country (CR0041) is South Africa.</p>

<b>CR0313</b>	<b>Field</b>	<b>Amount claimed</b>
CR0313	Definition	The amount claimed by the insured.
CR0313	Claims	<p>For high product risk products this is the amount claimed. Mandatory to provide for all claims which are open on or after 1 January 2016 where the insured has specified an amount claimed, where known; and where the insured or reinsured is located in the UK or EEA and in respect of high product risk products.</p> <p>Mandatory where the insured or the risk is located in South Africa excluding reinsurance; for any risks or claims attached to any annual binders renewing or incepting after 30 June 2016 and any existing binders as at 1 January 2017.</p>
CR0314	Field	THIS FIELD IS NOT CURRENTLY IN USE
<b>CR0315</b>	<b>Field</b>	<b>Policy Issuance Date</b>
CR0315	Definition	Date final insuring document sent.
CR0315	Premium-core risk	Mandatory to be supplied if not otherwise provided
<b>CR0316</b>	<b>Field</b>	<b>Date claim withdrawn</b>
CR0316	Definition	The date that the claim was withdrawn by the insured.
CR0316	Claims	Mandatory to provide for all claims which are open on or after 1 January 2016 where the status of the claim (CR0105) is withdrawn; and where the insured or reinsured is located in the UK or EEA and in respect of high product risk products.
<b>CR0317</b>	<b>Field</b>	<b>Ex gratia payment</b>
CR0317	Definition	A voluntary gesture of payment where no policy liability or obligation to pay. This field should be completed with "Y" if the claim was paid as ex gratia and "N" if it was not.
CR0317	Claims	To be supplied where known or as applicable
CR0318	Field	Date claim closed - DUPLICATE OF CR0137, REMOVED
<b>CR0319</b>	<b>Field</b>	<b>Claim not paid as within excess</b>
CR0319	Definition	The amount of the claim is less than the excess or deductible amount. This field should be completed with "Y" if the claim was not paid because it was within the deductible and "N" if it was either not paid for another reason or if it was paid.
CR0319	Claims	<p><b>**See Reason for Denial (CR0312) above, In respect of a claim open on or after 1 January 2016 where the claim is not paid because the amount of the claim is less than the deductible amount/excess limit <u>and</u> where the parties agree that should not be regarded as a "denial" of the claims, then this information may be separately provided in the field Claim not paid as within Excess (CR0319) rather than being provided in field CR0312.</b></p> <p>Mandatory to provide for all claims which are open on or after 1 January 2016 where the claim is not paid because the amount of the claim is less than the deductible amount and the insured or reinsured is located in the UK or EEA and in respect of high product risk products.</p>
<b>CR0320</b>	<b>Field</b>	<b>Risk, reason for endorsement</b>

CR0320	Definition	Where a risk has been endorsed, where a mid-term adjustment has been made; then the reason for this adjustment.  Recommended values for Flood Re: - <ul style="list-style-type: none"> <li>• MNA New Address</li> <li>• MAD Addition or Deletion of Sections</li> <li>• MAA Change to AA Limit</li> <li>• MCB Change to Building Sum Insured</li> <li>• MCC Change to Contents Sum Insured</li> <li>• MND Not Defined</li> </ul>
CR0320	Premium-core risk	Mandatory UK Flood Re property risks; optional for other risks.
<b>CR0321</b>	<b>Field</b>	<b>Risk, reason for reinstatement</b>
CR0321	Definition	Where a UK flood re property risk has been cancelled then the reason for reinstatement  Recommended values for Flood Re: - <ul style="list-style-type: none"> <li>• CE Cancelled in Error</li> <li>• PR Premium Received</li> <li>• ND Not Defined</li> </ul>
CR0321	Premium-core risk	Mandatory UK Flood Re property risks; optional for other risks.
<b>CR0322</b>	<b>Field</b>	<b>Risk, original inception date</b>
CR0322	Definition	The date when cover under this policy was first issued to the client.
CR0322	Premium-core risk	Mandatory in Australia for reporting to APRA on public and product liability and professional indemnity insurance where this is the original inception date.
<b>CR0323</b>	<b>Field</b>	<b>Risk, number of locations</b>
CR0323	Definition	This is the total number of locations covered by the policy.
CR0323	Premium-core risk	Mandatory for UK Flood Re properties and for liability risks. Optional for other classes
<b>CR0324</b>	<b>Field</b>	<b>Insured, occupation description</b>
CR0324	Definition	The details of the trade or profession or institution type of the insured. In many territories there are standard codes which can be used to provide such information. In some cases, the coverholder will have their own set of codes. The coverholder will need to state the code-set being used and the code, and a description of the code. Where codes are not used, a description must be given.  For Australia <ul style="list-style-type: none"> <li>• For Public and Products Liability, EPL and D&amp;O risks, use the principal classification of the business from the latest edition of Catalogue Number 1292.0 Australian and New Zealand Standard Industrial Classification (ANZSIC), published by the Australian Bureau of Statistics and available on their web site. Provide data at the 4-digit ANZSIC code level. Any reports or publications will be aggregated to the 2-digit level ANZSIC.</li> <li>• Residential strata owners' liability is collected under ANZSIC classification 7711- Residential Property Operators, whereas for Commercial Property Operators it is either 7712 or the occupation code that is most closely aligned with the tenancy of the strata.</li> <li>• For Professional Risks (excl. EPL and D&amp;O), use the APRA occupation codes for professional indemnity Where an appropriate</li> </ul>

		code does not exist for the insured organisation, the first character of the appropriate industry may be used.  For UK - The standard industrial classification of risks, the SIC code should be used,
CR0324	Premium-core risk	Mandatory in Australia for reporting to APRA on public and product liability and professional indemnity insurance to provide details of the nature of the insured organisation/occupation by providing either the insured occupation code (CR1284) or the insured occupation description must be provided.  Mandatory for all UK pool re risks  Mandatory where the location of risk country (CR0050) is the UK; or the insured or reinsured country (CR0041) is the UK for all risks incepting from 1 January 2019 – provide either the description and/or code (CR1285).
<b>CR0325</b>	<b>Field</b>	<b>Insured, Assets</b>
CR0325	Definition	The most recent prior year business assets.
CR0325	Premium-core risk	Mandatory in Australia for reporting to APRA on public and product liability and professional indemnity insurance. Either, turnover, assets, professional fees or total number of employees must be provided
<b>CR0326</b>	<b>Field</b>	<b>Additional insured, policy type</b>
CR0326	Definition	Identifies whether this is a Parent or a Child Record. A child is a subsidiary company. There can only be a child record if there is also a parent record.
CR0326	Premium-core risk	Mandatory for employers' liability reporting where the insured is located in the UK.  Recommended values "P" for parent, "C" for child.
<b>CR0327</b>	<b>Field</b>	<b>Additional insured, employer name</b>
CR0327	Definition	Identifies the employer name (The name known by the employee). If a Trading as Name exists on this policy, the supplier will concatenate the Trading as Name to the Employer Name. <i>Lloyd's comment: This could be the name of the insured or it could be a trading name.</i> Maximum length 250 characters
CR0327	Premium-core risk	Mandatory for employers' liability where the insured is located in the UK.
<b>CR0328</b>	<b>Field</b>	<b>Additional insured, employer, ERN exempt flag</b>
CR0328	Definition	Identifies if the "Employer Reference Number" is applicable to this policy record. 'Y' = exempt. Values - "Y" – Yes; "N" – No
CR0328	Premium-core risk	Mandatory for employers' liability where the insured is located in the UK.
<b>CR0329</b>	<b>Field</b>	<b>Additional insured, employer reference number</b>
CR0329	Definition	Identifies the Unique ID / PAYE Code. The format for most numbers allocated since 2001 is NNN/Aznnnnn, where NNN is the 3-digit number for the Tax Office whose catchment area the employer falls into, and Aznnnnn is the ERN, where n is numeric, and A and z are letters. For numbers allocated prior to 2001, the format is NNN/Annnnn in the majority of cases.
CR0329	Premium-core risk	Mandatory for employers' liability where the insured is located in the UK unless the Insured ERN Exempt Flag = "Y".



CR0330	Field	FRID
CR0330	Definition	The Flood Re unique identifier of "FRid" is being created by the Managing Agent for all of the 30 million UK properties that will be stored on the online and offline version of the Property Data Hub. The unique field is a UUID, UUID is represented by 32 lowercase hexadecimal digits, displayed in five groups separated by hyphens, in the form 8-4-4-4-12 for a total of 36 characters (32 alphanumeric characters and four hyphens).
CR0330	Premium-core risk	Recommended for UK Flood Re Properties
CR0331	Field	Property type
CR0331	Definition	<p>The type of building which is insured.</p> <p><u>Recommended values:</u></p> <ul style="list-style-type: none"> <li>• DH Detached house;</li> <li>• ETH End terraced house;</li> <li>• H House;</li> <li>• MTH Mid terrace house;</li> <li>• SDH Semi-detached house;</li> <li>• TH Terraced house;</li> <li>• BF Basement flat;</li> <li>• FT Flat;</li> <li>• GF Ground Floor Flat;</li> <li>• OF Other Floor Flat</li> <li>• B Bungalow;</li> <li>• MTB Mid Terraced Bungalow;</li> <li>• DB Detached Bungalow</li> <li>• ETB End terrace bungalow;</li> <li>• SDB Semi-detached bungalow</li> <li>• TB Terraced bungalow;</li> <li>• MNS Maisonette;</li> <li>• BUC Building Under Construction</li> <li>• CH Chalet;</li> <li>• HR Halls of Residence;</li> <li>• HB House Boat;</li> <li>• M Mansion</li> <li>• PH Park Home;</li> <li>• RC Residential Caravan;</li> <li>• R Rooms;</li> <li>• SF Service Flat Within Employers Premises;</li> <li>• SH Show House;</li> <li>• UNK Unknown</li> </ul>
CR0331	Premium-core risk	Mandatory for UK Flood Re property; recommended for other property
CR0332	Field	Property, eligibility category
CR0332	Definition	<p>Council / Property tax band. If 'Property Use' = M then the 'Property tax band' is that of the freeholder.</p> <p>Note that for NI the value in this field can be between 1-8.</p> <p>England and Scotland A - H. Wales A - I.</p>
CR0332	Premium-core risk	Mandatory for UK Flood Re properties
CR0333	Field	Property, resilience work
CR0333	Definition	Has work been carried out to the property to protect against flooding? If not known, then state "U" unknown. Values Y, N, U
CR0333	Premium-core risk	Mandatory for UK Flood Re properties
CR0334	Field	Property, basement
CR0334	Definition	Does the property have a basement? If not known, then state "U" unknown. Values Y, N, U
CR0334	Premium-core risk	Mandatory for UK Flood Re properties
CR0335	Field	Property, basement usage
CR0335	Definition	<p>If the property has a basement, then the usage of the basement.</p> <p>Values</p> <ul style="list-style-type: none"> <li>• S – Storage;</li> </ul>

		<ul style="list-style-type: none"> <li>• D – Dwelling;</li> <li>• U – Unknown</li> </ul>	
CR0335	Premium-core risk	Mandatory for UK Flood Re properties which are known to have a basement	
<b>CR0336</b>	<b>Field</b>	<b>Property, number of bedrooms</b>	
CR0336	Definition	The number of bedrooms within the property insured. Where there are multiple units, this will reflect the total number of bedrooms in all units.	
CR0336	Premium-core risk	Mandatory for UK Flood Re properties	
<b>CR0337</b>	<b>Field</b>	<b>Property, wall construction</b>	
CR0337	Definition	<p>What materials are used in the wall construction?</p> <p>Values:</p> <ul style="list-style-type: none"> <li>• ALM Aluminium;</li> <li>• ASB Asbestos;</li> <li>• BR Brick;</li> <li>• BG Bungaroosh</li> <li>• CLA Clay-Lump/Adobe;</li> <li>• CLU Clunch;</li> <li>• COB Cob Construction;</li> <li>• CON Concrete</li> <li>• CI Corrugated Iron;</li> <li>• EC Essex Construction;</li> <li>• FG Fibreglass Construction</li> <li>• FLN Flint; GLS Glass;</li> <li>• LAP Lathe And Plaster;</li> <li>• MTL Metal</li> <li>• MB Mundic Block;</li> <li>• PST Plastic;</li> <li>• PC Prefabricated Building - Combustible Materials</li> <li>• PN Prefabricated Building - Non Combustible Materials</li> </ul>	<ul style="list-style-type: none"> <li>• STN Standard Construction</li> <li>• SF Steel Frame;</li> <li>• SFB Steel Frame/Brick;</li> <li>• SFR Steel Frame/Render Or Pebbledash</li> <li>• SFT Steel Frame/Tile;</li> <li>• SFW Steel Frame/Wood Shiplap;</li> <li>• STO Stone</li> <li>• STM Stramit Construction;</li> <li>• SB Straw Bale;</li> <li>• SIP Structurally Insulated Panels (SIPs)</li> <li>• TBR Timber;</li> <li>• TBF Timber Frame;</li> <li>• TFB Timber Frame/Brick</li> <li>• TLP Timber Frame/Lathe And Plaster;</li> <li>• TFS Timber Frame/Stone</li> <li>• TFT Timber Frame/Timber;</li> <li>• TP Timber/Plaster;</li> <li>• WAD Wattle And Daub Construction</li> <li>• WW Woodwall WC Woodwork Construction;</li> <li>• UNK Not Covered By Any Other Item On The List</li> </ul>
CR0337	Premium-core risk	Mandatory for UK Flood Re properties	
<b>CR0338</b>	<b>Field</b>	<b>Property, roof construction</b>	
CR0338	Definition	<p>What materials are used in the roof construction?</p> <ul style="list-style-type: none"> <li>• ALM Aluminium;</li> <li>• ASB Asbestos;</li> <li>• ASP Asphalt;</li> <li>• CON Concrete;</li> <li>• COP Copper;</li> <li>• CI Corrugated Iron;</li> <li>• EPD Ethylene Propylene Diene Monomer;</li> <li>• EPDM FOT Felt On Timber</li> <li>• FBR Fibreglass;</li> <li>• GLS Glass;</li> <li>• GR Green Roofs;</li> <li>• LED Lead;</li> <li>• MTL Metal;</li> <li>• PST Plastic</li> <li>• POL Polycarbonate;</li> </ul>	<ul style="list-style-type: none"> <li>• PVC Reinforced PVC;</li> <li>• SHG Shingle;</li> <li>• SA Shingle - Asphalt</li> <li>• SP Shingle - Pine/Spruce/Cedar;</li> <li>• SLT Slate;</li> <li>• STN Standard Construction</li> <li>• STM Stramit;</li> <li>• TF Thatch – Fibre;</li> <li>• TR Thatch – Reed;</li> <li>• TLE Tile</li> <li>• TBR Timber;</li> <li>• TRN Turnerised;</li> <li>• WC Woodwork Construction;</li> <li>• ZNC Zinc</li> <li>• UNK Not Covered By Any Other Item On The List</li> </ul>

CR0338	Premium-core risk	Mandatory for UK Flood Re properties
<b>CR0339</b>	<b>Field</b>	<b>Property, rebuilding costs</b>
CR0339	Definition	This value is a true representation of the risk am dos
CR0339	Premium-core risk	Mandatory for UK Flood Re properties
<b>CR0340</b>	<b>Field</b>	<b>Property, rebuilding basis indicator</b>
CR0340	Definition	How the rebuilding cost was derived <ul style="list-style-type: none"> <li>• I Insured declared estimate</li> <li>• C Calculated by insurer</li> <li>• S Provided by surveyor</li> <li>• U Unknown</li> </ul>
CR0340	Premium-core risk	Mandatory for UK Flood Re properties
<b>CR0341</b>	<b>Field</b>	<b>Property, transaction rating date</b>
CR0341	Definition	The date on which the rating of building cover is based. This will determine which version of FR premium tables or property tax tables are used.
CR0341	Premium-core risk	Mandatory for UK Flood Re properties
<b>CR0342</b>	<b>Field</b>	<b>Property, building excess amount</b>
CR0342	Definition	Insurer buildings excess amount.
CR0342	Premium-core risk	Mandatory for UK Flood Re properties
<b>CR0343</b>	<b>Field</b>	<b>Property, buildings new annual premium</b>
CR0343	Definition	Flood Re annual buildings cover premium linked to tax band.
CR0343	Premium-core risk	Mandatory for UK Flood Re properties
<b>CR0344</b>	<b>Field</b>	<b>Property, transaction premium</b>
CR0344	Definition	Flood Re additional or return premium for adjustments to buildings cover.
CR0344	Premium-core risk	Mandatory for UK Flood Re properties
<b>CR0345</b>	<b>Field</b>	<b>Property, building alternative accommodation limit</b>
CR0345	Definition	This is the limit amount of alternative accommodation costs as a monetary value.
CR0345	Premium-core risk	Mandatory for UK Flood Re properties
<b>CR0346</b>	<b>Field</b>	<b>Property, high value art</b>
CR0346	Definition	High value fine art items insured on original policy. High value art items are defined in this case as a single fine art item worth or valued at more than £25,000.
CR0346	Premium-core risk	Mandatory for UK Flood Re properties
<b>CR0347</b>	<b>Field</b>	<b>Property, contents blanket sum insured</b>
CR0347	Definition	The blanket limit set by the insured.
CR0347	Premium-core risk	Mandatory for UK Flood Re properties

<b>CR0348</b>	<b>Field</b>	<b>Property, contents transaction rating date</b>
CR0348	Definition	The date on which the rating of Contents cover is based. This will determine which version of Flood Re premium tables or Property Tax tables are used.
CR0348	Premium-core risk	Mandatory for UK Flood Re properties
<b>CR0349</b>	<b>Field</b>	<b>Property, contents excess amount</b>
CR0349	Definition	Insurer contents excess amount.
CR0349	Premium-core risk	Mandatory for UK Flood Re properties
<b>CR0350</b>	<b>Field</b>	<b>Property, contents new annual premium</b>
CR0350	Definition	Flood Re annual contents cover premium linked to tax band.
CR0350	Premium-core risk	Mandatory for UK Flood Re properties
<b>CR0351</b>	<b>Field</b>	<b>Property, contents transaction premium</b>
CR0351	Definition	Flood Re additional or returned premium for adjustments to Contents cover.
CR0351	Premium-core risk	Mandatory for UK Flood Re properties
<b>CR0352</b>	<b>Field</b>	<b>Property, contents alternative accommodation list</b>
CR0352	Definition	This is the limit amount of alternative accommodation costs as a monetary value.
CR0352	Premium-core risk	Mandatory for UK Flood Re properties
<b>CR0353</b>	<b>Field</b>	<b>Property, total premium payable</b>
CR0353	Definition	Total of transaction premiums.
CR0353	Premium-core risk	Mandatory for UK Flood Re properties
<b>CR0354</b>	<b>Field</b>	<b>Policy basis</b>
CR0354	Definition	Whether the policy is written on a losses incurring or claims made basis Required values for APRA - Losses Incurred Basis or Claims Made Basis
CR0354	Premium-core risk	Mandatory in Australia for reporting to APRA on public and product liability and professional indemnity insurance where this is the policy basis
CR0355	Field	Duplicate combined with CR0054
<b>CR0356</b>	<b>Field</b>	<b>Limit of indemnity</b>
CR0356	Definition	The proportion of the limit of the indemnity which applies to the risk.
CR0356	Premium-core risk	Mandatory in Australia for reporting to APRA on public and product liability and professional indemnity insurance
<b>CR0357</b>	<b>Field</b>	<b>Professional Fees</b>
CR0357	Definition	Most recent prior year annual professional fees represented by this risk record.
CR0357	Premium-core risk	Mandatory in Australia for reporting to APRA on public and product liability and professional indemnity insurance. Either, turnover, assets, professional fees or total number of employees must be provided

<b>CR0358</b>	<b>Field</b>	<b>Other risk factors, description</b>
CR0358	Definition	Risk factor is a measure of the relative exposure that the policy represents. Mandatory in Australia for reporting to APRA on public and product liability and professional indemnity insurance to provide either, turnover, assets, professional fees or total number of employees. If none of these apply, then another risk factor must be reported, and this field should provide the description.
CR0358	Premium-core risk	Mandatory in Australia for reporting to APRA on public and product liability and professional indemnity insurance. Either, turnover, assets, professional fees or total number of employees or another risk factor description (CR0358) and value (CR0359) must be provided.
<b>CR0359</b>	<b>Field</b>	<b>Other risk factors, Value</b>
CR0359	Definition	Risk factor is a measure of the relative exposure that the policy represents. Mandatory in Australia for reporting to APRA on public and product liability and professional indemnity insurance. Either, turnover, assets, professional fees or total number of employees must be provided. If none of these apply, then another risk factor must be reported, and this field should provide the value.
CR0359	Premium-core risk	Mandatory in Australia for reporting to APRA on public and product liability and professional indemnity insurance to provide either, turnover, assets, professional fees or total number of employees or another risk factor description (CR0358) and value (CR0359).
<b>CR0360</b>	<b>Field</b>	<b>APRA Product Type</b>
CR0360	Definition	<p>One from the following list of values defined by APRA. Where business is written as part of a package policy, the "Product type" is to be based on the nature of the cover offered, as set out in the above table. The fact that cover is sold in conjunction with other types of insurance is not collected.</p> <ul style="list-style-type: none"> <li>• Public liability (pure) (PUB)</li> <li>• Products liability (pure) and product recall (PRO)</li> <li>• Mixed public/products cover ('Broadform' liability) (BRD)</li> <li>• Construction liability (CON)</li> <li>• Environmental impairment liability (EIL)</li> <li>• Excess Liability (EXL)</li> <li>• Excess Umbrella (EXU)</li> <li>• Umbrella covers (UMB)</li> <li>• Other (PLO)</li> <li>• Professional indemnity (not medical malpractice) and errors &amp; Omissions (PII)</li> <li>• Association Liability (ASN)</li> <li>• Directors' and Officers' liability (D&amp;O)</li> <li>• Defamation Insurance (DFI)</li> <li>• Employment Practices (EPL)</li> <li>• Financial Institutions Policy (FIP)</li> <li>• Information &amp; Communication Technology Insurance (ICT)</li> <li>• Medical Indemnity/Malpractice (MAL)</li> <li>• Superannuation Trustees (STL)</li> <li>• Other (PIO)</li> </ul>
CR0360	Premium-core risk	Mandatory in Australia for reporting to APRA on public and product liability and professional indemnity insurance.
CR0361	Field	Date or report/first report date (removed, merged with CR0136)
<b>CR0362</b>	<b>Field</b>	<b>Jurisdiction of claim</b>

CR0362	Definition	<p>This is the state (ACT, NSW, NT, QLD, SA, TAS, VIC or WA) where the claim has been decided by a court judgement. If the claim is decided in a federal court, input the state where the claim was heard. However, if the claim is settled out of court, then input the state where the claim was settled, this would usually be the State or Territory in which the claimant resides. A claim that never reaches the stage of a writ is an out of court claim.</p> <p>Where an insurer has multiple claimants under the one claim and payments are made to each claimant, but in different jurisdictions, the jurisdiction of the principle claimant should be used. If the claim was settled overseas, code the jurisdiction as that of the policy holder's principle address.</p>
CR0362	Claims	Mandatory in Australia for reporting to APRA on public and product liability and professional indemnity insurance. This field is mandatory for finalised claims only.
<b>CR0364</b>	<b>Field</b>	<b>General nature of loss</b>
CR0364	Definition	<p>The general nature of the loss as defined by the regulator.</p> <p>For Australia this is as defined by APRA. If a claim is comprised of more than one general nature of loss field type (i.e. P (property damage) and B (bodily injury)), then a claim may only be coded as L, X, Y or Z if the relevant component is greater than 15% of the claim amount.</p> <p>Values</p> <ul style="list-style-type: none"> <li>• Bodily injury or death B</li> <li>• Property damage only P</li> <li>• Financial loss only (no physical damage or bodily injury) F</li> <li>• Both property damage and bodily injury L</li> <li>• Both bodily injury and financial loss X</li> <li>• Both property damage and financial loss Y</li> <li>• Property damage, bodily injury and financial loss Z</li> </ul>
CR0364	Claims	Mandatory in Australia for reporting to APRA on public and product liability and professional indemnity insurance.
<b>CR0366</b>	<b>Field</b>	<b>Body functions or structures affected</b>
CR0366	Definition	<p>Code the most significant body function or structure affecting the claimant as known at the end of the reporting period, for all claims involving bodily injury where the General Nature of Loss, CR0364, contains a bodily injury component i.e. B, L, X or Z.</p> <p>Values</p> <ul style="list-style-type: none"> <li>• C Cardiovascular, Haematological, Immunological and Respiratory</li> <li>• D Death</li> <li>• E Digestive, Metabolic and Endocrine Systems</li> <li>• G Genitourinary and Reproductive</li> <li>• M Mental or Nervous System</li> <li>• N Neuro-musculoskeletal and Movement-Related</li> <li>• P Sensory, Pain, Eye, Ear and Related Structures</li> <li>• S Skin and Related Structures</li> <li>• V Voice and Speech</li> </ul>
CR0366	Claims	Mandatory in Australia for reporting to APRA on public and product liability and professional indemnity insurance.
<b>CR0367</b>	<b>Field</b>	<b>Severity of loss</b>
CR0367	Definition	Code the severity of the loss underlying the claim for all claims involving bodily injury where General Nature of Loss, CR0365, contains a bodily injury

		<p>component i.e. B, L, X or Z.</p> <p>Values</p> <ul style="list-style-type: none"> <li>• L1 Minor or mild injury to soft tissue; minor lacerations; bruising; minor psychological harm</li> <li>• L2 Minor or simple fractures; larger lacerations</li> <li>• M1 Moderate injury usually involving nerve or tissue damage; major psychological harm</li> <li>• M2 Serious injury involving loss of tissue, internal bleeding, ruptured tissue or organs; serious and permanent psychological damage</li> <li>• S1 Major injury involving brain injury likely to lead to permanent impairment</li> <li>• S2 Major injury involving spinal cord injury likely to lead to permanent impairment</li> <li>• S3 Quadriplegia</li> <li>• S4 Paraplegia</li> <li>• S5 Other major injury leading to a disability that is likely to permanently reduce the earning capacity or activity in the community of the claimant</li> </ul>
CR0367	Claims	Mandatory in Australia for reporting to APRA on public and product liability and professional indemnity insurance.
<b>CR0368</b>	<b>Field</b>	<b>Litigation status</b>
CR0368	Definition	<p>Extent to which case has proceeded through the legal system</p> <p>Values</p> <ul style="list-style-type: none"> <li>• O Claim is not litigated</li> <li>• N Plaintiff does not have legal representation</li> <li>• U Plaintiff has legal representation, but the claim has not been resolved.</li> <li>• L Plaintiff has obtained legal advice, but settlement was reached by negotiation (whether court proceedings were commenced or subsequent to a judgement but before an appeal court determination)</li> <li>• V Case was settled by court judgement (whether lower court or appeal court) and defendant paid judgement amount (i.e. either case was not appealed, or appeal was not upheld)</li> <li>• W Plaintiff has legal representation and elects to withdraw the claim.</li> <li>• X Plaintiff has legal representation, but the case is not awarded in plaintiff's favour</li> </ul>
CR0368	Claims	Mandatory in Australia for reporting to APRA on public and product liability and professional indemnity insurance.
<b>CR0369</b>	<b>Field</b>	<b>Diary date</b>
CR0369	Definition	The open diary date assigned to the claim. The last diary date. This can be completed with a nil return.
CR0369	Claims	Mandatory, but this does need not be reported on the same submission as the other data discussed here
<b>CR0370</b>	<b>Field</b>	<b>Peer review date</b>
CR0370	Definition	If a peer review has been assigned to the claim, then the date on which this claim was last peer reviewed.
CR0370	Claims	Mandatory to report the dates of any peer reviews. This does need not be reported on the same submission as the other data discussed here.
<b>CR0371</b>	<b>Field</b>	<b>Date first reserve established</b>
CR0371	Definition	The date that first financial (indemnity or fee) reserve was assigned to the claim, including fees and indemnities.

CR0371	Claims	Mandatory that this field is completed if there is a reserve, but this does need not be reported on the same submission as the other data discussed here.
<b>CR0372</b>	<b>Field</b>	<b>Claim first notification acknowledgement date</b>
CR0372	Definition	The date on which the first notification of the loss was acknowledged to the insured.
CR0372	Claims	Mandatory for all claims, but this does need not be reported on the same submission as the other data discussed here.
CR0373	Field	Date first advised, notification date – removed, no longer required as duplicate of CR0136
<b>CR0374</b>	<b>Field</b>	<b>Pool Re Zone</b>
CR0374	Definition	The pool re rating zone in which the risk is located.
CR0374	Premium-core risk	Mandatory for all UK pool re risks
<b>CR0375</b>	<b>Field</b>	<b>Gross third-party recoveries received</b>
CR0375	Definition	Total of all amounts that have been received to date from third parties in respect of the claim, net of GST in whole dollars, no decimal point. Excludes any amounts that have been received under reinsurance contracts. Salvage should be reported as a third-party recovery.
CR0375	Claims	Mandatory in Australia for reporting to APRA on public and product liability and professional indemnity insurance.
<b>CR0376</b>	<b>Field</b>	<b>Gross third-party recoveries outstanding</b>
CR0376	Definition	Total of all amounts that are expected to be received after the end of the reporting period from third parties in respect of the claim, net of GST in whole dollars, no decimal point. Excludes any amounts expected to be received under reinsurance contracts. Will be zero if the claim is finalised. Salvage should be reported as a third-party recovery.
CR0376	Claims	Mandatory in Australia for reporting to APRA on public and product liability and professional indemnity insurance.
<b>CR0377</b>	<b>Field</b>	<b>Cover Type</b>
CR0377	Definition	The type of cover being provided by the policy. Please see Appendix 2 for values required
CR0377	Premium-core risk	Mandatory where the insured or the risk is located in South Africa excluding reinsurance; for any risks or claims attached to any annual binders renewing or incepting after 30 June 2016 and any existing binders as at 1 January 2017. Either complete this field using Appendix 2 or complete fields CR1281, CR1282 and CR1283 with the three values from Appendix 2.
<b>CR0378</b>	<b>Field</b>	<b>Distribution Channel</b>
CR0378	Definition	The distribution channel used to acquire the policy. Values required: <ul style="list-style-type: none"> <li>• Direct marketing via telesales/call centre of the insurer</li> <li>• Direct marketing via telesales/call centre of affinity scheme</li> <li>• Direct marketing via telesales/call centres of any other third party</li> <li>• Direct marketing via internet</li> <li>• Marketing via aggregator and/or lead generator</li> </ul>



		<ul style="list-style-type: none"> <li>• Face-to-face by insurer's own individual representatives ("tied agents")</li> <li>• Face-to-face by insurer's juristic representatives</li> <li>• Face-to-face by independent intermediaries (FSP's that are not representatives of the insurer)</li> <li>• Other</li> </ul>
CR0378	Premium-core risk	Mandatory where the insured or the risk is located in South Africa excluding reinsurance; for any risks or claims attached to any annual binders renewing or inception get after 30 June 2016 and any existing binders as at 1 January 2017
<b>CR0925</b>	<b>Field</b>	<b>Total Fee Amount</b>
<b>CR0925</b>	<b>Definition</b>	<b>The total amount being added or deducted for the whole risk.</b>
<b>CR0925</b>	<b>Risk</b>	<b>New! Mandatory for risks written by Service Company on Lloyd's Asia platform.</b> <b>New! Mandatory for any risks incepting on coverholder appointment agreements with Lloyd's Brussels.</b>
<b>CR1250</b>	<b>Field</b>	<b>IA-Levy - Co-insurance code</b>
CR1250	Definition	<p>Whether the risk has been written on a co-insurance basis with the company market and if so, whether Lloyd's participants are acting in a lead or following capacity.</p> <p>Values</p> <ul style="list-style-type: none"> <li>• L = Lead</li> <li>• F = Follower</li> <li>• N = Not co-insurance</li> <li>• X = where lead has confirmed they're not paying the levy on behalf of the follower.</li> </ul>
CR1250	Risk	Mandatory where the business is being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual risk.
<b>CR1251</b>	<b>Field</b>	<b>IA-Levy - Total gross written premium amount</b>
CR1251	Definition	Total amount of the gross written premium charged for the risk to the insured by both Lloyd's and other co-insurance participants.
CR1251	Risk	Mandatory for co-insurance where Lloyd's is the lead, where the business is being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual risk.
<b>CR1252</b>	<b>Field</b>	<b>Paid this month fees – VAT applied</b>
<b>CR1252</b>	<b>Definition</b>	<b>New! Change to definition - Breakdown of total fees reported (CR0127) - The gross amount of fees invoiced to the insurer which have had VAT applied to the invoice.</b>
CR1252	Claims	A breakdown of fees is mandatory for any claims on any risks incepting on coverholder appointment agreements with Lloyd's Brussels. All appropriate fields to be completed. Where there is no breakdown of the fees reported, Belgian VAT (currently 21%) will be applied to the total paid this month fees (CR0127).
<b>CR1253</b>	<b>Field</b>	<b>Paid this month fees – VAT Amount</b>
CR1253	Definition	<b>New! Change to definition - Breakdown of total fees reported (CR0127) - The VAT amount which was invoiced to the insurer on the fees captured in additional field Paid this month fees –VAT applied (CR1252).</b>

CR1253	Claims	A breakdown of fees is mandatory for any claims on any risks incepting on coverholder appointment agreements with Lloyd's Brussels. All appropriate fields to be completed. Where there is no breakdown of the fees reported, Belgian VAT (currently 21%) will be applied to the total paid this month fees (CR0127).
<b>CR1254</b>	<b>Field</b>	<b>Paid this month fees – exempt Belgian VAT</b>
CR1254	Definition	Breakdown of total fees reported (CR0127) - The total amount of fees invoiced to the insurer which are exempt from Belgian VAT.; for example: claims handling fees charged by a coverholder who was involved in the placing of the insurance policy with Lloyd's Brussels.
CR1254	Claims	A breakdown of fees is mandatory for any claims on any risks incepting on coverholder appointment agreements with Lloyd's Brussels. All appropriate fields to be completed. Where there is no breakdown of the fees reported, Belgian VAT (currently 21%) will be applied to the total paid this month fees (CR0127).
<b>CR1255</b>	<b>Field</b>	<b>Paid this month fees – no VAT applied</b>
CR1255	Definition	<b>New! Change to definition - Breakdown of total fees reported (CR0127) - The total amount of fees invoiced to the insurer, which have not had any VAT applied to the invoices, and, are not exempt from Belgian VAT (CR1254). These fees will be subject to Belgian VAT as services being supplied cross border to Lloyd's Brussels.</b>
CR1255	Claims	A breakdown of fees is mandatory for any claims on any risks incepting on coverholder appointment agreements with Lloyd's Brussels. All appropriate fields to be completed. Where there is no breakdown of the fees reported, Belgian VAT (currently 21%) will be applied to the total paid this month fees (CR0127).
<b>CR1256</b>	<b>Field</b>	<b>Spanish tax identification number</b>
CR1256	Definition	The Spanish tax identification number for the insured the NIF (personal insured) or the CIF (commercial insured)  (i) Spanish citizens, the NIF is the ID number plus one letter; (ii) Spanish entities, it consists of a letter followed by 8 digits (the letter represents the type of entity, the most common being "A" for Sociedad Anónima or SA and "B" for Sociedad Limitada or SL and  Foreign people residing in Spain, it consists of an 'X' followed by 7 or 8 digits and then another letter.
CR1256	Premium-core risk	Spain - Mandatory for all new policies incepting or renewing on or after 1 July 2018 for risks located in the following Spanish regions - Spain Navarra (NV).
<b>CR1257</b>	<b>Field</b>	<b>Heads of damage – past economic loss</b>
CR1257	Definition	Heads of damage is a breakdown of the total settlement amount. When a claim is closed a breakdown of the total settlement amount must be given across the following fields:- past economic loss (CR1257); future economic loss (CR1258); past medical, hospital, caring and related services (CR1259); future medical, hospital and related services (CR1260); future caring services (CR1261); general damages (CR1262); interest (CR1263) ; plaintiff legal costs (CR1264) ; defendant legal costs (CR1265); investigation costs (CR1266) and other (CR1267). The total across all these items should be equal to the sum of the previously paid indemnity (CR0128), paid this month – indemnity (CR0126), the previously paid fees (CR0129) and the paid this month fees (CR0127). Any rounding differences should be included in other.

		This field should be completed with the amount for past economic loss.
CR1257	Claims	Mandatory in Australia for reporting to APRA on public and product liability and professional indemnity insurance for any finalised claims; to be reported in the period in which the claim was finalised only. For example, the first time a claim status (CR0105), is closed and the reserve indemnity (CR0130) and reserve fees (CR0131) are zero.
<b>CR1258</b>	<b>Field</b>	<b>Heads of damage – future economic loss</b>
CR1258	Definition	<p>Heads of damage is a breakdown of the total settlement amount. When a claim is closed a breakdown of the total settlement amount must be given across the following fields:- past economic loss (CR1257); future economic loss (CR1258); past medical, hospital, caring and related services (CR1259); future medical, hospital and related services (CR1260); future caring services (CR1261); general damages (CR1262); interest (CR1263) ; plaintiff legal costs (CR1264) ; defendant legal costs (CR1265); investigation costs (CR1266) and other (CR1267). The total across all these items should be equal to the sum of the previously paid indemnity (CR0128), paid this month – indemnity (CR0126), the previously paid fees (CR0129) and the paid this month fees (CR0127). Any rounding differences should be included in other.</p> <p>This field should be completed with the amount for future economic loss.</p>
CR1258	Claims	Mandatory in Australia for reporting to APRA on public and product liability and professional indemnity insurance for any finalised claims; to be reported in the period in which the claim was finalised only. For example, the first time a claim status (CR105), is closed and the reserve indemnity (CR0130) and reserve fees (CR0131) are zero.
<b>CR1259</b>	<b>Field</b>	<b>Heads of damage - Past medical, hospital</b>
CR1259	Definition	<p>Heads of damage is a breakdown of the total settlement amount. When a claim is closed a breakdown of the total settlement amount must be given across the following fields:- past economic loss (CR1257); future economic loss (CR1258); past medical, hospital, caring and related services (CR1259); future medical, hospital and related services (CR1260); future caring services (CR1261); general damages (CR1262); interest (CR1263) ; plaintiff legal costs (CR1264) ; defendant legal costs (CR1265); investigation costs (CR1266) and other (CR1267). The total across all these items should be equal to the sum of the previously paid indemnity (CR0128), paid this month – indemnity (CR0126), the previously paid fees (CR0129) and the paid this month fees (CR0127). Any rounding differences should be included in other.</p> <p>This field should be completed with the amount for past medical, hospital, caring and related services.</p>
CR1259	Claims	Mandatory in Australia for reporting to APRA on public and product liability and professional indemnity insurance for any finalised claims; to be reported in the period in which the claim was finalised only. For example, the first time a claim status (CR105), is closed and the reserve indemnity (CR0130) and reserve fees (CR0131) are zero.
<b>CR1260</b>	<b>Field</b>	<b>Heads of damage - Future medical, hospital</b>
CR1260	Definition	Heads of damage is a breakdown of the total settlement amount. When a claim is closed a breakdown of the total settlement amount must be given across the following fields:- past economic loss (CR1257); future economic loss (CR1258); past medical, hospital, caring and related services (CR1259); future medical, hospital and related services (CR1260); future caring services

		<p>(CR1261); general damages (CR1262); interest (CR1263) ; plaintiff legal costs (CR1264) ; defendant legal costs (CR1265); investigation costs (CR1266) and other (CR1267). The total across all these items should be equal to the sum of the previously paid indemnity (CR0128), paid this month – indemnity (CR0126), the previously paid fees (CR0129) and the paid this month fees (CR0127). Any rounding differences should be included in other.</p> <p>This field should be completed with the amount for future medical, hospital and related services.</p>
CR1260	Claims	Mandatory in Australia for reporting to APRA on public and product liability and professional indemnity insurance for any finalised claims; to be reported in the period in which the claim was finalised only. For example, the first time a claim status (CR105), is closed and the reserve indemnity (CR0130) and reserve fees (CR0131) are zero.
<b>CR1261</b>	<b>Field</b>	<b>Heads of damage - Future caring services</b>
CR1261	Definition	<p>Heads of damage is a breakdown of the total settlement amount. When a claim is closed a breakdown of the total settlement amount must be given across the following fields:- past economic loss (CR1257); future economic loss (CR1258); past medical, hospital, caring and related services (CR1259); future medical, hospital and related services (CR1260); future caring services (CR1261); general damages (CR1262); interest (CR1263) ; plaintiff legal costs (CR1264) ; defendant legal costs (CR1265); investigation costs (CR1266) and other (CR1267). The total across all these items should be equal to the sum of the previously paid indemnity (CR0128), paid this month – indemnity (CR0126), the previously paid fees (CR0129) and the paid this month fees (CR0127). Any rounding differences should be included in other.</p> <p>This field should be completed with the amount for future caring services.</p>
CR1261	Claims	Mandatory in Australia for reporting to APRA on public and product liability and professional indemnity insurance for any finalised claims; to be reported in the period in which the claim was finalised only. For example, the first time a claim status (CR105), is closed and the reserve indemnity (CR0130) and reserve fees (CR0131) are zero.
<b>CR1262</b>	<b>Field</b>	<b>Heads of damage - General damages</b>
CR1262	Definition	<p>Heads of damage is a breakdown of the total settlement amount. When a claim is closed a breakdown of the total settlement amount must be given across the following fields:- past economic loss (CR1257); future economic loss (CR1258); past medical, hospital, caring and related services (CR1259); future medical, hospital and related services (CR1260); future caring services (CR1261); general damages (CR1262); interest (CR1263) ; plaintiff legal costs (CR1264) ; defendant legal costs (CR1265); investigation costs (CR1266) and other (CR1267). The total across all these items should be equal to the sum of the previously paid indemnity (CR0128), paid this month – indemnity (CR0126), the previously paid fees (CR0129) and the paid this month fees (CR0127). Any rounding differences should be included in other.</p> <p>This field should be completed with the amount for general damages.</p>
CR1262	Claims	Mandatory in Australia for reporting to APRA on public and product liability and professional indemnity insurance for any finalised claims; to be reported in the period in which the claim was finalised only. For example, the first time a claim status (CR105), is closed and the reserve indemnity (CR0130) and reserve fees (CR0131) are zero.

<b>CR1263</b>	<b>Field</b>	<b>Heads of damage - Interest</b>
CR1263	Definition	<p>Heads of damage is a breakdown of the total settlement amount. When a claim is closed a breakdown of the total settlement amount must be given across the following fields:- past economic loss (CR1257); future economic loss (CR1258); past medical, hospital, caring and related services (CR1259); future medical, hospital and related services (CR1260); future caring services (CR1261); general damages (CR1262); interest (CR1263) ; plaintiff legal costs (CR1264) ; defendant legal costs (CR1265); investigation costs (CR1266) and other (CR1267). The total across all these items should be equal to the sum of the previously paid indemnity (CR0128), paid this month – indemnity (CR0126), the previously paid fees (CR0129) and the paid this month fees (CR0127). Any rounding differences should be included in other.</p> <p>This field should be completed with the amount for interest.</p>
CR1263	Claims	<p>Mandatory in Australia for reporting to APRA on public and product liability and professional indemnity insurance for any finalised claims; to be reported in the period in which the claim was finalised only. For example, the first time a claim status (CR105), is closed and the reserve indemnity (CR0130) and reserve fees (CR0131) are zero.</p>
<b>CR1264</b>	<b>Field</b>	<b>Heads of damage - Plaintiff legal costs</b>
CR1264	Definition	<p>Heads of damage is a breakdown of the total settlement amount. When a claim is closed a breakdown of the total settlement amount must be given across the following fields:- past economic loss (CR1257); future economic loss (CR1258); past medical, hospital, caring and related services (CR1259); future medical, hospital and related services (CR1260); future caring services (CR1261); general damages (CR1262); interest (CR1263) ; plaintiff legal costs (CR1264) ; defendant legal costs (CR1265); investigation costs (CR1266) and other (CR1267). The total across all these items should be equal to the sum of the previously paid indemnity (CR0128), paid this month – indemnity (CR0126), the previously paid fees (CR0129) and the paid this month fees (CR0127). Any rounding differences should be included in other.</p> <p>This field should be completed with the amount for plaintiff legal costs.</p>
CR1264	Claims	<p>Mandatory in Australia for reporting to APRA on public and product liability and professional indemnity insurance for any finalised claims; to be reported in the period in which the claim was finalised only. For example, the first time a claim status (CR0105), is closed and the reserve indemnity (CR0130) and reserve fees (CR0131) are zero.</p>
<b>CR1265</b>	<b>Field</b>	<b>Heads of damage - Defendant legal costs</b>
CR1265	Definition	<p>Heads of damage is a breakdown of the total settlement amount. When a claim is closed a breakdown of the total settlement amount must be given across the following fields:- past economic loss (CR1257); future economic loss (CR1258); past medical, hospital, caring and related services (CR1259); future medical, hospital and related services (CR1260); future caring services (CR1261); general damages (CR1262); interest (CR1263) ; plaintiff legal costs (CR1264) ; defendant legal costs (CR1265); investigation costs (CR1266) and other (CR1267). The total across all these items should be equal to the sum of the previously paid indemnity (CR0128), paid this month – indemnity (CR0126), the previously paid fees (CR0129) and the paid this month fees (CR0127). Any rounding differences should be included in other.</p> <p>This field should be completed with the amount for defendant legal costs.</p>

CR1265	Claims	Mandatory in Australia for reporting to APRA on public and product liability and professional indemnity insurance for any finalised claims; to be reported in the period in which the claim was finalised only. For example, the first time a claim status (CR105), is closed and the reserve indemnity (CR0130) and reserve fees (CR0131) are zero.
<b>CR1266</b>	<b>Field</b>	<b>Heads of damage - Investigation costs</b>
CR1266	Definition	<p>Heads of damage is a breakdown of the total settlement amount. When a claim is closed a breakdown of the total settlement amount must be given across the following fields:- past economic loss (CR1257); future economic loss (CR1258); past medical, hospital, caring and related services (CR1259); future medical, hospital and related services (CR1260); future caring services (CR1261); general damages (CR1262); interest (CR1263) ; plaintiff legal costs (CR1264) ; defendant legal costs (CR1265); investigation costs (CR1266) and other (CR1267). The total across all these items should be equal to the sum of the previously paid indemnity (CR0128), paid this month – indemnity (CR0126), the previously paid fees (CR0129) and the paid this month fees (CR0127). Any rounding differences should be included in other.</p> <p>This field should be completed with the amount for investigation costs.</p>
CR1266	Claims	Mandatory in Australia for reporting to APRA on public and product liability and professional indemnity insurance for any finalised claims; to be reported in the period in which the claim was finalised only. For example, the first time a claim status (CR105), is closed and the reserve indemnity (CR0130) and reserve fees (CR0131) are zero.
<b>CR1267</b>	<b>Field</b>	<b>Heads of damage – other</b>
CR1267	Definition	<p>Heads of damage is a breakdown of the total settlement amount. When a claim is closed a breakdown of the total settlement amount must be given across the following fields:- past economic loss (CR1257); future economic loss (CR1258); past medical, hospital, caring and related services (CR1259); future medical, hospital and related services (CR1260); future caring services (CR1261); general damages (CR1262); interest (CR1263) ; plaintiff legal costs (CR1264) ; defendant legal costs (CR1265); investigation costs (CR1266) and other (CR1267). The total across all these items should be equal to the sum of the previously paid indemnity (CR0128), paid this month – indemnity (CR0126), the previously paid fees (CR0129) and the paid this month fees (CR0127). Any rounding differences should be included in other.</p> <p>This field should be completed with the amount for other.</p>
CR1267	Claims	Mandatory in Australia for reporting to APRA on public and product liability and professional indemnity insurance for any finalised claims; to be reported in the period in which the claim was finalised only. For example, the first time a claim status (CR105), is closed and the reserve indemnity (CR0130) and reserve fees (CR0131) are zero.
<b>CR1268</b>	<b>Field</b>	<b>Lead syndicate number</b>
CR1268	Definition	<p>The number attributed to the lead syndicate on the binding authority contract.</p> <p>4 digits numeric. If only 3 numbers are provided a leading zero will be assumed, for example '385' will be assumed to be '0385'.</p> <p>Note – there may be different lead syndicates for each section of the binding authority contract, in which case the different lead syndicates must be reported with the section reference.</p>

CR1268	Risk	<b>New! Mandatory for risks written by Service Company on Lloyd's Asia platform</b>  Mandatory where the business is being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual risk.
CR1268	Claims	Mandatory where the business is being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual risk or claim.
<b>CR1269</b>	<b>Field</b>	<b>Hong Kong Insured Occupation Code</b>
	Definition	<p>This is the code used to define the trade or profession of the insured.</p> <p>For Hong Kong - The EC description used to categorise Employee Compensation business.</p> <p>Values for Hong Kong</p> <ul style="list-style-type: none"> <li>• Agriculture, Forestry and Fishing AFF</li> <li>• Mining and Quarrying MQ</li> <li>• Manufacturing MAN</li> <li>• Electricity, Gas and Water EGS</li> <li>• Special Trades ST</li> <li>• Construction – on Annual Wage Basis CAWB</li> <li>• Construction – on Contract Value Basis CCVB</li> <li>• Wholesale, Retail and Import/Export Trades WRI</li> <li>• Restaurants and Hotels RH</li> <li>• Transport, Storage and Communication TSC</li> <li>• Financing, Insurance, Real Estate and Business Services FIRE</li> <li>• Community, Social and Personal Services CSPS</li> <li>• Others/Non-Classified Occupations NCO</li> </ul>
CR1269	Risk	Mandatory where the business is being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual risk.
CR1269	Claims	Mandatory where the business is being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual claim
<b>CR1270</b>	<b>Field</b>	<b>IA Accounting Class</b>
CR1270	Definition	<p>For Hong Kong this is the code for the IA Accounting Class. Values: -</p> <ul style="list-style-type: none"> <li>• Accident and Health AH</li> <li>• Motor Vehicle, Damage and Liability MDL</li> <li>• Aircraft Damage and Liability ADL</li> <li>• Ships, Damage and Liability SDL</li> <li>• Goods in Transit GIT</li> <li>• Property Damage PD</li> <li>• General Liability GL</li> <li>• Pecuniary Loss PL</li> </ul>
CR1270	Risk	Mandatory where the business is being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual risk.
CR1270	Claims	Mandatory where the business is being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual claim.
<b>CR1271</b>	<b>Field</b>	<b>Accessori – written amount</b>
<b>CR1271</b>	<b>Definition</b>	<b>The total written amount of any accessori added by the coverholder in Italy.</b>
<b>CR1271</b>	<b>Risk</b>	<b>New! Mandatory for Italian transactions; if no accessori has been deducted then state zero. This should form part of the Lloyd's Brussels Risk Data.</b>

CR1272	Field	IA Sub-accounting class	
CR1272	Definition	<p>For Hong Kong this is the code for the IA sub-accounting class</p> <p>Values for Hong Kong</p> <ul style="list-style-type: none"> <li>• Medical M</li> <li>• Non-Medical (Travel) NMT</li> <li>• Non-Medical (Non-Travel) NMNT</li> <li>• Comprehensive COMP</li> <li>• Third Party TP</li> <li>• Special Own Damage SOD</li> <li>• Aircraft Damage and Liability ADL</li> <li>• Hull and Machinery HM</li> <li>• Local Vessels Liability – Comprehensive LVL</li> <li>• Local Vessels Liability – Third Party LVLTP</li> </ul>	<ul style="list-style-type: none"> <li>• Forwarder Liability FL</li> <li>• Protection and Indemnity PI</li> <li>• Others OTH</li> <li>• Goods in Transit GIT</li> <li>• Fire FIRE</li> <li>• Engineering ENG</li> <li>• Others OTH</li> <li>• Employees' Compensation EC</li> <li>• Owners' Corporation Liability OCL</li> <li>• Others OTH</li> <li>• Mortgage Guarantee MG</li> <li>• Others OTH</li> </ul>
CR1272	Risk	Mandatory when type of insurance (CR0019) is direct and the IA Accounting class (CR1270) has been provided; otherwise optional where the business is being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual risk.	
CR1272	Claims	Mandatory when type of insurance (CR0019) is direct and the IA Accounting class (CR1270) has been provided; otherwise optional where the business is being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual claim.	
CR1273	Field	Nature of claim	
CR1273	Definition	<p>For Hong Kong - This defines whether the claim is a bodily injury or non-bodily injury claim.</p> <p>Values</p> <ul style="list-style-type: none"> <li>• Bodily Injury BI</li> <li>• Non-Bodily Injury NBI</li> </ul>	
CR1273	Claims	Mandatory where IA Accounting class (CR1270) is Motor Vehicle, Damage and Liability MDL and type of insurance (CR0019) is direct and the business is being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual claim	
CR1275	Field	Type of vehicle - code	
CR1275	Definition	<p>For Hong Kong this is the code used to categorise the type of motor vehicle.</p> <p>Values</p> <ul style="list-style-type: none"> <li>• Private Car PC</li> <li>• Goods Carrying Vehicle GCV</li> <li>• Tractors TRC</li> <li>• Taxis TAX</li> <li>• Public Light Buses (Green) PLBG</li> <li>• Public Light Buses (Red) PLBR</li> <li>• Private Light Buses and Non-Franchised Buses PLB</li> <li>• Motor Cycles MC</li> <li>• Others OTH</li> </ul>	
CR1275	Risk	Mandatory for class of business code (CR1270) Motor Vehicle, Damage and Liability MDL and type of insurance (CR0019) is direct where the business is	



		being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual risk. Should not be populated for other classes.
CR1275	Claims	Mandatory for class of business code (CR1270) Motor Vehicle, Damage and Liability MDL and type of insurance (CR0019) is direct where the business is being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual claim. Should not be populated for other classes.
<b>CR1276</b>	<b>Field</b>	<b>Number of vessels</b>
CR1276	Definition	The number of launches, ferry vessels and pleasure craft covered by local vessels liability
CR1276	Risk	Mandatory for class of business code (CR1270) Ships, Damage and Liability SDL; IA Sub-accounting class (CR1272) Local Vessels Liability – Comprehensive LVLC or Local Vessels Liability – Third Party LVLTP; type of insurance (CR0019) Direct where the business is being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual risk. Optional for other ships damage and liability combinations. Should not be populated for other classes.
CR1276	Claims	Mandatory for class of business code (CR1270) Ships, Damage and Liability SDL; sub-class of business code (New! Correction CR1272) Local Vessels Liability – Comprehensive LVLC or Local Vessels Liability – Third Party LVLTP; type of insurance (CR0019) Direct where the business is being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual claim. Optional for other ships damage and liability combinations. Should not be populated for other classes.
<b>CR1277</b>	<b>Field</b>	<b>Estimated premium income</b>
CR1277	Definition	The total amount of estimated premium income relevant to an open cargo cover.
CR1277	Risk	Where the business is being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual risk - Either Gross Written Premium (CR0021) or Estimated Premium Income field (CR1277) must be completed when class of business code (CR1270) is Goods in Transit GIT. Should not be populated for other classes.
<b>CR1278</b>	<b>Field</b>	<b>Lloyd's brokerage amount for the risk</b>
CR1278	Definition	The brokerage amount taken by the Lloyd's Broker expressed as an amount of the gross written premium, in the original currency.  Notes for Hong Kong - Brokerage charged as an annual fee should not be shown here and should be reported as a management expense in Other Fee Amount (CR0087).
CR1278	Risk	Mandatory where the business is being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual risk.
<b>CR1279</b>	<b>Field</b>	<b>Management expense</b>
CR1279	Definition	Costs arising from the management of the binding authority.
CR1279	Risk	Mandatory for any management expenses (costs arising from the management of a binding authority); where the business is being written through a Hong Kong domiciled coverholder or service company, regardless of

		the location of the actual risk.	
CR1279	Claims reporting	Mandatory where the business is being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual claim where there is a management expense to report.	
<b>CR1280</b>	<b>Field</b>	<b>Net premium to underwriters for the risk</b>	
CR1280	Definition	The amount of the gross written premium due to underwriters following the deduction of coverholder commissions (CR0235) and Lloyd's Brokerage Amount for the Risk (CR1278), but excluding items recorded as management expenses (CR1279).	
CR1280	Risk	Mandatory where the business is being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual risk or claim.  <b>New! Mandatory for risks written by Service Company on Lloyd's Asia platform</b>	
<b>CR1281</b>	<b>Field</b>	<b>Cover type – level 1</b>	
CR1281	Definition	<p>The type of cover being provided by the policy. Please see Appendix 2 for values required – across levels 1, 2 and 3</p> <p>Values for level 1</p> <ul style="list-style-type: none"> <li>• Accident and Health</li> <li>• Agriculture</li> <li>• Aviation</li> <li>• Consumer Credit</li> <li>• Engineering</li> <li>• Guarantee</li> <li>• Legal Expense</li> </ul>	<ul style="list-style-type: none"> <li>• Liability</li> <li>• Marine</li> <li>• Miscellaneous</li> <li>• Motor</li> <li>• Property</li> <li>• Rail</li> <li>• Trade Credit</li> <li>• Transport</li> <li>• Travel</li> <li>• Commercial Lines Policy with Multiple Cover Types</li> <li>• Personal Lines Policy with Multiple Cover Types</li> </ul>
CR1281	Premium-core risk	Mandatory where the insured or the risk is located in South Africa excluding reinsurance; for any risks or claims attached to any annual binders renewing or incepting after 30 June 2016 and any existing binders as at 1 January 2017	
<b>CR1282</b>	<b>Field</b>	<b>Cover type – level 2</b>	
CR1282	Definition	<p>The type of cover being provided by the policy. Please see Appendix 2 for values required across levels 1, 2 and 3.</p> <p>Values for level 2</p> <ul style="list-style-type: none"> <li>• Commercial lines</li> <li>• Commercial lines - Mandatory</li> <li>• Commercial lines - Optional</li> <li>• Commercial lines - Other</li> <li>• Group</li> <li>• Individual - Commercial lines</li> <li>• Individual - Personal lines</li> <li>• Personal lines</li> <li>• Personal lines - Mandatory</li> <li>• Personal lines - Optional</li> <li>• Personal Lines – Other</li> </ul> <p>This field may also be left blank to meet requirements of Appendix 2.</p>	
CR1282	Premium-core risk	Mandatory where the insured or the risk is located in South Africa excluding reinsurance; for any risks or claims attached to any annual binders renewing or	

		incepting after 30 June 2016 and any existing binders as at 1 January 2017.	
<b>CR1283</b>	<b>Field</b>	<b>Cover type – level 3</b>	
CR1283	Definition	<p>The type of cover being provided by the policy. Please see Appendix 2 for values required across levels 1, 2 and 3</p> <p>Values for level 3</p> <ul style="list-style-type: none"> <li>• 3rd Party, fire &amp; theft</li> <li>• 3rd Party</li> <li>• A&amp;H: Health event other than accident</li> <li>• A&amp;H: Personal accident</li> <li>• Accident &amp; Health</li> <li>• Agriculture: Crop</li> <li>• Agriculture: Equipment</li> <li>• Agriculture: Other</li> <li>• Aviation</li> <li>• Building structure</li> <li>• Business interruption</li> <li>• Cancellation</li> <li>• Comprehensive</li> <li>• Contents</li> <li>• Credit Shortfall</li> <li>• Crop;</li> <li>• Death, disability or health event while travelling</li> <li>• Directors and officers</li> <li>• Employer liability</li> <li>• Engineering</li> <li>• Equipment</li> <li>• HIV, Aids, tuberculosis and malaria testing and treatment</li> <li>• International travel insurance</li> <li>• Interruption</li> <li>• Legal Expense</li> <li>• Liability: Directors and officers</li> <li>• Liability: Employer liability</li> <li>• Liability: Other</li> <li>• Liability: Product liability;</li> <li>• Liability: Professional indemnity</li> </ul>	<ul style="list-style-type: none"> <li>• Liability: Public liability</li> <li>• Livestock</li> <li>• Loss of Property (including baggage)</li> <li>• Marine</li> <li>• Medical emergency evacuation or transport</li> <li>• Medical expense shortfall cover (Gap Cover)</li> <li>• Miscellaneous: Other</li> <li>• Miscellaneous: Warranty</li> <li>• Motor</li> <li>• Motor: 3rd Party, fire &amp; theft</li> <li>• Motor: 3rd Party</li> <li>• Motor: Comprehensive</li> <li>• Motor: Other;</li> <li>• Motor;</li> <li>• Non-medical expense cover as a result of hospitalisation (Hospital Cash Back)</li> <li>• Other</li> <li>• Personal</li> <li>• Pet Insurance</li> <li>• Product liability</li> <li>• Professional indemnity</li> <li>• Property: Building structure</li> <li>• Property: Business interruption</li> <li>• Property: Contents</li> <li>• Property: Other</li> <li>• Property: Specified items</li> <li>• Public liability</li> <li>• Rail</li> <li>• Specified items</li> <li>• Transport</li> <li>• Warranty</li> </ul> <p>This field may also be left blank to meet requirements of Appendix 2.</p>
CR1283	Premium-core risk	Mandatory where the insured or the risk is located in South Africa excluding reinsurance; for any risks or claims attached to any annual binders renewing or incepting after 30 June 2016 and any existing binders as at 1 January 2017.	
<b>CR1284</b>	<b>Field</b>	<b>Australia insured occupation code</b>	
CR1284	Definition	<p>This is the code used to define the trade or profession of the insured.</p> <ul style="list-style-type: none"> <li>• For Australia for Public and Products Liability, EPL and D&amp;O risks, use the principal classification of the business from the latest edition of Catalogue Number 1292.0 Australian and New Zealand Standard Industrial Classification (ANZSIC), published by the Australian Bureau of Statistics and available on their web site. Provide data at the 4-digit ANZSIC code level. Any reports or publications will be aggregated to the 2-digit level ANZSIC.</li> <li>• Residential strata owners' liability is collected under ANZSIC classification 7711- Residential Property Operators, whereas for Commercial Property Operators it is either 7712 or the occupation</li> </ul>	

		<p>code that is most closely aligned with the tenancy of the strata.</p> <ul style="list-style-type: none"> <li>For Professional Risks (excl. EPL and D&amp;O), use the APRA occupation codes for professional indemnity. Where an appropriate code does not exist for the insured organisation, the first character of the appropriate industry may be used.</li> </ul>
CR1284	Premium-core risk	Mandatory in Australia for reporting to APRA on public and product liability and professional indemnity insurance to provide details of the nature of the insured organisation/occupation by providing either the insured occupation description (CR0382) or the insured occupation code (CR1284).
<b>CR1285</b>	<b>Field</b>	<b>UK insured occupation code</b>
CR1285	Definition	This is the code used to define the trade or profession of the insured. For the UK - The standard industrial classification of risks, the SIC code should be used. As a minimum the lowest level of SIC code, for example, "H" representing "Transportation and storage" to be provided. <a href="https://onsdigital.github.io/dp-classification-tools/standard-industrial-classification/ONS_SIC_hierarchy_view.html">https://onsdigital.github.io/dp-classification-tools/standard-industrial-classification/ONS_SIC_hierarchy_view.html</a>
CR1285	Premium-core risk	<p>Mandatory for all UK pool re risks</p> <p>Mandatory where the location of risk country (CR0050) is the UK; or the insured or reinsured country (CR0041) is the UK for all commercial risks where type of insurance (CR0019) is Direct, incepting from 1 January 2019. (New! Note amendment to conditions)</p>
<b>CR1288</b>	<b>Field</b>	<b>New! 100% Net written premium in USD</b>
CR1288	Definition	The final net premium amount, that is the gross premium after the deduction of all acquisition costs (deductions and additions) including any commissions and brokerages, expressed in USD and as 100% of the Lloyd's share.
CR1288	Risk	NEW! Mandatory for any risks written on Lloyd's Asia platform, where this information cannot be determined from the binder or section reference.
<b>CR1292</b>	<b>Field</b>	<b>New! Amount of Taxable Written Premium</b>
CR1292	Definition	New! The amount of taxable written premium, and fees if appropriate, to which the tax applies. If this amount needs to be deducted from the original premium to give the net, then it is recommended that a minus sign should be shown.
CR1292	Risk	New! Mandatory where the business is written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual risk.
<b>CR1294</b>	<b>Field</b>	<b>New! Local sub producers commission amount (written/risk)</b>
CR1294	Definition	<p>New! The commission taken by the local sub-producer in the original currency.</p> <p>NOTE: This field should only be completed where the commission has not already been included in the Coverholder Commission fields.</p>
CR1294	Risk	<p>New! Mandatory for risks written by Service Company on Lloyd's Asia platform.</p> <p>New! Mandatory where the business is being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual risk. Either the Local sub-producer's Commission Amount (CR1294) or the Local sub-producer's Commission % (CR1295) must be completed where it is charged.</p>
<b>CR1295</b>	<b>Field</b>	<b>New! Local sub-producer commission %</b>
CR1295	Definition	New! The commission taken by the local sub-producer expressed as a percentage of the gross written premium, in the original currency.

		NOTE: This field should only be completed where the commission has not already been included in the Coverholder Commission fields.
CR1295	Risk	New! Mandatory where the business is being written through a Hong Kong domiciled coverholder or service company, regardless of the location of the actual risk. Either the Local sub-producer's Commission Amount (CR1294) or the Local sub-producer's Commission % (CR1295) must be completed where it is charged.
CR1297	Field	<b>Lloyd's Platform</b>
CR1297	Definition	<p>New! Lloyd's platforms are underwriting hubs which Lloyd's has created to enable the placing of business in different geographical regions. As there are different challenges in different territories, so these hubs vary to meet local requirements from wholly owned subsidiaries which are insurance companies, for example Lloyd's Brussels; to regional licensing agreements with regulators, and, centralised services.</p> <p>Expected values</p> <ul style="list-style-type: none"> <li>• Lloyd's Brussels</li> <li>• Lloyd's Asia</li> </ul>
CR1297	Risk	<p>NEW! Mandatory for any risks incepting on coverholder appointment agreements with Lloyd's Brussels, where this information cannot be determined from the binder or section reference.</p> <p>NEW! Mandatory for any risks written on Lloyd's Asia platform, where this information cannot be determined from the binder or section reference.</p>
CR1297	Premium-core risk	<p>NEW! Mandatory for any risks incepting on coverholder appointment agreements with Lloyd's Brussels, where this information cannot be determined from the binder or section reference.</p> <p>NEW! Mandatory for any risks written on Lloyd's Asia platform, where this information cannot be determined from the binder or section reference.</p>
CR1297	Claims	NEW! Mandatory for any claims on any risks incepting on coverholder appointment agreements with Lloyd's Brussels, where this information cannot be determined from the binder or section reference.
CR1298	Field	<b>Industrial sector of the insured</b>
CR1298	Definition	<p>The insured to be classified as one of the following:-</p> <p>PERSONAL LINES here means - Any natural person acting for purposes outside his trade, business or profession</p> <p>MULTIPLE RISKS here means - Facility with multiple risks including a mixture of industries.</p> <ul style="list-style-type: none"> <li>• UNKNOWN</li> <li>• PERSONAL LINES</li> <li>• MULTIPLE RISKS</li> <li>• A. AGRICULTURE, FORESTRY AND FISHING</li> <li>• B. MINING AND QUARRYING</li> <li>• C. MANUFACTURING</li> <li>• D. ELECTRICITY, GAS, STEAM AND AIR CONDITIONING SUPPLY</li> <li>• E. WATER SUPPLY; SEWERAGE, WASTE MANAGEMENT AND REMEDIATION ACTIVITIES</li> <li>• F. CONSTRUCTION</li> <li>• G. WHOLESALE AND RETAIL TRADE; REPAIR OF MOTOR VEHICLES AND MOTORCYCLES</li> </ul>

		<ul style="list-style-type: none"> <li>• H. TRANSPORTATION AND STORAGE</li> <li>• I. ACCOMMODATION AND FOOD SERVICE ACTIVITIES</li> <li>• J. INFORMATION AND COMMUNICATION</li> <li>• K. FINANCIAL AND INSURANCE ACTIVITIES</li> <li>• L. REAL ESTATE ACTIVITIES</li> <li>• M. PROFESSIONAL, SCIENTIFIC AND TECHNICAL ACTIVITIES</li> <li>• N. ADMINISTRATIVE AND SUPPORT SERVICE ACTIVITIES</li> <li>• O. PUBLIC ADMINISTRATION AND DEFENCE; COMPULSORY SOCIAL SECURITY</li> <li>• P. EDUCATION</li> <li>• Q. HUMAN HEALTH AND SOCIAL WORK ACTIVITIES</li> <li>• R. ARTS, ENTERTAINMENT AND RECREATION</li> <li>• S. OTHER SERVICE ACTIVITIES</li> <li>• T. ACTIVITIES OF HOUSEHOLDS AS EMPLOYERS; UNDIFFERENTIATED GOODS-AND-SERVICES-PRODUCING ACTIVITIES OF HOUSEHOLDS FOR OWN USE</li> <li>• U. ACTIVITIES OF EXTRATERRITORIAL ORGANISATIONS AND BODIES</li> </ul>
CR1298	Premium-core-risk	<p>New! Mandatory, to be provided by 1 September 2020, where the type of insurance (CR0019) is direct and one of the following has not been provided</p> <ul style="list-style-type: none"> <li>• Australian Insured Occupation Code, ANZSIC (CR1284);</li> <li>• Hong Kong Insured Occupation Code (CR1269);</li> <li>• UK Insured Occupation Code, SIC (CR1285);</li> <li>• US, NAIC Code (CR0037)</li> </ul> <p>• Then the industrial classification of the insured must be reported.</p>
CR1299	Field	<b>Reinsurance basis</b>
CR1299	Definition	<p>Reinsurance basis is the high-level classification of the terms of the reinsurance contract. For proportional reinsurance contracts, the reinsurer receives a predetermined percentage of premium and pays a predetermined percentage of cedant claims. Examples include quota share and surplus reinsurance contracts. For non-proportional contracts, the reinsurer's payment is subject to a deductible or other non-proportional element so that the reinsurance recovery is not a fixed proportion of the cedant's loss. Examples include excess of loss per risk and or stop loss reinsurance.</p> <p>Proportional reinsurance is where recoveries are a fixed percentage of the cedant's loss.</p> <p>Non-proportional reinsurance is where recoveries are not a fixed percentage of the cedant's loss.</p> <p>One of these values to be provided</p> <ul style="list-style-type: none"> <li>• Proportional</li> <li>• Non-proportional</li> </ul>
CR1299	Risk	Mandatory for risks incepting on coverholder appointment agreements with Lloyd's Brussels where CR0019 is not Direct.

## 18 Appendix Two – Cover Type

Level 1	Level 2	Level 3
Motor	Personal lines	Comprehensive;
		3rd Party;
		3rd Party, fire & theft;
		Other
	Commercial lines	Comprehensive;
		3rd Party;
		3rd Party, fire & theft;
		Other
Property	Personal lines	Contents;
		Specified items;
		Building structure;
		Other
	Commercial lines	Contents;
		Specified items;
		Building structure;
		Business interruption;
Agriculture	Personal lines	Crop;
		Equipment;
		Livestock
		Other
	Commercial lines	Crop;
		Equipment;
		Livestock
		Other
Engineering		
Marine	Personal lines	
	Commercial lines	
Aviation	Personal lines	
	Commercial lines	
Transport	Personal lines	
	Commercial lines	
Rail		
Legal Expense	Personal lines	
	Commercial lines	

<b>Liability</b>	Directors and officers	
<b>Consumer Credit</b>	Personal lines - Mandatory	Employer liability
		Product liability
		Professional indemnity
		Public liability
		Aviation
		Engineering
		Marine
	Personal lines - Optional	Motor
		Rail
		Transport
		Personal
		Other
	Commercial lines - Mandatory	Accident & Health;
		Motor;
		Property: Specified items;
		Property: Building structure;
		Credit Shortfall;
		Other
	Commercial lines - Optional	Accident & Health;
		Motor;
		Property: Specified items;
		Property: Building structure;
		Credit Shortfall;
		Other



		Credit Shortfall;
		Other
		Commercial lines - Other
<b>Trade Credit</b>		
<b>Guarantee</b>	Commercial lines	
<b>Accident and Health</b>	Individual - Personal lines	Medical expense shortfall cover (Gap Cover);
		Non-medical expense cover as a result of hospitalisation (Hospital Cash Back);
		HIV, Aids, tuberculosis and malaria testing and treatment;
		International travel insurance;
		Medical emergency evacuation or transport
	Individual - Commercial lines	Medical expense shortfall cover (Gap Cover);
		Non-medical expense cover as a result of hospitalisation (Hospital Cash Back);
		HIV, Aids, tuberculosis and malaria testing and treatment;
		International travel insurance;
		Medical emergency evacuation or transport
	Group	Medical expense shortfall cover (Gap Cover);
		Non-medical expense cover as a result of hospitalisation (Hospital Cash Back);
		HIV, Aids, tuberculosis and malaria testing and treatment;
		International travel insurance;
		Medical emergency evacuation or transport
<b>Travel</b>	Individual - Personal lines	Loss of Property (including baggage);
		Cancellation;
		Interruption;
		Death, disability or health event while travelling
	Individual - Commercial lines	Loss of Property (including baggage);
		Cancellation;
		Interruption;
		Death, disability or health event while travelling
	Group	Loss of Property (including baggage);
		Cancellation;
		Interruption;
		Death, disability or health event while travelling
<b>Miscellaneous</b>	Personal lines	Warranty;
		Pet Insurance;
		Other
	Commercial lines	Warranty;
		Other

<b>Personal Lines Policy with Multiple Cover Types</b>	Motor: Comprehensive;
	Motor: 3rd Party;
	Motor: 3rd Party, fire & theft;
	Motor: Other;
	Property: Contents;
	Property: Specified items;
	Property: Building structure;
	Property: Other
	Legal Expense;
	A&H: Health event other than accident;
	Miscellaneous: Warranty;
	Miscellaneous: Other.
<b>Commercial Lines Policy with Multiple Cover Types</b>	Motor: Comprehensive;
	Motor: 3rd Party;
	Motor: 3rd Party, fire & theft;
	Motor: Other;
	Property: Contents;
	Property: Specified items;
	Property: Building structure;
	Property: Business interruption;
	Property: Other
	Agriculture: Crop;
	Agriculture: Equipment;
	Agriculture: Other;
	Legal Expense;
	Liability: Directors and officers;
	Liability: Employer liability;
	Liability: Product liability;
	Liability: Professional indemnity;
	Liability: Public liability;
	Liability: Other;
	A&H: Personal accident;
	A&H: Health event other than accident;
	Miscellaneous: Warranty;
	Miscellaneous: Other.