

<b>Date</b>	2 November 2020
<b>Recipient</b>	Coverholders, Lloyd's Brokers, Managing Agents, Compliance Officers and TPAs
<b>Subject</b>	Canada: Year End Automobile Line of Business and Commercial Ontario Liability Regulatory Reporting – Deadline of January 4, 2021
<b>Attachments</b>	Risk Code Tables – Appendix A (Commercial Ontario Liability) and Appendix B (Automobile)

<i>Purpose:</i>	To remind all stakeholders of their responsibility according to regulatory requirements to report business relating to Automobile line of business and Commercial Ontario Liability. Year End reporting deadline must be no later than January 4, 2021.
<i>Affects:</i>	All Coverholders Writing Automobile line of business and Commercial Ontario Liability business
<i>Line of Business:</i>	Automobile and Commercial
<i>Jurisdiction :</i>	All provinces and territories excluding BC, Manitoba, and Saskatchewan for Automobile Ontario only for Commercial liability
<i>Effective:</i>	Immediately

### What you need to know

Automobile line of business and Commercial Ontario Liability (with the applicable Risk Codes) transacted outside of Lineage Accounting and Settlement, when reported to the Lloyd's broker, must be reported directly to Lloyd's Canada. Business transacted through Lineage Accounting and Settlement automatically satisfies the regulatory reporting requirements.

### What this means to you

With the approach of year end, it is essential that 2020 business (premiums and paid claims including outstanding claims reserves) is reported **no later than January 4, 2021** to ensure that Lloyd's Underwriters meet the regulatory requirements and are not subject to penalties.

Accurate regulatory reporting is an important factor for the various provincial bodies and is heavily scrutinized. A failure by Lloyd's to meet the regulatory standards could result in disciplinary actions by the regulator. It is imperative for you to submit all unreported data to avoid jeopardizing your Lloyd's contracts.

**The tables detailing the reporting requirements and the Risk Codes to be reported under Automobile line of business and Commercial Ontario Liability business are attached for ease of reference.**

We would like to thank you for your efforts and we look forward to working with you to ensure that all reporting for 2020 is completed within the regulatory timelines.

We will be glad to help you through this process, please contact [info@lloyds.ca](mailto:info@lloyds.ca) for any questions you may have.

**Marc Lipman**

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Attorney in Fact in Canada for Lloyd's Underwriters

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TABLE – APPENDIX A (COMMERCIAL ONTARIO LIABILITY)

What needs to be reported	Who needs to report	How is it to be reported	When is it to be reported
Every Ontario risk/claim with a liability component written under a Binding Authority not settled via Lloyd's Canada.  See applicable Binding Authority Risk Codes below.	All Coverholders, regardless of domicile, writing liability business in Ontario. This includes Service Company business.	On-line using the Lineage Policy and Claims applications  Please contact <a href="mailto:info@lloyds.ca">info@lloyds.ca</a> for further information and/or to arrange a training session	The transaction is to be reported to Lloyd's Canada in the month it is to be <b>settled</b> .

Risk Codes	
<b>CY</b>	CYBER SECURITY DATA AND PRIVACY BREACH
<b>D2</b>	D AND O LIAB EXCL FINANCIAL INSTITUTIONS IN USA
<b>D3</b>	D AND O LIAB EXCL FINANCIAL INSTITUTIONS EXCL USA
<b>D4</b>	D AND O LIAB FOR FINANCIAL INSTITUTIONS INCL USA
<b>D5</b>	D AND O LIAB FOR FINANCIAL INSTITUTIONS EXCL USA
<b>D6</b>	EMPLOYMENT PRACTICES LIABILITY INSURANCE (EPLI) INCL. US
<b>D7</b>	EMPLOYMENT PRACTICES LIABILITY INSURANCE (EPLI) EXCL. US
<b>E2</b>	PROF INDY E AND O FOR LEGAL PROFESSIONS INCL USA
<b>E3</b>	PROF INDY E AND O FOR LEGAL PROFESSIONS EXCL USA
<b>E4</b>	PROF INDY E AND O FOR ACCOUNTANTS INCL USA
<b>E5</b>	PROF INDY E AND O FOR ACCOUNTANTS EXCL USA
<b>E6</b>	PROF INDY E AND O ARCHITECTS ENGINEERS INCL USA
<b>E7</b>	PROF INDY E AND O ARCHITECTS AND ENGINEERS EXCL USA
<b>E8</b>	MISC PROF IND E AND O INCL USA EXCL "E2" "E4" "E6" CODES
<b>E9</b>	MISC PROF IND E AND O EXCL USA EXCL "E3" "E5" "E7" CODES
<b>EA</b>	ENERGY LIABILITY ONSHORE CLAIMS MADE
<b>EB</b>	ENERGY LIABILITY ONSHORE ALL OTHER
<b>EP</b>	ENVIRONMENTAL IMPAIRMENT LIABILITY OR NM POLLUTION LIABILITY
<b>F2</b>	PROF INDY E AND O FOR FIN INSTITUTIONS INCL USA
<b>F3</b>	PROF INDY E AND O FOR FIN INSTITUTIONS EXCL USA
<b>F4</b>	TECHNOLOGY AND TELECOMMUNICATIONS E&O INCL. US
<b>F5</b>	TECHNOLOGY AND TELECOMMUNICATIONS E&O EXCL. US
<b>GH</b>	HOSPITALS/ INSTITUTIONAL HEALTHCARE INSURANCE RISKS IN USA
<b>GM</b>	MEDICAL MALPRACTICE EXCL USA
<b>GN</b>	NURSING HOMES/ LONG-TERM AND ALLIED HEALTHCARE INSURANCE RISKS IN USA
<b>NA</b>	NM GENERAL AND MISC LIABILITY ALL OTHER EXCL USA
<b>NC</b>	NM GENERAL AND MISC LIAB CLAIMS MADE EXCL USA
<b>NR</b>	NM GENERAL AND MISC LIABILITY ALL OTHER EXCL USA - BINDERS ONLY
<b>NS</b>	NM GENERAL AND MISC LIAB CLAIMS MADE EXCL USA - BINDERS ONLY
<b>UA</b>	NM GENERAL AND MISC LIABILITY ALL OTHER INCL USA
<b>UC</b>	NM GENERAL AND MISC LIAB CLAIMS MADE INCL USA
<b>UR</b>	NM GENERAL AND MISC LIABILITY ALL OTHER INCL USA - BINDERS ONLY
<b>US</b>	NM GENERAL AND MISC LIAB CLAIMS MADE INCL USA - BINDERS ONLY
<b>W3</b>	UK EMPLOYERS LIABILITY
<b>W4</b>	INTL WORKERS COMP AND EMPLOYERS LIAB EXCL USA AND UK
<b>XF</b>	NM LIABILITY EXCESS OF LOSS IN USA
<b>XG</b>	NM LIABILITY EXCESS OF LOSS EXCL USA

**TABLE – APPENDIX B (AUTOMOBILE)**

Binding Authority business reported through Lineage and settled through Xchanging

What needs to be reported	How is it to be reported	Risk Codes	When is it to be reported
1. Private Passenger - where Lloyd's is authorized	As Automobile	MG	When the business is due to be <b>settled</b>
2. Commercial Fleet	As Automobile	MG	
3. Individually Rated Commercial Automobile (IRCA) - where Lloyd's is authorized	As Automobile	MG	
4. Fire, Theft and Collision (FTC) – Alberta	As Commercial Automobile Fleets or as Commercial Property for classes 51, 61, and 99.	If Automobile-MG  If Commercial Property - B5	
5. Fire, Theft and Collision (FTC) – Other than Alberta, where Lloyd's is authorized	As Commercial Automobile Fleets	MG	
6. Non-Owned Automobile (OPF 6)-Ontario	As Automobile or as Commercial Liability	If Commercial Liability policy must be tied with Commercial Liability Risk code.  If Automobile must be standalone – MG	
7. Non-Owned Automobile (SPF 6, QPF 6) - other than Ontario where Lloyd's is authorized	As Automobile	MG	
8. Garage - where Lloyd's is authorized	As Automobile	MG	
9. Public Vehicles - where Lloyd's is authorized	As Automobile	MG	
10. Miscellaneous – where Lloyd's is authorized	As Automobile	MG	