

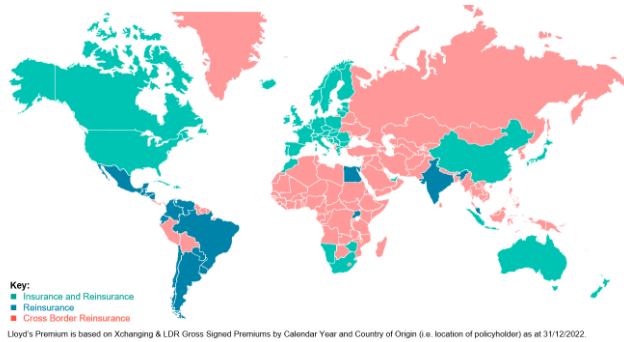
The benefits of using Lloyd's for multinational business



Licences across the world

You will have access to:

- Insurance and reinsurance licences in **around 80 territories**;
- Reinsurance only licences in **around 20 territories**;
- Ability to write reinsurance for most other territories worldwide.



Access to Lloyd's Market expertise

With an unrivalled depth and breadth of insurance expertise, new ground is familiar territory to Lloyd's. We bring together the best minds in the industry, and together Lloyd's market underwriters and brokers create innovative, responsive solutions.

Central premium payment / settlement

Our Central Settlement Services means that in most cases we can collect the premium direct from your broker's account and via our processing partner

Xchanging, we will arrange for it to be paid to the syndicates providing your insurance.

Single contract

In most cases, Lloyd's underwriters will be able to provide the multinational cover you require in a single insurance contract. Some jurisdictions require the issuance of locally-admitted policies and where there is a Lloyd's Licence in place we have arrangements in place to facilitate that.

To provide with more detail on some of the countries where we can offer coverage, we have produced a number of [country profiles](#). Please refer to [Crystal](#) for detailed, up-to-date information.

Claims

- Ease of handling: single claims agreement party via claims lead arrangements;
- In the majority of countries where Lloyd's is licenced, claims payments can be made to claimants at either Head Office or where the claim occurred (subject to such payment not being in breach of applicable sanctions or local insurance regulation);
- We will in most cases be able to arrange for the collection of funds from the participating syndicates and have the money deposited with brokers;
- Loss adjusters may need to be locally licenced or authorised and can in certain circumstances pay policyholders directly.

Tax and regulatory peace of mind for customers

Risk locator tool

Will help you to identify which territories, countries, states and provinces should be considered to ensure regulatory and tax compliance.

Stamp decision tool

If you require cover in Europe or China this tool provides guidance on when our local licence arrangements require cover to be placed using Lloyd's Europe or Lloyd's China, our locally-authorized insurance companies.

Crystal

Our market-leading compliance tool provides detailed regulatory and legal information on Lloyd's trading rights for each jurisdiction.

Tax

Lloyd's supports the market by performing some of the required tax compliance services, including filing certain tax returns and facilitating payment of premium taxes to local tax authorities. As most insurance policies can be managed centrally at Lloyd's (specific local insurance policies are not usually required) premium tax and similar taxes are managed (in most cases) by the Lloyd's Tax team on behalf of market participants.