

Lloyd's Claims Scheme Consultation Draft

Risk Code Mapping 1st party / 3rd party / Non-Proportional reinsurance Lead Claims Agreement Party Thresholds

RiskCode	Risk Code Description	Classification for Lead CAP Agreement Threshold	Lead CAP Agreement threshold Lloyd's Bureau Share (GBP)	Prior Lead CAP Agreement threshold Lloyd's Bureau Share (GBP)	Lloyd's Class of Business 10	Lloyd's Class of Business 60
DX	PERSONAL ACCIDENT AND SICKNESS AVIATION	First Party	2,000,000	500,000	Accident & Health	Personal Accident XL
K	PERSONAL ACCIDENT AND SICKNESS	First Party	2,000,000	500,000	Accident & Health	Accident & Health (direct)
KA	PERSONAL ACCIDENT AND HEALTH CARVE OUT	First Party	2,000,000	500,000	Accident & Health	Accident & Health (direct)
KC	PERSONAL ACCIDENT AND HEALTH CREDITOR DISABILITY	First Party	2,000,000	500,000	Accident & Health	Accident & Health (direct)
KD	PERSONAL ACCIDENT AND SICKNESS AVIATION	First Party	2,000,000	500,000	Accident & Health	Accident & Health (direct)
KG	PERSONAL ACCIDENT AND HEALTH INCL KIDNAP AND RANSOM EXCL "KP" "KS" AND "KT" CODES	First Party	2,000,000	500,000	Accident & Health	Accident & Health (direct)
KK	PERSONAL ACCIDENT AND HEALTH - RISK CODE RETIRED WITH EFFECT FROM 01/01/05: USE RISK CODES "KG" "KS" OR "KL"	First Party	2,000,000	500,000	Accident & Health	Accident & Health (direct)
KL	PERSONAL ACCIDENT AND HEALTH LMX - RISK CODE BEING RETIRED WITH EFFECT FROM 01/01/2008: USE RISK CODE "KM"	First Party	2,000,000	500,000	Accident & Health	Personal Accident XL
KM	MEDICAL EXPENSES INCL XS SPEC AND AGG SELF FUND	First Party	2,000,000	500,000	Accident & Health	Medical Expenses
KP	MARITIME EXTORTION EXCL KIDNAP AND RANSOM WRITTEN UNDER KG	First Party	2,000,000	500,000	Accident & Health	Accident & Health (direct)
KS	PA AND HEALTH INCL SPORTS DIS OTHER THAN ACC DEATH	First Party	2,000,000	500,000	Accident & Health	Accident & Health (direct)
KT	PA AND HEALTH FOR TRAVEL PACKAGE SCHEMES	First Party	2,000,000	500,000	Accident & Health	Accident & Health (direct)
KX	PERSONAL ACCIDENT AND HEALTH CATASTROPHE XL - FROM 01/01/08 ALSO INCLUDES BUSINESS PREVIOUSLY CODED "LE"	First Party	2,000,000	500,000	Accident & Health	Personal Accident XL
LE	LEGAL EXPENSES	Liability	1,000,000	500,000	Other Specialty	Legal Expenses
P	MISCELLANEOUS PECUNIARY LOSS - FROM 01/01/05 ALSO INCLUDES BUSINESS PREVIOUSLY CODED "PE" "PP" "PS" AND "PU"	First Party	2,000,000	500,000	Accident & Health	Contingency/ Other Pecuniary
PB	PRODUCT RECALL	First Party	2,000,000	500,000	Accident & Health	Contingency/ Other Pecuniary
PC	CANCELLATION AND ABANDONMENT	First Party	2,000,000	500,000	Accident & Health	Contingency/ Other Pecuniary
PE	LIQUIDATED DAMAGES FORCE MAJEURE - RISK CODE RETIRED WITH EFFECT FROM 01/01/05: USE RISK CODE "P"	Liability	1,000,000	500,000	Accident & Health	Contingency/ Other Pecuniary
PF	FILM INCLUDING FILM COMPLETION BONDS	First Party	2,000,000	500,000	Accident & Health	Contingency/ Other Pecuniary
PN	NON APPEARANCE	First Party	2,000,000	500,000	Accident & Health	Contingency/ Other Pecuniary
PO	OVER REDEMPTION - RISK CODE RETIRED WITH EFFECT FROM 01/01/05: USE RISK CODE "P"	First Party	2,000,000	500,000	Accident & Health	Contingency/ Other Pecuniary
PP	ESTATE PROTECTION - RISK CODE RETIRED WITH EFFECT FROM 01/01/05: USE RISK CODE "P"	First Party	2,000,000	500,000	Accident & Health	Contingency/ Other Pecuniary
PS	PERSONAL STOP LOSS - RISK CODE RETIRED WITH EFFECT FROM 01/01/05: USE RISK CODE "P"	First Party	2,000,000	500,000	Accident & Health	Contingency/ Other Pecuniary
PU	MISCELLANEOUS CONTINGENCY - FROM 01/01/05 ALSO INCLUDES BUSINESS PREVIOUSLY CODED "PO"	First Party	2,000,000	500,000	Accident & Health	Contingency/ Other Pecuniary
PW	WEATHER INCLUDING PLUVIUS - RISK CODE RETIRED WITH EFFECT FROM 01/01/05: USE RISK CODE "PU"	First Party	2,000,000	500,000	Accident & Health	Contingency/ Other Pecuniary
PZ	PRIZE INDEMNITY INCLUDING HOLE IN ONE	First Party	2,000,000	500,000	Accident & Health	Contingency/ Other Pecuniary
TL	TEMPORARY LIFE AND PERMANENT HEALTH	First Party	2,000,000	500,000	Accident & Health	Term Life
TT	TITLE INSURANCE	First Party	2,000,000	500,000	Accident & Health	Contingency/ Other Pecuniary
1	AVIATION HULL AND LIAB INCL WAR EXCL WRO NO PROPOR RI	First Party	2,000,000	500,000	Aviation	Airline/ General Aviation
2	AVIATION HULL AND LIAB INCL WAR EXCL WRO NO PROPOR RI	First Party	2,000,000	500,000	Aviation	Airline/ General Aviation
3	AVIATION HULL AND LIAB INCL WAR EXCL WRO NO PROPOR RI	First Party	2,000,000	500,000	Aviation	Airline/ General Aviation
4	AVIATION HULL AND LIAB INCL WAR EXCL WRO NO PROPOR RI	First Party	2,000,000	500,000	Aviation	Airline/ General Aviation
5	AVIATION HULL AND LIAB INCL WAR EXCL WRO NO PROPOR RI	First Party	2,000,000	500,000	Aviation	Airline/ General Aviation
6	AVIATION HULL AND LIAB INCL WAR EXCL WRO NO PROPOR RI	First Party	2,000,000	500,000	Aviation	Airline/ General Aviation
7	AVIATION HULL AND LIAB INCL WAR EXCL WRO NO PROPOR RI	First Party	2,000,000	500,000	Aviation	Airline/ General Aviation
8	AVIATION HULL AND LIAB INCL WAR EXCL WRO NO PROPOR RI	First Party	2,000,000	500,000	Aviation	Airline/ General Aviation
9	AVIATION HULL AND LIAB INCL WAR EXCL WRO NO PROPOR RI	First Party	2,000,000	500,000	Aviation	Airline/ General Aviation
AO	AVIATION PREMISES LEGAL LIABILITY NO PRODUCTS	Liability	1,000,000	500,000	Aviation	Aviation Products/ Airport Liabilities
AP	AVIATION OR AEROSPACE PRODUCTS LEGAL LIABILITY	Liability	1,000,000	500,000	Aviation	Aviation Products/ Airport Liabilities
AR	AVN WHOLE ACCT STOP LOSS AND OR AGG EXCESS OF LOSS - RISK CODE RETIRED WITH EFFECT FROM 01/01/05: USE RISK CODE "AX"	First Party	2,000,000	500,000	Aviation	Aviation XL
AW	HULLS OF AIRCRAFT WAR OR CONFISCATION NO ACV	First Party	2,000,000	500,000	Aviation	Aviation War
AX	AVIATION LIABILITY EXCESS OF LOSS - RISK CODE RETIRED WITH EFFECT FROM 01/01/05: USE RISK CODE "XY"	Liability	1,000,000	500,000	Aviation	Aviation XL
CX	SPACE RISKS LAUNCH COMMISSIONING AND TRANSPOND OP - RISK CODE BEING RETIRED WITH EFFECT FROM 01/01/20	First Party	2,000,000	500,000	Aviation	Space
H	HULLS OF AIRCRAFT EXCL SPACE OR ACV EXCL WRO - RISK CODE RETIRED WITH EFFECT FROM 01/01/05: USE RISK CODE "AW"	First Party	2,000,000	500,000	Aviation	Airline/ General Aviation
H2	AIRLINE HULL	First Party	2,000,000	500,000	Aviation	Airline

RiskCode	Risk Code Description	Classification for Lead CAP Agreement Threshold	Lead CAP Agreement threshold Lloyd's Bureau Share (GBP)	Prior Lead CAP Agreement threshold Lloyd's Bureau Share (GBP)	Lloyd's Class of Business 10	Lloyd's Class of Business 60
H3	GENERAL AVIATION HULL	First Party	2,000,000	500,000	Aviation	General Aviation
HX	XOL HULLS OF AIRCRAFT INCL SPARES AND LOU EXCL WRO - RISK CODE BEING RETIRED WITH EFFECT FROM 01/01/20	First Party	2,000,000	500,000	Aviation	Aviation XL
L	AIRCRAFT OPERATORS AND OWNERS LEGAL LIAB - RISK CODE RETIRED WITH EFFECT FROM 01/01/2005: USE RISK CO	Liability	1,000,000	500,000	Aviation	Airline/ General Aviation
L2	AIRLINE LIABILITY	Liability	1,000,000	500,000	Aviation	Airline
L3	GENERAL AVIATION LIABILITY	Liability	1,000,000	500,000	Aviation	General Aviation
LX	AIRCRAFT OPERATORS AND OWNERS LEGAL LIAB	Liability	1,000,000	500,000	Aviation	Aviation XL
PX	AVIATION OR AEROSPACE PRODUCTS LEGAL LIABILITY	Liability	1,000,000	500,000	Aviation	Aviation Products/ Airport Liabilities
RX	XOL HULLS OF AIRCRAFT WAR AND OR CONFIS RISKS ONLY	First Party	2,000,000	500,000	Aviation	Aviation War
SC	SPACE RISKS LAUNCH COMMISSIONING PERIOD AND TRANSPOND OP - FROM 01/01/08 ALSO INCLUDES BUSINESS PREV	First Party	2,000,000	500,000	Aviation	Space
SL	SPACE RISK LIABILITY NO PRODUCTS LEGAL LIABILITY	Liability	1,000,000	500,000	Aviation	Space
SO	SPACE RISKS TRANSPONDER OPERATING	First Party	2,000,000	500,000	Aviation	Space
SX	SPACE RISK LIABILITY EXCL AEROSPACE PRODUCTS	Liability	1,000,000	500,000	Aviation	Space
X1	AVIATION EXCESS OF LOSS ON EXCESS OF LOSS - FROM 01/01/05 ALSO INCLUDES BUSINESS PREVIOUSLY CODED "X2"	First Party	2,000,000	500,000	Aviation	Aviation XL
XY	AVIATION WHOLE ACCOUNT XOL INCL WAR EXCL XOL ON XOL - FROM 01/01/05 ALSO INCLUDES BUSINESS PREVIOUSLY	First Party	2,000,000	500,000	Aviation	Aviation XL
XZ	AVIATION XOL INCL XOL ON XOL AND WAR - RISK CODE RETIRED WITH EFFECT FROM 01/01/05: USE RISK CODE "X1"	First Party	2,000,000	500,000	Aviation	Aviation XL
Y1	AVIATION HULL AND LIAB PROPORT RI INCL WAR EXCL WRO	First Party	2,000,000	500,000	Aviation	Airline/ General Aviation
Y2	AVIATION HULL AND LIAB PROPORT RI INCL WAR EXCL WRO	First Party	2,000,000	500,000	Aviation	Airline/ General Aviation
Y3	AVIATION HULL AND LIAB PROPORT RI INCL WAR EXCL WRO	First Party	2,000,000	500,000	Aviation	Airline/ General Aviation
Y4	AVIATION HULL AND LIAB PROPORT RI INCL WAR EXCL WRO	First Party	2,000,000	500,000	Aviation	Airline/ General Aviation
Y5	AVIATION HULL AND LIAB PROPORT RI INCL WAR EXCL WRO	First Party	2,000,000	500,000	Aviation	Airline/ General Aviation
Y6	AVIATION HULL AND LIAB PROPORT RI INCL WAR EXCL WRO	First Party	2,000,000	500,000	Aviation	Airline/ General Aviation
Y7	AVIATION HULL AND LIAB PROPORT RI INCL WAR EXCL WRO	First Party	2,000,000	500,000	Aviation	Airline/ General Aviation
Y8	AVIATION HULL AND LIAB PROPORT RI INCL WAR EXCL WRO	First Party	2,000,000	500,000	Aviation	Airline/ General Aviation
Y9	AVIATION HULL AND LIAB PROPORT RI INCL WAR EXCL WRO	First Party	2,000,000	500,000	Aviation	Airline/ General Aviation
ZX	SPACE RISKS TRANSPONDER OPERATING	First Party	2,000,000	500,000	Aviation	Space
B2	PHYS DAMAGE BINDER FOR PRIVATE PPTY IN USA	First Party	2,000,000	500,000	Property (D&F)	Property D&F (US binder)
B3	PHYS DAMAGE BINDER FOR COMMERCIAL PPTY IN USA	First Party	2,000,000	500,000	Property (D&F)	Property D&F (US binder)
B4	PHYS DAMAGE BINDER FOR PRIVATE PPTY EXCL USA	First Party	2,000,000	500,000	Property (D&F)	Property D&F (non-US binder)
B5	PHYS DAMAGE BINDER FOR COMMERCIAL PPTY EXCL USA	First Party	2,000,000	500,000	Property (D&F)	Property D&F (non-US binder)
GM	MEDICAL MALPRACTICE EXCL USA	Liability	1,000,000	500,000	Other Casualty	Medical Malpractice
NA	NM GENERAL AND MISC LIABILITY ALL OTHER EXCL USA - FROM 01/01/08 ALSO INCLUDES BUSINESS PREVIOUSLY COD	Liability	1,000,000	500,000	Other Casualty	NM General Liability (non-US direct)
NC	NM GENERAL AND MISC LIAB CLAIMS MADE EXCL USA - FROM 01/01/08 ALSO INCLUDES BUSINESS PREVIOUSLY CODED	Liability	1,000,000	500,000	Other Casualty	NM General Liability (non-US direct)
PL	NM LEGAL LIABILITY FOR PROPERTY OWNERS INCL RETAIL/W/SALE OUTLETS AND ASSOCIATED MINOR PRODUCTS & C	Liability	1,000,000	500,000	Other Casualty	NM General Liability (non-US direct)
UA	NM GENERAL AND MISC LIABILITY ALL OTHER INCL USA - FROM 01/01/08 ALSO INCLUDES BUSINESS PREVIOUSLY CODED	Liability	1,000,000	500,000	Other Casualty	NM General Liability (US direct)
UC	NM GENERAL AND MISC LIAB CLAIMS MADE INCL USA - FROM 01/01/08 ALSO INCLUDES BUSINESS PREVIOUSLY CODED	Liability	1,000,000	500,000	Other Casualty	NM General Liability (US direct)
W2	US WORKERS COMPENSATION - RISK CODE RETIRED WITH EFFECT FROM 01/01/2010: USE RISK CODES "W5" OR "W6" A	Liability	1,000,000	500,000	Casualty Treaty	Employers Liability/ WCA (US)
W3	UK EMPLOYERS LIABILITY	Liability	1,000,000	500,000	Other Casualty	Employers Liability/ WCA (non-US)
W4	INTL WORKERS COMP AND EMPLOYERS LIAB EXCL USA AND UK	Liability	1,000,000	500,000	Other Casualty	Employers Liability/ WCA (non-US)
WC	WORKERS COMPENSATION AND EMPLOYERS LIABILITY - RISK CODE RETIRED WITH EFFECT FROM 01/01/2005: USE RIS	Liability	1,000,000	500,000	Other Casualty	Employers Liability
BB	FIDELITY COMPUTER CRIME AND BANKERS POLICIES	First Party	2,000,000	500,000	FinPro Casualty	BBB/ Crime
CY	CYBER SECURITY AND PRIVACY FIRST AND THIRD PARTY	First Party	2,000,000	500,000	FinPro Casualty	Cyber
CZ	CYBER SECURITY AND PROPERTY DAMAGE	First Party	2,000,000	500,000	FinPro Casualty	Cyber
D2	D AND O LIAB EXCL FINANCIAL INSTITUTIONS IN USA	Liability	1,000,000	500,000	FinPro Casualty	Directors & Officers (US)
D3	D AND O LIAB EXCL FINANCIAL INSTITUTIONS EXCL USA	Liability	1,000,000	500,000	FinPro Casualty	Directors & Officers (non-US)
D4	D AND O LIAB FOR FINANCIAL INSTITUTIONS INCL USA	Liability	1,000,000	500,000	FinPro Casualty	Financial Institutions (US)
D5	D AND O LIAB FOR FINANCIAL INSTITUTIONS EXCL USA	Liability	1,000,000	500,000	FinPro Casualty	Financial Institutions (non-US)
D6	EMPLOYMENT PRACTICES LIABILITY INSURANCE (EPLI) INCL. US	Liability	1,000,000	500,000	FinPro Casualty	Directors & Officers (US)
D7	EMPLOYMENT PRACTICES LIABILITY INSURANCE (EPLI) EXCL. US	Liability	1,000,000	500,000	FinPro Casualty	Directors & Officers (non-US)
D8	TRANSACTIONAL LIABILITY INSURANCE INCL. US	Liability	1,000,000	500,000	FinPro Casualty	Directors & Officers (US)
D9	TRANSACTIONAL LIABILITY INSURANCE EXCL. US	Liability	1,000,000	500,000	FinPro Casualty	Directors & Officers (non-US)
DM	DIRECTORS AND OFFICERS LIAB FOR FINANCIAL INST. - RISK CODE RETIRED WITH EFFECT FROM 01/01/05: USE RISK CO	Liability	1,000,000	500,000	FinPro Casualty	Directors & Officers
DO	DIRECTORS AND OFFICERS LIAB EXCL FINANCIAL INST. - RISK CODE RETIRED WITH EFFECT FROM 01/01/05: USE RISK C	Liability	1,000,000	500,000	FinPro Casualty	Directors & Officers
E2	PROF INDY E AND O FOR LEGAL PROFESSIONS INCL USA	Liability	1,000,000	500,000	FinPro Casualty	Professional Indemnity (US)
E3	PROF INDY E AND O FOR LEGAL PROFESSIONS EXCL USA	Liability	1,000,000	500,000	FinPro Casualty	Professional Indemnity (non-US)
E4	PROF INDY E AND O FOR ACCOUNTANTS INCL USA	Liability	1,000,000	500,000	FinPro Casualty	Professional Indemnity (US)
E5	PROF INDY E AND O FOR ACCOUNTANTS EXCL USA	Liability	1,000,000	500,000	FinPro Casualty	Professional Indemnity (non-US)
E6	PROF INDY E AND O ARCHITECTS ENGINEERS INCL USA	Liability	1,000,000	500,000	FinPro Casualty	Professional Indemnity (US)

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E7	PROF INDY E AND O ARCHITECTS AND ENGINEERS EXCL USA	Liability	1,000,000	500,000	FinPro Casualty	Professional Indemnity (non-US)
E8	MISC PROF IND E AND O INCL USA EXCL "E2" "E4" "E6" CODES	Liability	1,000,000	500,000	FinPro Casualty	Professional Indemnity (US)
E9	MISC PROF IND E AND O EXCL USA EXCL "E3" "E5" "E7" CODES	Liability	1,000,000	500,000	FinPro Casualty	Professional Indemnity (non-US)
EP	ENVIRONMENTAL IMPAIRMENT LIABILITY OR NM POLLUTION LIABILITY	Liability	1,000,000	500,000	Other Casualty	NM General Liability (non-US direct)
F2	PROF INDY E AND O FOR FIN INSTITUTIONS INCL USA	Liability	1,000,000	500,000	FinPro Casualty	Financial Institutions (US)
F3	PROF INDY E AND O FOR FIN INSTITUTIONS EXCL USA	Liability	1,000,000	500,000	FinPro Casualty	Financial Institutions (non-US)
F4	TECHNOLOGY AND TELECOMMUNICATIONS E&O INCL. US	Liability	1,000,000	500,000	FinPro Casualty	Professional Indemnity (US)
F5	TECHNOLOGY AND TELECOMMUNICATIONS E&O EXCL. US	Liability	1,000,000	500,000	FinPro Casualty	Professional Indemnity (non-US)
GH	HOSPITALS/ INSTITUTIONAL HEALTHCARE INSURANCE RISKS IN USA	Liability	1,000,000	500,000	Other Casualty	Medical Malpractice
GN	NURSING HOMES/ LONG-TERM AND ALLIED HEALTHCARE/OTHER MEDICAL MALPRACTICE RISKS IN USA	Liability	1,000,000	500,000	Other Casualty	Medical Malpractice
GP	MEDICAL MALPRACTICE NON MARINE - RISK CODE BEING RETIRED WITH EFFECT FROM 01/01/2008: USE RISK CODES "G	Liability	1,000,000	500,000	Other Casualty	Medical Malpractice
GT	MEDICAL MALPRACTICE TREATY XOL IN USA	Liability	1,000,000	500,000	Other Casualty	Medical Malpractice
PI	E AND O OR PROFESSIONAL INDEM EXCL FINANCIAL INST. - RISK CODE RETIRED WITH EFFECT FROM 01/01/2005: USE R	Liability	1,000,000	500,000	FinPro Casualty	Professional Indemnity
PM	PROFESSIONAL INDEMNITY FOR FINANCIAL INSTITUTIONS - RISK CODE RETIRED WITH EFFECT FROM 01/01/2005: USE R	Liability	1,000,000	500,000	FinPro Casualty	Professional Indemnity
TC	COMMERCIAL RITC	First Party	2,000,000	500,000	Other Casualty	RITC
W5	US WORKERS COMPENSATION PER PERSON EXPOSED	Liability	1,000,000	500,000	Casualty Treaty	Employers Liability/ WCA (US)
W6	US WORKERS COMPENSATION CATASTROPHE EXPOSED	Liability	1,000,000	500,000	Casualty Treaty	Employers Liability/ WCA (US)
EA	ENERGY LIABILITY ONSHORE CLAIMS MADE	Liability	1,000,000	1,000,000	Energy	Energy Onshore Liability
EB	ENERGY LIABILITY ONSHORE ALL OTHER	Liability	1,000,000	1,000,000	Energy	Energy Onshore Liability
EC	ENERGY CONSTRUCTION OFFSHORE PROP AND SEARCH PROD VSSLS EXCL WRO	First Party	2,000,000	1,000,000	Energy	Energy Offshore Property
EF	ENERGY ONSHORE PROPERTY	First Party	2,000,000	1,000,000	Energy	Energy Onshore Property
EG	ENERGY LIABILITY OFFSHORE CLAIMS MADE	Liability	1,000,000	1,000,000	Energy	Energy Offshore Liability
EH	ENERGY LIABILITY OFFSHORE ALL OTHER	Liability	1,000,000	1,000,000	Energy	Energy Offshore Liability
EM	ENERGY SEARCH PROD VSSLS AND OFFSHORE PROP GOM WIND EXCL WRO EXCL CONSTRUCTION	First Party	2,000,000	1,000,000	Energy	Energy Offshore Property
EN	ENERGY SEARCH PROD VSSLS AND OFFSHORE PROP EXCL GOM WIND EXCL WRO EXCL CONSTRUCTION	First Party	2,000,000	1,000,000	Energy	Energy Offshore Property
ET	ENERGY SEARCH PROD VSSLS AND OFFSHORE PROP EXCL WRO EXCL CONSTRUCTION - RISK CODE RETIRED WITH EF	First Party	2,000,000	1,000,000	Energy	Energy Offshore Property
EW	ENERGY OPERATORS XTRA EXPENSES AND CONTROL OF WELL - RISK CODE RETIRED WITH EFFECT FROM 01/01/2011:	First Party	2,000,000	1,000,000	Energy	Energy Offshore Property
EY	ENERGY OPERATORS XTRA EXPENSES AND CONTROL OF WELL GOM WIND	First Party	2,000,000	1,000,000	Energy	Energy Offshore Property
EZ	ENERGY OPERATORS XTRA EXPENSES AND CONTROL OF WELL EXCL GOM WIND	First Party	2,000,000	1,000,000	Energy	Energy Offshore Property
B	VSSLS SHIPBLDG ACV LOH AND CONTAINERS TLO EXCL WRO	First Party	2,000,000	500,000	Marine	Marine Hull
BS	MORTGAGE INDEMNITY UK PRIVATE - RISK CODE RETIRED WITH EFFECT FROM 01/01/05: USE RISK CODE "FM"	First Party	2,000,000	500,000	Other Specialty	Political Risks, Credit & Financial Guarantee
CF	CONTRACT FRUSTRATION IN ACCORD MKT BULLETIN 4396 DATED 07/05/2010 - FROM 01/01/05 ALSO INCLUDES BUSINESS	First Party	2,000,000	500,000	Other Specialty	Political Risks, Credit & Financial Guarantee
CN	CREDIT NON PROPORTIONAL TREATY BUSINESS - RISK CODE RETIRED WITH EFFECT FROM 01/01/05: USE RISK CODE "C	First Party	2,000,000	500,000	Other Specialty	Political Risks, Credit & Financial Guarantee
CP	CONTRACT FRUSTRATION EXCLUDING WAR AND INSOLVENCY - RISK CODE RETIRED WITH EFFECT FROM 01/01/05: USE	First Party	2,000,000	500,000	Other Specialty	Political Risks, Credit & Financial Guarantee
CR	CREDIT BUSINESS IN ACCORD MKT BULLETIN 4396 DATED 07/05/2010 - FROM 01/01/05 ALSO INCLUDES BUSINESS PREV	First Party	2,000,000	500,000	Other Specialty	Political Risks, Credit & Financial Guarantee
CT	ARMOURD CARRIERS AND CASH IN TRANSIT	First Party	2,000,000	500,000	Marine	Fine Art & Specie
FA	FINE ART	First Party	2,000,000	500,000	Marine	Fine Art & Specie
FC	COLLISION SALVAGE GENERAL AVERAGE GUARANTEES - RISK CODE RETIRED WITH EFFECT FROM 01/01/05: USE RISK	First Party	2,000,000	500,000	Marine	Cargo
FG	FINANCIAL GUARANTEE (AUTHORISED SYNDICATES ONLY)	First Party	2,000,000	500,000	Other Specialty	Political Risks, Credit & Financial Guarantee
FM	MORTGAGE INDEMNITY - FROM 01/01/05 ALSO INCLUDES BUSINESS PREVIOUSLY CODED "BS"	First Party	2,000,000	500,000	Other Specialty	Political Risks, Credit & Financial Guarantee
FR	FURRIERS - RISK CODE RETIRED WITH EFFECT FROM 01/01/05: USE RISK CODE "JB"	First Party	2,000,000	500,000	Marine	Fine Art & Specie
FS	SURETY BOND RI WEF 31/10/01 EXCL SB COUNTRIES - RISK CODE RETIRED WITH EFFECT FROM 01/01/05: USE RISK CO	First Party	2,000,000	500,000	Other Specialty	Political Risks, Credit & Financial Guarantee
G	MARINE LEGAL LIAB ALL OTHER NO CARGO EXCL WRO	Liability	1,000,000	500,000	Marine	Marine Liability
GC	MARINE LEGAL LIAB CLAIMS MADE NO CARGO EXCL WRO	Liability	1,000,000	500,000	Marine	Marine Liability
GS	GENERAL SPECIE INCLUDING VAULT RISK	First Party	2,000,000	500,000	Marine	Fine Art & Specie
GX	XOL MARINE LEGAL LIAB EXCL CARGO ALL OTHER EXCL WRO	Liability	1,000,000	500,000	Marine	Marine XL
JB	JEWELLERS BLOCK JEWELLERY ETC INCL ROBBERY - FROM 01/01/05 ALSO INCLUDES BUSINESS PREVIOUSLY CODED "	First Party	2,000,000	500,000	Marine	Fine Art & Specie
O	YACHTS INCL WAR EXCL WRO	First Party	2,000,000	500,000	Marine	Yacht
OX	XOL YACHTS INCL WAR EXCL WRO - RISK CODE RETIRED WITH EFFECT FROM 01/01/05: USE RISK CODE "TX"	First Party	2,000,000	500,000	Marine	Marine XL
PR	POLITICAL RISK EXCL CONFISCATION VESSELS AIRCRAFT	First Party	2,000,000	500,000	Other Specialty	Political Risks, Credit & Financial Guarantee
Q	CARGO WAR AND OR CONFISCATION RISKS ONLY	First Party	2,000,000	500,000	Marine	War
QL	WAR ON LAND IRO GOODS IN TRANSIT - RISK CODE RETIRED WITH EFFECT FROM 01/01/05: USE RISK CODE "WL"	First Party	2,000,000	500,000	Other Specialty	War
QX	XOL CARGO WAR AND OR CONFISCATION RISKS ONLY - RISK CODE RETIRED WITH EFFECT FROM 01/01/05: USE RISK CO	First Party	2,000,000	500,000	Marine	War
SA	SEAFARERS ABANDONMENT (AUTHORISED SYNDICATES ONLY)	First Party	2,000,000	500,000	Other Specialty	Political Risks, Credit & Financial Guarantee
SB	SURETY BOND REINSURANCE - FROM 01/01/05 ALSO INCLUDES BUSINESS PREVIOUSLY CODED "FC" OR "FS"	First Party	2,000,000	500,000	Other Specialty	Political Risks, Credit & Financial Guarantee
SR	AGG STOP LOSS AND XOL MARINE OUTWARD WHOLE ACCOUNT	First Party	2,000,000	500,000	Marine	Marine XL
T	VESSLS EXCL SHIPBLDG ACV LOH AND CONTAINERS EXCL WRO	First Party	2,000,000	500,000	Marine	Marine Hull

RiskCode	Risk Code Description	Classification for Lead CAP Agreement Threshold	Lead CAP Agreement threshold Lloyd's Bureau Share (GBP)	Prior Lead CAP Agreement threshold Lloyd's Bureau Share (GBP)	Lloyd's Class of Business 10	Lloyd's Class of Business 60
TS	SHIPBUILDING EXCL ENERGY CONSTRUCTION	First Party	2,000,000	500,000	Marine	Marine Hull
TX	XOL VESSELS SHIPBLDG ACV LOH INCL WAR EXCL WRO - FROM 01/01/05 ALSO INCLUDES BUSINESS PREVIOUSLY COD	First Party	2,000,000	500,000	Marine	Marine XL
V	CARGO ALL RISKS INCL WAR EXCL WRO	First Party	2,000,000	500,000	Marine	Cargo
VL	LEGAL LIAB CARGO AND PROP INCL CCC OF ASSURED EXCL WRO	Liability	1,000,000	500,000	Marine	Cargo
VX	CARGO ALL RISKS EXCL WRO	First Party	2,000,000	500,000	Marine	Marine XL
W	VESSELS WAR AND OR CONFISCATION EXCL BREACH VOYAGES	First Party	2,000,000	500,000	Marine	War
WB	VESSELS HULL WAR BREACH VOYAGES ONLY	First Party	2,000,000	500,000	Marine	War
WL	WAR ON LAND - FROM 01/01/05 ALSO INCLUDES BUSINESS PREVIOUSLY CODED "QL"	First Party	2,000,000	500,000	Other Specialty	War
WX	XOL VESSELS WAR AND OR CONFISCATION RISKS ONLY - FROM 01/01/05 ALSO INCLUDES BUSINESS PREVIOUSLY COD	First Party	2,000,000	500,000	Marine	War
X2	MARINE XOL ON XOL INCL WAR	First Party	2,000,000	500,000	Marine	Marine XL
X5	ENERGY ACCOUNT XOL ON XOL INCL WAR - RISK CODE RETIRED WITH EFFECT FROM 01/01/05: USE RISK CODE "XE"	First Party	2,000,000	500,000	Marine	Marine XL
XE	ENERGY ACCOUNT XOL INCL WAR - FROM 01/01/05 ALSO INCLUDES BUSINESS PREVIOUSLY CODED "X5"	First Party	2,000,000	500,000	Marine	Marine XL
XT	MARINE WHOLE ACCOUNT XOL INCL WAR	First Party	2,000,000	500,000	Marine	Marine XL
M2	UK MOTOR COMP FOR PRIVATE CAR INCL MOTORCYCLE	First Party	2,000,000	500,000	Other Casualty	UK Motor
M3	UK MOTOR COMP FOR FLEET AND COMMERCIAL VEHICLE	First Party	2,000,000	500,000	Other Casualty	UK Motor
M4	OTHER UK MOTOR COMP AND NON COMP EXCL "M2" AND "M3" CODES - FROM 01/01/08 INCLUDES BUSINESS PREVIOUS	First Party	2,000,000	500,000	Other Casualty	UK Motor
M5	UK MOTOR NON COMP FOR PRIVATE CAR INCL MOTORCYCLE	First Party	2,000,000	500,000	Other Casualty	UK Motor
M6	UK MOTOR NON COMP FOR FLEET AND COMM VEHICLE	First Party	2,000,000	500,000	Other Casualty	UK Motor
M7	OTHER UK MOTOR NON COMP EXCL "M5" AND "M6" CODES - RISK CODE BEING RETIRED WITH EFFECT FROM 1/1/2008: U	First Party	2,000,000	500,000	Other Casualty	UK Motor
MA	UK MOTOR VEHICLE PHYSICAL DAMAGE ONLY - RISK CODE RETIRED WITH EFFECT FROM 01/01/05: USE RISK CODES "M	First Party	2,000,000	500,000	Other Casualty	UK Motor
MB	UK MOTOR VEHICLE THIRD PARTY LIABILITY	Liability	1,000,000	500,000	Other Casualty	UK Motor
MC	UK MOTOR VEHICLE DAMAGE AND THIRD PARTY LIABILITY	First Party	2,000,000	500,000	Other Casualty	UK Motor
MD	OVERSEAS MOTOR PHYS DAM EXCL USA CAN EU AND EEA - RISK CODE RETIRED WITH EFFECT FROM 01/01/05: USE RIS	First Party	2,000,000	500,000	Other Casualty	Overseas Motor
ME	OVERSEAS MOTOR TPL EXCL USA CAN EU AND EEA - RISK CODE RETIRED WITH EFFECT FROM 01/01/05: USE RISK COD	Liability	1,000,000	500,000	Other Casualty	Overseas Motor
MF	OVERSEAS MOTOR DAM AND TPL EXCL USA CAN EU AND EEA - FROM 01/01/05 ALSO INCLUDES BUSINESS PREVIOUSLY	First Party	2,000,000	500,000	Other Casualty	Overseas Motor
MG	USA AND CANADA MOTOR VEHICLE PHYSICAL DAMAGE	First Party	2,000,000	500,000	Other Casualty	Overseas Motor
MH	USA AND CANADA MOTOR VEHICLE THIRD PARTY LIABILITY	Liability	1,000,000	500,000	Other Casualty	Overseas Motor
MI	USA AND CANADA MOTOR DAMAGE AND 3RD PARTY LIAB	First Party	2,000,000	500,000	Other Casualty	Overseas Motor
MK	UK MOTOR VEHICLE COMPREHENSIVE - RISK CODE RETIRED WITH EFFECT FROM 01/01/2005: USE RISK CODES "M2" TO	First Party	2,000,000	500,000	Other Casualty	UK Motor
ML	UK MOTOR VEHICLE NON COMPREHENSIVE - RISK CODE RETIRED WITH EFFECT FROM 01/01/2005: USE RISK CODES "M	First Party	2,000,000	500,000	Other Casualty	UK Motor
MM	EU AND EEA MOTOR PHYSICAL DAM ONLY EXCL UK - RISK CODE RETIRED WITH EFFECT FROM 01/01/05: USE RISK CODE	First Party	2,000,000	500,000	Other Casualty	Overseas Motor
MN	EU AND EEA THIRD PARTY LIAB ONLY EXCL UK - RISK CODE RETIRED WITH EFFECT FROM 01/01/05: USE RISK CODE "MF	Liability	1,000,000	500,000	Other Casualty	Overseas Motor
MP	EU AND EEA MOTOR PD AND TPL EXCL UK - FROM 01/01/05 ALSO INCLUDES BUSINESS PREVIOUSLY CODED "MM" AND "	First Party	2,000,000	500,000	Other Casualty	Overseas Motor
PQ	ROADSIDE RESCUE	First Party	2,000,000	500,000	Other Casualty	UK Motor
1E	OVERSEAS LEG TERRORISM ENERGY OFFSHORE PROPERTY	First Party	2,000,000	500,000	Other Specialty	Terrorism
1T	OVERSEAS LEG TERRORISM ACCIDENT AND HEALTH	First Party	2,000,000	500,000	Other Specialty	Terrorism
2E	OVERSEAS LEG TERRORISM ENERGY OFFSHORE LIABILITY	Liability	1,000,000	500,000	Other Specialty	Terrorism
2T	OVERSEAS LEG TERRORISM AVIATION	First Party	2,000,000	500,000	Other Specialty	Terrorism
3E	OVERSEAS LEG TERRORISM ENERGY ONSHORE PROPERTY	First Party	2,000,000	500,000	Other Specialty	Terrorism
3T	OVERSEAS LEG TERRORISM MARINE	First Party	2,000,000	500,000	Other Specialty	Terrorism
4E	OVERSEAS LEG TERRORISM ENERGY ONSHORE LIABILITY	Liability	1,000,000	500,000	Other Specialty	Terrorism
4T	OVERSEAS LEG TERRORISM MISC AND PECUNIARY LOSS	First Party	2,000,000	500,000	Other Specialty	Terrorism
5T	OVERSEAS LEG TERRORISM MOTOR	First Party	2,000,000	500,000	Other Specialty	Terrorism
6T	OVERSEAS LEG TERRORISM PROPERTY	First Party	2,000,000	500,000	Other Specialty	Terrorism
7T	OVERSEAS LEG TERRORISM THIRD PARTY LIABILITY	Liability	1,000,000	500,000	Other Specialty	Terrorism
8T	OVERSEAS LEG TERRORISM TRANSPORT	First Party	2,000,000	500,000	Other Specialty	Terrorism
BD	TERRORISM POOL RE	First Party	2,000,000	500,000	Other Specialty	Terrorism
CA	ENGINEERING INCL MCHY AND BOILERS CAR AND ENG AR - RISK CODE RETIRED WITH EFFECT FROM 01/01/2011: USE R	First Party	2,000,000	500,000	Other Specialty	Engineering
CB	ENGINEERING ANNUAL RENEWABLE INCL CAR EAR MB CPE B&M EEI AND TREATY LOD	First Party	2,000,000	500,000	Other Specialty	Engineering
CC	ENGINEERING SINGLE PROJECT NON RENEWABLE INCL CAR EAR AND TREATY RAD	First Party	2,000,000	500,000	Other Specialty	Engineering
DC	DIFFERENCE IN CONDITIONS	First Party	2,000,000	500,000	Property (D&F)	Difference in Conditions
F	FIRE AND PERILS - RISK CODE RETIRED WITH EFFECT FROM 01/01/05: USE RISK CODES "B2" TO "B5" OR "P2" TO "P7" AS	First Party	2,000,000	500,000	Property (D&F)	Property (direct & facultative)
HP	UK HOUSEHOLD BUSINESS	First Party	2,000,000	500,000	Property (D&F)	Property D&F (non-US binder)
LJ	FOR USE BY LLOYDS JAPAN ONLY	First Party	2,000,000	500,000	Other Specialty	Lloyd's Japan
N	LIVESTOCK	First Party	2,000,000	500,000	Other Specialty	Livestock & Bloodstock
NB	BLOODSTOCK	First Party	2,000,000	500,000	Other Specialty	Livestock & Bloodstock
NL	NUCLEAR LIABILITY	Liability	1,000,000	500,000	Energy	Nuclear

RiskCode	Risk Code Description	Classification for Lead CAP Agreement Threshold	Lead CAP Agreement threshold Lloyd's Bureau Share (GBP)	Prior Lead CAP Agreement threshold Lloyd's Bureau Share (GBP)	Lloyd's Class of Business 10	Lloyd's Class of Business 60
NP	NUCLEAR PROPERTY DAMAGE	First Party	2,000,000	500,000	Energy	Nuclear
NX	LIVESTOCK EXCESS OF LOSS	First Party	2,000,000	500,000	Other Specialty	Livestock & Bloodstock
P2	PHYS DAMAGE FOR PRIM LAYER PPTY IN USA EXCL BINDERS	First Party	2,000,000	500,000	Property (D&F)	Property D&F (US open market)
P3	PHYS DAMAGE FOR PRIM LAYER PPTY EXCL USA EXCL BINDERS	First Party	2,000,000	500,000	Property (D&F)	Property D&F (non-US open market)
P4	PHYS DAMAGE FOR FULL VALUE PPTY IN USA EXCL BINDERS	First Party	2,000,000	500,000	Property (D&F)	Property D&F (US open market)
P5	PHYS DAMAGE FOR FULL VALUE PPTY EXCL USA EXCL BINDERS	First Party	2,000,000	500,000	Property (D&F)	Property D&F (non-US open market)
P6	PHYS DAMAGE FOR XS LAYER PPTY IN USA EXCL BINDERS	First Party	2,000,000	500,000	Property (D&F)	Property D&F (US open market)
P7	PHYS DAMAGE FOR XS LAYER PPTY EXCL USA EXCL BINDERS	First Party	2,000,000	500,000	Property (D&F)	Property D&F (non-US open market)
PD	ALL RISK PHYSICAL LOSS DAMAGE NO DIRECT PPNL RI - RISK CODE RETIRED WITH EFFECT FROM 01/01/2005: USE RISK	First Party	2,000,000	500,000	Property (D&F)	Property (direct & facultative)
PG	OPERATIONAL POWER GENERATION TRANSMISSION AND UTILITIES EXCL CONSTRUCTION	First Party	2,000,000	500,000	Energy	Power Generation
TE	MALICIOUS DAMAGE AND SABOTAGE - RISK CODE RETIRED WITH EFFECT FROM 01/01/2013: USE RISK CODES "TO" "TU"	First Party	2,000,000	500,000	Other Specialty	Terrorism
TO	OVERSEAS STAND ALONE TERROR EXCL "1T" TO "8T" & "1E" TO "4E"	First Party	2,000,000	500,000	Other Specialty	Terrorism
TU	UK STAND ALONE TERRORISM WHICH IS NON POOL RE	First Party	2,000,000	500,000	Other Specialty	Terrorism
TW	TERRORISM AND WAR ON LAND WHOLE ACCOUNT XOL TREATY RI INCL RI OF POOLS	First Party	2,000,000	500,000	Other Specialty	Terrorism
WA	EXTENDED WARRANTY - FROM 01/01/05 ALSO INCLUDES BUSINESS PREVIOUSLY CODED "WS"	Liability	1,000,000	500,000	Other Specialty	Extended Warranty
WS	EXTENDED WARRANTY STOP LOSS - RISK CODE RETIRED WITH EFFECT FROM 01/01/05: USE RISK CODE "WA"	Liability	1,000,000	500,000	Other Specialty	Extended Warranty
AG	AGRICULTURAL CROP AND FORESTRY XOL TREATY INCL STOP LOSS	Reinsurance	5,000,000	500,000	Property Treaty	Agriculture & Hail
HA	AGRICULTURAL CROP AND FORESTRY EXCL XOL TREATY AND STOP LOSS	Reinsurance	5,000,000	500,000	Property Treaty	Agriculture & Hail
TR	ALL RISK PHYSICAL OR LOSS DAMAGE DIRECT PPNL RI	Reinsurance	5,000,000	1,000,000	Property Treaty	Property pro rata
X3	NM PROP OR PECUNIARY LOSS XOL ON XOL RETROCESSION	Reinsurance	5,000,000	1,000,000	Property Treaty	Property Cat XL
X4	NM LIABILITY EXCESS OF LOSS ON EXCESS OF LOSS - RISK CODE RETIRED WITH EFFECT FROM 01/01/05: USE RISK CODE	Reinsurance	5,000,000	500,000	Casualty Treaty	NM Casualty Treaty
XA	NM PROPERTY OR PECUNIARY LOSS WHOLE ACCOUNT XOL IN USA	Reinsurance	5,000,000	1,000,000	Property Treaty	Property Cat XL
XC	PER RISK EXCESS OF LOSS PROP PECUNIARY LOSS REINS	Reinsurance	5,000,000	1,000,000	Property Treaty	Property Risk XS
XD	PER RISK EXCESS OF LOSS PROFESSIONAL INDEM REINS - RISK CODE RETIRED WITH EFFECT FROM 01/01/05: USE RISK	Reinsurance	5,000,000	500,000	Casualty Treaty	NM Casualty Treaty
XF	NM LIABILITY EXCESS OF LOSS IN USA	Reinsurance	5,000,000	500,000	Casualty Treaty	NM Casualty Treaty
XG	NM LIABILITY EXCESS OF LOSS CLAIMS MADE OR LOSSES DISCOVERED EXCL USA	Reinsurance	5,000,000	500,000	Casualty Treaty	NM Casualty Treaty
XH	NM LIABILITY EXCESS OF LOSS LOSSES OCCURRING EXCL USA	Reinsurance	5,000,000	500,000	Casualty Treaty	NM Casualty Treaty
XJ	NM PROPERTY OR PECUNIARY LOSS WHOLE ACCOUNT XOL IN JAPAN	Reinsurance	5,000,000	1,000,000	Property Treaty	Property Cat XL
XL	NM LIABILITY EXCESS OF LOSS - RISK CODE RETIRED WITH EFFECT FROM 01/01/2010: USE RISK CODES "XF" OR "XG" AS	Reinsurance	5,000,000	500,000	Casualty Treaty	NM Casualty Treaty
XM	MOTOR WHOLE ACCOUNT EXCESS OF LOSS ORIGINAL BUSINESS IN UK	Reinsurance	5,000,000	500,000	Casualty Treaty	Motor XL
XN	MOTOR WHOLE ACCOUNT EXCESS OF LOSS ORIGINAL BUSINESS OUTSIDE UK	Reinsurance	5,000,000	500,000	Casualty Treaty	Motor XL
XP	NM PROPERTY OR PECUNIARY LOSS WHOLE ACCOUNT XOL - RISK CODE BEING RETIRED WITH EFFECT FROM 01/01/200	Reinsurance	5,000,000	1,000,000	Property Treaty	Property Cat XL
XR	NM PROPERTY OR PECUNIARY LOSS WHOLE ACCOUNT XOL IN REST OF WORLD	Reinsurance	5,000,000	1,000,000	Property Treaty	Property Cat XL
XU	NM PROPERTY OR PECUNIARY LOSS WHOLE ACCOUNT XOL IN ALL OF EUROPE INCL UK	Reinsurance	5,000,000	1,000,000	Property Treaty	Property Cat XL
XX	NON MARINE PROPERTY PECUNIARY LOSS LMX - RISK CODE RETIRED WITH EFFECT FROM 01/01/05: USE RISK CODES "	Reinsurance	5,000,000	1,000,000	Property Treaty	Property Cat XL