

# PROJECT TOMORROW

## **DATA REQUIREMENTS, VERSION FOR ACORD GROUP**

Bound property risk data v1.0

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# 1 INTRODUCTION

## 1.1 PROJECT TOMORROW

This document has been created to specify the data requirements for reporting bound property risks by an Australian coverholder to Lloyd's syndicates.

Whilst the contract is for an Australian coverholder, data requirements have been included to cater for insureds or properties located in other territories.

This document is expected to include the requirements for exposure management, written premium, tax and regulatory reporting, consumer business and the control framework as these relate to bound property risk data. That is to say not all such requirements will be included only those deemed relevant by the syndicates involved.

## 1.2 OTHER PROJECTS

It is hoped that this specification will be transferable for other contracts and coverholders, in this version of the document, values specific to the project have been removed.

## 1.3 PARTICIPATION

It is recognised that for many policies, only part of the policy will be allocated to the binder. It is a requirement that this percentage is stated. It is also required that amounts are either shown as 100% or as the % for the binder and that this logic is consistently applied. A flag is included to show which approach has been adopted.

## 1.4 MONETARY AND VALUE AMOUNTS

- For new policies, or for renewals; the full amount should be shown.
- For additional premium endorsements; the change to the full amount should be shown.
- For returned premium endorsements; the change to the full amount should be shown as a negative amount.
- For cancellations; the full amount should be shown as a negative amount.

All such amounts should be multiplied by the participation percentage if this is being applied.

## 1.5 DATA STRUCTURE AND HIERARCHY

The overall structure of the data and its hierarchy should be:-

```
ReportDetail
  BinderDetail
  RiskDetail
    InsuredDetail
      AdditionalInsuredDetail
    IntermediaryDetail
    SurplusLinesDetail
    LocationDetail
    Taxes
    CoverageDetail
```

### 1.5.1 Sample schema

A sample schema can be found in appendix one.

### 1.5.2 Summary of data requirements

A separate spreadsheet summarises the data requirements and provides a mapping to ACORD AML.

## 1.6 LINKING THE RISK TO THE PREMIUM DATA

The following fields will be used to link the details of paid premium transactions to the risk data

- The London broker's reference, the Unique Market Reference (CR0005)
- The section number (CR0007)
- Policy or certificate reference (CR0029)
- Transaction number (CR0230)

## 2 REPORT

The following information should be provided once for the report.

---

### 2.1 REPORT, START DATE

**Definition**

This is the start date of the reporting period for the data being submitted.

If a daily report is being submitted then this would be the date of the report.

**Required**

Mandatory.

**Lloyd's reporting standards reference**

CR0001

**XML Node**

ReportDetail

**XML Field**

ReportStartDate

---

### 2.2 REPORT, END DATE

**Definition**

This is the end date of the reporting period for the data being submitted.

If a daily report is being submitted then this would be the date of the report.

**Required**

This is mandatory for all submissions.

**Lloyd's reporting standards reference**

CR0002

**XML Node**

ReportDetail

**XML Field**

ReportEndDate

## 3 BINDER

The following information should be provided once for each binder in the report.

---

### 3.1 BINDER, UNIQUE MARKET REFERENCE

**Definition**

This is the unique reference for the binding authority contract 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.

The maximum length is 17 characters.

The UMR is stated on the first page of the binding authority agreement schedule.

**Required**

This is mandatory for all submissions.

Where the UMR is not known by the coverholder; the coverholder's reference (agreement number) should be stated.

The London broker must include the UMR when submitting the settlement report to the central service provider Xchanging.

This is a key field which will be used to link risk, premium and claims data

**Lloyd's reporting standards reference**  
CR0005

**XML Node**  
BinderDetail

**XML Field**  
BinderUniqueMarketReference

---

### 3.2 BINDER, COVERHOLDER'S REFERENCE

**Definition**

This is a reference, other than the UMR, by which the binder agreement is known.

**Required**

This is mandatory if the UMR is not stated. If the UMR is not known then the agreement number should be stated. Either an agreement number or the UMR must be reported.

**Lloyd's reporting standards reference**  
CR0006

**XML Node**  
BinderDetail

**XML Field**  
BinderCoverholderContractReference

---

### 3.3 BINDER, INCEPTION DATE

**Definition**

The day the binding authority contract inception.

**Required**

This is mandatory for all submissions.

**Lloyd's reporting standards reference**  
CR0008

**XML Node**  
BinderDetail

**XML Field**  
BinderInception

---

### 3.4 BINDER, EXPIRY DATE

**Definition**

The day the binding authority contract expires.

**Required**

This is mandatory for all submissions.

**Lloyd's reporting standards reference**  
CR0009

**XML Node**  
BinderDetail

**XML Field**  
BinderExpiry

---

### 3.5 BINDER, BROKER IN LONDON

**Definition**

This is the name of the broker in London.

**Required**

Optional

**Lloyd's reporting standards reference**  
CR0012

**XML Node**  
BinderDetail

**XML Field**  
BinderLondonBrokerName

## 4 RISK DETAILS

The following should be provided for each risk transaction on the binder.

### 4.1 RISK, COVERHOLDER NAME

#### Definition

This is 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).

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.

It is preferred that the name used in Lloyd's Atlas system is shown.

#### Required

Mandatory for all transactions

**Lloyd's reporting standards reference**  
CR0013

**XML Node**  
RiskDetail

**XML Field**  
RiskCoverholderName

### 4.2 RISK, COVERHOLDER PIN

#### Definition

The coverholder PIN 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. This can be found in Lloyd's Atlas system.

The coverholder PIN is a 9 character code.

#### Required

Mandatory for all transactions

**Lloyd's reporting standards reference**  
CR0014

**XML Node**  
RiskDetail

**XML Field**  
RiskCoverHolderPIN

### 4.3 RISK, PARTICIPATION, CEDED, ORDER

#### Definition

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.

#### Required

Mandatory

**Lloyd's reporting standards reference**  
CR0175

**XML Node**  
RiskDetail

**XML Field**  
RiskParticipationPercentage

### 4.4 RISK, PARTICIPATION, CEDED, ORDER FLAG

#### Definition

This is a flag to show whether all financial values for this risk are expressed as 100% or have been multiplied the participation percentage.

If the values have been multiplied, so for example for a participation percentage of 0.5; 50% of all values are shown then the flag should be set to Y = 1.

If values have not been multiplied then the flag should be set to N = 0.

**It is not acceptable to multiply some but not all values.**

**Required**  
Mandatory

**Lloyd's reporting standards reference**  
CR0228

**XML Node**  
RiskDetail

**XML Field**  
RiskParticipationPercentageApplied

### 4.5 RISK, BINDER SECTION NUMBER

#### Definition

This is the number of the section from the binding authority contract which authorises this class of business to be written.

This would be the section identifier on the slip and can be either numeric or alpha.

**Required**  
Mandatory

**This is a key field which will be used to link risk, premiums and claims data**

**Lloyd's reporting standards reference**  
CR0007

**XML Node**  
RiskDetail

**XML Field**  
RiskSectionNumber

#### 4.6 RISK, CLASS OF BUSINESS

##### Definition

This is a free text description of the class of business for the risk.

##### Required

Mandatory

##### Lloyd's reporting standards reference

CR0017

##### XML Node

RiskDetail

##### XML Field

RiskBusinessClass

- > 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 NRRA 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.

<http://www.lloyds.com/The-Market/Tools-and-Resources/Tools-E-Services/Crystal>.

- > For direct business, the state in which the transaction was filed must also be given.

##### Required

Mandatory for all risks where the country of origin is the US or the original currency of premium is US dollars.

##### Lloyd's reporting standards reference

CR0025

##### XML Node

RiskDetail

##### XML Field

RiskUSClassification

#### 4.7 RISK, PRODUCT TYPE

##### Definition

This is the coverholder's code defining the product type for the risk.

##### Required

Recommended

##### Lloyd's reporting standards reference

None

##### XML Node

RiskDetail

##### XML Field

RiskProductType

#### 4.8 RISK, TYPE OF BUSINESS

##### Definition

The type of insurance or re-insurance:

- > Direct
- > Facultative Reinsurance
- > Treaty Reinsurance
- > Excess of Loss

##### Required

Mandatory for all transactions

##### Lloyd's reporting standards reference

CR0019

##### XML Node

RiskDetail

##### XML Field

RiskPolicyType

#### 4.10 RISK, POLICY OR CERTIFICATE REFERENCE

##### Definition

This the unique reference for the risk, usually the certificate number.

##### Required

Mandatory for all transactions

This is a key field which will be used to link risk, premiums and claims data

##### Lloyd's reporting standards reference

CR0029

##### XML Node

RiskDetail

##### XML Field

RiskDeclarationNumber

#### 4.9 RISK, US CLASSIFICATION

##### Definition

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:-

**4.11 RISK, TRANSACTION NUMBER****Definition**

This is the unique ID for the transaction.

**Required**

Recommended

**Lloyd's reporting standards reference**

CR0230

**XML Node**

RiskDetail

**XML Field**

RiskTransactionNumber

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.

**Further information**

[http://www.state.nj.us/dobi/division\\_insurance/sleo.htm](http://www.state.nj.us/dobi/division_insurance/sleo.htm)

**Required**

Mandatory for all risks filed in the US in the State of New Jersey which are classified as US surplus lines.

**Lloyd's reporting standards reference**

CR0098

**XML Node**

RiskDetail

**XML Field**

RiskNewJerseySLANumber

**4.12 RISK, US STATE OF FILING****Definition**

The US state in which the transaction was filed.

Where the inception date of the risk is on or after the 21st July 2011, the home state should be reported.

In accordance with NRRA sec. 527, the term home state is defined as:-

(A) In general, except as provided in (B) below 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 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.

(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.

The relevant state law should be reviewed to ensure it is consistent with this definition.

**Required**

Mandatory for all direct insurance risks filed in the US

**Lloyd's reporting standards reference**

CR0088

**XML Node**

RiskDetail

**XML Field**

RiskUSStateoffiling

**4.14 RISK, TRANSACTION TYPE****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 previously then this should be marked as new.

If this is a renewal that has previously been placed under a Lloyd's binding authority 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.

Non-financial endorsements should be marked as amendments.

**Required**

Mandatory

This is mandatory for all transactions where the risk or the insured are located in Ireland.

Australia: The National Claims and Policy Database requires details of whether a policy is a new policy or one that has been renewed. APRA established the National Claims and Policy Database in order to obtain a better understanding of public and products liability insurance and professional indemnity insurance and have the ability to monitor trends in premiums and claim costs.

**4.13 RISK, NEW JERSEY SURPLUS LINES ASSOCIATION NUMBER****Definition**

This is the unique transaction number issued by the New Jersey surplus lines broker.

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.

Mandatory for Iceland where stamp duty is payable on renewals.

**Lloyd's reporting standards reference**  
CR0022

**XML Node**  
RiskDetail

**XML Field**  
RiskTransactionType

**Recommended Values**  
New business  
Renewal  
Endorsement  
Cancellation  
Amendment

## 4.15 RISK, UNDERWRITER NAME

### Definition

This is the name of the underwriter at the coverholder who wrote the risk.

This should be in the format of the first name, followed by a space, followed by the last name. No commas, titles etc. should be included.

**Required**  
Recommended

**Lloyd's reporting standards reference**  
CR0231

**XML Node**  
RiskDetail

**XML Field**  
RiskUnderwriterName

**Recommended values**  
Names of underwriters specified on the binder

## 4.16 RISK, REFERRED TO LONDON

### Definition

The field should be completed with "Y" where the risk was referred to London and "N" where the risk was not referred to London.

### Required

Mandatory for coverholders located in the EU 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.

**Lloyd's reporting standards reference**  
CR0227

**XML Node**  
RiskDetail

**XML Field**  
RiskRefertoLondon

**Recommended Values**  
"Y" = 1 where the risk was referred to London  
"N" = 0 where the risk was not referred to London

## 4.17 RISK, DATE ON WHICH THE POLICY WAS BOUND

### Definition

This is the date on which the policy was bound to the facility.

**Required**  
Recommended

**Lloyd's reporting standards reference**  
CR0232

**XML Node**  
RiskDetail

**XML Field**  
RiskBoundDate

## 4.18 RISK, INCEPTION DATE

### Definition

The inception date of the risk; the date on which coverage starts.

**Required**  
Mandatory

**Lloyd's reporting standards reference**  
CR0030

**XML Node**

RiskDetail

**XML Field**

RiskInceptionDate

**Default value for this project**

None

**Values for this project**

This will be different for each policy

example the endorsement end date for a fixed period endorsement.

**Lloyd's reporting standards reference**

CR0058

**XML Node**

RiskDetail

**XML Field**

RiskEndorsementExpiryDate

**4.19 RISK, EXPIRY DATE****Definition**

The expiry date of the risk; the date on which coverage ends.

**Required**

Mandatory

**Lloyd's reporting standards reference**

CR0031

**XML Node**

RiskDetail

**XML Field**

RiskExpiryDate

**4.22 RISK, EXPIRING PREMIUM****Definition**

For Transaction Type renewal, this is the expiring premium.

This is for the whole policy, so the sum for all locations.

*If the participation percentage is being applied, then the expiring premium should be multiplied by the ParticipationPercentage.*

**Required**

This is recommended for all renewals.

**Lloyd's reporting standards reference**

CR0023

**XML Node**

RiskDetail

**XML Field**

RiskExpiringPremium

**4.20 RISK, EFFECTIVE DATE OF TRANSACTION OR ENDORSEMENT****Definition**

The date from which this transaction applies. For example, if this is an endorsement, then the date of the endorsement.

**Required**

Mandatory for all transactions for which the risk inception date is not the start date; for example the endorsement start date.

**Lloyd's reporting standards reference**

CR0057

**XML Node**

RiskDetail

**XML Field**

RiskEndorsementEffectiveDate

**4.23 RISK, COMPOSITE RATE LAST YEAR****Definition**

This is the ultimate rate that the policy was priced at. This is the actual rate for the whole policy. (The rate against the TIV).

**Lloyd's reporting standards reference**

CR0233

**Required**

Recommended

**XML Node**

Risk Detail

**XML Field**

RiskRateLastYear

**4.21 RISK, EXPIRY DATE OF TRANSACTION OR ENDORSEMENT****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.

**Required**

Mandatory for all transactions where the end/expiry date is known and this is not the same as the risk expiry date; for

**4.24 RISK, COMPOSITE RATE THIS YEAR****Definition**

This is the ultimate rate that the policy was priced at. This is the actual rate for the whole policy. (The rate against the TIV),

**Required**

Mandatory

**Lloyd's reporting standards reference**  
CR0234

**XML Node**  
RiskDetail

**XML Field**  
RiskRateThisYear

applying taxes, fees, assessments or special risk premiums (e.g. SASRIA in South Africa); *multiplied by the ParticipationPercentage if being applied.*

- For returned premium, the change to the amount of the gross written premium 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); shown as a negative amount; *multiplied by the ParticipationPercentage if being applied.*

## 4.25 RISK, ORIGINAL CURRENCY

### Definition

This is the original currency in which the premium was paid.

It is recommended that the ISO 4217, 3 letter alphanumeric currency codes are used. More details can be found here:-

[http://www.iso.org/iso/support/faqs/faqs\\_widely\\_used\\_standards/widely\\_used\\_standards\\_other/currency\\_codes/currency\\_codes\\_list-1.htm](http://www.iso.org/iso/support/faqs/faqs_widely_used_standards/widely_used_standards_other/currency_codes/currency_codes_list-1.htm)

**Required**  
Mandatory

**Lloyd's reporting standards reference**  
CR0020

**XML Node**  
RiskDetail

**XML Field**  
RiskOriginalCurrency

For TransactionType cancellation:-

- The amount of the gross written premium 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) shown as a negative amount; *multiplied by the ParticipationPercentage if being applied.*

For Transaction Type amendment:-

- An amount of zero should be given.

**Required**  
Mandatory

**Lloyd's reporting standards reference**  
CR0021

**XML Node**  
RiskDetail

**XML Field**  
RiskGrossPremium

**Recommended values**  
Numeric, 2 decimal places  
Negatives to be shown with minus sign “-”

## 4.26 RISK, POLICY GROSS PREMIUM

### Definition

The amount of the gross written premium 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).

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 the original currency.

This is for the whole policy, so the sum for all locations.

*If the participation percentage is being applied, then the gross premium should be multiplied by the ParticipationPercentage.*

For TransactionType new or renewal:-

- The amount of the gross written premium 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); *multiplied by the ParticipationPercentage if being applied.*

For TransactionType endorsement:-

- For additional premium, the change to the amount of the gross written premium after applying credits (discounts) and surcharges (loads/levies), but prior to

## 4.27 RISK, NUMBER OF INSTALMENTS

### Definition

The number of instalments in which the premium will be paid.

**Required**  
Mandatory

**Lloyd's reporting standards reference**  
CR0288

**XML Node**  
RiskDetail

**XML Field**  
RiskNumberInstalments

**Recommended values**  
1, 2, 12 etc.

## 4.28 RISK, INSTALMENT BASIS

### Definition

The frequency with which instalments will be made

**Required**

Optional

**Lloyd's reporting standards reference**

CR0289

**XML Node**

RiskDetail

**XML Field**

RiskInstalmentBasis

**Recommended values**

Annually

Quarterly

Monthly

Bi-annually

Bi-monthly

**4.29 RISK, COMMISSION %****Definition**

The commission taken by the coverholder expressed as a % of the gross premium in the original currency.

For the policy this is the overall % commission for all locations.

This should include commission to coverholder; commission to retail broker; commission to introducing broker; etc.

**Required**

Mandatory

**Lloyd's reporting standards reference**

CR0061

**XML Node**

RiskDetail

**XML Field**

RiskCoverholderCommissionPercentage

**Recommended values**

0.225 = 22.5%; 0.1 = 10%; etc.

**4.30 RISK, COMMISSION AMOUNT****Definition**

The commission taken by the coverholder expressed as an amount in the original currency. This may include commission to retail brokers or introducers.

This is for the whole policy, so the sum for all locations.

*If the participation percentage is being applied, then the gross premium should be multiplied by the ParticipationPercentage.*

For TransactionType new or renewal:-

- The commission taken by the coverholder expressed as an amount in the original currency; this may include commission to retail brokers or introducers; *multiplied by the ParticipationPercentage if being applied.*

For TransactionType endorsement:-

- For additional premium, the change to the amount of the commission taken by the coverholder expressed as an amount in the original currency; this may include commission to retail brokers or introducers; *multiplied by the ParticipationPercentage if being applied.*
- For returned premium, the change to the amount of The commission taken by the coverholder expressed as an amount in the original currency; this may include commission to retail brokers or introducers; shown as a negative amount; *multiplied by the ParticipationPercentage if being applied.*

For TransactionType cancellation:-

- The amount of the commission taken by the coverholder expressed as an amount in the original currency; this may include commission to retail brokers or introducers; shown as a negative amount; *multiplied by the ParticipationPercentage if being applied.*

For Transaction Type amendment:-

- An amount of zero should be given.

**Required**

Mandatory

**Lloyd's reporting standards reference**

CR0235

**XML Node**

RiskDetail

**XML Field**

RiskCoverholderCommisionAmount

**Recommended values**

Numeric, 2 decimal places

Negatives to be shown with minus sign “-“

**4.31 RISK, TOTAL TAXES PAYABLE LOCALLY****Definition**

This is the sum of any taxes, levies or Para fiscal fees which are payable locally.

This is for the whole policy, so the sum for all locations.

*If the participation percentage is being applied, then the gross premium should be multiplied by the ParticipationPercentage.*

For TransactionType new or renewal:-

- This is the sum of any taxes, levies or Para fiscal fees which are payable locally; *multiplied by the ParticipationPercentage if being applied.*

For TransactionType endorsement:-

- For additional premium, the change to the sum of any taxes, levies or Para fiscal fees which are payable locally; *multiplied by the ParticipationPercentage if being applied.*

- For returned premium, the change to the sum of any taxes, levies or Para fiscal fees which are payable locally; *multiplied by the ParticipationPercentage if being applied.*

For TransactionType cancellation:-

- This is the sum of any taxes, levies or Para fiscal fees which are payable locally; shown as a negative amount; *multiplied by the ParticipationPercentage if being applied.*

For Transaction Type amendment:-

- A commission amount of zero should be given.

### Required

Mandatory

### Lloyd's reporting standards reference

CR0236

### XML Node

RiskDetail

### XML Field

RiskTotalLocalTaxes

### Recommended values

Numeric, 2 decimal places

Negatives to be shown with minus sign “-”

## 4.32 RISK, TOTAL TAXES PAYABLE IN LONDON

### Definition

This is the sum of any taxes, levies or Para fiscal fees which are payable in London.

This is for the whole policy, so the sum for all locations.

*If the participation percentage is being applied, then the gross premium should be multiplied by the ParticipationPercentage.*

For TransactionType new or renewal:-

- This is the sum of any taxes, levies or Para fiscal fees which are payable in London; *multiplied by the ParticipationPercentage if being applied.*

For TransactionType endorsement:-

- For additional premium, the change to the sum of any taxes, levies or Para fiscal fees which are payable in London; *multiplied by the ParticipationPercentage if being applied.*
- For returned premium, the change to the sum of any taxes, levies or Para fiscal fees which are payable in London; *multiplied by the ParticipationPercentage if being applied.*

For TransactionType cancellation:-

- This is the sum of any taxes, levies or Para fiscal fees which are payable in London; shown as a negative amount; *multiplied by the ParticipationPercentage if being applied.*

For Transaction Type amendment:-

- An amount of zero should be given.

### Required

Mandatory

### Lloyd's reporting standards reference

CR0237

### XML Node

RiskDetail

### XML Field

RiskTotalLondonTaxes

### Default value for this project

None

### Other values for this project

Numeric, 2 decimal places

Negatives to be shown with minus sign “-”

## 4.33 RISK, TOTAL SURVEY FEE AMOUNT

### Definition

This is the total amount of all survey fees which are being added or deducted for the policy.

This is for the whole policy, so the sum for all locations.

*If the participation percentage is being applied, then the gross premium should be multiplied by the ParticipationPercentage.*

For TransactionType new or renewal:-

- This is the total amount of all survey fees; *multiplied by the ParticipationPercentage if being applied.*

For TransactionType endorsement:-

- For additional premium, the change to the total amount of all survey fees; *multiplied by the ParticipationPercentage if being applied.*
- For returned premium, the change to the fee; *multiplied by the ParticipationPercentage if being applied.*

For TransactionType cancellation:-

- This is the sum of all survey fees; shown as a negative amount; *multiplied by the ParticipationPercentage if being applied.*

For Transaction Type amendment:-

- An amount of zero should be given.

### Required

Required for all survey fees.

### Lloyd's reporting standards reference

CR0238

### XML Node

RiskDetail

### XML Field

RiskTotalSurveyFeeAmount

### Recommended values

Numeric, 2 decimal places

Negatives to be shown with minus sign “-”

#### 4.34 RISK, TOTAL ADMIN FEE AMOUNT

---

**Definition**

This is the total amount of all admin fees which are being added or deducted for the policy.

This is for the whole policy, so the sum for all locations.

*If the participation percentage is being applied, then the gross premium should be multiplied by the ParticipationPercentage.*

For TransactionType new or renewal:-

- This is the total amount of all admin fees; *multiplied by the ParticipationPercentage if being applied.*

For TransactionType endorsement:-

- For additional premium, the change to the total amount of all admin fees; *multiplied by the ParticipationPercentage if being applied.*
- For returned premium, the change to the total amount of all admin fees; *multiplied by the ParticipationPercentage if being applied.*

For TransactionType cancellation:-

- This is the sum of all admin fees; shown as a negative amount; *multiplied by the ParticipationPercentage if being applied.*

For Transaction Type amendment:-

- An amount of zero should be given.

**Required**

Required for all admin fees.

**Lloyd's reporting standards reference**

CR0239

**XML Node**

RiskDetail

**XML Field**

RiskTotalAdminFeeAmount

**Recommended values**

Numeric, 2 decimal places

Negatives to be shown with minus sign “-”

## 5 INSURED

Provide details of each insured detailed on each risk.

The coverholder needs to provide the name of the insured; 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.

The coverholder also needs to provide 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.

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".

For different territories and classes of business, different levels of detail are needed; however, the country is always required.

The appropriate level of detail should be provided as advised within Lloyd's tax and regulatory tool, Crystal: - <http://www.lloyds.com/The-Market/Tools-and-Resources/Tools-E-Services/Crystal>

### 5.1 INSURED, ID

#### Definition

This is the coverholder's unique identifier for the insured.

#### Required

Optional

#### Lloyd's reporting standards reference

CR00271

#### XML Node

InsuredDetail

#### XML Field

InsuredID

### 5.2 INSURED, FISCAL CODE, CODICE FISCALE

#### Definition

The fiscal code (allocated to an organisation or individual by the Italian tax authority) for the enterprise or individual who is insured, or reinsured.

Further details can be found here: -

[http://www1.agenziaentrate.it/inglese/glossary/index\\_glossary.htm#C](http://www1.agenziaentrate.it/inglese/glossary/index_glossary.htm#C)

In other territories, the company registration number should be given.

#### Required

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.

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.

In other countries, the company registration code is optional.

#### Lloyd's reporting standards reference

CR0036

#### XML Node

InsuredDetail

#### XML Field

InsuredFiscalCode

### 5.3 INSURED, NAIC CODE

#### Definition

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 cedent does not have a NAIC code then the FEIN for the cedent must be specified.

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.

#### FEIN

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.

#### Formats

NAIC company code - up to 5 characters numeric (99999)

NAIC group code, assigned to a group of companies - up to 4 characters numeric (9999)

NAIC pools and associations code, assigned to associations etc. - 2 alpha, dash, 7 numeric (AA-9999999)

FEIN code - 2 numeric, dash, 7 numeric (99-9999999)

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.

Further details can be found here:-

[http://www.naic.org/index\\_industry.htm](http://www.naic.org/index_industry.htm)

#### Required

Mandatory for business classified as US Reinsurance.

#### Lloyd's reporting standards reference

CR0037

**XML Node**

InsuredDetail

Multiple floor addresses such as 1-3 should state the start floor address only.

**XML Field**

InsuredNAICCode

This should be a whole number such as 1, 2, 3 etc.

**Required**

Recommended

**5.4 INSURED, NAME****Definition**

One of the following to be shown:-

The name of the company

The full name of the individual insured

If there are additional assureds there these should be listed separately.

**Required**

Mandatory

Where the name of the insured/reinsured is not known, a code to uniquely identify them should be supplied instead, where appropriate (for example Kidnap and Ransom).

**Lloyd's reporting standards reference**

CR0035

**XML Node**

InsuredDetail

**XML Field**

InsuredName

**Lloyd's reporting standards reference**

CR0273

**XML Node**

InsuredDetail

**XML Field**

InsuredFloorNumber

**5.5.3 Insured, Building or house number****Definition**

The building or house number in which the insured or reinsured is resident if they are a private individual, or has its main operating address if it is a corporate body. This should include the flat number or house name. Block addresses such as 110-115 should state the start address only.

**Required**

This is 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.

This is mandatory for Italy, Portugal, South Africa and Spain.

This is mandatory for Kentucky where this information is required for the calculation and reporting of municipal tax payments.

**Lloyd's reporting standards reference**

CR0274

**XML Node**

InsuredDetail

**XML Field**

InsuredStreetNumber

**5.5 INSURED, ADDRESS**

It is strongly recommended that full details of the insured's, or reinsured's, address are provided for all risks in all locations, especially when reporting written premium.

**5.5.1 Insured, Suite****Definition**

The suite in the building in which the insured or reinsured is resident if they are a private individual, or has its main operating address if it is a corporate body. Multiple suite addresses such as 1-3 should state the start suite address only.

This should be a whole number such as 1, 2, 3 etc.

**Required**

Recommended

**Lloyd's reporting standards reference**

CR0272

**XML Node**

InsuredDetail

**XML Field**

InsuredSuite

**5.5.4 Insured, Street****Definition**

The street in which the insured or reinsured is resident if they are a private individual, or has its main operating address if it is a corporate body.

**Required**

This is 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.

Mandatory for Italy, Portugal, South Africa and Spain.

This is mandatory for Kentucky where this information is required for the calculation and reporting of municipal tax payments.

**Lloyd's reporting standards reference**  
CR0275

**XML Node**  
InsuredDetail

**XML Field**  
InsuredStreet

### 5.5.5 Insured, Town or City

#### Definition

The city in which the insured or reinsured is resident if they are a private individual, or has its main operating address if it is a corporate body.

#### Required

This is 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.

Mandatory for Italy, Portugal, South Africa and Spain.

This is mandatory for Kentucky where this information is required for the calculation and reporting of municipal tax payments.

**Lloyd's reporting standards reference**  
CR0276

**XML Node**  
InsuredDetail

**XML Field**  
InsuredCity

### 5.5.6 Insured, County

#### Definition

If the country in which the insured or 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 counties, then the county in which the risk is located.

**Required**  
Recommended

**Lloyd's reporting standards reference**  
CR0277

**XML Node**  
InsuredDetail

**XML Field**  
InsuredCounty

### 5.5.7 Insured, State, province, territory, etc.

#### Definition

If the country in which the insured or 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, for example states, then the sub-division in which the risk is located.

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.

#### Required

This is mandatory for all countries which include states, territories and provinces.

**Lloyd's reporting standards reference**  
CR0039

**XML Node**  
Insured Detail

**XML Field**  
InsuredState

### 5.5.8 Insured, Postal code

#### Definition

This is the postcode, zip code in which the insured or reinsured is resident if they are a private individual, or has its main operating address if it is a corporate body.

#### Required

This is 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.

Mandatory for Italy, Portugal, South Africa and Spain.

This is mandatory for Kentucky where this information is required for the calculation and reporting of municipal tax payments.

**Lloyd's reporting standards reference**  
CR0040

**XML Node**  
InsuredDetail

**XML Field**  
InsuredPostalCode

### 5.5.9 Insured Country

#### Definition

This is the country in which the insured or reinsured is resident if they are a private individual, or has its main operating address if it is a corporate body.

Lloyd's risk locator tool can be used to help confirm the location of the risk [http://www.lloyds.com/The-Market/Operating-at-Lloyds/Resources/Risk\\_locator](http://www.lloyds.com/The-Market/Operating-at-Lloyds/Resources/Risk_locator). 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.

It is recommended that the ISO 3166 2 letter country codes are used.

**Required**

Mandatory

**Lloyd's reporting standards reference**

CR0041

**XML Node**

InsuredDetail

**XML Field**

InsuredCountry

**Required**

Recommended

**Lloyd's reporting standards reference**

CR0280

**XML Node**

InsuredDetail

**XML Field**

InsuredRevenueTurnover

---

**5.6 INSURED, POLICYHOLDER TYPE****Definition**

Policyholder type

Retail – All business for personal consumption outside of the purchaser's trade

Micro – Any business with less than 2M Euro (or equivalent) turnover and less than 10 staff at time of binding

Commercial – All business that has a criteria above that of a micro business at time of binding

Reinsurance – Any business bound on a reinsurance basis

**Required**

Recommended

**Lloyd's reporting standards reference**

CR0278

**XML Node**

InsuredDetail

**XML Field**

InsuredPolicyHolderType

---

**5.7 INSURED, TOTAL NUMBER OF EMPLOYEES****Definition**

This is the total number of employees of the insured if not a private individual.

**Required**

Recommended

**Lloyd's reporting standards reference**

CR0279

**XML Node**

InsuredDetail

**XML Field**

InsuredTotalEmployees

---

**5.8 INSURED, REVENUE OR TURNOVER****Definition**

This is the revenue or turnover of the insured if not a private individual, in the original currency of the risk.

## 6 ADDITIONAL INSURED

---

### 6.1 ADDITIONAL INSURED, TYPE

**Definition**

A description of the type of additional assured; for example, subsidiary.

**Required**

Recommended

Where the name of the additional assured is not known, a code to uniquely identify them should be supplied instead, where appropriate (for example Kidnap and Ransom).

**Lloyd's reporting standards reference**

CR0290

**XML Node**

AdditionalInsuredDetail

**XML Field**

AdditionalInsuredType

---

### 6.2 ADDITIONAL INSURED, NAME

**Definition**

One of the following to be shown:-

The name of the company

The full name of the individual insured

If there are additional assureds there these should be listed separately.

**Required**

Recommended

Where the name of the additional assured is not known, a code to uniquely identify them should be supplied instead, where appropriate (for example Kidnap and Ransom).

**Lloyd's reporting standards reference**

CR0291

**XML Node**

AdditionalInsuredDetail

**XML Field**

AdditionalInsuredName

## 7 INTERMEDIARY

Any of the following intermediaries who are involved in the transaction should be specified: - Open market correspondents, producing brokers or local brokers.

### 7.1 INTERMEDIARY, ROLE

#### Definition

This is the role of the intermediary.

#### Required

Any of the following intermediaries who are involved in the transaction should be specified: - Open market correspondents, producing brokers or local brokers.

#### Lloyd's reporting standards reference

CR0089

#### XML Node

IntermediaryDetail

#### XML Field

IntermediaryRole

### 7.2 INTERMEDIARY, NAME

#### Definition

This is the name of the intermediary.

#### Required

Any of the following intermediaries who are involved in the transaction should be specified: - Open market correspondents, producing brokers or local brokers.

#### Lloyd's reporting standards reference

CR0090

#### XML Node

IntermediaryDetail

#### XML Field

IntermediaryName

### 7.3 INTERMEDIARY, REFERENCE NO

#### Definition

Any reference number allocated to the intermediary; for example the open market correspondent number.

#### Lloyd's reporting standards reference

CR0091

#### XML Node

IntermediaryDetail

#### XML Field

IntermediaryID

### 7.4 INTERMEDIARY, ADDRESS

#### 7.4.1 Intermediary, Suite

##### Definition

The suite in the building in which the intermediary is located. Multiple suite addresses such as 1-3 should state the start suite address only.

This should be a whole number such as 1, 2, 3 etc.

##### Required

Optional

##### Lloyd's reporting standards reference

CR0293

##### XML Node

IntermediaryDetail

##### XML Field

IntermediarySuite

#### 7.4.2 Intermediary, Floor

##### Definition

The floor number of the building in which the intermediary is located. Multiple floor addresses such as 1-3 should state the start floor address only.

This should be a whole number such as 1, 2, 3 etc.

##### Required

Optional

##### Lloyd's reporting standards reference

CR0294

##### XML Node

IntermediaryDetail

##### XML Field

IntermediaryFloorNumber

#### 7.4.3 Intermediary, street number

##### Definition

This the street address of the intermediary.

##### Required

Any of the following intermediaries who are involved in the transaction should be specified: - Open market correspondents, producing brokers or local brokers.

##### Lloyd's reporting standards reference

CR0281

##### XML Node

IntermediaryDetail

##### XML Field

IntermediaryStreetNumber

### 7.4.4 intermediary, Street

**Definition**

The street address for the intermediary

**Required**

Any of the following intermediaries who are involved in the transaction should be specified: - Open market correspondents, producing brokers or local brokers.

**Lloyd's reporting standards reference**

CR0283

**XML Node**

IntermediaryDetail

**XML Field**

IntermediaryStreet

### 7.4.5 intermediary, City

**Definition**

The city or town address for the intermediary

**Required**

Any of the following intermediaries who are involved in the transaction should be specified: - Open market correspondents, producing brokers or local brokers.

**Lloyd's reporting standards reference**

CR0285

**XML Node**

IntermediaryDetail

**XML Field**

IntermediaryCity

### 7.4.6 Intermediary, country sub-division

**Definition**

The state, province, territory or canton in which the intermediary is located

**Required**

Any of the following intermediaries who are involved in the transaction should be specified: - Open market correspondents, producing brokers or local brokers.

**Lloyd's reporting standards reference**

CR0093

**XML Node**

IntermediaryDetail

**XML Field**

IntermediaryState

### 7.4.7 intermediary, Postal code

**Definition**

Any of the following intermediaries who are involved in the transaction should be specified: - open market correspondents, producing brokers or local brokers.

**Required**

Any of the following intermediaries who are involved in the transaction should be specified: - Open market correspondents, producing brokers or local brokers.

**Lloyd's reporting standards reference**

CR0094

**XML Node**

IntermediaryDetail

**XML Field**

IntermediaryPostalCode

### 7.4.8 Intermediary, Country

**Definition**

The country address for the intermediary

It is recommended that the ISO 3166 2 letter country codes are used.

**Required**

Any of the following intermediaries who are involved in the transaction should be specified: - Open market correspondents, producing brokers or local brokers.

**Lloyd's reporting standards reference**

CR0095

**XML Node**

IntermediaryDetail

**XML Field**

IntermediaryCountry

## 8 SURPLUS LINES BROKER

If the risk is classified as “US Surplus Lines” then you must provide the US surplus lines broker(s) name, state and surplus lines licence number. It is preferable that the full address details are given.

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 tax.

In most states either the SSN or FEIN number of the surplus lines broker or surplus lines agency is used as the surplus lines licence number.

For surplus lines transactions where the state of filing is New Jersey, the unique transaction number 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. See policy details above.

### 8.1 SURPLUS LINES BROKER, NAME

#### Definition

This is the name of the surplus lines broker.

#### Required

It is mandatory for all risks filed in the US which are classified as US surplus lines that details of the surplus lines broker be provided.

**Lloyd’s reporting standards reference**  
CR0096

#### XML Node

SurplusLinesDetail

#### XML Field

SurplusLinesName

### 8.2 SURPLUS LINES BROKER, LICENCE NUMBER

#### Definition

For US surplus lines, this should be the surplus lines licence number of the intermediary who has filed details of the insured risk with a US state insurance department or authority.

#### Required

It is mandatory for all risks filed in the US which are classified as US surplus lines that details of the surplus lines broker be provided.

**Lloyd’s reporting standards reference**  
CR0097

#### XML Node

SurplusLinesDetail

#### XML Field

SurplusLinesLicenceNumber

### 8.3 SURPLUS LINES BROKER, ADDRESS

#### 8.3.1 Surplus Lines Broker, Suite

##### Definition

The suite in the building in which the surplus lines broker is located. Multiple suite addresses such as 1-3 should state the start suite address only.

This should be a whole number such as 1, 2, 3 etc.

##### Required

Optional

**Lloyd’s reporting standards reference**  
CR0295

##### XML Node

SurplusLinesDetail

##### XML Field

SurplusLinesSuite

#### 8.3.2 Surplus Lines Broker, Floor

##### Definition

The floor number of the building in which the surplus lines broker is located. Multiple floor addresses such as 1-3 should state the start floor address only.

This should be a whole number such as 1, 2, 3 etc.

##### Required

Optional

**Lloyd’s reporting standards reference**  
CR0296

##### XML Node

SurplusLinesDetail

##### XML Field

SurplusLinesFloorNumber

#### 8.3.3 Surplus Lines Broker, Address, street number

##### Definition

This the street address of the surplus lines broker.

##### Required

Recommended

**Lloyd’s reporting standards reference**  
CR0282

##### XML Node

SurplusLinesDetail

##### XML Field

SurplusLinesStreetNumber

### 8.3.4 Surplus Lines Broker, Street

**Definition**

The street address for the surplus lines broker

**Required**

Recommended

**Lloyd's reporting standards reference**

CR0284

**XML Node**

SurplusLinesDetail

**XML Field**

SurplusLinesStreet

### 8.3.5 Surplus Lines Broker, City

**Definition**

The city or town address for the surplus lines broker.

**Required**

Recommended

**Lloyd's reporting standards reference**

CR0286

**XML Node**

SurplusLinesDetail

**XML Field**

SurplusLinesCity

### 8.3.6 Surplus Lines Broker, Country sub-division

**Definition**

The state, province, territory or canton in which the surplus lines broker is located

**Required**

It is mandatory for all risks filed in the US which are classified as US surplus lines that details of the surplus lines broker be provided.

**Lloyd's reporting standards reference**

CR0100

**XML Node**

SurplusLinesDetail

**XML Field**

SurplusLinesState

### 8.3.7 Surplus Lines Broker, Postal code

**Definition**

The postcode of the surplus lines broker.

**Required**

It is mandatory for all risks filed in the US which are classified as US surplus lines that details of the surplus lines broker be provided.

**Lloyd's reporting standards reference**

CR0101

**XML Node**

SurplusLinesDetail

**XML Field**

SurplusLinesPostalCode

### 8.3.8 Country

**Definition**

The country address for the surplus line broker

It is recommended that the ISO 3166 2 letter country codes are used.

**Required**

It is mandatory for all risks filed in the US which are classified as US surplus lines that details of the surplus lines broker be provided.

**Lloyd's reporting standards reference**

CR0102

**XML Node**

SurplusLinesDetail

**XML Field**

SurplusLinesCountry

## 9 LOCATION

The data below should be provided for location for the policy.

### 9.1 LOCATION, NUMBER

#### Definition

This is a numerical unique identifier for each location within a property.

This should stay consistent for the life of the risk and should not change when there is an endorsement or a cancellation.

If there is a cancellation of the location then that location number should not be used again. For example if location number 5 is cancelled, then location number 5 should not be used again for the life of the risk with the coverholder, unless it is reinstated.

#### Required

This is mandatory for a property risk with more than one location. Each location should be identifiable. This is also useful so that any claims which are made can be linked to the location.

This is a key field which can be used to link risk and claims information; and to link premium information where this is available at this level.

**Lloyd's reporting standards reference**  
CR0042

**XML Node**  
LocationDetail

**XML Field**  
LocationNumber

### 9.2 LOCATION, ORIGINAL CURRENCY

#### Definition

This is the original currency in which the premium was paid.

It is recommended that the ISO 4217, 3 letter alphanumeric currency codes are used. More details can be found here:-  
[http://www.iso.org/iso/support/faqs/faqs\\_widely\\_used\\_standards/widely\\_used\\_standards\\_other/currency\\_codes/currency\\_codes\\_list-1.htm](http://www.iso.org/iso/support/faqs/faqs_widely_used_standards/widely_used_standards_other/currency_codes/currency_codes_list-1.htm)

**Required**  
Recommended

**Lloyd's reporting standards reference**  
CR0020

**XML Node**  
LocationDetail

**XML Field**  
LocationOriginalCurrency

### 9.3 LOCATION, LOCATION OF RISK

For property business, the location of the risk is important for example for modelling purposes, however, the location of the risk is also a key factor when Lloyd's reports to regulators and pays taxes it has responsibility for.

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

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.

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.

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

The key questions to ask about an insurance contract are: *Is it insurance or reinsurance?* Lloyd's holds separate authorisations for insurance and reinsurance worldwide 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:-

<http://www.lloyds.com/The-Market/Tools-andResources/Tools-E-Services/Risk-Locator>

Lloyd's tax and regulatory tool, Crystal, can be used to determine the level of detail needed: -

<http://www.lloyds.com/The-Market/Tools-and-Resources/Tools-E-Services/Crystal>

It is strongly recommended that full details of the risk address are provided for all locations.

### 9.3.1 Location, Suite

#### Definition

The suite in the building in which risk insured is located at the location. Multiple suite addresses such as 1-3 should state the start suite address only.

This should be a whole number such as 1, 2, 3 etc.

#### Required

Recommended

**Lloyd's reporting standards reference**  
CR0240

#### XML Node

LocationDetail

#### XML Field

LocationSuite

### 9.3.2 Location, Floor

#### Definition

The floor number of the building on which risk insured is located at the location. Multiple floor addresses such as 1-3 should state the start floor address only.

This should be a whole number such as 1, 2, 3 etc.

#### Required

Recommended

**Lloyd's reporting standards reference**  
CR0241

#### XML Node

LocationDetail

#### XML Field

LocationFloorNumber

### 9.3.3 Location, Building or house number

#### Definition

The building or house number of the risk insured at the location. This should include the flat number or house name. Block addresses such as 110-115 should state the start address only.

#### Required

Mandatory for property risks

This is 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.

This is mandatory for taxable risks in Italy.

This is mandatory for French legislation details.

This is mandatory for Kentucky where this information is required for the calculation and reporting of municipal tax payments.

This is mandatory in Portugal and Spain where the information is required to calculate fire brigade charges.

It is strongly recommended that full details of the risk address are provided for all risks in all locations.

**Lloyd's reporting standards reference**  
CR0043

#### XML Node

LocationDetail

#### XML Field

LocationStreetNumber

### 9.3.4 Location, Street

#### Definition

The street of the risk insured at the location.

#### Required

Mandatory for property risks

This is 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.

This is mandatory for taxable risks in Italy.

This is mandatory for French legislation details.

This is mandatory for Kentucky where this information is required for the calculation and reporting of municipal tax payments.

This is mandatory in Portugal and Spain where the information is required to calculate fire brigade charges.

It is strongly recommended that full details of the risk address are provided for all risks in all locations.

**Lloyd's reporting standards reference**  
CR0044

#### XML Node

LocationDetail

#### XML Field

LocationStreet

### 9.3.5 Location, Town or City

#### Definition

The city of the risk insured at the location.

#### Required

Mandatory for property risks

This is 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.

This is mandatory for taxable risks in Italy.

This is mandatory for French legislation details.

This is mandatory for Kentucky where this information is required for the calculation and reporting of municipal tax payments.

This is mandatory in Portugal and Spain where the information is required to calculate fire brigade charges.

It is strongly recommended that full details of the risk address are provided for all risks in all locations.

**Lloyd's reporting standards reference**  
CR0045

**XML Node**  
LocationDetail

**XML Field**  
LocationCity

### 9.3.6 Location, County

#### Definition

If the risk is located in a country with counties, then the county in which the risk is located.

**Required**  
Recommended

**Lloyd's reporting standards reference**  
CR0047

**XML Node**  
LocationDetail

**XML Field**  
LocationCounty

### 9.3.7 Location, State, province, territory, etc.

#### Definition

If the risk is located in a country with sub-divisions, for example states, then the sub-division in which the risk is located.

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.

**Required**  
This is mandatory for all countries which include states, territories and provinces.

**Lloyd's reporting standards reference**  
CR0048

**XML Node**  
LocationDetail

**XML Field**  
LocationState

### 9.3.8 Location, Postal code

#### Definition

This is the postcode, zip code or similar for the risk.

**Required**  
Mandatory for property risks

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.

Mandatory for taxable risks in Italy.

Mandatory for French legislation details.

Mandatory for Kentucky where this information is required for the calculation and reporting of municipal tax payments.

Mandatory in Portugal and Spain where the information is required to calculate fire brigade charges.

It is strongly recommended that full details of the risk address are provided for all risks in all locations.

**Lloyd's reporting standards reference**  
CR0049

**XML Node**  
LocationDetail

**XML Field**  
LocationPostalCode

### 9.3.9 Location, Country

#### Definition

This is the country where the risk is located.

Lloyd's risk locator tool can be used to help confirm the location of the risk [http://www.lloyds.com/The-Market/Operating-at-Lloyds/Resources/Risk\\_locator](http://www.lloyds.com/The-Market/Operating-at-Lloyds/Resources/Risk_locator). 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.

It is recommended that the ISO 3166 2 letter country codes are used.

**Required**  
Mandatory

**Lloyd's reporting standards reference**  
CR0050

**XML Node**  
LocationDetail

**XML Field**  
LocationCountry

### 9.4 LOCATION, CRESTA ZONE

**Definition**

This is the zone number allocated by CRESTA to a geographic zone (country and zone name) where the property location is located.

The 4 digit codes to be used.

<https://www.cresta.org/index.php/zoning-lists-4>

**Required**

Recommended

**Lloyd's reporting standards reference**

CR0242

**XML Node**

LocationDetail

**XML Field**

LocationCrestaZone

### 9.5 LOCATION, YEAR BUILT

**Definition**

This is the year in which this risk location was built.

The 4 digit year should be provided.

**Required**

Recommended

**Lloyd's reporting standards reference**

CR0210

**XML Node**

LocationDetail

**XML Field**

LocationYearBuilt

### 9.6 LOCATION, LAST YEAR STRUCTURALLY UPDATED

**Definition**

This is the last year in which this risk location was structurally updated.

The 4 digit year should be provided.

**Required**

Optional

**Lloyd's reporting standards reference**

CR0211

**XML Node**

LocationDetail

**XML Field**

LocationYearLastStructurallyUpdated

### 9.7 LOCATION, PROTECTION CLASS

**Definition**

This is the ISO fire protection class code (1-10) for this risk location.

**Required**

Optional

**Lloyd's reporting standards reference**

CR0212

**XML Node**

LocationDetail

**XML Field**

LocationProtectionClass

### 9.8 LOCATION, AREA UNIT

**Definition**

This is the unit of measurement of the area.

This should be either

- metres
- feet

**Required**

Mandatory if the Area field is provided.

**Lloyd's reporting standards reference**

CR0243

**XML Node**

LocationDetail

**XML Field**

LocationAreaUnit

### 9.9 LOCATION, AREA

**Definition**

This is the total area at the location as a numeric value.

The measurement, for example feet, should not be provided in this field, this should be provided in the area unit field.

This should be expressed in either feet or metres as per the area unit provided.

**Required**

Recommended

**Lloyd's reporting standards reference**

CR0213

**XML Node**

LocationDetail

**XML Field**

LocationArea

**9.10 LOCATION, NUMBER OF FLOORS****Definition**

This is the number of floors that there are in the insured location.

This should be a numeric field to no decimal places. Numbers should be rounded up where required, fractions should not be provided.

**Required**

Recommended

**Lloyd's reporting standards reference**

CR0214

**XML Node**

LocationDetail

**XML Field**

LocationNumberOfFloors

**9.11 LOCATION, NUMBER OF BUILDINGS****Definition**

This is the number of buildings insured at the specific location.

This should be a numeric field to no decimal places. Numbers should be rounded up where required, fractions should not be provided.

**Required**

Mandatory

**Lloyd's reporting standards reference**

CR0215

**XML Node**

LocationDetail

**XML Field**

LocationNumberOfBuildings

**9.12 LOCATION, BUILDING CLADDING DESCRIPTION****Definition**

This is a description of the non-structural exterior coverings of the building.

**Required**

Optional

**Lloyd's reporting standards reference**

CR0216

**XML Node**

LocationDetail

**XML Field**

LocationCladdingDesc

**9.13 LOCATION, ROOF SHAPE DESCRIPTION****Definition**

The roof shape at the location.

**Required**

Optional

**Lloyd's reporting standards reference**

CR0217

**XML Node**

LocationDetail

**XML Field**

LocationRoofShape

**9.14 LOCATION, SOFT STOREY****Definition**

Does the risk at the location have a soft storey?

Recommended values

Y

N

**Required**

Optional

**Lloyd's reporting standards reference**

CR0218

**XML Node**

LocationDetail

**XML Field**

LocationSoftStorey

**9.15 LOCATION, SPRINKLERS****Definition**

An indicator of whether the location has a sprinkler system.

**Required**

Recommended

**Lloyd's reporting standards reference**

CR0219

**XML Node**

LocationDetail

**XML Field**

LocationSprinklers

**Recommended values**

Y = 1 if there is a sprinkler

N = 0 if there is no sprinkler

**9.16 LOCATION, SCHEME OF OCCUPANCY CODE****Definition**

This is the type of occupancy code used.

This code defines the scheme or list of codes being used for example RMS, ATC, ISO, etc.

It is acceptable for the coverholder to use their own scheme, however, they will need to provide the set of codes.

### **Required**

This is required where occupancy codes are being supplied so that the code can be translated.

**Lloyd's reporting standards reference**  
CR0204

**XML Node**  
LocationDetail

**XML Field**  
LocationOccupancyScheme

---

### 9.17 LOCATION, OCCUPANCY CODE

#### **Definition**

This is the occupancy code from the scheme for this location.

#### **Required**

This is required if the occupancy scheme has been defined.

**Lloyd's reporting standards reference**  
CR0205

**XML Node**  
LocationDetail

**XML Field**  
LocationOccupancyCode

---

### 9.18 LOCATION, OCCUPANCY DESCRIPTION

#### **Definition**

This is the description of the type of the usage of the property location.

The description derived from the occupancy code; or the description of the occupancy where no code is supplied.

**Required**  
Mandatory

**Lloyd's reporting standards reference**  
CR0206

**XML Node**  
LocationDetail

**XML Field**  
LocationOccupancyDescription

---

### 9.19 LOCATION, SCHEME OF CONSTRUCTION CODE

#### **Definition**

This is the type of construction code used.

This code defines the scheme or list of codes being used for example RMS, ATC, ISO, etc.

It is acceptable for the coverholder to use their own scheme, however, they will need to provide the set of codes.

### **Required**

This is required where construction codes are being supplied so that the code can be translated.

**Lloyd's reporting standards reference**  
CR0207

**XML Node**  
LocationDetail

**XML Field**  
LocationConstructionScheme

---

### 9.20 LOCATION, CONSTRUCTION CODE

#### **Definition**

This is the construction code from the scheme.

#### **Required**

This is required if the construction scheme has been defined.

**Lloyd's reporting standards reference**  
CR0208

**XML Node**  
LocationDetail

**XML Field**  
LocationConstructionCode

---

### 9.21 LOCATION, CONSTRUCTION DESCRIPTION

#### **Definition**

This is the description of the type of the usage of the property at the location.

The description derived from the construction code; or the description of the construction where no code is supplied.

**Required**  
Mandatory

**Lloyd's reporting standards reference**  
CR0209

**XML Node**  
LocationDetail

**XML Field**  
LocationConstructionDescription

---

### 9.22 LOCATION, VALUE BASIS

#### **Definition**

This is the description of the value basis which has been used to value the location

For example:-  
Market value  
Rebuild value  
Reinstatement value

**Required**  
Mandatory

**Lloyd's reporting standards reference**  
CR0244

**XML Node**  
LocationDetail

**XML Field**  
LocationValueBasis

### 9.23 LOCATION, A-BUILDINGS

#### 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:-  
Market value  
Rebuild value  
Reinstatement value

This is for the location.

*If the participation percentage is being applied, then the total value at risk should be multiplied by the ParticipationPercentage.*

For TransactionType new or renewal:-  
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; *multiplied by the ParticipationPercentage if being applied.*

For TransactionType endorsement:-

For additional premium, the change to the total value at risk for the location which the policy has been rated on; the value which the premium has been calculated against; *multiplied by the ParticipationPercentage if being applied.*

For returned premium, the change to the total value at risk for the location which the policy has been rated on; the value which the premium has been calculated against; shown as a negative amount; *multiplied by the ParticipationPercentage if being applied.*

For TransactionType cancellation:-  
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 shown as a negative amount; *multiplied by the ParticipationPercentage if being applied.*

For any non-value changes, a value of zero should be given.

**Required**  
Mandatory

**Lloyd's reporting standards reference**  
CR0170

**XML Node**  
LocationDetail

**XML Field**  
LocationABuildings

**Recommended values**  
Numeric, 2 decimal places

### 9.24 LOCATION, B-OTHER STRUCTURES

#### Definition

This is the value of other structures.

This is for the location.

*If the participation percentage is being applied, then the total value at risk should be multiplied by the ParticipationPercentage.*

For TransactionType new or renewal:-  
This is the value of other structures at the location; *multiplied by the ParticipationPercentage if being applied.*

For TransactionType endorsement:-

For additional premium, the change to the value of other structures at the location; *multiplied by the ParticipationPercentage if being applied.*

For returned premium, the change to the value of other structures at the location; shown as a negative amount; *multiplied by the ParticipationPercentage if being applied.*

For TransactionType cancellation:-  
This is the value of other structures at the location shown as a negative amount; *multiplied by the ParticipationPercentage if being applied.*

For any non-value changes, a value of zero should be given.

**Required**  
Mandatory

**Lloyd's reporting standards reference**  
CR0171

**XML Node**  
LocationDetail

**XML Field**  
LocationBOtherStructures

### 9.25 LOCATION, C-CONTENTS

#### Definition

This is the value of the contents.

This is for the location.

*If the participation percentage is being applied, then the total value at risk should be multiplied by the ParticipationPercentage.*

For TransactionType new or renewal:-  
This is the value of the contents at the location; *multiplied by the ParticipationPercentage if being applied.*

For TransactionType endorsement:-

For additional premium, the change to the value of the contents at the location; *multiplied by the ParticipationPercentage if being applied.*

For returned premium, the change to the value of the contents at the location; shown as a negative amount; *multiplied by the ParticipationPercentage if being applied.*

For TransactionType cancellation:-  
This is the value of the contents at the location shown as a negative amount; *multiplied by the ParticipationPercentage if being applied.*

For any non-value changes, a value of zero should be given.

**Required**  
Mandatory

**Lloyd's reporting standards reference**  
CR0172

**XML Node**  
LocationDetail

**XML Field**  
LocationCContents

---

### 9.26 LOCATION, D-BUSINESS INTERRUPTION OR ALE

#### Definition

This is the value of the business interruption or additional living expenses.

This is for the location.

*If the participation percentage is being applied, then the total value at risk should be multiplied by the ParticipationPercentage.*

For TransactionType new or renewal:-  
This is the value of the business interruption or additional living expenses at the location; *multiplied by the ParticipationPercentage if being applied.*

For TransactionType endorsement:-

For additional premium, the change to the value of the business interruption or additional living expenses at the location; *multiplied by the ParticipationPercentage if being applied.*

For returned premium, the change to the value of the business interruption or additional living expenses at the location; shown as a negative amount; *multiplied by the ParticipationPercentage if being applied.*

For TransactionType cancellation:-  
This is the value of the business interruption or additional living expenses at the location shown as a negative amount; *multiplied by the ParticipationPercentage if being applied.*

For any non-value changes, a value of zero should be given.

**Required**  
Mandatory

**Lloyd's reporting standards reference**  
CR0173

**XML Node**  
LocationDetail

**XML Field**  
LocationDBusinessInterruptionOrALE

---

### 9.27 LOCATION, E-

#### Definition

**Lloyd's reporting standards reference**  
CR0245

**Required**  
Not required for this project

**XML Node**  
LocationDetail

**XML Field**  
LocationE

---

### 9.28 LOCATION, F-

#### Definition

**Lloyd's reporting standards reference**  
CR0246

**Required**  
Not required for this project

**XML Node**  
LocationDetail

**XML Field**  
LocationF

---

### 9.29 LOCATION, G-

#### Definition

**Lloyd's reporting standards reference**  
CR0247

**Required**  
Not required for this project

**XML Node**

LocationDetail

**XML Field**

LocationG

For TransactionType cancellation:-

This is the value of the swimming pool at the location shown as a negative amount; *multiplied by the ParticipationPercentage if being applied.*

For any non-value changes, a value of zero should be given.

**Required**

Recommended for swimming pools

**Lloyd's reporting standards reference**

CR0250

**XML Node**

LocationDetail

**XML Field**

LocationSwimmingPool

**9.30 LOCATION, H-****Definition****Lloyd's reporting standards reference**

CR0248

**Required**

Not required for this project

**XML Node**

LocationDetail

**XML Field**

LocationH

**9.31 LOCATION, NUMBER OF OTHER STRUCTURES****Definition**

This is the number of other structures at the location.

This is for the location.

**Required**

Recommended

**Lloyd's reporting standards reference**

CR0249

**XML Node**

LocationDetail

**XML Field**

LocationNumberOtherStructures

**9.33 LOCATION, GLASS****Definition**

This is the value of the glass.

This is for the location.

*If the participation percentage is being applied, then the total value at risk should be multiplied by the ParticipationPercentage.*

For TransactionType new or renewal:-

This is the value of the glass at the location; *multiplied by the ParticipationPercentage if being applied.*

For TransactionType endorsement:-

For additional premium, the change to the value of the glass at the location; *multiplied by the ParticipationPercentage if being applied.*

For returned premium, the change to the value of the glass at the location; shown as a negative amount; *multiplied by the ParticipationPercentage if being applied.*

For TransactionType cancellation:-

This is the value of the glass at the location shown as a negative amount; *multiplied by the ParticipationPercentage if being applied.*

For any non-value changes, a value of zero should be given.

**Required**

Recommended for locations with glass

**Lloyd's reporting standards reference**

CR0251

**XML Node**

LocationDetail

**XML Field**

LocationGlass

**Definition**

This is the value of the swimming pool.

This is for the location.

*If the participation percentage is being applied, then the total value at risk should be multiplied by the ParticipationPercentage.*

For TransactionType new or renewal:-

This is the value of the swimming pool at the location; *multiplied by the ParticipationPercentage if being applied.*

For TransactionType endorsement:-

For additional premium, the change to the value of the swimming pool at the location; *multiplied by the ParticipationPercentage if being applied.*

For returned premium, the change to the value of the swimming pool the location; shown as a negative amount; *multiplied by the ParticipationPercentage if being applied.*

---

### 9.34 LOCATION, AWNINGS

**Definition**

This is the value of the awnings.

This is for the location.

*If the participation percentage is being applied, then the total value at risk should be multiplied by the ParticipationPercentage.*

For TransactionType new or renewal:-

This is the value of the awnings at the location; *multiplied by the ParticipationPercentage if being applied.*

For TransactionType endorsement:-

For additional premium, the change to the value of the awnings at the location; *multiplied by the ParticipationPercentage if being applied.*

For returned premium, the change to the value of the awnings at the location; shown as a negative amount; *multiplied by the ParticipationPercentage if being applied.*

For TransactionType cancellation:-

This is the value of the awnings at the location shown as a negative amount; *multiplied by the ParticipationPercentage if being applied.*

For any non-value changes, a value of zero should be given.

**Required**

Recommended for awnings

**Lloyd's reporting standards reference**  
CR0252

**XML Node**  
LocationDetail

**XML Field**  
LocationAwning

---

### 9.35 LOCATION, TOTAL INSURABLE VALUES

**Definition**

The insurable values. The total values exposed at the location, that is the sum of the A-Buildings, B-Other Structures, C-Contents, D-Business Interruption or Additional Living Expenses, E-, F, G and H.

*If the participation percentage is being applied, then the total value at risk should be multiplied by the ParticipationPercentage.*

For TransactionType new or renewal:-

This is the total insurable values at the location; *multiplied by the ParticipationPercentage if being applied.*

For TransactionType endorsement:-

For additional premium, the change to the total insurable values at the location; *multiplied by the ParticipationPercentage if being applied.*

For returned premium, the change to the total insurable values at the location; shown as a negative amount;

*multiplied by the ParticipationPercentage if being applied.*

For TransactionType cancellation:-

This is the total insurable values at the location shown as a negative amount; *multiplied by the ParticipationPercentage if being applied.*

For any non-value changes, a value of zero should be given.

**Required**

Mandatory

**Lloyd's reporting standards reference**  
CR0174

**XML Node**  
LocationDetail

**XML Field**  
LocationTotalInsurableValue

---

### 9.36 LOCATION, TOTAL SUM INSURED

**Definition**

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.

*If the participation percentage is being applied, then the total value at risk should be multiplied by the ParticipationPercentage.*

For TransactionType new or renewal:-

This is the total sum insured at the location; *multiplied by the ParticipationPercentage if being applied.*

For TransactionType endorsement:-

For additional premium, the change to the total sum insured at the location; *multiplied by the ParticipationPercentage if being applied.*

For returned premium, the change to the total sum insured at the location; shown as a negative amount; *multiplied by the ParticipationPercentage if being applied.*

For TransactionType cancellation:-

This is the total sum insured at the location shown as a negative amount; *multiplied by the ParticipationPercentage if being applied.*

For any non-value changes, a value of zero should be given.

**Required**

Mandatory where the risk or insured/reinsured is located in Australia for terrorism reporting obligations.

Mandatory where the risk or insured/reinsured is located in Switzerland.

Mandatory for motor business in Hong Kong.  
Mandatory for home owner business in Kentucky and preferred for other policies where the risk is located in Kentucky.

Mandatory 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.

Mandatory for Employee Compensation business in Hong Kong

Mandatory for GAREAT reporting in France (note: such reporting is direct to Lloyd's France and not via the broker/managing agent).

Mandatory for Iceland for the calculation of parafiscal charges applicable to property and fire risks.

This information is no longer required where the risk or insured is located in Papua New Guinea.

**Lloyd's reporting standards reference**

CR0253

**XML Node**

LocationDetail

**XML Field**

LocationTotalSumInsured

**9.37 LOCATION, GROSS PREMIUM****Definition**

The amount of the gross written premium 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).

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 the original currency.

This is for the location.

*If the participation percentage is being applied, then the gross premium should be multiplied by the ParticipationPercentage.*

For TransactionType new or renewal:-

The amount of the gross written premium 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); *multiplied by the ParticipationPercentage if being applied.*

For TransactionType endorsement:-

For additional premium, the change to the amount of the gross written premium 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); *multiplied by the ParticipationPercentage if being applied.*

For returned premium, the change to the amount of the gross written premium 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); shown as a negative amount; *multiplied by the ParticipationPercentage if being applied.*

For TransactionType cancellation:-

The amount of the gross written premium 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) shown as a negative amount; *multiplied by the ParticipationPercentage if being applied.*

For Transaction Type amendment:-

An amount of zero should be given.

**Required**

Recommended

**Lloyd's reporting standards reference**

CR0254

**XML Node**

LocationDetail

**XML Field**

LocationGrossPremium

**Recommended values**

Numeric, 2 decimal places

Negatives to be shown with minus sign "-"

**9.38 LOCATION, COMMISSION %****Definition**

The commission taken by the coverholder expressed as a % of the gross premium in the original currency.

This is the % commission for the location.

This should include commission to coverholder; commission to retail broker; commission to introducing broker; etc.

**Required**

Recommended

**Lloyd's reporting standards reference**

CR0255

**XML Node**

LocationDetail

**XML Field**

LocationCommissionPercentage

## Recommended values

0.225 = 22.5%; 0.1 = 10%; etc.

### 9.39 LOCATION, COMMISSION AMOUNT

#### Definition

The commission taken by the coverholder expressed as an amount in the original currency. This may include commission to retail brokers or introducers.

This is for the location.

*If the participation percentage is being applied, then the gross premium should be multiplied by the ParticipationPercentage.*

For TransactionType new or renewal:-

The commission taken by the coverholder expressed as an amount in the original currency; this may include commission to retail brokers or introducers; *multiplied by the ParticipationPercentage if being applied.*

For TransactionType endorsement:-

For additional premium, the change to the amount of The commission taken by the coverholder expressed as an amount in the original currency; this may include commission to retail brokers or introducers; *multiplied by the ParticipationPercentage if being applied.*

For returned premium, the change to the amount of The commission taken by the coverholder expressed as an amount in the original currency; this may include commission to retail brokers or introducers; shown as a negative amount; *multiplied by the ParticipationPercentage if being applied.*

For TransactionType cancellation:-

The amount of the commission taken by the coverholder expressed as an amount in the original currency; this may include commission to retail brokers or introducers; shown as a negative amount; *multiplied by the ParticipationPercentage if being applied.*

For Transaction Type amendment:-

An amount of zero should be given.

#### Required

Recommended

#### Lloyd's reporting standards reference

CR0256

#### XML Node

LocationDetail

#### XML Field

LocationCommisionAmount

#### Recommended values

Numeric, 2 decimal places

Negatives to be shown with minus sign “-“

### 9.40 LOCATION, TOTAL TAXES PAYABLE LOCALLY

#### Definition

This is the sum of any taxes, levies or Para fiscal fees which are payable locally.

This is for the total for the location.

*If the participation percentage is being applied, then the gross premium should be multiplied by the ParticipationPercentage.*

For TransactionType new or renewal:-

This is the sum of any taxes, levies or Para fiscal fees which are payable locally; *multiplied by the ParticipationPercentage if being applied.*

For TransactionType endorsement:-

For additional premium, the change to the sum of any taxes, levies or Para fiscal fees which are payable locally; *multiplied by the ParticipationPercentage if being applied.*  
For returned premium, the change to the sum of any taxes, levies or Para fiscal fees which are payable locally; *multiplied by the ParticipationPercentage if being applied.*

For TransactionType cancellation:-

This is the sum of any taxes, levies or Para fiscal fees which are payable locally; shown as a negative amount; *multiplied by the ParticipationPercentage if being applied.*

For Transaction Type amendment:-

An amount of zero should be given.

#### Required

Recommended

#### Lloyd's reporting standards reference

CR0257

#### XML Node

LocationDetail

#### XML Field

LocationTotalTaxesPayableLocally

#### Recommended values

Numeric, 2 decimal places

Negatives to be shown with minus sign “-“

### 9.41 LOCATION, TOTAL TAXES PAYABLE IN LONDON

#### Definition

This is the sum of any taxes, levies or Para fiscal fees which are payable in London.

This is for the total for the location.

*If the participation percentage is being applied, then the gross premium should be multiplied by the ParticipationPercentage.*

For TransactionType new or renewal:-

This is the sum of any taxes, levies or Para fiscal fees which are payable in London; *multiplied by the ParticipationPercentage if being applied.*

For TransactionType endorsement:-

For additional premium, the change to the sum of any taxes, levies or Para fiscal fees which are payable in London; *multiplied by the ParticipationPercentage if being applied.*

For returned premium, the change to the sum of any taxes, levies or Para fiscal fees which are payable in London; *multiplied by the ParticipationPercentage if being applied.*

For TransactionType cancellation:-

This is the sum of any taxes, levies or Para fiscal fees which are payable in London; shown as a negative amount; *multiplied by the ParticipationPercentage if being applied.*

For Transaction Type amendment:-  
An amount of zero should be given.

#### Required

Recommended

**Lloyd's reporting standards reference**  
CR0258

#### XML Node

LocationDetail

#### XML Field

LocationTotalLondonTaxes

#### Recommended values

Numeric, 2 decimal places  
Negatives to be shown with minus sign “-”

### 9.42 LOCATION, TOTAL SURVEY FEE AMOUNT

#### Definition

This is the total amount of all survey fees which are being added or deducted for the policy.

This is the total for the location.

*If the participation percentage is being applied, then the gross premium should be multiplied by the ParticipationPercentage.*

For TransactionType new or renewal:-

This is the total amount of all survey fees; *multiplied by the ParticipationPercentage if being applied.*

For TransactionType endorsement:-

For additional premium, the change to the total amount of all survey fees; *multiplied by the ParticipationPercentage if being applied.*

For returned premium, the change to the fee; *multiplied by the ParticipationPercentage if being applied.*

For TransactionType cancellation:-

This is the sum of all survey fees; shown as a negative amount; *multiplied by the ParticipationPercentage if being applied.*

For Transaction Type amendment:-

An amount of zero should be given.

#### Required

Recommended for all survey fees.

**Lloyd's reporting standards reference**  
CR0259

#### XML Node

LocationDetail

#### XML Field

LocationTotalSurveyFeeAmount

#### Recommended values

Numeric, 2 decimal places  
Negatives to be shown with minus sign “-”

### 9.43 LOCATION, TOTAL ADMIN FEE AMOUNT

#### Definition

This is the total amount of all admin fees which are being added or deducted for the policy.

This is the total for the location.

*If the participation percentage is being applied, then the gross premium should be multiplied by the ParticipationPercentage.*

For TransactionType new or renewal:-

This is the total amount of all admin fees; *multiplied by the ParticipationPercentage if being applied.*

For TransactionType endorsement:-

For additional premium, the change to the total amount of all admin fees; *multiplied by the ParticipationPercentage if being applied.*

For returned premium, the change to the total amount of all admin fees; *multiplied by the ParticipationPercentage if being applied.*

For TransactionType cancellation:-

This is the sum of all admin fees; shown as a negative amount; *multiplied by the ParticipationPercentage if being applied.*

For Transaction Type amendment:-

An amount of zero should be given.

#### Required

Recommended for all admin fees.

**Lloyd's reporting standards reference**  
CR0260

#### XML Node

LocationDetail

**XML Field**

LocationTotalAdminFeeAmount

**Recommended values**

Numeric, 2 decimal places

---

### 9.44 LOCATION, NARRATIVE

**Definition**

This field should be used for any additional comments which need to be made.

**Required**

Optional

**Lloyd's reporting standards reference**

CR0169

**XML Node**

LocationDetail

**XML Field**

LocationNarrative

## 10 TAXES

Information should be provided for each tax at each location.

### WHY IS INFORMATION ON TAXES IMPORTANT?

If taxes 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 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 ARE DUE?

The nature of the business, i.e. is it reinsurance or insurance?

Where the insured is established or property 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:- <http://www.lloyds.com/The-Market/Tools-and-Resources/Tools-E-Services/Crystal>

### REPORTING TAXES

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.

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

The jurisdiction – for example UK

The type of tax – for example premium tax

The amount of premium which is taxable

The means by which the tax has been calculated – for example any fixed rates, % or multipliers

The amount of tax

Whose responsibility it is to administer and to pay the tax

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

### 10.1 TAX, ID

#### Definition

The unique reference for the tax.

#### Required

Mandatory for any taxes

This is a key field which will be used to link risk and premium information

**Lloyd's reporting standards reference**  
CR0287

#### XML Node

Taxes

#### XML Field

TaxID

### 10.2 TAX, JURISDICTION

#### Definition

The jurisdiction to which the tax is payable. This might be a country, state, province, county or parish for example.

#### Required

Mandatory for any taxes

**Lloyd's reporting standards reference**  
CR0077

**XML Node**

Taxes

**XML Field**

TaxJurisdiction

---

**10.3 TAX, NAME****Definition**

This is the name of the tax which is applicable to the premium being reported. For example "Fire Brigade Charges".

**Required**

Mandatory for any taxes

**Lloyd's reporting standards reference**

CR0078

**XML Node**

Taxes

**XML Field**

TaxName

---

**10.4 TAX, AMOUNT OF TAXABLE PREMIUM****Definition**

The amount of premium, and fees if appropriate, to which the tax applies.

*If the participation percentage is being applied, then the gross premium should be multiplied by the ParticipationPercentage.*

For TransactionType new or renewal:-

The amount of premium, and fees if appropriate, to which the tax applies; *multiplied by the ParticipationPercentage if being applied.*

For TransactionType endorsement:-

For additional premium, the change to the amount of premium, and fees if appropriate, to which the tax applies; *multiplied by the ParticipationPercentage if being applied.*

For returned premium, the change to the amount of premium, and fees if appropriate, to which the tax applies; shown as a negative amount; *multiplied by the ParticipationPercentage if being applied.*

For TransactionType cancellation:-

The amount of premium, and fees if appropriate, to which the tax applies shown as a negative amount; *multiplied by the ParticipationPercentage if being applied.*

**Required**

Mandatory for taxes calculated based on premium

**Lloyd's reporting standards reference**

CR0268

**XML Node**

Taxes

**XML Field**

TaxablePremiumAmount

**Recommended values**

Numeric, 2 decimal places

Negatives to be shown with minus sign "-"

---

**10.5 TAX, TAX %****Definition**

If the tax or levy is a percentage, then the percentage rate at which the tax is applied.

**Required**

Mandatory for taxes calculated based on a percentage of the premium.

**Lloyd's reporting standards reference**

CR0080

**XML Node**

Taxes

**XML Field**

TaxPercentage

**Recommended values**

0.5 for 50%

0.05 for 5%

etc

---

**10.6 TAX, FIXED RATE****Definition**

If the tax or levy is a fixed rate, then the fixed rate at which the tax is applied. For example \$5 per property.

**Required**

Mandatory for taxes calculated based on a fixed rate of the premium.

**Lloyd's reporting standards reference**

CR0081

**XML Node**

Taxes

**XML Field**

TaxFixedRate

---

**10.7 TAX, MULTIPLIER****This is for policy level****Definition**

This is 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.

**Required**

Mandatory for taxes calculated based on a multiplier.

**Lloyd's reporting standards reference**

CR0082

**XML Node**

Taxes

**XML Field**

TaxMultiplier

**10.8 TAX, CURRENCY****Definition**

The original currency of the tax.

It is recommended that the ISO 3 character currency codes are used.

**Lloyd's reporting standards reference**

CR0269

**XML Node**

TaxDetail

**XML Field**

TaxCurrency

**10.9 TAX, AMOUNT****Definition**

This is 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.

For taxes calculated based on a % of the premium  
TaxablePremiumAmount multiplied by TaxPercentage

If a fixed rate then TaxFixedRate; *multiplied by the ParticipationPercentage if being applied*

If a multiplier then TaxFixedRate multiplied by  
TaxMultiplier *multiplied by the ParticipationPercentage if being applied*

For new business or renewals the full amount should be shown

For additional premium, any changes only to be shown

For returned premium, any changes only to be shown as a negative amount

For cancellations, the full amount to be shown as negative amount

**Required**

Mandatory for all taxes

**Lloyd's reporting standards reference**

CR0270

**XML Node**

Taxes

**XML Field**

TaxAmount

**10.10 TAX, ADMINISTERED BY****Definition**

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

**Required**

Mandatory for all taxes

**Lloyd's reporting standards reference**

CR0084

**XML Node**

Taxes

**XML Field**

TaxAdminby

**Recommended values**

Insured, Coverholder, Lloyd's

**10.11 TAX, PAYABLE BY****Definition**

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

**Required**

Mandatory for any taxes

**Lloyd's reporting standards reference**

CR0085

**XML Node**

Taxes

**XML Field**

TaxPayableBy

**Recommended values**

Insured, Coverholder, Lloyd's

## 11 COVERAGES

Details of each of the coverages should be given for each location.

---

### 11.1 COVERAGE, NAME

**Definition**

The name of the coverage

Values

Earthquake

Flood

Windstorm

Terrorism

Tornado

Hail

Fire

Bushfire

All other coverages – for example fire, lightening, explosion, aircraft (FLEA), theft

**Required**

Mandatory

**Lloyd's reporting standards reference**

CR0261

**XML Node**

CoverageDetail

**XML Field**

CoverageName

**Recommended values**

One of

Earthquake

Flood

Windstorm

Terrorism

Tornado

Hail

Fire

Bushfire

All other coverages – for example fire, lightening, explosion, aircraft (FLEA), theft

---

### 11.2 COVERAGE, IS THIS COVERAGE INCLUDED?

**Definition**

Is the coverage included?

Recommended content:

Y = 1

N = 0

**Required**

Mandatory

**Lloyd's reporting standards reference**

CR0262

**XML Node**

CoverageDetail

**XML Field**

CoverageIncluded

**Recommended values**

Y = 1 or N = 0

---

### 11.3 COVERAGE, CURRENCY

**Definition**

This is the currency in which the Coverage premium was paid.

It is recommended that the ISO 4217, 3 letter alphanumeric currency codes are used. More details can be found here:-

[http://www.iso.org/iso/support/faqs/faqs\\_widely\\_used\\_standards/widely\\_used\\_standards\\_other/currency\\_codes/currency\\_codes\\_list-1.htm](http://www.iso.org/iso/support/faqs/faqs_widely_used_standards/widely_used_standards_other/currency_codes/currency_codes_list-1.htm)

**Required**

Mandatory

**Lloyd's reporting standards reference**

CR0292

**XML Node**

CoverageDetail

**XML Field**

CoverageCurrency

---

### 11.4 COVERAGE, LIMIT

**Definition**

This is the limit of the coverage for the Coverage.

**Required**

Mandatory

**Lloyd's reporting standards reference**

CR0263

**XML Node**

CoverageDetail

**XML Field**

CoverageLimit

---

### 11.5 COVERAGE, LIMIT BASIS

**Definition**

This is the basis on which the limit of the coverage can be applied.

**Required**

Recommended

**Lloyd's reporting standards reference**

CR0297

**XML Node**

CoverageDetail

**XML Field**

CoverageLimitBasis

---

## 11.6 COVERAGE, DEDUCTIBLE AMOUNT

### Definition

This is the deductible amount of the coverages losses as a monetary value.

Multiplied by the participationpercentage.  
Change etc. for endorsement

*If the participation percentage is being applied, then the gross premium should be multiplied by the ParticipationPercentage.*

For TransactionType new or renewal:-

This is the deductible amount of the coverages losses as a monetary value; *multiplied by the ParticipationPercentage if being applied.*

For TransactionType endorsement:-

For additional premium, the change to the deductible amount of the coverages losses as a monetary value; *multiplied by the ParticipationPercentage if being applied.*  
For returned premium, the change to the deductible amount of the coverages losses as a monetary value; *multiplied by the ParticipationPercentage if being applied.*

For TransactionType cancellation:-

This is the deductible amount of the coverages losses as a monetary value; shown as a negative amount; *multiplied by the ParticipationPercentage if being applied.*

For Transaction Type amendment:-

An amount of zero should be given.

### Required

Mandatory to provide either amount or percentage

### Lloyd's reporting standards reference

CR0264

### XML Node

CoverageDetail

### XML Field

CoverageDeductibleAmount

### Recommended values

Numeric, 2 decimal places

Negatives to be shown with minus sign “-”

---

## 11.7 COVERAGE, DEDUCTIBLE PERCENTAGE

### Definition

This is the deductible amount of the coverages losses as a percentage amount.

### Required

Mandatory to provide either amount or percentage

### Lloyd's reporting standards reference

CR0265

### XML Node

CoverageDetail

### XML Field

CoverageDeductiblePercentage

---

## 11.8 COVERAGE, DEDUCTIBLE BASIS

### Definition

An indication of how the deductible is applied for any coverage losses.

For example, each and every loss.

### Required

Mandatory

### Lloyd's reporting standards reference

CR0266

### XML Node

CoverageDetail

### XML Field

CoverageDeductibleBasis

---

## 11.9 PERIL, PREMIUM

### Definition

The amount of premium for the coverage

The sum of premiums being paid as instalments before any additions or deductions. This should be expressed in the original currency.

This is for the coverage.

*If the participation percentage is being applied, then the gross premium should be multiplied by the ParticipationPercentage.*

For TransactionType new or renewal:-

The amount of premium for the coverage; *multiplied by the ParticipationPercentage if being applied.*

For TransactionType endorsement:-

For additional premium, the change to the amount of premium for the coverage; *multiplied by the ParticipationPercentage if being applied.*

For returned premium, the change to the premium for the coverage; shown as a negative amount; *multiplied by the ParticipationPercentage if being applied.*

For TransactionType cancellation:-

The amount of premium for the coverage shown as a negative amount; *multiplied by the ParticipationPercentage if being applied.*

For Transaction Type amendment:-

An amount of zero should be given.

### Required

Mandatory for terrorism

For Australian and French business to which, respectively, the ATIA and GAREAT schemes apply the allocation of premium for this purpose is necessary so that Lloyd's has

the ability to analyse in detail applicable business for RDS and risk management purposes.

**Lloyd's reporting standards reference**  
CR0267

**XML Node**  
CoverageDetail

**XML Field**  
CoveragePremium

**Recommended values**  
Numeric, 2 decimal places  
Negatives to be shown with minus sign “-“

---

### 11.10 COVERAGE, ACCEPTANCE DATE (TERRORISM ONLY)

**Definition**  
The date terrorism coverage was accepted.

**Required**  
It is mandatory for US TRIA to either provide the acceptance or the declination date.

This is optional for the rest of the world.

**Lloyd's reporting standards reference**  
CR0201

**XML Node**  
CoverageDetail

**XML Field**  
CoverageTerrorismAcceptanceDate

---

### 11.11 COVERAGE, DECLINATION DATE (TERRORISM ONLY)

**Definition**  
The date terrorism coverage was declined.

**Required**  
It is mandatory for US TRIA to either provide the acceptance or the declination date.

Optional for rest of the world

**Lloyd's reporting standards reference**  
CR0202

**XML Node**  
CoverageDetail

**XML Field**  
CoverageTerrorismDeclineDate

## APPENDIX ONE – EXAMPLE SCHEMA

Below is a sample XML schema

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<ReportDetail>
  <ReportStartDate>2014-07-14</ReportStartDate>
  <ReportEndDate>2014-07-14</ReportEndDate>
  <BinderDetail>
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    <BinderCoverholderContractReference>Alphanumeric</BinderCoverholderContractReference>
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    <BinderExpiry>2014-07-14</BinderExpiry>
    <BinderLondonBrokerName>Alphanumeric</BinderLondonBrokerName>
  <RiskDetail>
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</BinderDetail>
</ReportDetail>
```

```

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```

```
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```

```

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