Co-Lead Binders – Lead MA/Broker Guidance



Guidance for the Lead MA/Broker setting up the Payment Account for a co-lead binder

For all co-lead binders: Ensure that only Lloyd's MAs appear on the UMR to be setup in FCP; all MAs on the placement are 'FCP Live'; and the binder is in scope for FCP

See <u>FCP website</u> for in scope criteria

Lines of Order:

- When completing the FCP Payment Account Application Form, the total percentage share(s) of the Lloyd's MA(s) per section must equal 100%. i.e. The 'Funding Account Line Splits' on the form must total 100%.
- Ensure the DCA is aware that the payment account is for a Co-Lead 'Lines of Order' binder and has understood the DCA guidance for Co-Lead binders.

Lines of Whole:

- When completing the FCP Payment Account Application Form, the total percentage share(s) of the Lloyd's MA(s) per section **must** equal 100%. i.e. The 'Funding Account Line Splits' on the form **must** total 100%.
- This will require 'grossing up' of the Lloyd's MA(s) signed line(s) when completing the form. See worked examples on following slides
- Ensure the DCA is aware that the payment account is for a Co-Lead 'Lines of Whole' binder and has understood the DCA guidance for Co-Lead binders.

Co-Lead Binders – DCA Guidance



Guidance for DCAs making payments on a co-lead binder

Lines of Order and Lines of Whole:

- When accepting a new Payment Account, check with the Lead MA/Broker if it is a co-lead binder.
- When paying a claim through FCP on a co-lead binder, the claim value entered into FCP **must** be the order amount only (i.e. the Lloyd's share of 100% of the total claim value, based on the order percentage of the Lloyd's placement of the relevant section. This will be the payment amount processed by FCP from the payment account)
- See worked examples on following slides
- Front End Reconciliation: The entry on the payment account cashbook will only show the payment which relates to the UMR/YOA/Section for that payment account. There is no data held in FCP that shows this is part of a co-lead binder. The BDX must therefore show the payments made at the UMR level.

Co-Lead Binders – Lead & Follow MAs: Reconciling Guidance



Guidance for Lead & Follow MAs reconciling on a co-lead binder

Lines of Order and Lines of Whole:

- When reconciling Funding Accounts linked to co-lead binders, the Vitesse funding report will
 appear the same as it does for all other binders. It will show each liquidity pull from the funding
 account; the payment account relationship; and the splits denoted are exactly as stored against the
 payment account. The Funding Report will not make any reference to co-lead, as FCP is unaware of
 whether a Payment account is Co-Lead or not.
- When looking at front end reconciliation, the entry on the payment account cashbook will only show the payment which relates to the UMR/YOA/Section for that payment account. There is no structured data field to denote this is part of co-lead. The BDX must therefore show the payments made at the UMR level.



Co-Lead Binders – Lines of Order Examples 1/2

#	Test case	Test Case Market Breakdown	Test Case detail	Does FCP currently support this scenario?	Vitesse commentary/options to include this scenario
1	Combination of 1 policy placed with 2 Lloyd's MAs and 1 policy placed with a US insurer	Lloyd's market order for UMR 1 (Lines of Order) UMR 1 market breakdown	60%		
		Lloyd's MA 1 signed line	70%	Yes, only Lloyds share - this	
		Lloyd's MA 2 signed line	30%	would be captured with a	
		Total signed line for UMR 1 of Lloyd's market order	100%	payment account for UMR1 with 70/30 links to funding accounts. DCA needs to	Customers today can already initiate payments per UMR to their own bank account where they can aggregate
		US market order for Policy 2 (Lines of Order)	40%	know the payment value	funds from multiple UMRs (possibly
		Policy 2 market breakdown		that needs to be submitted	from different markets). Alternatively
		US Insurer 3 signed line	100%	for this UMR (no conversion	they can send payments directly to the
		Total signed line for Policy 2 of US market order	100%	of value to account for 60%).	claimant (multiple payments, with one
				Policu 2 would be out of	payment per UMR). Nothing preventing
		Total order % placed by broker in Lloyd's and US markets	100%	scope.	this from happening today
	Combination of 2 policies placed with Lloyd's MAs and 1 policy placed with a US insurer	Lloyd's market order for UMR 1 (Lines of Order)	40%	Yes, Lloyds share can be	
		Lloyd's UMR 1 market breakdown	1000/	supported. Requirement	
		MA 1 signed line Total signed line for UMR 1 of Lloyd's market order	100% 100%	would be that all Lloyds	
		Total signed line for Olvik 1 of Lloyd's market order	100%	UMRs are in scope of FCP (ie., UMR 2 could be CAD	
2		Lloyd's market order for UMR 2 (Lines of Order)	20%	lineage and not supported).	
		Lloyd's UMR 2 market breakdown		If eligible for FCP, the set up	
		MA 2 signed line	100%	would be two payment	
		Total signed line for UMR 2 of Lloyd's market order	100%	accounts, each linked to	
				single funding account at	
		US market order for Policy 3 (Lines of Order)	40%	100%. Both Lloyds payments	
		Policy 3 market breakdown		would need to be initiated	Consideration of scope of FCP - even
		US Insurer 3 signed line	100%	individually for each UMR,	though a UMR is Lloyds, it could be out
		Total signed line for Policy 3 of US market order	100%	no option to combine	of scope of FCP. If out of scope, then
		Tabel and a 00 placed by bank as in the offer and 110 pages.	4000/	payments.	payments need to be handled as usual
		Total order % placed by broker in Lloyd's and US markets	100%	US policy out of scope.	anyway





Total signed line for Policy 2 of US market order Total order % placed by broker in Lloyd's and US markets Lloyd's market order for UMR 1 (Lines of Order) Lloyd's market UMR 1 breakdown MA 1 signed line Total signed line for UMR 2 (Lines of Order) London companies market order for UMR 2 (Lines of Order) London companies UMR 2 market breakdown London companies UMR 2 market breakdown London company 2 signed line Total signed line for UMR 2 of London companies market order US market order for Policy 3 (Lines of Order) US market order for Policy 3 (Lines of Order) US market order for Policy 3 (Lines of Order) US market order for Policy 3 (Lines of Order) US market order for Policy 3 (Lines of Order) US linsurer 3 signed line Total signed line for Policy 3 of US market order Total signed line for P	# Test case		Test Case Market Breakdown	Test Case detail	Does FCP currently support this scenario?	Vitesse commentary/options to include this scenario
Combination of 1 policy placed in the London market (made up of a Lloyd's MA and London company) and 1 policy placed with a US insurer Some company and 1 policy placed with a US insurer Signed line Total signed line for DURX 1 of London market order		Combination of 1 policy placed in the London market (made up of a Lloyd's MA and London company) and 1 policy placed	, ,	60%		
Lombination of 1 policy placed in the for UMR 1 of London market (made up of a Lloyd's MA and London company) and 1 policy placed with a US insurer US market order for Policy 2 (Lines of Order) 40% Policy 2 market breakdown US insurer 3 signed line 100%			MA 1 signed line	60%	1	
London market (made up of a Lloyd's Ma and London company) and 1 policy placed with a US insurer Policy 2 (Lines of Order)	Combination of Auglieunland		London company 2 signed line	40%	1	
and London company) and 1 policy placed with a US insurer US market order for Policy 2 (Lines of Order)			Total signed line for UMR 1 of London market order	100%		
With a US insurer OS market breakdown Different to multi-mark that's split per UMR Different to multi-mark that's split per UMR Different to multi-mark that's split per UMR	1 3 1					
Policy 2 market breakdown US Insurer 3 signed line Total signed line for Policy 2 of US market order Total order % placed by broker in Lloyd's and US markets Total order % placed by broker in Lloyd's and US markets Lloyd's market order for UMR 1 (Lines of Order) Lloyd's market UMR 1 breakdown MA 1 signed line Total signed line for UMR 2 (Lines of Order) Lloyd's market order for UMR 2 (Lines of Order) Lloyd's Market order for UMR 2 (Lines of Order) Lloyd's Market order for UMR 2 (Lines of Order) Lloyd's Market order for UMR 2 (Lines of Order) London companies market order for UMR 2 (Lines of Order) London company and 1 policy placed with a Us insurer Total signed line for UMR 2 of London companies market order Total signed line for UMR 2 of London companies market order Total signed line for UMR 2 of London companies market order Total signed line for UMR 2 of London companies market order Total signed line for UMR 2 of London companies market order Total signed line for UMR 2 of London companies market order Total signed line for Policy 3 (Lines of Order) Policy 3 market breakdown US Insurer 3 signed line Total signed line for Policy 3 of US market order Total signed line for Policy 3 of US market order Total signed line for Policy 3 of US market order Total signed line for Policy 3 of US market order Total signed line for Policy 3 of US market order Total signed line for Policy 3 of US market order Total signed line for Policy 3 of US market order Total signed line for Policy 3 of US market order Total signed line for Policy 3 of US market order Total signed line for Policy 3 of US market order Total signed line for Policy 3 of US market order Total signed line for Policy 3 of US market order Total signed line for Policy 3 of US market order Total signed line for Policy 3 of US market order Total signed line for Policy 3 of US market order Total signed line for Policy 3 of US market order Total signed line for Policy 3 of US market order Total signed line for Policy 3 of US market			, , , , ,	40%		
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US Insurer 3 signed line Total signed line for Policy 3 of US market order 100% value based on Lloyds share of 40% (no conversion). London & US UMRs out of payment, but this final limits final limits from the payment of 40% (no conversion).			, ,	40%		Lloyds UMR, the others would need to
Total signed line for Policy 3 of US market order 100% of 40% (no conversion). London & US UMRs out of payment, but this final line for Policy 3 of US market order			•		- ' '	be paid outside of FCP. Funds could
London & US UMRs out of payment, but this final I			-		- ·	then be amalgamated into a DCA
			Total signed line for Policy 3 of US market order	100%	· · · · · · · · · · · · · · · · · · ·	account to pay the full amount as 1
Ligital order % placed by broker in Lloyd's and US markets 100% scope would sit outside				4000		payment, but this final leg payment
Scope. Would six outside			Total order % placed by broker in Lloyd's and US markets	100%	scope.	would sit outside FCP.

Co-Lead Binders – Lines of Whole Examples 1/2



#	Test case	Test Case Market Breakdown	Test Case detail	Does FCP currently support this scenario?
		Lloyd's market order for UMR 1 (Lines of Whole)	60%	
		UMR 1 market breakdown		
		Lloudle MA 1 signed line	4007	
	Combination of Analysis along the 2	Lloyd's MA 1 signed line	40%	_
1	Combination of 1 policy placed with 2 Lloyd's MAs and 1 policy placed with a US insurer	Lloyd's MA 2 signed line Total signed line for UMR 1	60%	
		Total signed line for Olvik 1	60%	Van Hauda ahara FCD baa
				Yes, Lloyds share. FCP has a
				requirement that signed
	Combination of 2 policies placed with Lloyd's MAs and 1 policy placed with a US insurer	US market order for Policy 2 (Lines of Whole)	40%	lines equal 100%. Assumption that DCA knows
		Policy 2 market breakdown	40%	the payment value per each
		US Insurer 3 signed line	40%	UMR. If this is correct, Lloyds
		Total signed line for Policy 2	40%	share of the risk can be
		Total signed line for Folicy 2	40%	supported in FCP. (NB. Same
		Total order % placed by broker in Lloyd's and US markets	100%	as for lines of order)
		Lloyd's market order for UMR 1 (Lines of Whole)	40%	Yes, Lloyds share can be
		Lloyd's UMR 1 market breakdown		supported. Requirement
		MA 1 signed line	40%	would be that all Lloyds
		Total signed line for UMR 1	40%	UMRs are in scope of FCP
				(ie., UMR 2 could be CAD
		Lloyd's market order for UMR 2 (Lines of Whole)	20%	lineage and not supported).
		Lloyd's UMR 2 market breakdown		If eligible for FCP, the set up
,		MA 2 signed line	20%	would be two payment
2		Total signed line for UMR 2	20%	accounts, each linked to
				single funding account at
		US market order for Policy 3 (Lines of Whole)	40%	100%. Both Lloyds payments
		Policy 3 market breakdown		would need to be initiated
		US Insurer 3 signed line	40%	individually for each UMR,
		Total signed line for Policy 3	40%	no option to combine
				payments.
		Total order % placed by broker in Lloyd's and US markets	100%	US policy out of scope.



Co-Lead Binders – Lines of Whole Examples 2/2

#	Test case	Test Case Market Breakdown	Test Case detail	Does FCP currently support this scenario?
	Combination of 1 policy placed in the London market (made up of a Lloyd's MA and London company) and 1 policy placed	London market order for UMR 1 (Lines of Whole)	60%	
		London market UMR 1 breakdown		
		MA 1 signed line	40%	-
3		London company 2 signed line	20%	_
	with a US insurer	Total signed line for UMR 1	60%	
				-
		US market order for Policy 2 (Lines of Whole)	40%	_
		Policy 2 market breakdown		No, not supported today as
		US Insurer 3 signed line	40%	all participants per UMR
		Total signed line for Policy 2	40%	need to be FCP eligible.
		Tabel and an O' of a said by hosting in Handle and HC or advate	4000/	Multi-market single UMR is
		Total order % placed by broker in Lloyd's and US markets	100%	not supported.
		Lloyd's market order for UMR 1 (Lines of Whole)	40%	-
		Lloyd's market UMR 1 breakdown	400/	-
		MA 1 signed line	40%	-
		Total signed line for UMR 1	40%	-
		London companies market order for UMR 2 (Lines of Whole)	20%	
	Combination of 1 policy placed with a	London companies UMR 2 market breakdown		
4	Lloyd's MA, 1 policy placed with a London company and 1 policy placed with a US insurer	London company 2 signed line	20%	Yes, only Lloyds share -
4		Total signed line for UMR 2	20%	captured as a single
				payment account with a
		US market order for Policy 3 (Lines of Whole)	40%	single funding account. DCA
		Policy 3 market breakdown		needs to submit payment
		US Insurer 3 signed line	40%	value based on Lloyds share
		Total signed line for Policy 3	40%	of 40% (no conversion).
				London & US UMRs out of
		Total order % placed by broker in Lloyd's and US markets	100%	scope.