CoreFiling Pack
Lloyd's User Guidance

Version 2.0

01 December 2025

CoreFiling Portal

How will the Portal work?

Introducing CoreFiling

- The CoreFiling Reporting Portal is a web-based application that allows filers to submit Solvency UK returns (filings) to Lloyd's on a set schedule
- The **portal** will accept XBRL Solvency UK quarterly and annual returns submissions
- These filing submissions are validated against Bank of England Insurance Solvency UK taxonomy XBRL specifications and all the latest associated validation rules.

Access to Environment:

- Access to the CoreFiling Portal is a two-step process, requiring:
  — CoreFiling MFA approval (Security)
  — CoreFiling Portal user profiles
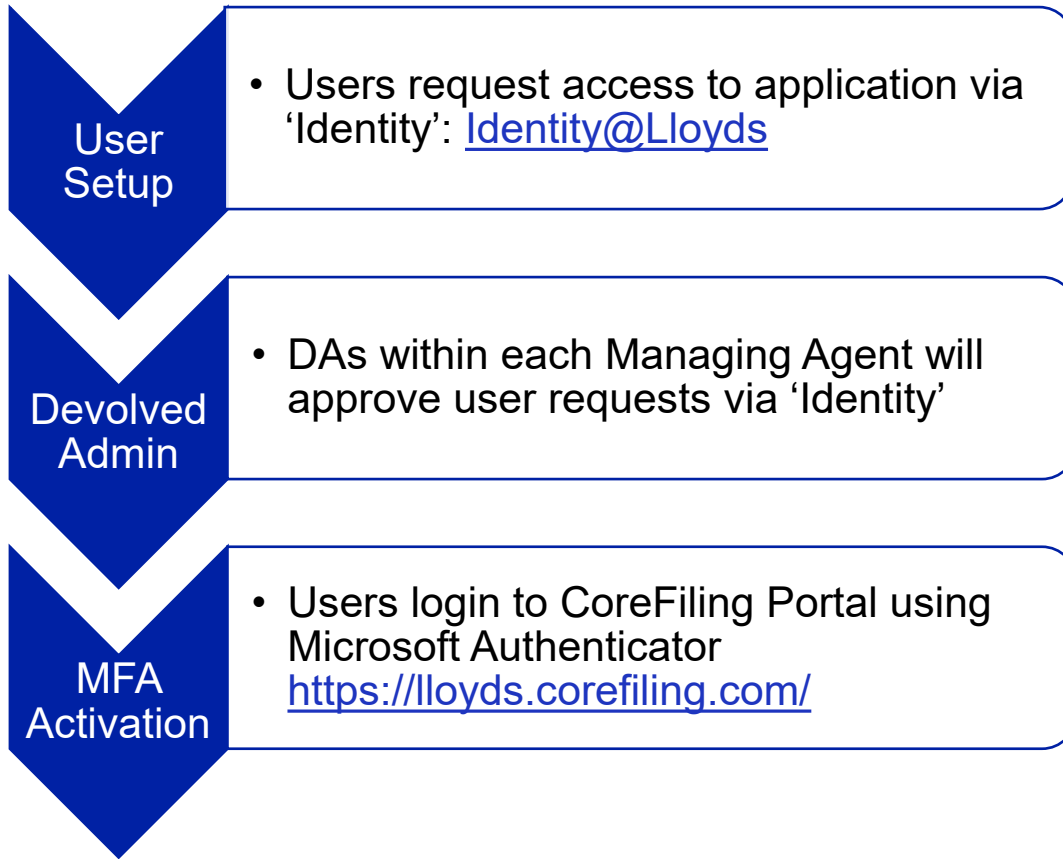- User access guides are available at Solvency UK - Lloyd's

Submissions

- Submissions will be aligned with the reported business timetable available: Business timetable - Lloyd's
- The portal obligations will be opened from the first business day following the period end to which the reporting relates.
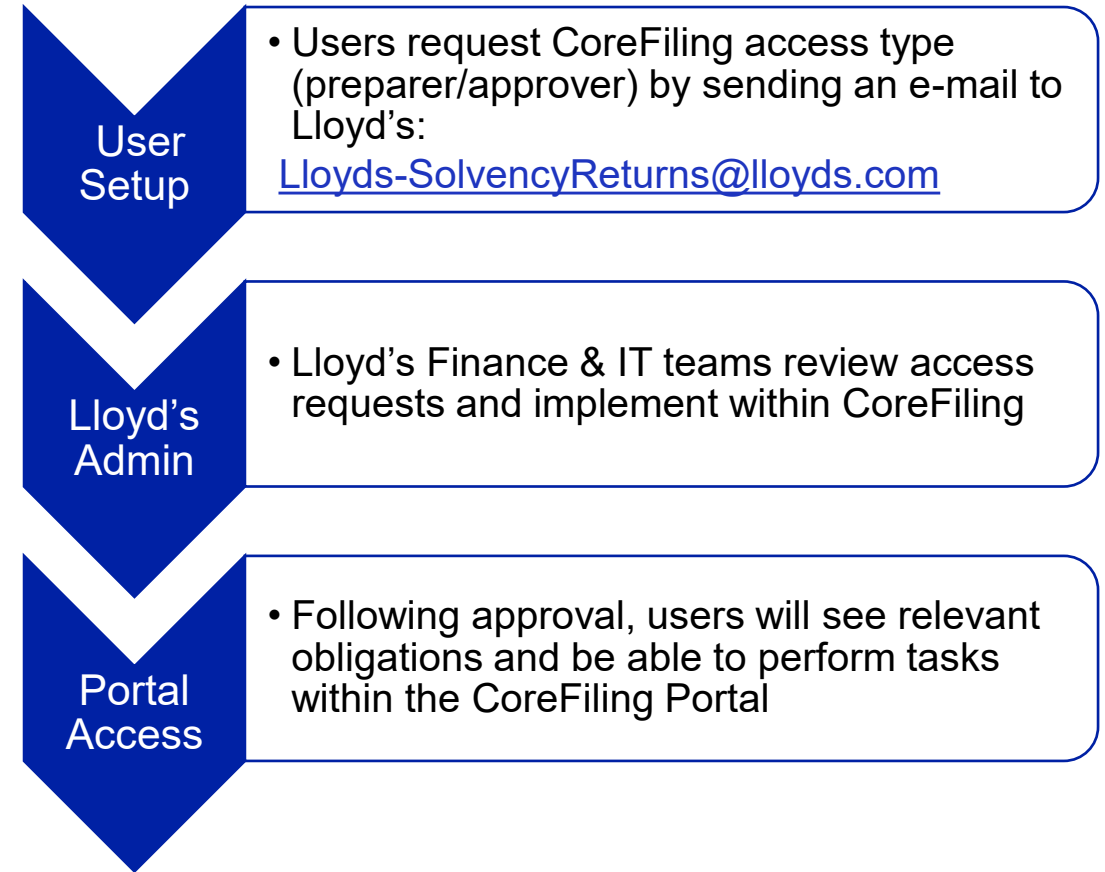
Lloyd's CoreFiling Access Security

Steps to take if you require access to CoreFiling Portal

Step 1: Security setup (MFA)

User Setup
- Users request access to application via 'Identity': Identity@Lloyds

Devolved Admin
- DAs within each Managing Agent will approve user requests via 'Identity'

MFA Activation
- Users login to CoreFiling Portal using Microsoft Authenticator https://lloyds.corefiling.com/

Step 2. CoreFiling Portal setup

User Setup
- Users request CoreFiling access type (preparer/approver) by sending an e-mail to Lloyd's: Lloyds-SolvencyReturns@lloyds.com

Lloyd's Admin
- Lloyd's Finance & IT teams review access requests and implement within CoreFiling

Portal Access
- Following approval, users will see relevant obligations and be able to perform tasks within the CoreFiling Portal

User access guides are available at Solvency UK - Lloyd's

User Profiles

Are you a Preparer or Approver? Which profile do you require?

Preparers Profile:

- File preparers are assigned specific obligations (tasks) for their Syndicate for a specific due date

- Preparers can **upload** filings but **cannot** submit them to Lloyd's

- Preparers can review the validations report and clear errors prior to approvers submission to Lloyd's. This may include re-populating your templates, generating a new XBRL file and uploading it if required.

Approvers Profile:

- File approvers are assigned specific obligations (tasks) for their Syndicate for a specific due date

- Approvers are responsible for assigning file preparers to specific obligations – see slide 6

- Approvers can review the validations report and clear errors prior to submission to Lloyd's. This may include re-tagging or uploading a new file, if required

- Approvers can **submit** filings directly to Lloyd's

- When an approver clicks the submission button, it serves as confirmation to Lloyd's that any warning validations that are uncleared have been reviewed and accepted.

Obligations

What are they?

- **Obligations**: Two obligations will be set-up on the CoreFiling portal to facilitate Solvency UK returns submission. Lloyd's require these Solvency UK filings to be submitted by the due date

- These obligations include:
  - XBRL **Annual** Solvency UK Return
  - XBRL **Quarterly** Solvency UK Return

- Next to each obligation you will see the due date and the status of the current submission.

LLOYD'S Lloyd's UAT

Tafadzwa Gonhi
AIG Jet Syndicate - 2019

Home   Filing Obligations   Filer Guide

Search

Current (2)   Upcoming   Past

You have the following current or overdue obligations:

Form obligation	Reporting frequency	Due date	Uploaded	Submitted	Status	Action
SUK Pilot - Annual 2024		Monday, 30 June 2025			Awaiting upload	⋮
SUK Pilot Testing - Q4 2024		Monday, 30 June 2025			Awaiting upload	⋮

Allocation of Obligations

Approvers will need to assign obligations to preparers

To assign obligations to preparers:

- Each approver will be required to assign preparers to each obligation:
  - Via the Approvers obligation screen, filings are shown in either the 'current or upcoming' tabs
  - To allocate > select 3 dots and select 'Assign Preparers'
  - Highlight the preparer from left box and click > to move to right box
  - Decide if you are only assigning this obligation or for future obligations as well
  - Click 'Apply'
  - Preparers will now see the allocated obligation in their 'Home' screen.

6

Validations

What are they?

- Validation checks have been configured within the CoreFiling portal and mirror the PRA validations that are built into the latest in-force taxonomy

- Lloyd's has not added any additional custom validations

- There are two categories of PRA validations on CoreFiling portal:

Error (Blocking Validations)	Warning Validations
• These indicate critical issues that must be resolved before the submission can be accepted • Errors typically highlight significant discrepancies or non-compliance with regulatory requirements.	• These suggest potential issues or areas that may need attention but do not prevent the submission from being accepted • Warnings often point out anomalies or deviations from expected patterns that might require further review.
Blocking validations will require the file to be corrected and re-uploaded before submission.	**Warning validations** need to be reviewed and accepted by the approver before submission.

| Fatal Errors	• In addition to the above PRA-specific validations, the CoreFiling portal has a number of standard validations to ensure the format of the file uploaded meets the standard XBRL taxonomy format • Fatal errors will require the file to be corrected and re-uploaded before submission.

CoreFiling Portal

How to access CoreFiling Portal

📋 **Access to via link:** Home - Lloyd's of London

- Once here you will need to click > 'Sign in' button on the top right of screen.
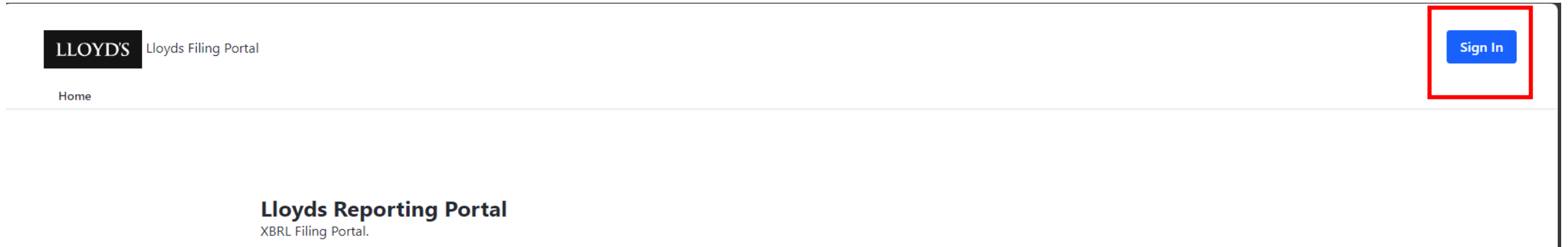
Before logging in, two key steps must be completed (refer to slide 3):

1. Set up Multi-Factor Authentication (MFA) via Identity
2. Set up your profile within CoreFiling (preparer / reviewer)

ℹ️ Note: Both MFA (Identity) and CFL username **must** be the same e-mail address for successful login

CoreFiling Portal – MFA

How to access CoreFiling Portal

- By clicking 'Sign-In' this will take you to the single sign-on area
- Enter Username
- Enter Created Password
- Scan QR in Microsoft Authenticator and enter code (scanning the code is required for first login only, subsequent logins will just require the code to be entered)
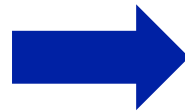

Lloyds Filing Portal sign in required.

Sign in with Lloyd's Single sign-on

Home Screen

Both Preparers and Approvers will have the same home screen

Syndicate you are reporting for

Required reports to be submitted

Submission Due Date

Report Status

Upload Submissions

Preparers upload

To upload a file:

Search

| Current (3) | Upcoming | Past |

You have the following current or overdue obligations:

Form obligation	Reporting frequency	Due date	Uploaded	Submitted	Status	Action
SUK Pilot Testing - Annual 2024		Monday, 30 June 2025			Upload / Assign preparers	⋮
SUK Pilot Testing - Q4 2024		Monday, 30 June 2025			Awaiting upload	⋮

- Files need to be uploaded with the correct naming convention: (if the naming convention is not right, it will not upload)
  - **Annual Submission**:
    - Syndicate number_**SolvencyUKAnnual**_Reporting Year
      - Example - 9999_SolvencyUKAnnual_2024
  - **Quarterly Submission**:
    - Syndicate Number_**SolvencyUK**_Reporting Period
      - Example - 9999_SolvencyUK_2024Q4

- When submitting **tagged filings** on Lloyd's portal the following 2 file types will be accepted :
  1. .xbrl
  2. .zip containing a single .xbrl file.

SUK Pilot Testing - Annual 2024

Monday, 30 June 2025

Upload your filing *
Accepted file extensions: .xbrl, .zip, .ixbrl, .html
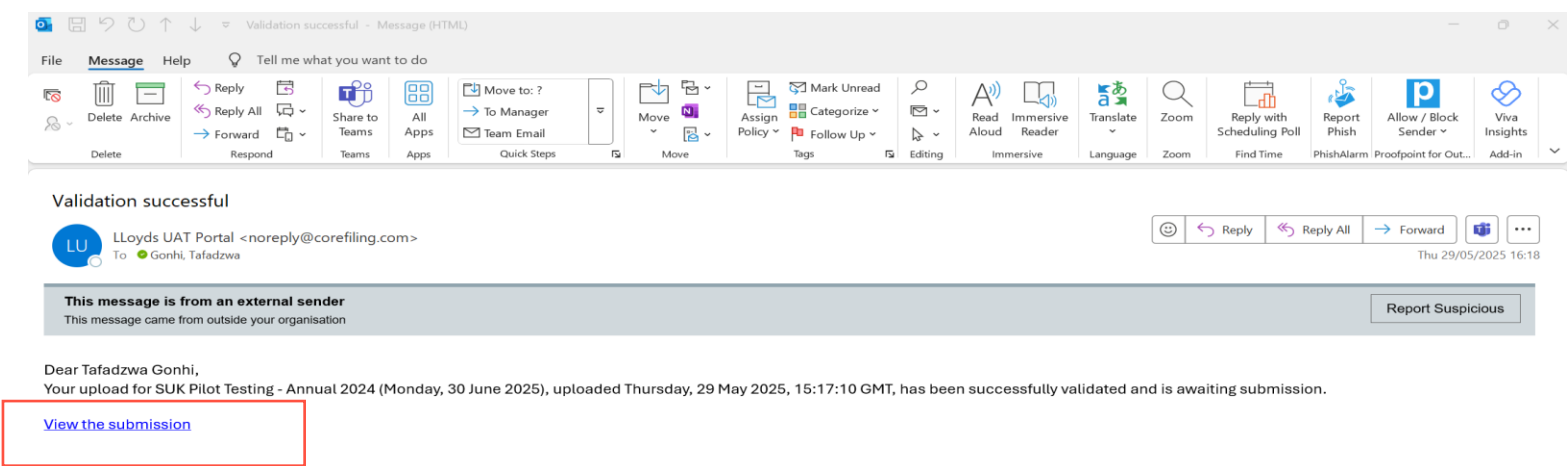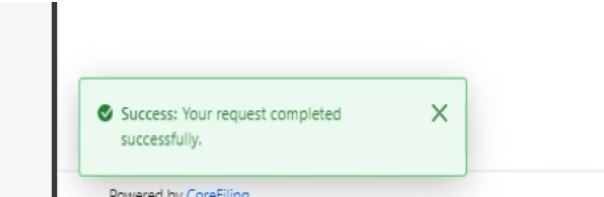
| Select | 2019_SolvencyUKAnnual_2024.xbrl |

[Upload] [Cancel]

Successful Upload

Preparers success

- **If your upload is successful:**
    - You will see a message pop up in the left bottom corner of your screen as '**success**'
    - The file will then be validated against PRA's validation rules.
- **Validation success:**
    - You will receive an e-mail to confirm the validation outcome
    - If validation errors/warnings appear, you can review these by clicking on the link via your e-mail
    - Status will also be updated in your obligation screen.

Success: Your request completed successfully.

Powered by CoreFiling

Validation successful - Message (HTML)

Validation successful

LLoyds UAT Portal <noreply@corefiling.com>
To ● Gonhi, Tafadzwa
Thu 29/05/2025 16:18

This message is from an external sender
This message came from outside your organisation

Report Suspicious

Dear Tafadzwa Gonhi,
Your upload for SUK Pilot Testing - Annual 2024 (Monday, 30 June 2025), uploaded Thursday, 29 May 2025, 15:17:10 GMT, has been successfully validated and is awaiting submission.

View the submission

You have the following current or overdue obligations:

Form obligation	Reporting frequency	Due date	Uploaded	Submitted	Status	Action
SUK Pilot Testing - Annual 2024		Monday, 30 June 2025	Thursday, 29 May 2025, 16:17:10 BST		Awaiting submission	⋮
SUK Pilot Testing - Q4 2024		Monday, 30 June 2025			Awaiting upload	⋮

Submission to Lloyd's

Approvers submission

- Once Preparers have completed their tasks the submission will require **Approvers** approval to submit to Lloyd's:

  o Via the Approvers obligation screen, you will see filings with status 'awaiting submission'

  o To review validations > select 3 dots and select 'Review'.

  o **Note:** The checksum (MD5) code to be provided to auditors is also located on this 'Review' screen

  o To submit to Lloyd's, click the 3 dots and select 'Submit'.

You have the following current or overdue obligations:

Form obligation	Reporting frequency	Due date	Uploaded	Submitted	Status	Action
SUK Pilot Testing - Annual 2024		Monday, 30 June 2025	Thursday, 29 May 2025, 16:17:10 BST		Awaiting submission	⋮
SUK Pilot Testing - Q4 2024		Monday, 30 June 2025			Awaiting upload	⋮

Review ✕

SUK Load Balancing Test - Annual

Due date Sunday, 30 November 2025, 09:45
Status Awaiting acceptance
Checksum (MD5) f695d25c26c38c3b9f597bd5712375be

VALIDATION ⌄

Description	Severity
[IR_bv0008];[scope((t: IR.05.04.01.01, c:C0110;C0120;C0140;C0150;C0170))];[if (t: IR.05.04.01.01, r: R0111) reported as 45674694.4045 > 0 then (t: IR.05.04.01.01, r: R1710) reported as 0 > 0 else true()]	⚠ Warning

SUK Pilot Testing - Annual 2024

Monday, 30 June 2025

Submit this filing.

[Submit] [Cancel]

Validation Review

Sample validation screen

- **If your validation is unsuccessful:**
  - All 'errors' must be cleared ✖
    - This could mean potentially retagging and reupload of file
  - All 'warnings' will require review and correction (if required) ⚠
  - Any submissions with 'warnings' submitted to Lloyd's will be assumed reviewed and approved by the approver and are appropriate.
  - If upon Lloyd's review the validations are invalid the file will be rejected and the Syndicate will need to resubmit.

- **Sample Validation report via CoreFiling**

‹ **SUK UAT Testing - Annual**   Re-upload

Due date Thursday, 31 July 2025, 23:30

Status Awaiting submission

VALIDATION   ⌄

Description	Severity
IR_tv0_6: There is a mismatch between entries in the Content template IR.01.01.01 R0070 and the declared filing indicator for template IR.03.02	✖ Error
IR_tv0_7: There is a mismatch between entries in the Content template IR.01.01.01 R0080 and the declared filing indicator for template IR.03.03	✖ Error
IR_tv0_21: There is a mismatch between entries in the Content template IR.01.01.01 R0200 and the declared filing indicator for template IR.10.01	✖ Error
IR_tv0_28: There is a mismatch between entries in the Content template IR.01.01.01 R0250 and the declared filing indicator for template IR.14.01	✖ Error
IR_tv0_64: There is a mismatch between entries in the Content template IR.01.01.01 R0672 and the declared filing indicator for template IR.30.05	✖ Error

Submission Acceptance

Lloyd's Approved/Rejected Files

- Once Lloyd's have received your submissions, we will review your validations. Once reviewed, you will receive a 'Submission accepted' email

- There may be situations where we will 'reject' your submission. If your file is rejected, you will receive an e-mail with a reason for you to review. These issues will need to be resolved before re-submitting your files to Lloyd's.

Successful submission:

Rejected submission:

Multiple Syndicate Access

Managing Agents reporting for multiple syndicates

- If a managing agent is managing multiple Syndicates, you will now be able to switch syndicates by navigating with the 'Switch Syndicate' functionality

  o Navigate to your profile > select icon next to your name

  o Select 'Switch Syndicate'

  o Click on the 'Syndicate' you want to change to

- You should now see the new Syndicate name under your profile name.

- You can now work on submissions for this Syndicate, repeat to change to another Syndicate

- If a Syndicate is missing from the drop-down list, please email Lloyd's Finance: Lloyds-SolvencyReturns@lloyds.com

- All other processes previously discussed will be the same.
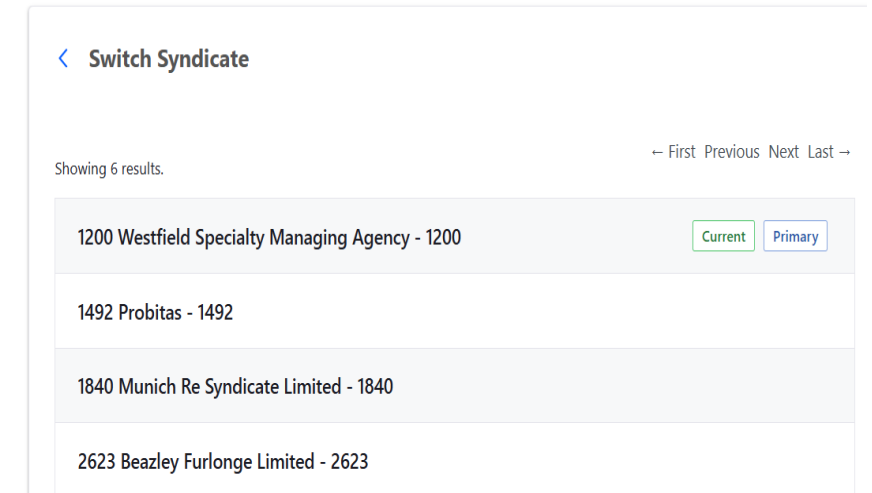
Note: Switch Functionality will only be available from 16th Dec 2025

Support
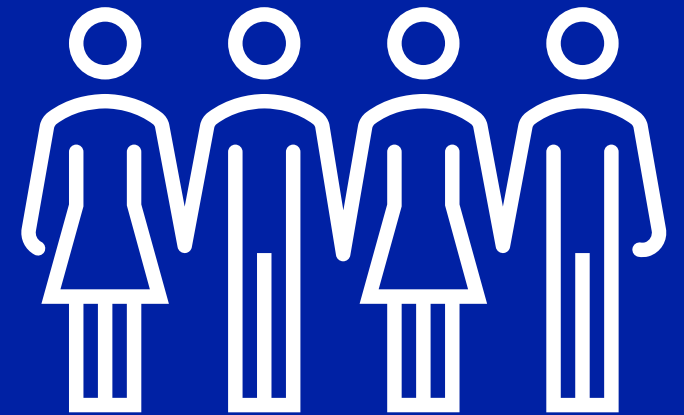
Support

Where to find help

✉@	• We will respond to any queries you may have via the following **email**: Lloyds-SolvencyReturns@lloyds.com
👥	A new dedicated central resource page, can be found via Lloyds.com via this link: **Solvency UK - Lloyd's** All published materials including Lloyd's SUK Reporting Instructions and CoreFiling User Guides, will be made available here.

Change Log

Updates from initial to 2025 Version

Version	Section/Slide	Page Number	Old Version Content	New Version Content	Rational
2025	Cover Page	1	Version 1.0, 6 December 2024	Version 2.0, 1 December 2025	Version Control
2025	CoreFiling Portal	8	No information note	Note:Both MFA (Identity) and CFL username must be the same e-mail address for successful login	Clarification on User login requirements
2025	Submission to Lloyd's - Approvers submission	13	No mention of checksum for auditors	"Checksum (MD5) code to be provided to auditors is located on the 'Review' screen"	New instruction for audit compliance
2025	Multiple Syndicate Access	16	To select a different syndicate, user must log out and log in again	"Switch Syndicate" functionality allows switching syndicates from profile menu	Clarification on new functionality for New "Switch Syndicate" feature (available from 16 Dec 2025)
2025	Multiple Syndicate Access	16	"If a Syndicate is missing, email Lloyd's Finance"	Same, but process is now part of "Switch Syndicate" instructions	Process clarified and integrated into new feature

Disclaimer

This document is not intended for distribution to, or use by, any person or entity in any jurisdiction or country where such distribution or use would be contrary to local law or regulation. It is the responsibility of any person communicating the contents of this document, or any part thereof, to ensure compliance with all applicable legal and regulatory requirements.

The content of this document does not represent a prospectus or invitation in connection with any solicitation of capital by Lloyds. Nor does it constitute an offer by Lloyd's to sell securities or insurance, a solicitation of an offer to buy securities or insurance, or a distribution of securities in the United states or to a U.S. person, or in any other jurisdiction where it is contrary to local law. Such persons should inform themselves about and observe any applicable legal.

This document has been produced by Lloyd's for general information purposes only. While care has been taken in gathering the data and preparing this document, Lloyd's does not make any representations or warranties as to its accuracy or completeness and expressly excludes to the maximum extent permitted by law all those that might otherwise be implied.

Lloyd's accepts no responsibility or liability for any loss or damage of any nature occasioned to any person as a result of the acting or refraining from acting as a result of, or in reliance on, any statement, fact, figure or expression of opinion or belief contained in this document. This document does not constitute advice of any kind.