



Appendix

Broking Administration

APRA Data Collection and Reporting

Appendix Table of Contents

- APRA DATA COLLECTION AND REPORTING 1
 - OVERVIEW 1
 - WHAT DATA MUST BE REPORTED 2
 - REPORTING TIMETABLE 3
 - LODGEMENT DETAILS 3
 - PENALTIES 3
 - ELECTRONIC DATA SUBMISSION SYSTEM 4
 - PRELIMINARY WORK TO BE COMPLETED IN BAIS 4
 - Establishing Global controls 5
 - CLIENT MASTER 9
 - INSURER MASTER 11
 - GENERAL INSURANCE INTERMEDIARY 12
 - UNAUTHORISED FOREIGN INSURER 13
 - ACTUAL INSURERS 14
 - POLICY AND RISK CLASS CHANGES 15
- BAIS** TRANSACTIONS 16
 - Capturing APRA Details in Transactions 16
 - The Extract Process 17
- APRA REPORTING 19
 - Using the Extracted Data 22
 - Report Samples 23

APRA Data Collection and Reporting

Overview

On 16 December 2009, changes were introduced to the Corporations Regulations to put in place data collection and reporting obligations for AFS licensed general insurance intermediaries.

These changes result in the provision of data to the Australian Prudential Regulation Authority (**APRA**) that will assist it to better understand the role of unauthorised foreign insurers (**UFIs**) and Lloyd's in the Australian market and to assess the extent of reliance on the exemptions to the prohibition on placement of insurance with direct offshore foreign insurers (**DOFI exemptions**) by Australian insurance brokers. APRA will collect this data on behalf of ASIC.

All AFS licensees authorised to deal in general insurance products have an obligation to provide APRA with the required data.

Important note: All information provided is correct as at 13th April 2010 to the best of our knowledge. Please confirm any details with your compliance officer before relying on this information.

What Data must be Reported

The Regulations require AFS licensees to collect and provide data in either one or two reports/forms. The submission of form 2 is only required if the licensee has placed business with a UFI in the relevant reporting period.

The first report (**Form 701 Table 1**) requires all AFS licensees who deal in general insurance to provide details of the **premium invoiced** in the relevant reporting period for insurance business placed in the following categories:

- With APRA authorised insurers directly (box A in table 1)
- With Lloyds (either directly or through a foreign (non-AFS licensed intermediary) (box B in table 1)
- With a UFI (either directly or through a foreign (non-AFS licensed intermediary) (box C in table 1)
- Indirectly through another intermediary (including a non-AFS licensed intermediary) with either an APRA authorised insurer, UFIs or Lloyd's underwriters (box D in table 1). So, in other words, for this category all business that is not placed directly with an insurer will be included. This information does not need to be within the categories.

The premium that must be reported is the premium excluding FSL, GST, IPT and stamp duty. However, the premium recorded must include commission, but not fees. Other amounts charged by insurers or brokers, such as survey costs, must not be included.

Also, the premium invoiced must be recorded in the following separate categories, by reference to the policy effective date:

- Policy effective in the reporting period.
- Policy effective after the reporting period.
- Policy effective before the reporting period.
- Total invoiced in the reporting period.

Where there is coinsurance, only the premium paid to the UFI should be included in the reported premium. If a policy covers more than one insured who are invoiced separately, the total premium for all insured's must be recorded as one transaction.

This reporting process will cover both UFI and non- UFI business.

So even if you have not placed business with a UFI in the reporting period, this report must be provided.

The second report (**Form 701 Table 2**) requires additional reporting of 'transaction level data' for all policies placed with an UFI in the relevant period.

It will only need to be given if business is placed with a UFI in the relevant period.

This report must include the required transactional details for every general insurance policy placed either directly or indirectly with a UFI in the relevant reporting period.

The transactional data that is required is the policy transaction type, client code, policy code, invoice date and effective date, APRA class of business, premium, currency of premium, UFI name, UFI country code, and the relevant DOFI exemption type or types, including, for the customised exemption, the exemption reason.

Reporting Timetable

The first reporting period under the Regulations will be 1 May 2010 to 30 June 2010.

After that, reporting will be on a bi-annual basis for the periods of 1 January to 30 June and 1 July to 31 December each year.

Reports must be lodged within 20 business days of the end of the relevant reporting period. (However, APRA has indicated that it will allow licensees 40 business days to submit the first report from 30/06/10).

Lodgement Details

AFS licensed insurance intermediaries that have data to submit only in Table 1 (that is, they have no UFI business) may do so either electronically using the 'Direct to APRA' (**D2A**) system or in paper form by mailing the document, delivering it in person, or emailing a PDF of the document to APRA.

However, those intermediaries that have data to submit in both Table 1 and Table 2 must submit them both electronically using D2A. The option to provide the information in paper form will not apply in this case (unless the AFS licensee contacts APRA to discuss extenuating circumstances that require them to submit both forms in paper format).

Penalties

If the licensee fails to submit data (including additional data and resubmissions requested by APRA), or fails to correct errors or omissions in the data, this will be a breach of the licensee's AFS licence obligations and all usual breach recording and reporting obligations with apply, as well as the usual ASIC enforcement options.

In addition, a failure to provide the data required will be a strict liability offence with a maximum penalty of \$1,100 for an individual and \$5,500 for a corporation.

However, for reporting entities who are sincerely attempting to comply, but encountering difficulties in doing so, it is likely that ASIC's initial action would be to provide guidance rather than commence enforcement action, at least in the early stages of implementation.

Electronic data submission system

It is important that you are aware of any reporting requirement for Form 2.

BAIS are upgrading **ibais** to enable the electronic submission of this form.

There are certain lodgement requirements which can be obtained from <https://www.apra.gov.au> including APRA's D2A lodgement system.

The default security level for D2A requires users to have a security certificate provided by APRA.

A 'challenge letter' must be submitted to APRA in order to obtain a security certificate. The challenge letter is a letter that will need to be sent to APRA by a general insurance intermediary that wishes or is required to submit data electronically, using D2A. The challenge letter identifies the general insurance intermediary, the individual who will be responsible for lodging data using D2A, and the individual authorising them to lodge the data on behalf of the general insurance intermediary.

The security certificate facilitates the secure transfer of information to APRA. A security certificate allows APRA to identify and authenticate an individual in an organisation, and will be necessary for the use of D2A. A security certificate is needed to download and decrypt forms from APRA, and to encrypt and send data to APRA. Security certificates will not be issued without a challenge letter and a corresponding electronic 'request for a certificate' from D2A.

If more than one person at the Shareholder's organisation will be using D2A to send data APRA, each person must obtain a security certificate. When using D2A, the data sign-off requirement is to be met by the challenge letters. If there is a subsequent change to the individual who will be responsible for lodging the data, another security certificate will need to be obtained.

BAIS will provide more details on the electronic submission function once we have completed discussions with APRA.

Preliminary Work to be Completed in **ibais**

The following section describes the necessary steps required to set your system up to perform data extraction to satisfy APRA's requirements for Form 701 (Tables 1 and 2).

The correct classification of data depends on various codes contained in the **ibais** records for each Client, Insurer and Actual Underwriter. Additionally each Risk Class and/or Policy Class should be coded with a valid "APRA Class of Business".

Once extracted, the data can then be imported into the APRA supplied D2A application software. There are additional codes associated with this.

Establishing Global controls

Indicate that APRA Data is to be collected in Broking Parameters screen. This process should already have been done. Simply tick the check box “APRA Data Collection”

The screenshot shows the 'Global System Parameters' web application. The 'BK' CONTROL PARAMS section is active, displaying various configuration options. The 'APRA Data Collection' checkbox is checked and highlighted with a red box. Below this section is a table for 'Statutory Charge Calculations'.

Statutory Charge Calculations					
Included in Calc.	GST/VAT	ProRata		GST/VAT	ProRata
Base Premium	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Broker's Fee	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Statutory Charge1	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Rebate Amount	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Statutory Charge2	<input type="checkbox"/>	<input type="checkbox"/>	Brokerage	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Policy Fee	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Subagent Commission	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Add On Charges	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Transaction Fee	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Appendix – APRA Data Collection & Reporting

Record the APRA supplied AFSL Licence Number in Company Branch Master which is available from the All Options menu under Administration Maintenance – Company Branch.

Note that the AFSL Licence MUST match the supplied code exactly as it will be validated later during the import process (D2A).

The screenshot shows the 'Company Branch Master' form in the DesignBais v5.1 application. The form is displayed in a Microsoft Internet Explorer browser window. The 'AFSL Licence' field is highlighted with a red box and contains the value '999999'. Other fields include 'Co/Br' (0), 'Company Code' (0), 'Co/Br Name' (B A Insurance Systems Pty Ltd), 'Co/Br Phone' (9934 1800), 'Fax/Telex No.' (9934 1801), 'Fax/Telex Address' (73606 LAMBR HX), 'ABN Number' (79635582658), 'A.C.N.' (058 986 799), 'Region Code' (No region), 'Division' (--No Code--), 'Local Bank Code' (050 Blank Account), 'BPAY Ledger', 'Deft Broker Id' (499996), 'Postal Address' (PO BOX 899 North Sydney NSW 2059), and 'Delivery Address' (317 Pacific Highway North Sydney NSW 2060). The 'Do You Wish To Have Separate Postal And Delivery Addresses ? (Y/N)' checkbox is checked. The 'Overriding Documents' section includes 'Office Copy Invoice' and 'Office Copy Memorandum' fields. The browser's address bar shows 'http://192.168.199.105/baweb/webmain.asp'. The taskbar at the bottom shows the Windows Start button and several open applications, including 'Inbox - Microsoft Out...', 'Development Accoun...', 'DesignBais - 192.168...', 'TTWIN - default pred...', and 'Document1 - Microsof...'. The system clock shows 12:52 PM.

Appendix – APRA Data Collection & Reporting

Establish APRA parameters in **All Options > APRA Parameter Maintenance**

Account to Extract

This provides you with the ability to consolidate the extract by combining data from multiple accounts. Most **ibais** users will have only one database listed here.

Insurers to exclude AFSL Licence Numbers

Enter an insurer code to exclude all transactions from the extract. This will automatically prompt with the valid AFSL Licences for each Company/Branch in each nominated account. AFSL Licence Numbers are checked by the APRA D2A import software.

AFSL Names

The AFSL Name will default to show which CoBr and Account applies. Change these to show the correct AFSL Licensee Names.

APRA Consolidation Code

This is a code supplied by APRA. This **MUST** be entered exactly as supplied by APRA as it will be validated by the APRA D2A import software.

ABN

The ABN Number relative to each AFSL Licence Number should be entered without any spaces. ABN Number will be validated by the APRA D2A import software.

Period Ranges

These are the APRA reporting periods as stipulated by APRA. The dates in the example currently conform to the mandatory reporting periods.

Appendix – APRA Data Collection & Reporting

Development Account - BA.DEV - Apra Parameter Maintenance - Microsoft Internet Explorer provided by BAIS Pty Ltd

http://192.168.199.105/baweb/

DesignBais Editor DesignBais Help Change Password Account Selection Run a Form Logout Favorites

APRA Parameters Submit Clear

Account to Extract

Accounts
<input checked="" type="checkbox"/> BA.DEV
<input checked="" type="checkbox"/> BA.TEST
<input checked="" type="checkbox"/> PULSE.TEST

Insurers to Exclude

Exclude Insurer Codes
<input checked="" type="checkbox"/> UFI
<input checked="" type="checkbox"/> OSINT

AFSL Licence Numbers

AFSL Licence Numbers	AFSL Names	APRA Consolidation Code	ABN
<input checked="" type="checkbox"/> 000001	Cobr 00 BA.DEV	Consol.Code 00 BA.DEV	12332112321
<input checked="" type="checkbox"/> 1234567	BA.TEST Testing	333333333	66666666666
<input checked="" type="checkbox"/> 999999	BAIS Classified Test Facility	413856987	79635582658
<input checked="" type="checkbox"/> 888888	Live Test Area	444444444	55555555555

Period Ranges

Start Date	End Date
<input checked="" type="checkbox"/> 01/05/2010	30/06/2010
<input checked="" type="checkbox"/> 01/07/2010	31/12/2010
<input checked="" type="checkbox"/> 01/01/2011	30/06/2011
<input checked="" type="checkbox"/> 01/07/2011	30/06/2011
<input checked="" type="checkbox"/> 01/01/2012	30/06/2012
<input checked="" type="checkbox"/> 01/07/2012	31/12/2012
<input checked="" type="checkbox"/> 01/01/2013	30/06/2013

(1) User:wlp - Account:BA.DEV - Form:EKPARAMS_APRAPARMS Trusted sites 125%

There are a number of master file changes required to enable the APRA reporting system, including:

- Client master file
- Insurer master file
- Actual Insurers
- Policy class, and
- Risk class

The following sections outline these changes.

Client Master

Changes need to be made to the client master **only** if you use Unauthorised Foreign Insurers (UFI).

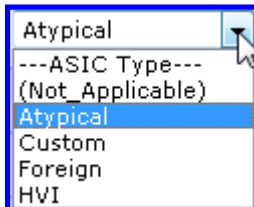
If you use UFI's then you will need to complete an extra field to show the ASIC Type.

The screenshot shows the 'Client Maintenance' form with the following data:

Client Number	ANTZ	prof antz in pantz	Business Number	3562 2367 2367	
Company/Branch	0	B A Insurance Systems Pty Ltd	A.B.N.	00 111 222 333	
Trading Name	prof antz in pantz		AFSL Code		
Search Key	Ant'z		Registered For GST	Taxable	
Classification Code	0111	Plant Nurseries	GST Registration No	00 111 222 333	
Currency	AUD Australian Dollars		Input Tax Credit %	100.00	
Postal Address	233 JAMES ST Sydney NSW 2000		Sales Tax Exempt	<input checked="" type="checkbox"/>	
Suburb	SYDNEY	Postal Code	2000	Tax No	223 322 777 8
Head Office Account No		Telephone No		Fax	02 9999 0111
Mobile Phone	0412 333 555	Business Phone	02 3299 0032	Deposit BSB	123456
Email	andrew@bais.com.au				

Client Details

Insured Name (Short)	prof antz in pantz		FSRA Client	Non FSRA Client
Insured Name (Full)	Ant'z & Pantz Clothing Co Ltd		Service Tax	<input checked="" type="checkbox"/>
Debtor			Stamp Duty Exempt	<input type="checkbox"/>
Operations			Forced Fee Exempt	<input type="checkbox"/>
Division	GEN	GENERAL	Commenced	19/06/2005
VIP Desc			Proposal Form Receipt	
Consolidated To	ZUELLIG	Zuellig Group		
Associate Code	ABC	ABC Trading Group		
Executive	ANDS	Sheralyn Andrews		
Alt Executive				
Introduced By	ANDS	Sheralyn Andrews		
Subagent	ACE4	ACEIRM		
ASIC Type	Atypical			



Choices for this dropdown are shown in the panel to the left.

The available ASIC Types identified as part of the legislative changes are:

High-value Insured

Applies to all corporations, partnerships or trusts that has total group operating revenue or assets of \$200 million or more or employees of 500 or more.

Atypical Risks

Exempt classes (High Risk i.e. Nuclear, Terrorism, Shipowners P&I). Please refer to regulations for specific risks.

Foreign Law

Placement is subject to foreign law.

Customised

Exemption that cannot be placed in the Australia market (requires application to ASIC).

Not Applicable

The system will either assume that no value or blank is not applicable or alternatively as part of the release process, all existing records will be set to 'Not Applicable'.

Insurer Master

All **ibais** users will need to update the Insurer Master file to enable the new data collection and reporting requirements.

You will note that there is a new section added to the Insurer/Creditor Master file form.

Insurer/Creditor Masterfile [Submit] [Clear]

Creditor Account No: GALLAGHER

Company/Branch: 0 B A Insurance Systems Pty Ltd

Trading Name: A J Gallagher Search Key: AJGal

Abbreviated Name: A J Gallagher

Postal Address: LONDON

A.C.N.: []

A.B.N.: []

Registered For GST:

GST Registration No: []

Input Tax Credit %: []

Account No.: []

AFSL: []

Postcode: []

Creditors Telephone No: []

Fax Number: []

Head Office Phone No: []

Contact Person: []

Email Address for Accounts: []

Creditor Type: Underwriter

Broker Report Codes

UW/Agency Code: []

Description: Null

Partner: Null

- +	Policy Class	Description	Liability Default
> x			

APRA Details

APRA Category: ---APRA Category---

Bank and Electronic Fund Transfer Details

Relevant choices for this dropdown are shown below.

---APRA Category---

---APRA Category---

Domestic or General Insurers (APRA authorised)

General Insurance Intermediary (placed indirectly)

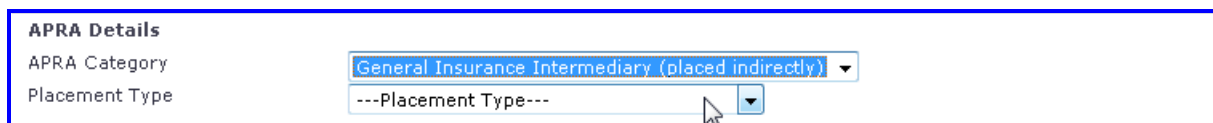
Lloyds underwriters

Unauthorised Foreign Insurers

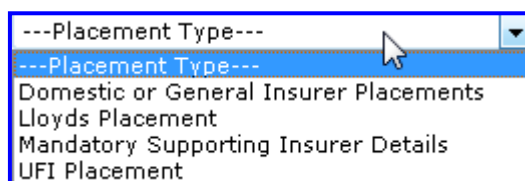
Additional fields are presented for General Insurance Intermediary and Unauthorised Foreign Insurer.

General Insurance Intermediary

Where the entity is identified as a General Insurance Intermediary you will be required to complete another field – Placement Type.



The screenshot shows a form titled "APRA Details". It contains two fields: "APRA Category" and "Placement Type". The "APRA Category" field is a dropdown menu with the selected option "General Insurance Intermediary (placed indirectly)". The "Placement Type" field is a dropdown menu with the selected option "---Placement Type---".



The screenshot shows the "Placement Type" dropdown menu expanded. The options are: ---Placement Type---, ---Placement Type---, Domestic or General Insurer Placements, Lloyds Placement, Mandatory Supporting Insurer Details, and UFI Placement.

The available Placement Types identified as part of the legislation changes are:

Mandatory Supporting Insurer Details

This flags that Supporting Insurer details will be mandatory when processing a policy. It will not be possible to leave blank and advise at a later time. (See instructions for setting up Actual Insurers as these will be required if this option is selected.)

General Insurer Placement

This flag indicates that all placements are underwritten 100% with APRA authorised general insurers. This option is not allowed where the Overseas Insurer Flag is set to 'Y'.

Lloyds Placement

This flag indicates that all placements are underwritten 100% with Lloyds cover holders.

UFI Placement

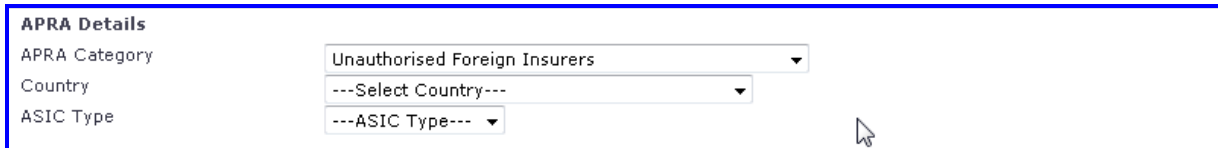
This flag indicates that all placements are underwritten 100% with a UFI(s).

If a general insurance intermediary places with a mixture of general insurers, Lloyds or UFI(s), then the first option 'Mandatory Supporting Insurers' should be used.

Where the 'General insurance intermediary' is flagged as Foreign, the data collected will be represented based on the Placement Flag of the Supporting Insurer(s).

Unauthorised Foreign Insurer

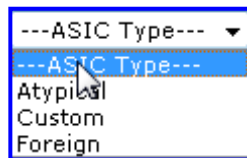
Where the entity is identified as a UFI you will be required to complete additional information:



The screenshot shows a form titled "APRA Details" with three dropdown menus. The first dropdown, "APRA Category", is set to "Unauthorised Foreign Insurers". The second dropdown, "Country", is set to "---Select Country---". The third dropdown, "ASIC Type", is set to "---ASIC Type---".

Firstly, you will be required to enter the country code of the UFI.

Secondly, you will be required to enter the ASIC Type (defined below).



- **Atypical Risks**, exempt classes (High Risk i.e. Nuclear, Terrorism, Shipowners P&I). Please refer to regulations for specific risks.
- **Foreign Law**, placement is subject to foreign law.
- **Customised**, exemption that cannot be placed in the Australia market (requires application to ASIC).
- **Not Applicable** the system will either assume that no value or blank is not applicable or alternatively as part of the release process, all existing records will be set to 'Not Applicable'.

APRA has indicated the following order of reporting precedence, this will be determined based on the Client ASIC Type first, followed by the Insurer ASIC Type:

- 1st – High Value Insured
- 2nd – Atypical
- 3rd – Foreign Law
- 4th – Customised

If a UFI applies to more than one Insurer ASIC Type, each type will need to be setup as a separate Insurer record. Therefore only the Client ASIC Type will be compared to the Insurer ASIC Type to determine reporting precedence.

Actual Insurers

Where business is placed through a foreign intermediary **ibais** has mandated that the Actual Insurers on the placement be recorded. The UFI reporting requirements dictate that these Actual Insurers are identified in accordance with the reporting rules. **ibais** has been updated to enable this reporting.

Actual Insurers Submit Clear Delete

Underwriter Code

Underwriter Name

Postal Address

Country

Overseas

Withholding Tax %

Unauthorised

APRA Details

APRA Category

---APRA Category---

---APRA Category---

Domestic or General Insurers (APRA authorised)

Lloyds underwriters

Unauthorised Foreign Insurers

These changes are Mandatory and a transaction involving Actual Insurers will not be allowed to proceed until the APRA category is updated.

Policy and Risk Class Changes

The new reporting structures require additions to both policy and risk classes.

These changes are required where insurance is placed with a UFI.

The changes are the same for policy class and for risk class. In a transaction the risk class will take precedence.

Two new maintenance forms have been developed specifically for these changes: Policy Class – APRA Codes and Risk Class – APRA Codes. Both are accessed from the Broking Administration – Policy Setup menu.

Policy Class - APRA Data Collection codes Submit Clear

Policy Class

APRA Class ---APRA Class--- ▼

Atypical Class ---Atypical Class--- ▼

Risk Class - APRA Data Collection codes Submit Clear

Risk Class

Apra Class ---APRA Class--- ▼

Atypical Class ---Atypical Class--- ▼

- APRA Class---
- APRA Class---
- (Not_Applicable)
- Aviation
- CTP_motor_vehicle
- Commercial_motor_vehicle
- Consumer_credit
- Domestic_motor_vehicle
- Employers_liability
- Fire_and_ISR
- Homeowners_householders
- Marine
- Mortgage
- Other
- Other_accident
- Professional_indemnity
- Public_and_product_liability
- Travel

- Atypical Class---
- Atypical Class---
- (Not_Applicable)
- Aviation liability
- Biological
- Equine
- Medical clinical trials
- Nuclear
- Shipowners P and I
- Space
- Terrorism
- War

ibais Transactions

Capturing APRA Details in Transactions

When processing a transaction where additional APRA data collection is required (e.g. where there is an Unauthorised Foreign Insurer), the system will indicate this with an extra compulsory section to be completed in the Policy Processing screen:

The screenshot displays the 'Policy Processing' screen with various financial and administrative details. A red box highlights the 'APRA Details' section, which includes a play button icon. A red arrow points from a text box to this button. Another red box highlights a red dot on the right side of the 'APRA Details' section, with a red arrow pointing to it from another text box.

Policy Fee					
Policy Fee GST		0.00			0.00
Client Payable		9,342.96			9,342.96
Refund Brokerage	<input type="checkbox"/>				
Brokerage	25.0000 %	1,388.75		25.0000 %	1,388.75
Brokerage GST		138.88			138.88
FBC		55.55			55.55
Withholding Tax		166.65			166.65
<u>Due to Insurer</u>		3,944.05			3,944.05
Subagent Commission		0.00			0.00
Subagent GST		0.00			0.00
Net Brokerage		1,388.75			1,388.75

Wording, Clauses and Notes ▼ 01 Insurers Standard Policy

Invoice Particulars ▲

Statistical Code Renewal
Business Analysis Code Growth/Existing Client/Renewable
Brief Detail Renewal
Detail Notes Renewal of Policy

Invoice Text

APRA Details ▶ ●

FSRA Documents ●

Premium Funding

Premium Funder Do not premium fund ▼

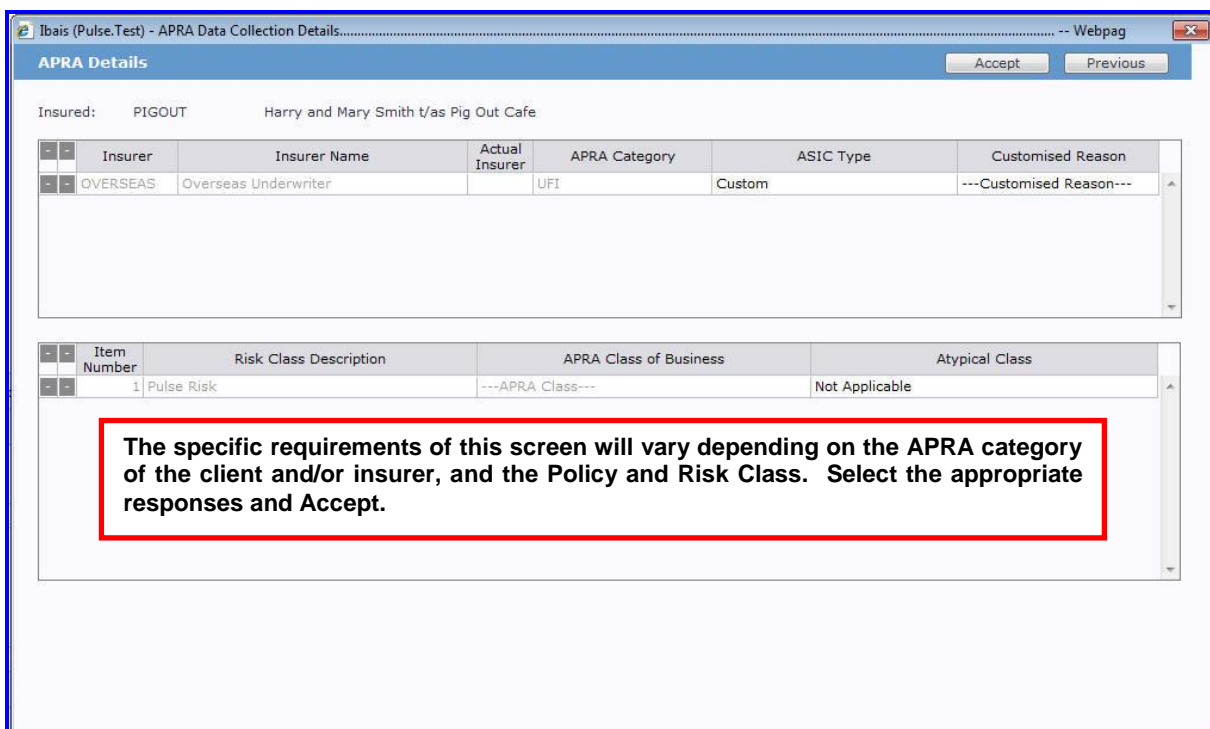
Submit Print Preview

The red dot indicates this is a compulsory section.

Click on the ▶ button to complete the APRA details.

The APRA details screen appears:

Appendix – APRA Data Collection & Reporting



APRA Details

Insured: PIGOUT Harry and Mary Smith t/as Pig Out Cafe

Insurer	Insurer Name	Actual Insurer	APRA Category	ASIC Type	Customised Reason
OVERSEAS	Overseas Underwriter	UF1	Custom	---	---Customised Reason---

Item Number	Risk Class Description	APRA Class of Business	Atypical Class
1	Pulse Risk	---APRA Class---	Not Applicable

The specific requirements of this screen will vary depending on the APRA category of the client and/or insurer, and the Policy and Risk Class. Select the appropriate responses and Accept.

The Extract Process

Every financial transaction will be evaluated to determine what information is gathered at the time of processing. This data is validated before the transaction is accepted and will be stored and used to provide default data to the actual extract process which follows.

APRA Reporting Extract: This process is run from the **All Options** menu (**Administration > Broking > Statutory Reporting > APRA Reporting Extract**).

The Accounts and AFSL Licence details may be altered at the time of the extract.

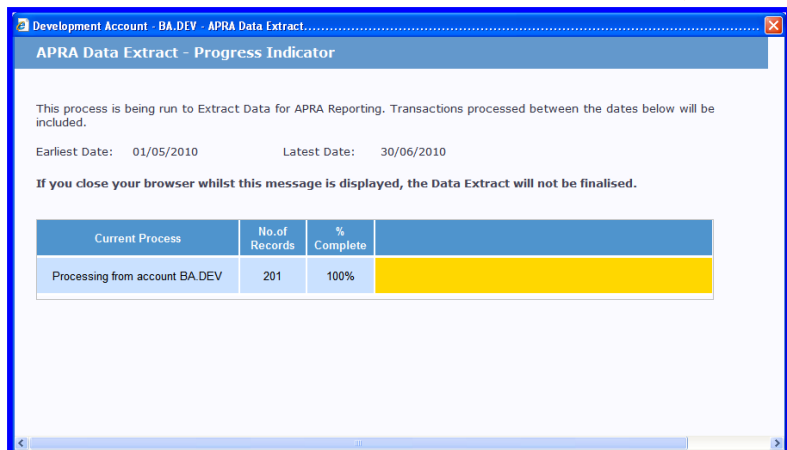
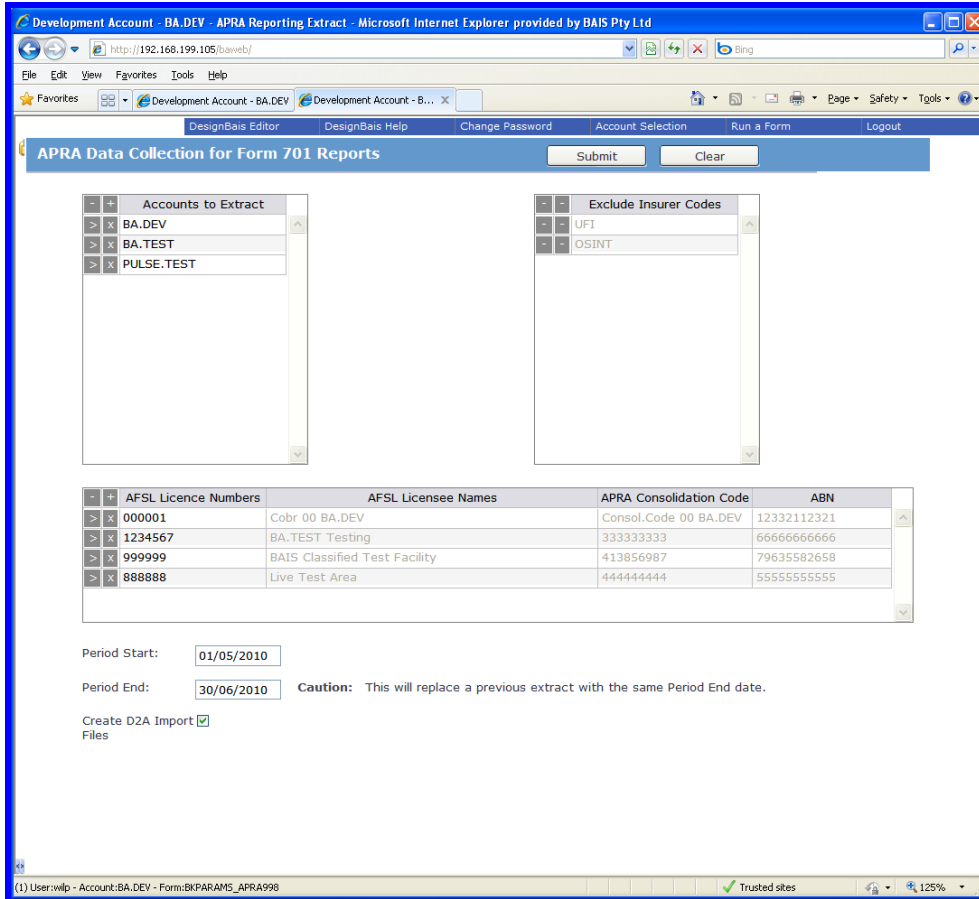
Period Start and **End** will default, but if changed must match the table of Period Ranges shown above.

Extracts may be rerun if required, however you should be aware that if an extract has been sent to APRA you will need to co-ordinate with APRA to replace your submission. A rerun will be indicated with a message on the screen (see example). Reruns will replace all extract data pertaining to the same **Period End Date**.

The extract will cycle through relevant transaction records, picking up stored APRA codes (in the absence of stored codes the system will attempt to calculate the relevant codes).

Appendix – APRA Data Collection & Reporting

The **Extract Process** will provide a progress indication in a pop-up screen (see sample below) and will email the resultant file (or files) to the user. (Refer also to Part 4 below.)



APRA Reporting

If you are only required to submit APRA Form 701 (Table 1) you can submit it as a printed copy, a pdf or submit it electronically via the APRA D2A software.

If you are required to submit APRA Form 702 (Table 2) because you deal with Unauthorised Foreign Insurers, then you will be **required** to submit your reports electronically via the APRA D2A software.

Regardless of whether you submit electronically or not, it is strongly suggested that the Audit reports are run to check that all coding is correct. Period End Date must match a date used for an Extract. The Reports are located in **All Options > Administration > Broking > Statutory Reporting**. Report Samples are given at the end of this document.

1. **APRA Form 701 - Audit Listing**

Category A, B, C or D is mandatory (A separate Audit Listing for Category C is available – see below)

Period End Date is mandatory

AFSL Licence is optional

Account is optional

Note: **Categories have been pre-determined by APRA and are represented on APRA Form 701 – Table 1.**

Category A –

Business the general insurance intermediary placed directly with APRA authorised general insurers.

Category B –

Business the general insurance intermediary placed directly, or placed through a foreign intermediary, with Lloyd's underwriters.

Category C –

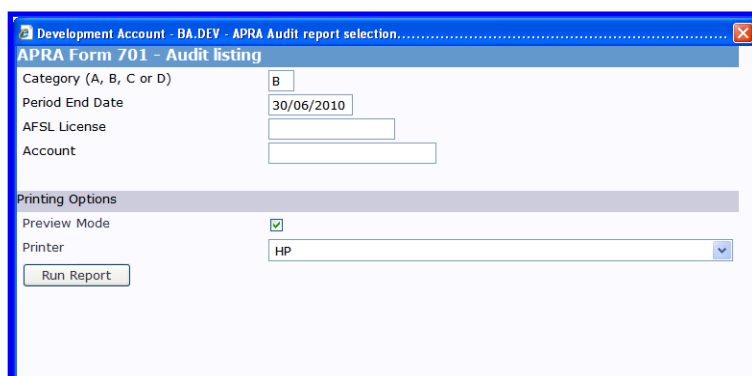
Business the general insurance intermediary placed directly, or placed through a foreign intermediary, with unauthorised foreign insurers. This will be nil for general insurance intermediaries only required to submit data in Table 1. As the information required for this category is more detailed, the user should run the Audit Listing for Category C rather than this listing for Category C.

Appendix – APRA Data Collection & Reporting

Category D –

Business the general insurance intermediary placed indirectly, through another general insurance intermediary, with either:

- (i) APRA-authorized general insurers;
- (ii) Lloyd's underwriters; or
- (iii) UFI's.



The screenshot shows a software window titled "Development Account - BA.DEV - APRA Audit report selection...". The window contains the following fields and options:

- APRA Form 701 - Audit listing**
- Category (A, B, C or D):
- Period End Date:
- AFSL License:
- Account:
- Printing Options**
- Preview Mode:
- Printer:
-

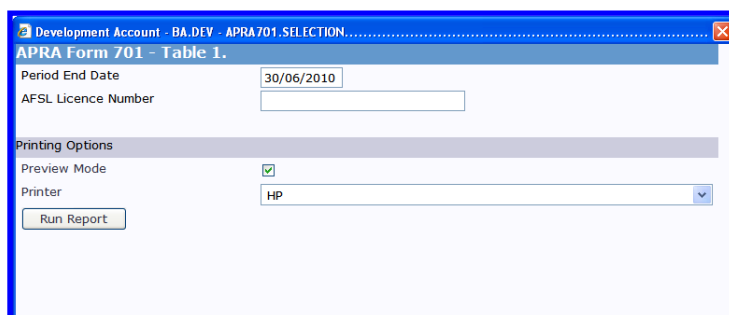
2. APRA Form 701 - Table 1

This is the hard copy version of APRA Form 701 Table 1

It will automatically be followed by APRA Extract Information (below) which indicates the selection used for the entire Extract for the Period End Date.

Period End Date is **mandatory**

AFSL Licence is **optional**.



The screenshot shows a software window titled "Development Account - BA.DEV - APRA701.SELECTION...". The window contains the following fields and options:

- APRA Form 701 - Table 1.**
- Period End Date:
- AFSL Licence Number:
- Printing Options**
- Preview Mode:
- Printer:
-

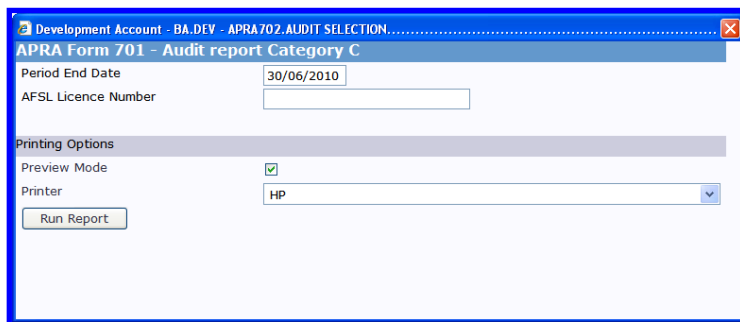
3. Audit Listing for Category C

This is an audit report showing information relevant only to the collection of data for the Table 2 content of Form 701.

Period End Date is **mandatory**

AFSL Licence is **optional**.

Refer below for explanation of Review column



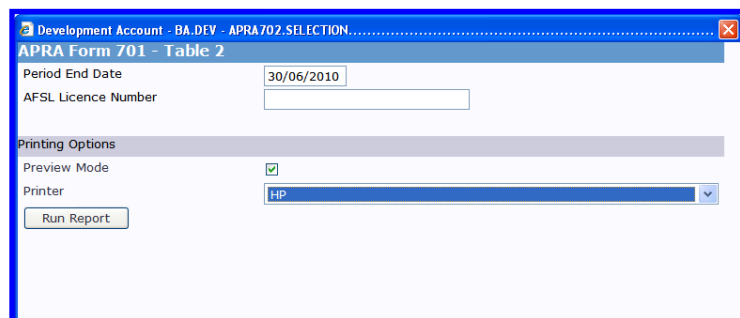
4. APRA Form 701 – Table 2

This is the hard copy version of APRA Form 701 Table 2.

Period End Date is mandatory

AFSL Licence is optional.

Refer below for explanation of Review column



Note: “Review” column in reports for Category C and Table 2 above indicates instances where one or more APRA codes have been determined programmatically in the absence of file held codes.

Any such instance should be validated by the user prior to importing the extracted data into the APRA D2A software.

Using the Extracted Data

The extract process will create a file for each extracted AFSL Licence, which is compatible with the APRA D2A application software. This is in XBRL format (a derivative of XML).

These files will be emailed to the user who initiated the extract process.

The filename is in the format of: APRAD2A_nnnnnnn_dmmmyyyy.XML

e.g. APRAD2A_999999_30JUN2010.XML is data extracted for AFSL Licence 999999 on 30 Jun 2010

It is the responsibility of the user to store these files in a safe area for the subsequent importation process.

Contact APRA for more information about how to submit the required forms in hard copy, email (Table 1 only) or via APRA's D2A software application.


Appendix – APRA Data Collection & Reporting

Report Samples

APRA Audit Listing

Development Account - BA.DEV - Page Control

Completed Page 1 of 2 Search Search Next Actions REP~15524-14524 actions XLS

B A Insurance Systems PL

APRA Form 701 – Audit listing – Category B – Lloyds Underwriters Run time: 02 JUL 2010 15:27

Account: BA.DEV AFSL Licensee Name: APRA Test Entry Name AFSL License Number: 999999 Reporting Period End Date: 30/06/2010

Period	Policy Transaction Type	Client	Memo No.	CoBr	Invoice No.	Tran ID	Invoice Date	Effective Date	This period Premium	After period Premium	Before period Premium	Total Premium	Currency of Premium	Insurer code	Actual Underwriter Code	Policy	Insurer or Actual Underwriter Name
This period	New Policy	WEEL001	10060014	0	07283	16103	05/05/2010	05/05/2010	1,122.00	0.00	0.00	1,122.00	AUD	OSINTL		GEN001052	OSEAS INTERMED ACT LLOYDS
This period	New Policy	WEEL001	10060029	0	07322	16134	14/05/2010	14/05/2010	1,122.00	0.00	0.00	1,122.00	AUD	OSINTL		GEN001054	OSEAS INTERMED ACT LLOYDS
This period	New Policy	TEST01	10060030	0	07324	16106	14/05/2010	01/05/2010	720.63	0.00	0.00	720.63	AUD	LLOYDS		MYB000039	LLOYDS
This period	New Policy	WHHE002	10060008	0	07369	16198	11/06/2010	14/05/2010	1,080.00	0.00	0.00	1,080.00	AUD	OSINTL		GPR000063	OSEAS INTERMED ACT LLOYDS
This period	New Policy	WHHE002	10060017	0	07383	16217	28/06/2010	28/06/2010	9,000.00	0.00	0.00	9,000.00	AUD	OSINTL		GEN001056	OSEAS INTERMED ACT LLOYDS
Total period This period									12,044.63	0.00	0.00	12,044.63					
Before period	Adjustment/Endorsement	TAKE01	09060019	0	07235	16045	23/05/2010	01/07/2009	0.00	0.00	71.80	71.80	AUD	LLOYDS		600019	LLOYDS
Before period	New Policy	PIGOUT	10060002	0	07277	16087	04/05/2010	28/04/2010	0.00	0.00	1,000.00	1,000.00	AUD	LLOYDS		GEN001046	LLOYDS
Before period	New Policy	PIGOUT	10060005	0	07280	16090	04/05/2010	28/04/2010	0.00	0.00	1,000.00	1,000.00	AUD	OSINTL		GEN001050	OSEAS INTERMED ACT LLOYDS
Before period	New Policy	PIGOUT	10060006	0	07281	16091	04/05/2010	28/04/2010	0.00	0.00	1,000.00	1,000.00	AUD	FRED1	AMERICAN	GEN001051	AMERICAN HOME ASSURANCE COMPANY
Before period	Adjustment/Endorsement	TEST01	10040043	0	07323	16135	14/05/2010	01/04/2010	0.00	0.00	569.06	569.06	AUD	LLOYDS		MYB000038	LLOYDS
Before period	New Policy	WHHE002	10060013	0	07376	16210	23/06/2010	28/04/2010	0.00	0.00	9,000.00	9,000.00	AUD	OSINTL		GEN001055	OSEAS INTERMED ACT LLOYDS
Before period	Renewal	PCTSUB	08110029	0	07338	16222	23/06/2010	01/09/2009	0.00	0.00	740.73	740.73	AUD	LLOYDS		GPR0000723	LLOYDS
Total period Before period									0.00	0.00	13,381.59	13,381.59					
Total Account: BA.DEV									12,044.63	0.00	13,381.59	25,426.22					

BAIPRADET/R10 APRA Form 701 – Audit listing Page 1 of 2


Appendix – APRA Data Collection & Reporting

APRA Form 701 Table 1

Development Account - BA.DEV - Page Control... X

Completed Page 2 of 3 Search Search Next Actions REP~15524-145143 actions XLS

B A Insurance Systems P/L Run time: 02 JUL 2010 14:33



BAIS

APRA Form 701 – Table 1.

Australia business number:

Australian financial services licensee name:

AFSL Licence Number:

Reporting Period End Date:

Table 1: Aggregate data on intermediated business with APRA-authorized general insurers, Lloyds underwriters and unauthorised foreign insurers

Total business placed with APRA-authorized general insurers, Lloyd's underwriters and unauthorised foreign insurers.	Premium invoiced this reporting period			
	Effective this reporting period	Effective after the reporting period end	Effective before the reporting period start	Total invoiced this reporting period
(a) Business placed directly by the general insurance intermediary with APRA-authorized general insurers	44365.02	13824.80	22152.28	80342.10
(b) Business placed directly, or indirectly through a foreign intermediary, by the general insurance intermediary with Lloyd's underwriters	13538.23	0.00	13381.59	26919.82
(c) Business placed directly, or indirectly through a foreign intermediary, by the general insurance intermediary with unauthorised foreign insurers	225384.44	12833.33	68206.67	306424.44
(d) Business placed indirectly through another general insurance intermediary, by the general insurance intermediary with:	1234.00	0.00	9000.00	10234.00
(i) APRA-authorized general insurer; or				
(ii) Lloyd's underwriters; or				
(iii) unauthorised foreign insurers.				
Total	284521.69	26658.13	112740.54	423920.36


Appendix – APRA Data Collection & Reporting

APRA Extract Information (automatically follows APRA Form 701 Table 1)

Development Account - BA.DEV - Page Control

Completed Page 1 of 1 Search Search Next Actions REP~15537-150972 actions XLS

B A Insurance Systems P/L



BAIS

APRA Extract Run Information

Prepared: 15 JUL 2010 12:41

Period Start Date: 01/05/2010

Period End Date: 30/06/2010

Create D2A Import File: Y

Extract Date: 14/07/2010

Extract Time: 14:17

Extracted by (User): wlp

Extracted Accounts

	AFSL Licence	AFSL Licensee Name	APRA Consolidation Code	ABN Number
BA.DEV	000001	Cobr 00 BA.DEV	Consol.Code 00 BA.DE	12332112321
BA.TEST	1234567	BA.TEST Testing	333333333	66666666666
PULSE.TEST	999999	BAIS Classified Test Facility	413856987	79635582658
	AFSL 2222222	Cobr 01 BA.DEV	Consol.Code 01 BA.DE	12332112321
	888888	Live Test Area	444444444	55555555555
	BLANK	Cobr 1 BA.DEV	Consol.Code 1 BA.DEV	

Excluded Insurers

UFI

OSINT

Appendix – APRA Data Collection & Reporting

APRA Audit Listing Category C

Development Account - BA.DEV - Page Control

Completed Page 10 of 11 Search Search Next Actions REP~15524-145192 actions XLS

BA Insurance Systems Plc

APRA Form 701 – Audit listing for Category C only – (UFI's) Run time: 02 JUL 2010 15:00

Australia business number: 7963582838 Australia financial services licensee name: APRA Test Entry Name APFSL Licence Number: 99999 Reporting Period End Date: 30/06/2010

Account: BA-TEST

Period	Policy Transaction Type	Client code	Memo code	APRA class of business	Invoice Date	Effective Date	Risk Class	This period Premium	After period Premium	Before period Premium	Total Premium	Currency of premium	Foreign Currency Premium	Foreign Currency	Insurer code	Actual Underwriter Code	Exemption Type	HVI Limit	Algebraic risk class	HVI Value	
		Cobr	Invoice No.	Policy	Tran ID										UFI Name			UFI country code	Review		
This period	New Policy	PIGOUT 0	10050005_0 114539	Fire_and_ISR To Be Admitted 1255	05/05/2010	05/05/2010	GEN	370.20	0.00	0.00	370.20	AUD			PWINTER ARAB ARAB INSURANCE GROUP (B.S.C.)	Atypical	Space	AZ			
This period	New Policy	PIGOUT 0	10050005_0 114539	Fire_and_ISR To Be Admitted 1255	05/05/2010	05/05/2010	GEN	123.40	0.00	0.00	123.40	AUD			PWINTER ANGL0 ANGL0 AMERICAN INSURANCE CO LTD	Atypical	Space	AX			
This period	New Policy	PIGOUT 0	10050007_0 114590	Fire_and_ISR To Be Admitted 1257	05/05/2010	05/05/2010	GEN	246.80	0.00	0.00	246.80	AUD			LLOYDS AMERICAN AMERICAN HOME ASSURANCE COMPANY	Not Applicable		AU	LFI Count		
This period	New Policy	PIGOUT 0	10050007_0 114590	Fire_and_ISR To Be Admitted 1257	05/05/2010	05/05/2010	GEN	370.20	0.00	0.00	370.20	AUD			LLOYDS ARAB ARAB INSURANCE GROUP (B.S.C.)	Atypical	Space	AZ			
This period	New Policy	PIGOUT 0	10050007_0 114590	Fire_and_ISR To Be Admitted 1257	05/05/2010	05/05/2010	GEN	493.60	0.00	0.00	493.60	AUD			LLOYDS BRITISH BRITISH & EUROPEAN REINSURANCE CO LTD	Not Applicable		AU	LFI Count		
This period	New Policy	PIGOUT 0	10050007_0 114590	Fire_and_ISR To Be Admitted 1257	05/05/2010	05/05/2010	GEN	123.40	0.00	0.00	123.40	AUD			LLOYDS ANGL0 ANGL0 AMERICAN INSURANCE CO LTD	Atypical	Space	AX			
This period	New Policy	4509 0	10050008_0 114591	Fire_and_ISR To Be Admitted 1258	05/05/2010	05/05/2010	GEN	370.20	0.00	0.00	370.20	AUD			PWINTER ARAB ARAB INSURANCE GROUP (B.S.C.)	HVI	Revenue	AZ	888,777,866		
This period	New Policy	4509 0	10050008_0 114591	Fire_and_ISR To Be Admitted 1258	05/05/2010	05/05/2010	GEN	123.40	0.00	0.00	123.40	AUD			PWINTER ANGL0 ANGL0 AMERICAN INSURANCE CO LTD	HVI	Revenue	AX	888,777,866		
Total period: This period								2,221.20	0.00	0.00	2,221.20										
Before period	New Policy	4509 0	10050002_0 114588	Fire_and_ISR To Be Admitted 1252	04/05/2010	23/04/2010	GEN	0.00	0.00	1,000.00	1,000.00	AUD			PWUWRLFI PWUWRLFI UFI FOREIGN	HVI	Revenue	TV	450,000,000		
Before period	New Policy	4510 0	10050004_0 114587	Fire_and_ISR To Be Admitted 1254	05/05/2010	23/04/2010	GEN	0.00	0.00	800.00	800.00	AUD			PWINTER WABBIT Wabbit Protection Pay Wtd	Atypical	Space	AG			
Before period	New Policy	4510 0	10050004_0 114587	Fire_and_ISR To Be Admitted 1254	05/05/2010	23/04/2010	GEN	0.00	0.00	200.00	200.00	AUD			PWINTER ARAB ARAB INSURANCE GROUP (B.S.C.)	Atypical	Space	AZ			
Before period	New Policy	4510 0	10050005_0 114592	Fire_and_ISR To Be Admitted 1259	12/05/2010	23/04/2010	GEN	0.00	0.00	540.00	540.00	AUD			PWINTER WABBIT Wabbit Protection Pay Wtd	Atypical	Space	AG			
Before period	New Policy	4510 0	10050005_0 114592	Fire_and_ISR To Be Admitted 1259	12/05/2010	23/04/2010	GEN	0.00	0.00	1,080.00	1,080.00	AUD			PWINTER WABBIT Wabbit Protection Pay Wtd	Atypical	Space	AG			
Before period	New Policy	4510 0	10050009_0 114592	Fire_and_ISR To Be Admitted 1259	12/05/2010	23/04/2010	GEN	0.00	0.00	1,620.00	1,620.00	AUD			PWINTER WABBIT Wabbit Protection Pay Wtd	Atypical	Space	AG			
Before period	New Policy	4510 0	10050009_0 114592	Fire_and_ISR To Be Admitted 1259	12/05/2010	23/04/2010	GEN	0.00	0.00	360.00	360.00	AUD			PWINTER ARAB ARAB INSURANCE GROUP (B.S.C.)	Atypical	Space	AZ			
Before period	New Policy	4510 0	10050009_0 114592	Fire_and_ISR To Be Admitted 1259	12/05/2010	23/04/2010	GEN	0.00	0.00	720.00	720.00	AUD			PWINTER ARAB ARAB INSURANCE GROUP (B.S.C.)	Atypical	Space	AZ			
Before period	New Policy	4510 0	10050009_0 114592	Fire_and_ISR To Be Admitted 1259	12/05/2010	23/04/2010	GEN	0.00	0.00	1,080.00	1,080.00	AUD			PWINTER ARAB ARAB INSURANCE GROUP (B.S.C.)	Atypical	Space	AZ			
Before period	New Policy	4510 0	10050009_0 114592	Fire_and_ISR To Be Admitted 1259	12/05/2010	23/04/2010	GEN	0.00	0.00	100.00	100.00	AUD			PWINS PW TEST 05 UFI CUSTOM	Atypical	Space	MC			

Page 10 of 11

Appendix – APRA Data Collection & Reporting

APRA Form 701 Table 2

Development Account - BA.DEV - Page Control... X

Completed Page 6 of 10 Search Search Next Actions REP~15524-145155 actions XLS

APRA Form 701 – Table 2 Run time: 02 JUL 2010 14:38

Australia business number:
 Australian financial services licensee name:
 AFSL Licence Number:
 Reporting Period End Date:

Policy Transaction Type	Client code	Policy code	Invoice Date	Effective Date	APRA class of business	Premium	Currency of premium	UPI Name	UPI country code	Exemption Type	HVI Limb	HVI Value	Atypical risk class	Customised reason	Review
New Policy	WHEE002	1006026_0	14/05/2010	14/05/2010	Homeowners_householders	64.00	AUD	Wabbit Protection & Insurance	AZ	Custom				Terms	
New Policy	WHEE002	1006026_0	14/05/2010	14/05/2010	Other_accident	200.00	AUD	CGU Insurance	AU	Custom				Availability	
New Policy	WHEE002	1006026_0	14/05/2010	14/05/2010	Homeowners_householders	40.00	AUD	CGU Insurance	AU	Custom				Availability	
New Policy	WHEE002	1006027_0	14/05/2010	14/05/2010	Other_accident	480.00	AUD	ARAB'S INSURING	SZ	Atypical			War		
New Policy	WHEE002	1006027_0	14/05/2010	14/05/2010	Homeowners_householders	96.00	AUD	ARAB'S INSURING	SZ	Atypical			Nuclear		
New Policy	WHEE002	1006027_0	14/05/2010	14/05/2010	Other_accident	320.00	AUD	Wabbit Protection & Insurance	AZ	Foreign					
New Policy	WHEE002	1006027_0	14/05/2010	14/05/2010	Homeowners_householders	64.00	AUD	Wabbit Protection & Insurance	AZ	Foreign					
New Policy	WHEE002	1006027_0	14/05/2010	14/05/2010	Other_accident	200.00	AUD	CGU Insurance	AU	Custom				Availability	
New Policy	WHEE002	1006027_0	14/05/2010	14/05/2010	Homeowners_householders	40.00	AUD	CGU Insurance	AU	Custom				Availability	
New Policy	KNUR002	1006026_0	14/05/2010	28/04/2010	Homeowners_householders	1,000.00	AUD	CGU Insurance	AU	HVI	Revenue	999,999,999			HVI Limb HVI Value
New Policy	SCHEMEPC	1006031_0	18/05/2010	18/05/2010	Other_accident	10,000.00	AUD	AXROYAL INSURANCE COMPANY	BJ	Atypical			War		
New Policy	SCHEMEPC	1006031_0	18/05/2010	18/05/2010	Other_accident	10,000.00	AUD	AXROYAL INSURANCE COMPANY	BJ	Atypical			War		
New Policy	SCHEMEPC	1006033_0	18/05/2010	18/05/2010	Other_accident	10,000.00	AUD	AXROYAL INSURANCE COMPANY	BJ	Atypical			War		
New Policy	TEST01	1006037_0	28/05/2010	01/05/2010	Other	1,000.00	AUD	CGU Insurance	AU	Foreign					Exemption Typ APRA Class
New Policy	ANTZ	0906038_0	31/05/2010	01/06/2009	Other	500.00	AUD	CGU Insurance	AU	Foreign					Exemption Typ APRA Class
New Policy	ANTZ	0906038_0	31/05/2010	01/06/2009	Other	300.00	AUD	CGU Insurance	AU	Foreign					Exemption Typ APRA Class
New Policy	ANTZ	0906038_0	31/05/2010	01/06/2009	Other	200.00	AUD	CGU Insurance	AU	Foreign					Exemption Typ APRA Class
New Policy	ANTZ	0906037_0	31/05/2010	01/06/2009	Other	500.00	AUD	CGU Insurance	AU	Foreign					Exemption Typ APRA Class
New Policy	ANTZ	0906037_0	31/05/2010	01/06/2009	Other	300.00	AUD	CGU Insurance	AU	Foreign					Exemption Typ APRA Class

BKAPRAT02APRAT02 APRA Form 701 – Table 2 Page 6 of 10