

LMA Archiving and Withdrawal process for wordings/clauses on the LWR

Background

Wordings and clauses published on the Lloyd's Wordings Repository (LWR) are all marked with a single status; 'active', 'archived' or 'withdrawn'. When a wording/clause is first uploaded to the LWR, it is given the status 'active'. Subsequently, there could be reasons for a wording/clause to be archived or withdrawn.

This document sets out the process for archiving and withdrawal. This is not a new process but rather a formalising of the existing process operated by the LMA, with additional clarity and visibility. A new feature is the intention to provide advance 'Notice to Members' and an opportunity for members to give feedback prior to a withdrawal – see example Notice further below.

The term 'wording' is used throughout this document, regardless of the type of document and applies to full policy wordings, clauses/endorsements and any other document in the LWR (e.g. model proposal forms).

NB The LMA operates the LWR on behalf of Lloyd's. It contains model wordings available for use by market practitioners. The LWR is comprised of several sections:

- The **Core** section contains actively managed model wordings/clauses published by the Lloyd's Market Association (LMA) and its predecessor associations, as well as London Standard Wordings (LSW) published by Lloyd's and other practitioners that have been adopted or recognised by the LMA. From 2025 the Core will also host Regulator Designated Wordings (designated with the "RDW" prefix). These wordings have not been produced by the LMA but are instead published and maintained by Lloyd's and will be exempt from the following process.
- The **Lloyd's sections** contain wordings published and maintained by various Lloyd's Overseas Offices, such as Canada and the Lloyd's Europe section.
- The **Managing Agent** section contains wordings created and owned by Lloyd's Managing Agents.
- The **Brokers/Others** sections are for firms wishing to store their own wordings in their own dedicated section of the repository.

The LMA actively manages the Core section only and this process only applies to wordings published and maintained by the LMA in the Core. All model wordings are purely illustrative and distributed for the "guidance" of LMA Members, who are free to agree to different conditions or amend as they see fit and it is for Underwriters to decide whether or not any contractual language is acceptable on any given risk.

Archived

Active wordings are most commonly archived when a newer version is produced that is more up to date or better serves as a model for the market (which we describe in Notes for Users as "superseded").

Active wordings may also be archived where they are no longer in use in the market ("obsolete").

The archived status indicates that the wording is no longer the most current version or has become obsolete; however, it will still be accessible on the LWR and can be downloaded, edited and used just as any other wording. Note that archived wordings are not actively maintained by the LMA.

Example

LMA5594 Civil Commotion Extension (Contingency) was archived as it was superseded by LMA5594A Riot and Civil Commotion Extension Endorsement.

Withdrawn

On occasion, an issue is identified with an active wording or batch of wordings at some stage after its/their publication.

It could be that a new piece of legislation or regulation has come into force that makes the wording no longer fit for purpose, or there may be an issue identified in the operation of the wording.

A replacement wording may be published as appropriate.

The withdrawn status indicates that the wording is no longer fit for purpose; however, it will still be accessible on the LWR. Note that withdrawn wordings are not actively maintained by the LMA.

Example

LMA5576 RESC Wildfire Mitigation Minimum Requirements was withdrawn as the Joint Renewable Energy committee advised that this wording is not required as a published clause but rather as best practice guidelines. The committee is now discussing transitioning the clause into a best practices document relating to wildfire mitigation.

Archiving process

- 1) LMA agrees to archive a wording on the Core LWR with the sponsoring committee or Wordings Committee as appropriate.
- 2) LMA will archive the wording as soon as possible thereafter and publish the successor wording (if applicable). NB In exceptional cases, the LMA may choose to issue an 'Intention to Archive' Notice from 'Underwriting LMA' to Members, giving a reasonable notice period.
- 3) LMA will add suitable Notes for Users, including references to successor or alternate wordings where appropriate.
- 4) LMA will issue a market bulletin shortly after the archiving, confirming the details of the new/archived wordings.

Withdrawal process

- 1) LMA will agree to withdraw a wording on the Core LWR with the sponsoring committee or Wordings Committee as appropriate.
- 2) LMA will issue an 'Intention to Withdraw' Notice from 'Underwriting LMA' to Members giving at least 4 weeks' notice.
- 3) The notice period may be reduced with the express agreement of the Chair of the Wordings Committee. [LMA reserves the right to withdraw a wording immediately where there is good reason e.g. a change in sanctions law that is effective immediately].
- 4) LMA will make the changes on the LWR and add suitable "Notes for Users", including references to successor or alternate wordings where appropriate.
- 5) LMA will issue a market bulletin at the end of the notice period as appropriate, confirming the withdrawal.

Notice to Members

Subject line: Intention to Withdraw – Class of Business – date of intended Withdrawal

- List of wordings to be withdrawn
- Reasons for each withdrawal
- Include info on replacement (include ref number and title)

- Indicate time for market to feed back (sponsoring committee and wordings committee)
- Set up templates for comms to market
 - Intent to withdraw
 - Relevant CoB
- Consider whether and where to store Notices

LWR process

- Reason for withdrawal to be included in notes as appropriate, to signpost to market.
- Reference to any specific regulatory change and/or relevant Lloyd's bulletin to be included in notes as appropriate.

Example Notice

Notice to Members: Intention to withdraw LMA5576 (Renewable Energy) – 12/06/25

To Joint Renewable Energy Underwriting Committee, Wordings Committee and Wordings Forum,

Please see below details of a planned clause withdrawal from the LWR:

Clause number	LMA5576
Clause title	RESC Wildfire Mitigation Minimum Requirements
Market	Non-Marine
Class of business	Power Gen (Renewable Energy)
Reason for withdrawal	Joint Renewable Energy committee advised this wording is not required as a published clause but rather as best practice guidelines.
Planned date of withdrawal	Thursday 12 June 2025
Next steps	The committee is currently discussing transitioning the clause into a best practice bulletin relating to wildfire mitigation.

If you have any queries/comments, please reply to UnderwritingLMA@lmalloyds.com.