

5 Signs Your Syndicate Isn't Ready for Blueprint Two Phase II (and How to Fix It)

Lloyd's Blueprint Two phase II is here—and it's not just a technology shift. It's a fundamental change to how delegated authority is managed, how data is exchanged, and how syndicates operate. If your syndicate is still relying on manual oversight or fragmented tools, you're not just falling behind—you're introducing risk.

Here are five red flags to watch for—and how you can get ahead of them.

1 YOU'RE STILL MANAGING BINDER RULES IN SPREADSHEETS

If your team is manually tracking binder limits, underwriting authority, or exceptions, you're exposed. Manual processes don't scale—and they don't catch breaches in real time.

FIX IT: Automate rule enforcement across all coverholders with a no-code rules engine that flags violations instantly.

5 BORDEREAUX FILES TAKE DAYS (OR WEEKS) TO RECONCILE

Chasing incomplete, inconsistent, or error-ridden bordereaux is a constant time sink—and it only gets worse with increased volume.

FIX IT: Ingest, validate, and reconcile bordereaux submissions in real time—no reformatting, no manual mapping, no headaches.

3 EVERY RULE CHANGE REQUIRES IT SUPPORT

When binder rules or regulatory requirements shift, delays in deployment can lead to missed compliance targets.

FIX IT: Empower your ops and compliance teams to create, test, and update rules without developer support.

4 COVERHOLDER OVERSIGHT FEELS REACTIVE, NOT PROACTIVE

If you're waiting on reports to uncover issues—or discovering breaches during audits—you're reacting too late.

FIX IT: Implement real-time monitoring and alerts across all delegated authority (DA) workflows for proactive oversight and audit readiness.

5 YOUR SYSTEMS DON'T TALK TO EACH OTHER

Disconnected platforms create data silos and slow down every part of the process—from intake to claims.

FIX IT: Use an integration-ready platform that connects policy admin, rating engines, DA platforms, compliance tools, and more.

Ready to Modernize?

Decisions gives Lloyd's syndicates a purpose-built platform to enforce rules, automate workflows, and align with Blueprint Two—without replacing existing systems.

Binder compliance. Bordereaux automation. Business user control.

All-in-one low-code platform.

Schedule a demo to learn how to transform delegated authority with Decisions.

5 warning signs your syndicate isn't ready for Blueprint Two Phase II—and how to fix them before falling behind.