

# Market bulletin

Ref: Y4499

**Title** Claims Transformation Programme: Revised 2010 Pilot Scheme Process Guidelines

**Purpose** To communicate the revised 2010 Pilot Scheme Process Guidelines

**Type** Event

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**Date** 17 June 2011

**Related links** [Market Bulletin Y4482](#) and CTP: 2010 Pilot Scheme Process Guidelines

As advised on 1 April 2011 by Market Bulletin Y4482, the scope of the 2010 Pilot Scheme will be expanded with effect from 1 July 2011 to claims notified via ECF on policies incepting on or after 1 July 2011 in the marine, property and casualty treaty risk codes not previously in scope, and also to all energy risk codes. These additional risk codes are set out in Annex 1 Schedule 2 of the 2010 Pilot Scheme (see link to Market Bulletin Y4482 above). Additionally, all claims notified via ECF on contracts of insurance or reinsurance with the risk codes detailed in both Annex 1 Schedule 1 and Schedule 2 of the 2010 Pilot Scheme written under binding authorities, where the binding authority incepts on or after 1 July 2011, will also be brought into scope and subject to the 2010 Pilot Scheme rules.

The purpose of this bulletin is to communicate the updated 2010 Pilot Scheme Process Guidelines, in preparation for the 1 July expansion of scope, which include guidance on the handling of binder claims within the framework of the 2010 Pilot Scheme.

## Queries

If you have any questions regarding the above, or comments on the guidelines including matters that might be addressed in market training, please contact the project team at:

[ClaimsTransformationProject@lloyds.com](mailto:ClaimsTransformationProject@lloyds.com) or 020 7327 5900.

Lloyd's is authorised under the Financial Services and Markets Act 2000

# **CTP: 2010 Pilot Scheme Process Guidelines**

**Version 2: Phase 1 Expansion**

**17 June 2011**

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## Document Purpose

This document has been produced in conjunction with the managing agents working group in preparation for the expansion of the scope of the Lloyd's 2010 Pilot Scheme (the "2010 Pilot Scheme"). It sets out the process by which the underwriters will operate the 2010 Pilot Scheme and does not form part of the 2010 Pilot Scheme.

These Guidelines are not intended to be prescriptive recognising that:

- Managing agents will need to exercise their judgment in each instance to respond to claims and communicate with other Lloyd's syndicates appropriately.
- There may be circumstances where a managing agent will require further assistance in implementing the 2010 Pilot Scheme or these Guidelines. Assistance may be obtained from the Lloyd's Claims Project Team at either [claimstransformationproject@lloyds.com](mailto:claimstransformationproject@lloyds.com) or 0207 327 5900.

## 1.0 Background

- The Claims Business Requirements Review of 2008/9 continued consideration and development of claims management in the Lloyd's market. The review was carried out by a steering committee of senior executives from Lloyd's Corporation, the LMA and 10 managing agents of varying sizes. Market views were solicited through consultation, and recommendations of the steering committee were reviewed with and approved by the Franchise and LMA Boards.
- The recommendations included testing by pilot the claims agreement framework incorporated into the 2010 Pilot Scheme. The pilot ("2010 Pilot") was conducted over a period of 14 months for the risk codes identified in Schedule 1 to Annex 1 to the 2010 Scheme. Throughout this period Lloyd's monitored the progress of these pilot claims against the formal success criteria as established by the Claims Implementation Board (the "CIB") and approved by the Franchise Board.
- In February 2011, following the meeting or surpassing of the success criteria, it was recommended by the CIB, and subsequently approved by the Franchise Board, that the scope of the 2010 Pilot Scheme should be expanded with effect 1 July 2011 into the remaining risk codes of Property, Casualty Treaty and Marine (including Cargo) and all Energy. The expansion ("Phase 1") further introduces claims arising from contracts of insurance written under Binding Authorities.

## 2.0 Package Policies, Full Follow and Delegation

- Where a contract contains several sections (eg 'package policies') and one or more sections relate to a 2010 Pilot Scheme risk code(s), the 2010 Pilot Scheme will apply only to the sections that cover the 2010 Pilot Scheme risk code(s).
- Contracts written on a "full follow" basis are within the scope of the 2010 Pilot Scheme for the Lloyd's market and therefore subject to the 2010 Pilot Scheme rules. It is the responsibility of the Lead to assign the claim to the appropriate triage category, where necessary liaising with the Second and capturing any agreement within ECF if it is decided to re-assign the claim to a different triage category other than that determined by the financial value alone.
- During the 2010 Pilot and Phase 1, managing agents who are Second may only delegate to XCS unless lead claims handling services have already been delegated to another third party in which case that third party may also carry out the Second role for that managing agent. All managing agents will be advised of those managing agents who elect to outsource to XCS.

## 3.0 Scope of Phase 1 Expansion

As communicated via Market Bulletin Y4482 on 1 April 2011, the scope of 2010 Pilot Scheme is as follows:

- Claims arising from subscription policies *which incept on or after 1 July 2011* with risk code(s) identified in Schedule 2 to Annex 1 to the Claims Scheme will be within the scope of the 2010 Pilot Scheme.
- Please note that claims arising from subscription policies incepting on or after 1 January 2010 with risk code(s) identified in Schedule 1 to Annex 1 to the Claims Scheme will continue to be within scope of the 2010 Pilot Scheme.
- Additionally, claims arising from subscription policies written under Binding Authorities, *where the Binding Authority incepts on or after 1 July 2011*, with risk code(s) identified in *both Schedules 1 and 2* to Annex 1 to the Claims Scheme will be within scope of the 2010 Pilot Scheme.
- It should be noted that Co-Lead Binders are still formally out of scope of ECF (although a pilot is underway to test a proposed solution). Therefore they will remain out of scope of the 2010 Pilot Scheme until such time as they are formally brought into the ECF scope, as stated in the Lloyd's System Processes & Procedures ('SP&P') document.

## 4.0 Claim Handling Procedures

- All participants should be familiar with the ECF and Lloyd's SP&P and continue to act in accordance with these provisions. As before, each claim should be considered, assessed and handled based on all the circumstances presented in light of the Lloyd's Claims Management Principles and Minimum Standards that apply. Within these overarching considerations, managing agents should endeavour to apply the following process guidelines.

### 4.1 Process Maps

The process of determining 2010 pilot scheme claims is represented in the process maps at Appendix 1.

### 4.2 Notification

Upon receipt of first advice, the Lead reviews what is presented and seeks as soon as circumstances reasonably allow the types of information that will assist underwriters to assess the claim, decide what action needs to be taken, and to respond on an appropriate basis. The action to be taken includes making information available to any Second and followers via ECF as described below.

#### Lead

##### All claims

- On receipt of notification of a claim that is identified in the ECF Claims Scheme field as a 2010 Pilot Scheme claim the Managing Agent identified by the broker as Lead confirms that it has been correctly identified.

- In the event the Lead identifies any conflict, that Managing Agent advises the broker and followers, via ECF, in accordance with SP&P, and a new Lead is designated.
- The Lead reviews the matter notified and confirms that it:
  - falls within a risk code in scope for the 2010 Pilot Scheme is
  - not a singleton claim
  - is in scope for ECF
- In the event that a claim:
  - does not relate to an Annex 1 Schedule 1 risk code (i.e. a “Pilot” risk code) or an Annex 1 Schedule 2 risk code (i.e. a “Phase 1” risk code), or; relates to an Annex 1 Schedule 2 (“Phase 1”) risk code where the policy
  - incepts before 1<sup>st</sup> July 2011, or; is a binder relating to either an Annex 1 Schedule 1 or Schedule 2 (“Pilot”
  - or “Phase 1”) risk code where the binding authority inception date is earlier than 1<sup>st</sup> July 2011, or; is a singleton claim
  -

the Lead de-selects “2010” in the Claims Scheme field on ECF and selects “2006 and prior”
- The Lead ensures that the broker has:
  - loaded and identified on ECF the documents and information listed in the SP&P and identified in Appendix 2 (Section 7.1) ○ identified the Lead and Second Claims Agreement Parties on the (relevant section of the) slip which is loaded onto the IMR
  - identified as necessary any related policies in the London market not shown on the slip
- Before agreeing any transaction, from notification to closing the claim, the Lead ensures that sufficient information is available on ECF to enable XCS to accurately complete the fields identified in Appendix 2 (Section 7.2). For the sake of completeness, Appendix 2 (Section 7.3) also indicates the remaining fields which XCS technical processing team will complete.
- Where appropriate, the Lead calls the broker or raises a query via ECF.
- If information that is incomplete or needs correction can be obtained or corrected later and is not necessary to the current transaction, the Lead agrees the ECF transaction and contacts the broker, by ECF or otherwise, to request that information. The Lead records that contact and the date it is made on ECF for further reference and review, if needed, by followers.
- The Lead also takes reasonable steps to ensure that XCS has issued the SCM containing an appropriate narrative for the new 2010 Pilot Scheme claim. It is recommended that this is performed via the use of the ECF004 “Incomplete Items” report available through Xchanging – for further information on receiving this report please contact the Xchanging Service Centre (service.centre@xchanging.com). Depending on the circumstances, the Lead may elect to communicate additional information to all following Lloyd's syndicates through other channels.
- The Lead responds appropriately to requests from followers for information about the claim and steps to resolution.

### **Claim Categories**

- On receipt of notification, the Lead considers the information then in hand and makes an initial assignment to one of the 2010 Pilot Scheme Categories and makes the related entry in the Triage Category field on ECF.
- For open market claims, the Lead's assignment is based on the amount potentially claimed in the notification (or in the first advice indicating an amount to be potentially claimed), as stated in paragraph 2(d) in the 2010 Pilot Scheme,. The assignment value bands for the three categories are as follows: ○ Category 1 (amount

potentially claimed to all Lloyd's syndicates being in excess of £5,000,000) ○ Category 2 (amount potentially claimed to all Lloyd's syndicates being between £100,000 and £5,000,000) ○ Category 3 (amount potentially claimed to all Lloyd's syndicates being less than £100,000)

- The Lead also considers other factors that may apply to the initial assignment. If there is pending dispute resolution proceeding between the (re)insured and the syndicates in relation to the claim, then the Lead designates the matter as a Category 1 claim. In addition the Lead may consider a range of other non-financial factors in assigning a claim category, including without limitation:
  - claims seeking extra contractual damages or punitive damages against the insured or the insurer ○ criminal proceedings against the (re)insured
  - multiple, complex or high value lawsuits against (re)insured ○ potential for questions as to coverage or quantum ○ potential denial of coverage
  - claims where fraud is alleged or otherwise at issue
  - potential breach of regulation, including SEC/regulatory investigations ○ serious injury and fatalities implicated by the claim ○ notice claiming improper handling of claim
- The Lead may wish to confer with the Second in evaluating these factors and making the assignment, and if any uncertainty remains, the claim is assigned to the lower numbered category under consideration.
- For claims arising from Binding Authorities:
- Bordereaux which only contain claims which are within the TPA/Coverholder's delegated claims handling authority, as agreed in the Binding Authority, should be assigned Category 3 (even if the value of the claims handling authority exceeds £100,000).
- All bordereaux which hold the financial detail of any above authority individual item(s) should also be assigned Category 3, unless the Lead feels that there are any specific issues which they feel requires the involvement of the Second. It is worth reiterating that the Lead may wish to confer with the Second in categorising either the bordereau entry and/or the individual entry, having regard to the non-financial factors described above.
- Individual claims which exceed the TPA/Coverholder's delegated claims handling authority will have separate claim entries on ECF in addition to the line item within the bordereau. These individual above authority items should be assigned according to paragraph 2(d) of the 2010 Pilot Scheme (and as further explained above).
- As regards "Leader-Only" claims, as defined in the 2006 Claims Scheme, the lead (regardless of whether they have expressly accepted liability in the slip) should exercise its discretion in deciding whether not each above authority claim should be assigned Category 3 or not, according to the guidance given in the paragraphs above.

## Categories 1 & 2 claims

- Where the Lead has decided to assign a notified 2010 Pilot Scheme claim to Category 1 or 2 the Lead, prior to agreeing the transaction:
  - selects in the agreement party section on ECF the managing agent who is named in the (relevant section of the) slip as Second
  - lists on ECF the contact details for the person at the Lead who is handling the claim



## Second

- The following process guidelines assist managing agents who are nominated as Second underwriter on slips or sections of slips that are subject to the 2010 Pilot Scheme and who, jointly with the Lead, manage and agree Category 1 and 2 claims:
  - the current ECF/csv file system generally does not advise the Second that it is a claims agreement party at the time the Second is first identified as such by the Lead. Managing agents identify claims which require their action as Second by searching the ECF Claims Awaiting Action screen manually. Managing agents who are potential Seconds are asked to carry out these searches regularly.
  - once advised, the Second checks to ensure that it has been correctly identified as the Second syndicate and whether it has any current conflict that would compromise its ability to act in the interests of all following underwriters.
  - the confirmed Second then reviews the Lead's initial assignment to the claim category and contacts the Lead to discuss any issues that exist.
  - the Second lists on ECF the contact details for that person at the Second who is handling the claim.
  - the Second reviews, independently assesses, and if necessary confers concerning the Lead's proposed actions, including requests for information, planned next steps on the claim, and/or instructions to experts (see below) .
  - generally, the Lead and Second agree or reach agreement following consultation. To illustrate, if the Lead has entered an ECF response of query/return, (which will result in the claim appearing the Second's 'Claims Awaiting Action' list as a queried transaction) the Second consults with the Lead and the response is altered or both submit a query/return response. The Lead and Second endeavour to reach agreement on all matters before reverting to the broker with a single Lloyd's response. In exceptional circumstances, the Lead and Second may consider it necessary to invoke the disagreements resolution mechanism described in section 5 below.
  - appropriate documentation of issues are made available to followers on ECF. The Second responds appropriately to requests from followers for information about the claim and steps to resolution.

## Followers

- Followers receive notification of a claim via the csv file and SCMs and usually have 'read only' access to the ECF file.
- Followers review SCMs and identify claims where they require further information from ECF or the Lead or Second.
- Followers may wish to contact Lead (or Second) to raise a query or share their views on the steps to resolve the claim.

## XCS

- Once claims agreement parties action the claim notification on ECF, the XCS processing team processes the claim in accordance with its contract and service standards.

## 4.3 Process Guidelines During the Claim

### Lead

#### Proactive Management

- Each step taken by the Lead is on behalf of itself and all followers.
- The Lead endeavours throughout the life of the claim to identify the steps to be taken to resolve the claim, including where possible who will take these steps and the currently projected time frame.
- The Lead manages progress and takes such additional steps as are necessary to address complications encountered and progress towards resolution.

#### Communication

- The Lead makes available to followers (via ECF or otherwise) the management plan and where known information about: any investigation that is to be carried out to assess the existence and quantum of any potential liability under
  - the policy
  - the positions being advanced by the insured or its broker and the Lead's responses on behalf of the followers the
  - possibility of any recovery opportunities and the current plan for assessing and pursuing them
  -
- The Lead communicates to followers via ECF developments in the claim and, where appropriate, requires the broker to create a transaction on ECF and responds to that ECF transaction to generate an appropriate SCM.
- The Lead communicates its response to the claim to the broker via ECF.
- While the claim is open, the Lead regularly considers and, if necessary, adjusts the triage category to which the claim is assigned.
- The Lead provides a response to reasonable requests received from followers for additional information concerning the claim.

#### Category 1 & 2 claims:

- The Lead and Second each act on behalf of itself and all followers on Category 1 and 2 claims and may not take action affecting the followers' rights without first conferring and agreeing on that action. Generally, the Lead takes the initiative and obtains the concurrence of the Second.
- While the claim is open and remains a Category 1 or 2 claim, the Lead continues to co-ordinate with the Second and to ensure joint access to claim information as it becomes available.
- In the first instance, the Lead co-ordinates communications with respect to the claim and responds to reasonable queries from followers. The Lead also co-ordinates market meetings and ensures that market agreements are reflected on ECF.
- The Lead and Second can **jointly** re-assign a Category 1 or 2 claim to another category at any time, on a claim by claim basis and having regard to the individual circumstances of the claim and the non-financial factors described in section 4.2 above. Usually, this would be evidenced via comments from the Lead *and* Second within ECF.

## Second

- The Second works with the Lead on open Category 1 and 2 claims and helps ensure that appropriate plans are in place to address the claim, including steps being taken to facilitate progression towards resolution within projected time frames. If a matter needs to be discussed before agreement, the Second contacts the Lead.
- The Second timely makes its comments, on Lead determinations and other involvements, on ECF or, as appropriate, through other procedures such as market meetings.

## XCS

As with notification, once the agreement parties have identified and approved the action to be taken, the XCS Technical Processing Team processes the claim in accordance with its contract and service standards.

### 4.4 Contingent Financial Planning (Reserves, Costs etc.)

## Lead

- The Lead authorises actions necessary to obtain information that bears on financial contingencies, including indemnity reserves, expert costs, and other matters of potential interest to regulators, auditors and capital providers.
- When appropriate, the Lead identifies on ECF suggested reserves or adjustments that XCS should enter on CLASS. This process involves indicating any loss and fee reserves to be entered together with a description of this decision and reference to any related documentation which the Lead has loaded onto the IMR.
- The Lead's review and action also includes the following steps:
  - instructions to XCS in the comments field to enter the correct TBA/Outstanding Qualifier as appropriate
  - updating a reserve following any payment, including expert fees splitting indemnity and fee reserves
  - where appropriate confirming that a correct SCM is issued for that transaction
  -
- The Lead responds to reasonable queries from followers on ECF or otherwise.

## Second

- The Second works with the Lead and assists in ensuring that the above processes are implemented and any necessary corrections are made.
- The Second also reviews the considerations and documentation underlying the Lead's proposed action and recommended reserve. If there are questions or other matters to discuss, the Second contacts the Lead. If the Second concur with the proposed action and reserve, the Second communicates its agreement on ECF.
- In the event that the Lead and Second do not reach agreement on the recommended reserve after conferring, the followers will be informed and where appropriate a suitable SCM message is issued. If the Lead and Second decide to hold a market meeting to discuss the matter, the Lead will arrange it.

## **XCS**

- XCS is responsible for processing via CLASS the reserves recommended by the Lead on ECF and for issuing SCMs in accordance with its contract and service standards.

## **4.5 Experts**

### **Lead**

- The Lead assesses the need for third-party experts, the timing of their involvement, and the scope of instructions. The instructions to experts:
  - identify who is giving the instructions
  - indicate how fees will be collected from instructing syndicates
  - are posted on the IMR
- In working with experts, the Lead:
  - communicates the steps the expert is to take to advance claim evaluation and determination
  - obtains reports on a timely basis and follows up as needed to ensure that the expert is addressing and delivering information and advice consistent with the instructions given
  - reviews and agrees or queries fee statements
  - takes steps to ensure that supported invoices are processed and paid on a timely basis.

### **Category 1 & 2 claims**

- The Lead either seeks the Second's agreement prior to instructing a third party expert or informs the expert at the time instructions are given by the Lead that retention on behalf of other syndicates subscribing to the policy is subject to the agreement of the Second.
- The Lead advises the expert at the time of instruction that the claim is jointly handled by the Lead and the Second and that the expert simultaneously sends all of its reports and other communications in that matter to both the Lead and the Second.
- The Lead and the Second discuss as necessary the management of the third-party experts, including any issues with the expert's advice or actions to be taken in relation to the expert's performance;
- If the Lead and Second are unable to agree on the choice of a third-party expert or the advice to be sought from an expert, that matter is resolved by reasonable discussion, including their respective Heads of Claims or the followers where necessary.

### **Second**

- The Second works with the Lead in selecting and managing third-party experts for Category 1 and 2 claims. Among other things, the Second:
  - considers whether the instructions are appropriate in the circumstances
  - confirms that expert reports or other advice are reflected on ECF and available to followers
  - checks and follows up to ensure that the expert's assessment is sufficient and current
  - ensures that an appropriate code has been indicated by the Lead on ECF (e.g., when reserve is "TBA")
  - reviews whether an appropriate fee reserve is established
- The Lead and Second ordinarily confer and agree on the choice of third-party experts for Category 1 and 2 claims. If the Second does not agree with the expert proposed by the Lead, the Second explains its concerns and proposes another expert to the Lead who does not present those concerns. Further reasonable discussions to reach resolution follows the process outlined above.

## 4.6 Settlement Process

### Lead

- Where all or part of a claim has been accepted for payment by the agreement parties:
  - the Lead obtains and makes available via ECF documentation which supports that payment and takes such reasonable steps as necessary to confirm that the payment processed by XCS
  - the Lead confirms that any fees pertaining to the work leading up to and implementing the payment have been submitted, reviewed, processed and paid accordingly
  - the Lead continues managing any open balance of the claim up to and including closing the file at the appropriate time.

### Second

- In connection with Category 1 and 2 claims, the Second continues to work with the Lead up to and including settlement and closing the file, including:
  - reviewing, assessing and discussing with the Lead as necessary of proposals by the Lead to settle all or part of the claim
  - confirming that current, available information relevant to a proposed settlement is on ECF or otherwise accessible to followers, including any third party reports that bear on the decision and proposed action

### XCS

- Where the agreement parties confirm an authorised action, XCS Technical Processing Team processes all payments and file closures in accordance with its contract and service standards.

## 5.0 Resolution of Disagreements Under the 2010 Pilot

- As detailed above, the Lead and Second jointly manage and confer concerning the handling of Category 1 and 2 claims. The 2010 Pilot Scheme process assumes that, consistent with long-established market practice, the agreement parties will independently evaluate the decisions to be made and, after conferring as necessary, will reach agreement on the steps to be taken.
- Additionally, in the case of Category 1 claims only, if any situation should arise in which the Lead and Second are unable to agree, or the follower(s) representing at least 50% of the Lloyd's participation so requests, the following process applies.

### Lead

- The Lead identifies with the Second a mutually convenient date, time, and location for a market meeting and the Lead provides notice and invitation to all managing agents with syndicates that are followers on risk.
- Within sufficient time to allow review prior to the meeting, the Lead identifies to the Second and the followers the matter(s) to be addressed at the meeting and any documentation or other material that should be reviewed prior to the market meeting.
- The Lead chairs the meeting and ensures that all attendees have fair and equal opportunity to ask questions and present their views. The discussion continues until a market consensus is achieved.
- The Lead records on ECF that step(s) in the claim process agreed at the market meeting.

### Second

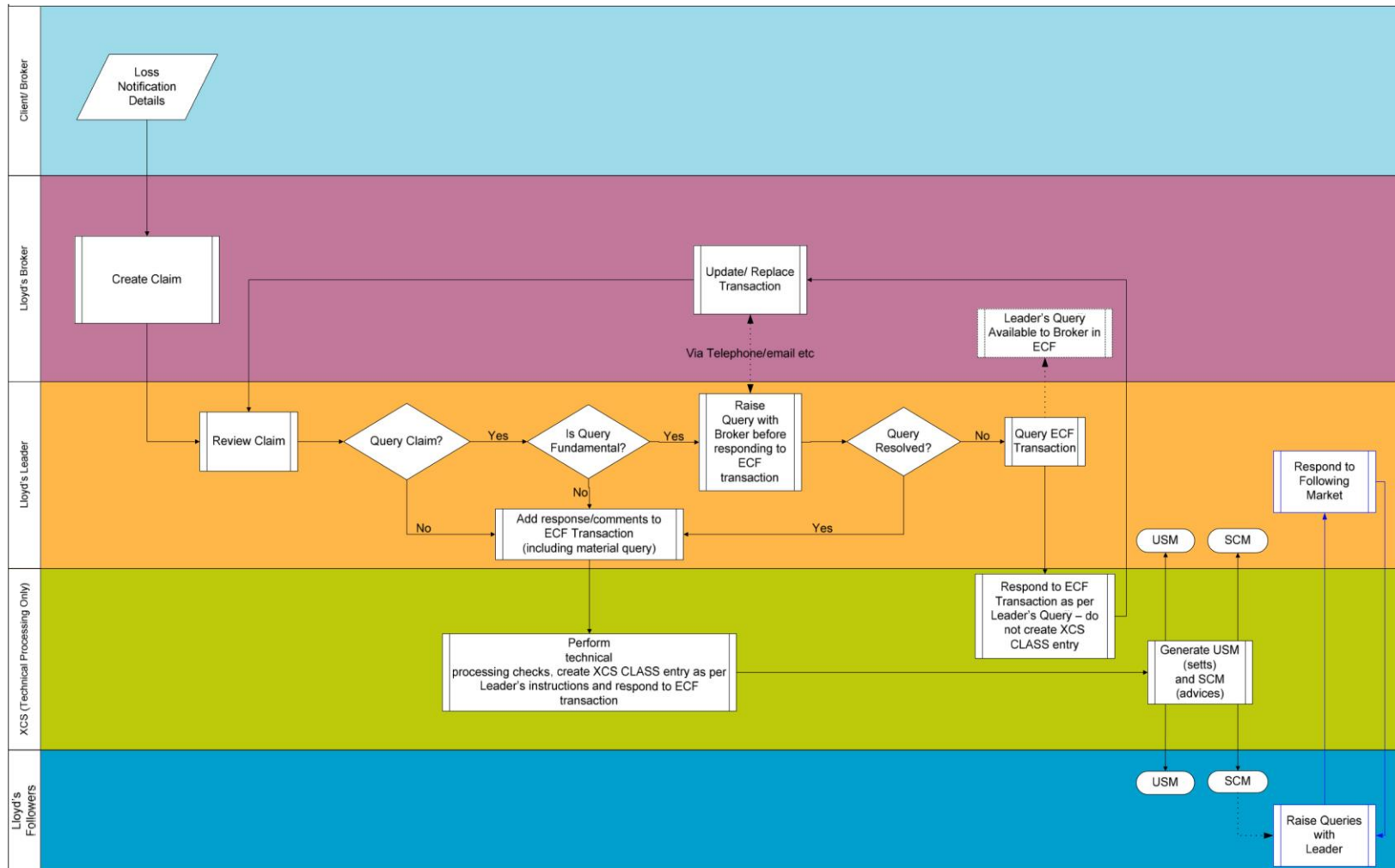
- At the time the market meeting is called, the Second confers with the Lead about the identification of the matter(s) to be addressed at the meeting and any documentation or other material to be reviewed by followers. If the Second does not consider that the identification by the Lead is complete, the Second provides the followers with a supplementary identification.
- The Second assists the Lead at the meeting in ensuring that all participants have a fair and equal opportunity to present their views and to ask questions.

### Followers

- Followers select a representative with sufficient experience and authority to speak for the syndicate and who is available to attend the market meeting. The attendees:
  - review the information and material prior to the meeting that was identified by the Lead and the Second and be prepared to comment on the matter(s) for discussion
  - make best efforts to provide constructive input to the market discussion
  - commit the syndicate to a position at the meeting

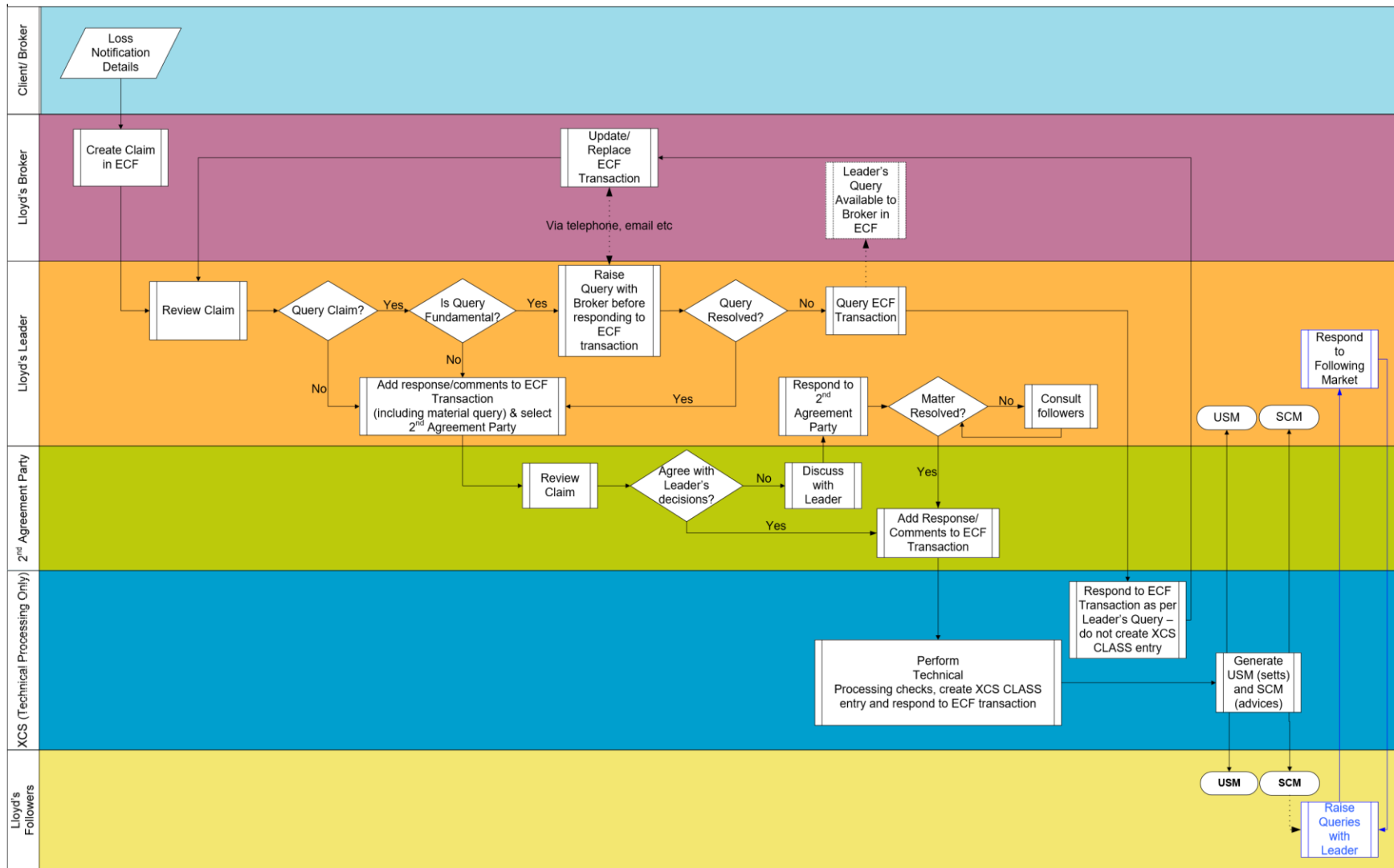
## 6.0 Appendix 1

### Category 3 Claims Process Overview

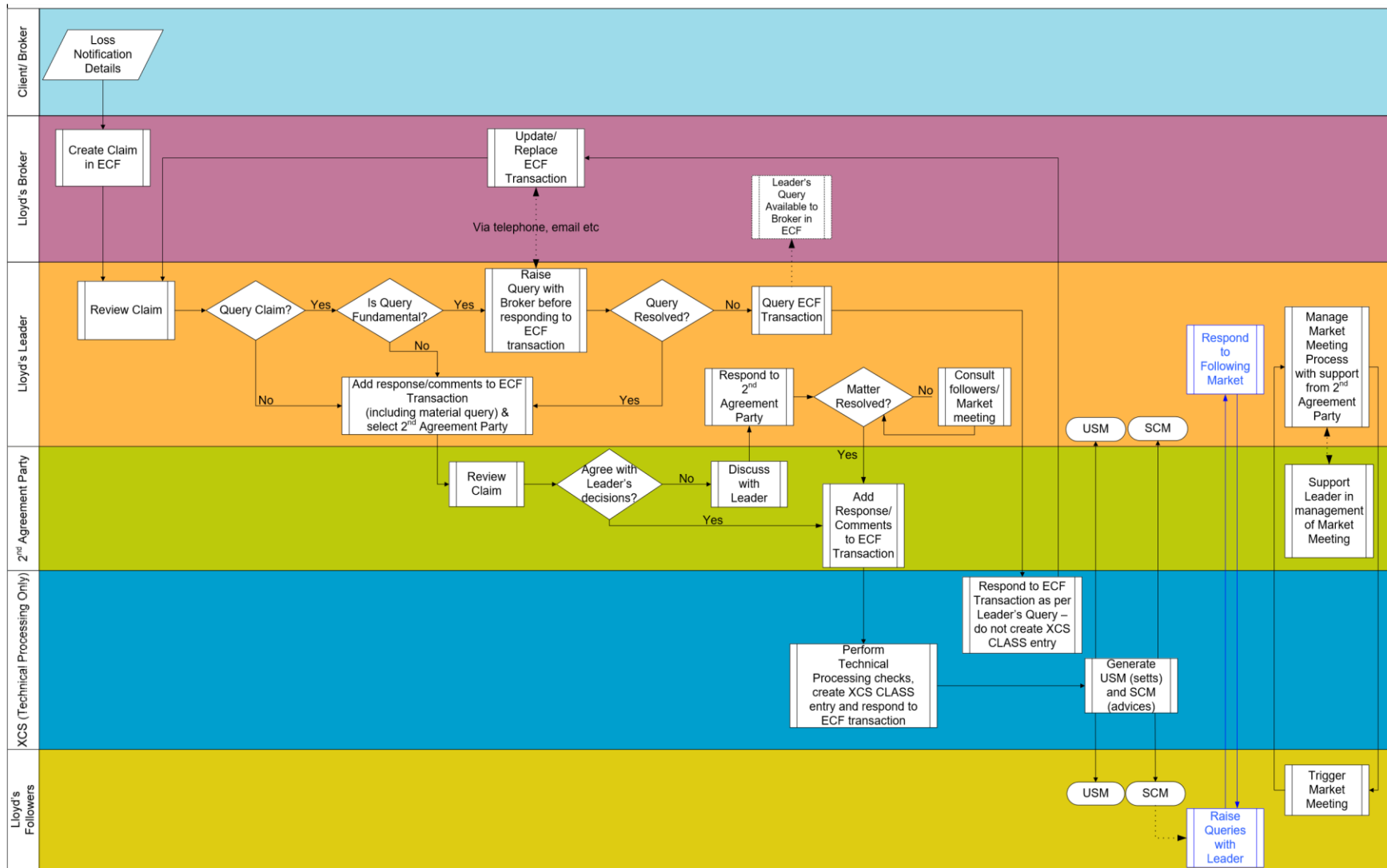


**Category 2 Claims Process Overview**





**Category 1 Claims Process Overview**



## 7.0 Appendix 2

### 7.1 SP&P documents / information

The following list is an extract from the SP&P, being a quick reference to the responsibilities of the Lead when using ECF. If any of this information is omitted or unclear, the Lead will raise a query with the broker and/or advise the XCS Technical Processing team what information should be populated.

- Confirm broker has uploaded correct claims documents and review same. Will include:
  - slip with OSND and policy, if available and all relevant endorsements (including AP/RP and Non Premium)
  - cover note/Certificate/Declaration, where applicable
  - expert reports, invoices, receipts, shipping documents etc
- Check coverage of details and confirm:
  - certificate/Insured/interest/declaration attaches to policy and sum insured
  - DOL/DCM falls within policy/certificate period
  - claim falls within available policy/certificate limits
  - applicable coverage type
  - deductible/excess/franchise correctly applied
  - loss location
- Review and assess claim documentation. Will include (but not limited to):
  - identity of Insured/Coverholder/Cedant/Reinsured
  - preliminary and subsequent loss details
  - expert reports
  - release form/Proof of Loss Form etc

### 7.2 XCS CLASS data fields - Lead

The following list shows fields within XCS CLASS which capture information that the Lead ensures is present, correct and clear on ECF, including the IMR. If the information is not present or unclear the Lead advises the XCS Technical Processing team what information should be populated.

Claim Field	Mandatory in XCS CLASS
CAT/Cause/PCS code	
Claim (Transaction) Narrative	Yes
Claimant	
Insured	Yes
Loss Name	Yes
Direct Report Indicator	
Subrogation Indicator	
O/S Expense	

Claim Field	Mandatory in XCS CLASS
O/S Fee	
O/S Loss	
O/S Total / Qualifier	Yes
PTT Exp	
PTT Fee	
PTT Loss	
Settlement Currency	Yes
Sett Rate of Exch.	Yes – if settlement

Confidential

### 7.3 XCS CLASS data fields – XCS Technical Processing

The following list shows the additional fields which the XCS Technical Processing team complete where applicable.

Claim Field	Mandatory in XCS CLASS
100% VAT Amt	
Advise on SCM Tick Box	
AP SND	
Basis of Limit	
Bkr Claim Ref 1	Yes
Bkr Contact	Yes
Bkr Phone No	Yes
Bkr UCR	Yes
Block Indicator	
Broker TR	Yes
Broker TR /Qual	
Bureau Leader	
Bureau Ppn Amt	
Ccy of Limits	
Certificate of Insurance No(s)	
Charge Type	Yes
Claim Bkr Ref 2	
Claim in Litigation Indicator	
Claim/Ref/Rec	
Claim/Risk Type	Yes - if marine
Country of Origin	Yes
DCM/DOD From	
DCM/DOD Qual	
DCM/DOD To	
DOL From	Yes
Expert Code	
Expert Name	
Expert Org Name	
Expert Ref	

Claim Field	Mandatory in XCS CLASS
Expert Type	
DOL To	
DTI Code	
ECF Claim Indicator	
Excess	
FIL Code 1	
FIL Code 2	
Interest	
Limits	
Location/Voyage of Risk	
Loss Date Narrative	
Loss Fund Advanced Indicator	
Loss Fund Entry Indicator	
Loss Fund Indicator	
Loss Location	
Market Code	
NAIC Code	Yes
NAIC Qual	
Narrative Code	
Non Chargeable Ind	Yes
Orig Ccy	
Orig Insured	Yes
Original Broker	
OSND1	Yes
OSND2	Yes
OSND3	
Other Name	
Other TF Code	
Payee Bkr (Bkr no used in TR)	

Claim Field	Mandatory in XCS CLASS
Payee Broker Pseudonym	
Peer Review	Yes
Perils/Conditions	
Pol/Cert Narrative	Yes
Pol/Cert Period From	Yes
Pol/Cert Period To	Yes
Pol/Cert Qualifier	
Presentation Date	Yes
PTD total	
PTT Total	
Redenom Indicator	
Reinsured	
Risk Code	Yes
Sett/Adv	Yes
Settled in Sett Ccy	
Settlement Bkr Ref 1	
Settlement Bkr Ref 2	
Sim RI Indicator	
Slip Order 1	Yes
Slip Order 2	
Slip type	
State Code	
Syndicate %	Yes
Syndicate No	Yes
Syndicate Ref	
TF Code	
UMR	Yes
Vessel/Aircraft/Conveyance	
Voyage	

Claim Field	Mandatory in XCS CLASS
War Amount	
War Indicator	
XCS Recovery Indicator	
XCS Service Type	Yes
YOA	Yes

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