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Co-Lead Claims Email Submission Guidance

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Introduction

Where a policy is placed with multiple lead agreement parties, the resultant claims are generally administered outside of ECF due to the constraints on ECF functionality and processes. As such, brokers have traditionally presented paper claim files to multiple lead carriers to seek the agreement of each co-lead following the authority referral from claims being handled by DCAs, Coverholders, Brokers, and or Experts, under a delegation of authority.

The Coronavirus pandemic meant that brokers and MA adjusters were working remotely and outside London, so the market adopted an email submission process to replicate and create a remote and non-paper process for brokers to present claims to multiple co-leads.

The deployment of the co-lead claims agreement ([LMA9186](#)) will significantly reduce the number of referrals in to London, and should be deployed on applicable accounts where feasible.

Following the remote email submission working practice that was initiated in 2020 there has been a desire by both the carrier and broking community to refine the email submission process and utilise as an ongoing solution ahead of a longer-term solution that will be developed within the Future at Lloyd's programme of work, in partnership with DXC.

The LMA DACG (DA claims group) and LIIBA DACC (DA claims committee) have developed this guidance document for the submission of co-lead claims via email. Whilst this is not a mandatory process, the process and guidance are supported by the DACG. Lloyd's market carriers are requested to adopt this process to support the enhanced non-paper co-lead claims presentation method. It is also hoped and anticipated that as this provides a more robust referral process, third parties handling claims will also adopt across the wider London Market.

As part of this process the key challenges to an email submission process have been addressed, which are as follows:

- insufficient information on the claim submission being provided from a third party to a broker and or carrier to allow the claim to be identified/routed/actioned
- emails getting misplaced or delayed where sent to an individual
- lack of visibility on who is doing what, decisions made, next steps, and timelines
- duplicative rekeying of data
- inconsistent market processes.

Email Submission Template

All entities handling a claim on behalf of Lloyd's Managing Agents are requested to adopt the co-lead email submission process, using the attached email template here.



Triage Category (date
if applicable) Referral

1. **Email submission header** - the subject heading of the email should be populated, identifying 6 key details, being the.
 - Triage category (Critical/Urgent/Standard), with a date if a response is required by a specific date
 - Referral Type (Payment Request/Assignment Request/Coverage Decision/Advice Only)
 - Insured Name
 - Date of Loss
 - Third Party (DCA) Reference
 - Broker Reference

So, you would end up with something like this.

"Critical (21/06/21) / Payment Request / The Insured Company Ltd / DOL 1 June 2020 / Best DCA Ever Ref: abc123456 / Broker Ref: B0123 456789AB"

This will then stay clearly visible on every submission into London, allowing each party to identify the claim, and the urgency/nature of the request within their chosen email inbox, which for this process acts as a workflow.

2. **Email submission body** - the body of the email should contain 3 separate categories of information.
 - **Category 1 - Referral details**, which will need to be reviewed/updated every time a new request is sent on the claim. They should match the first 2 items in the subject heading
 - **Category 2 - Details of the market**, the market details will be added by the broker the first time the referral comes through, with just the Syndicates Claim Reference being populated by the MA. The third party handling the claim only needs to add their reference on the initial submission.
 - **Category 3 - Details of the claim**, the majority of this will be populated by the third party handling the claim on first submission only, with just the referral number and date of previous referral needing to be updated by the third party/DCA

These categories of information should appear at the top of the email body, negating the need for the London adjuster to have to look in multiple places for all the information, i.e document attachments.

The expectation from the market is that the submission into the Lloyd's co-lead(s) carriers is in this format. In most instances that submission will be received from the DCA or the broker, but where someone else is handling the claim, the expectation is that they will also complete in this format for onward submission to the MA. Where a lawyer/loss adjuster or coverholder is handling the claim, the request will be for them to do this, but where not possible, then the responsibility will rest with the broker or DCA.

Guidance

The below represents the recognised and agreed guidance aimed to safeguard market performance:

Guidance for Third Parties / DCAs

- The subject heading of each email referral should be triaged as follows.
 - o **Critical**: Only used when the DCA is aware of a known hard deadline of which a response is required, which is less than 5 working days from the date of referral.
 - o **Urgent**: Only used when the DCA is aware there is a time sensitive request which is not "critical".
 - o **Standard**: Everything else
- The supporting data for the 3 categories of information for Referral Detail, Market Detail and Claims Detail should be held in tables (per the template) to make it easy for claims adjusters to triage and handle the claim submission.
- Fee only advices to be discouraged unless unavoidable

Guidance for Brokers

- Broker to assist by providing MAs with a weekly list of all claims that are.
 - o Past the agreed SLA
 - o Triage as Critical
 - o Triage as Urgent
- Brokers can provide a list of all claims if they prefer, but this must be in a format that makes it easy for a claims adjuster in London to identify those that are outside of SLA/critical/urgent.

Guidance for MAs

- MAs must 'reply to all' when responding to any email referral to maintain visibility amongst market members.
- Where practical, the MA should utilise a central inbox for email, so emails to individuals are not unactioned whilst absent. Where emails are routed to individual adjusters, then each MA should ensure a "buddy" system is in place where someone else reviews emails during absence to ensure referrals are appropriately triaged and actioned.
- Ultimately, it is for the MA to agree with the reporting party the preference on sending both regular referrals, and the weekly list of all claim's referrals.

Guidance for All

Under no circumstances should:

- financial data or bank details of the carrier, intermediary, or any third party, or financial data related to the claim, be shared via this email submission process within the email body or attachments. This interim email submission process is in place to support the submission and assessment of referred co-lead claims and should not be used to facilitate or share the details associated with the payment of a claim.
- privileged or confidential data pertaining to a claim or any sensitive or commercial data and or documents be included to submissions as part of this process.

Related documents

- The Co-Lead Claims Agreement (LMA9186) can be accessed [HERE](#)
- Other relevant DA Claims releases can be found on the LMA website [HERE](#)