

Claims Capability Framework - FAQs

About the Framework Itself

- **What is the Claims Capability Framework for New Entrants?**

It is a market-created set of baseline skills and technical knowledge that a new claims adjuster is expected to develop within their first two years in the London Insurance Market.

- **Why has the framework been developed?**

To create a consistent, high-quality foundation for claims handling across the market, regardless of firm size or structure. It also reflects a shared commitment to attracting and developing talent and raising capability across the profession.

- **Is this framework mandatory?**

The aim of the framework is to be a **market standard**. It is **not mandatory**. Organisations are encouraged to adopt it because of its collective benefits, but each organisation can decide how and when to integrate it.

- **What if my organisation already has a capability or competency framework?**

Many organisations will already cover much of the content. You do **not** need to replace your existing framework. Instead, we encourage you to map your internal structure to the market standard to ensure alignment. Further suggestions can be found in the **Implementation Guide**.

- **Who does the framework apply to?**

It is designed for **new claims entrants** – individuals in the first two years of a claims adjusting role in the London Market. These new entrants could be early talent hires, apprentices, graduates or career changers and their starting points may look different; what's important is that at the two-year mark, the standard of development has been achieved.

It does not currently apply to claims operations or support roles, though future extensions may be considered.

- **Does the framework cover senior adjusters or career progression?**

Not at this stage. Future iterations may explore mid-career claims capabilities if the market expresses interest.

- **What if we have a graduate who is only on a six month placement?**

In this scenario, you may want to choose which aspects of the framework you wish to deliver within a six month timeframe. During the placement the graduate should document their progress. If the graduate takes a permanent position within claims after their programme, then the framework can be picked up where it left off, with the individual continuing to develop the remaining claims capabilities.

- **Can the framework be completed quicker than two years?**

While it is expected that the claims capabilities are developed within two years, completion of the framework will be unique to each individual. We would however stress that the capabilities are not a checklist – they are about becoming experienced, rather than just having an experience.

- **How were the capabilities chosen?**

They were co-created, in workshops, by 37 market professionals from 25 firms, representing LMA and IUA members. The group included Heads of Claims, Claims Managers, emerging claims professionals, and HR/L&D specialists.

- **Do we have to use the suggested learning resources?**

No. They are **examples only**. You can use your own internal training, external courses, on-the-job development, or any combination that delivers the capabilities.

- **Is there an assessment process or accreditation?**

Not in the beta version. The focus is on achieving market support for implementing the framework. There has however been interest shown in accreditation and / or certification. These options will be explored during 2026 as we engage further with the market.

About Implementation

- **How should firms implement the framework?**

Each organisation can take its own approach. The accompanying **Implementation Guide** outlines several options which have been created based on discussions with market firms. We welcome further feedback on implementation and would encourage you to become an early adopter.

- **What is an early adopter?**

We are keen to work closely with those who wish to adopt the framework early. As an early adopter we would ask you to participate in an implementation workshop, attend a 1:1 session with the LMA and provide feedback on key stages of the implementation

process. Support from early adopters will allow us to quickly understand what further support and resources the market might need for implementation.

- **Will implementing the framework require significant time or resource?**

It will vary by firm. Many organisations will already be meeting many capabilities through existing programmes. The beta process allows time for testing and gradual integration.

- **What support will be available from the LMA?**
 - **Implementation Guide** with examples and Q&As
 - **Market Q&A session in January 2026**
 - **Optional early-adopter workshops**
 - **1:1 support during H1 2026** for early adopters

- **Is the framework suitable for smaller firms with limited L&D resources?**

Yes. It has been designed to be flexible, scalable, and achievable regardless of firm size. If, however, you do not have /do not expect to recruit new entrants then this framework may not be currently relevant to you.

- **Can this be integrated with apprenticeships or internal training programmes?**

Yes. The framework has been cross referenced against both the Level 3 Insurance Practitioner and Level 4 Insurance Professional apprenticeships to ensure all relevant (claims related) knowledge, skills and behaviours are catered for.

- **How is this different to the CII's Professional Map**

This framework has been mapped against the CII's Professional Map (claims specific sections) to ensure alignment. This framework however is more comprehensive than the Professional Map and caters directly for the London Market.

About the Beta Period

- **What does "beta version" mean?**

It means the framework is released for use, testing, and feedback. This period allows organisations to try it out, identify what works well, and suggest improvements before we ask organisations whether they are willing to adopt it formally as a standard.

- **How long is the beta period?**

The beta runs until **the end of Q2 2026**, when formal feedback will be collected.

- **How should we provide feedback?**

Details will be shared ahead of the Q2 feedback window. You can also share feedback at any point directly with the LMA by contacting Jenny Neale and Anna Marjanovic

- **Will the framework change based on feedback?**

Feedback will directly inform the final version released in the second half of 2026.

About Governance & Future Direction

- **Will the market eventually be expected to formally adopt the framework?**

In the second half of 2026, firms will be asked whether they can formally adopt the final framework as a market standard. Adoption will remain voluntary but encouraged.

- **Who will own the framework long-term?**

The LMA will continue to lead stewardship in partnership with IUA members and market firms.

- **Will the framework be reviewed in future?**

Yes. Regular review cycles are expected to ensure the framework evolves alongside market needs, emerging skills, and claims trends.