Facilitating a better future

Claims capability framework
Implementation guide

BETA VERSION – December 2025

About this implementation guide

The claims capability framework is currently in a beta phase, meaning it is complete enough to use but not yet polished enough to be considered final. Over the next 6 months, the LMA will support you fully as you decide how to implement key capabilities. This document outlines several implementations options which have been sourced from discussions with market firms – these are suggestions only and we welcome further suggestions and feedback.

Early Adopters

We are keen to work closely with those who wish to adopt the framework early. As an early adopter we would ask you to:

- Nominate two Implementation Leads (1x L&D manager and 1x Claims manager)
- Attend and contribute to a series of support and feedback sessions with the LMA:

  - **January** - Q&A session at the LMA office with other early adopters.
  - **February** - 1:1 follow up online to share your existing frameworks and discuss initial implementation options.
  - **March** - Implementation feedback session at the LMA office with other early adopters.
  - **May** - 1:1 feedback session to discuss how the implementation process is going and how else we can support you.

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

Contact jenny.neale@lmalloyds.com if you are interested.

Getting started

Making it work for you

We appreciate that each firm will be at different stages of maturity with their learning and development strategies, and so it's important to highlight the following:

- **The goal:** is to ensure that all the key capabilities outlined in the framework are being applied consistently throughout the market, however many of these capabilities will already be addressed in your existing frameworks.

- **Flexibility:** how you choose to implement the capabilities in your firm so that they are consistent market-wide will be unique to you.

- **Adopt what you need:** you may choose to implement the framework exactly as is or simply update some of your current wording and embed a few additional capabilities into current practice.

Implementation roadmap

Step 1	Step 2	Step 3	Step 4	Step 5
Share internally. Nominate your implementation leads	Review the framework and join Q&A session	Map capabilities and adjust existing frameworks	Integrate updated frameworks into development plans	Assess feasibility of an accreditation standard
December	**January**	**February - May**	**February - May**	**May onwards**

Preparation phase
December to January

Step 1 – Share internally

Share and discuss the framework internally, capturing key questions for the LMA's Q&A session.

Nominate leads (for early adopters)

Nominate two **Implementation Leads** – ideally, one aligned with your firm's learning and development strategy and one from claims. They will act as your main LMA contacts, participate in the support network, attend information sessions and 1:1 check-ins, and share updates internally to keep the framework visible.

Step 2 - Review the framework

Review the LMA framework and compare its capabilities with your current training, talent, and claims development plans.

Assess where they align, what you may want to adopt, and whether any existing capability wording could be refreshed for consistency.
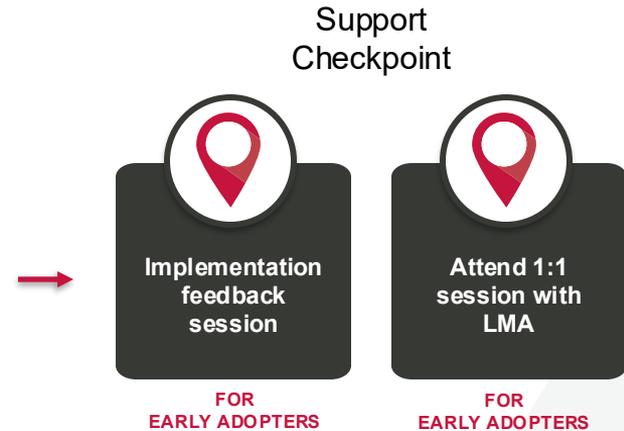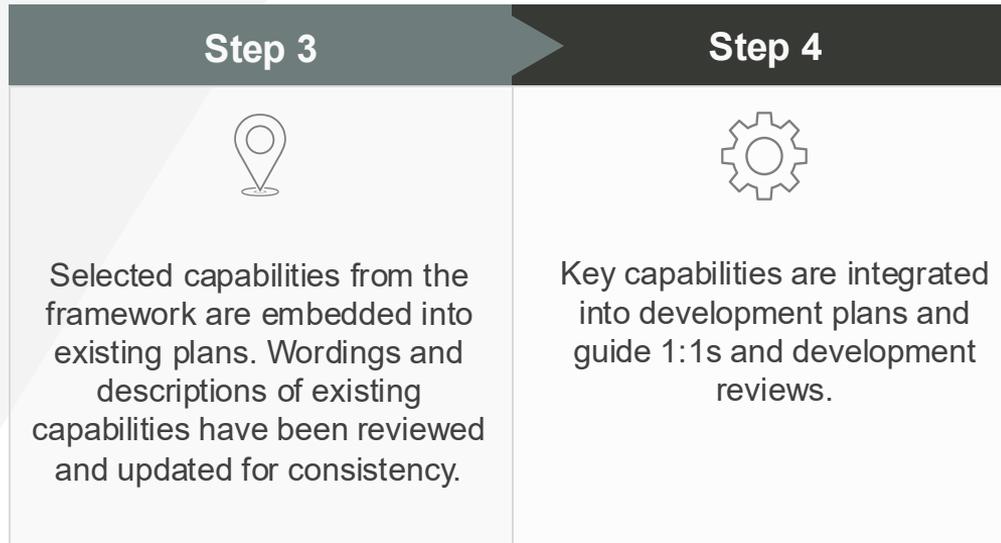
Support Checkpoint

Monday 29th January - attend Q&A session

Attend 1:1 session with LMA

FOR EARLY ADOPTERS

Initial implementation phase
February to May

Now that you have assessed how much of the framework will need to be embedded into your existing strategies, you can begin implementation:

Step 3	Step 4
Selected capabilities from the framework are embedded into existing plans. Wordings and descriptions of existing capabilities have been reviewed and updated for consistency.	Key capabilities are integrated into development plans and guide 1:1s and development reviews.

Support Checkpoint

Implementation feedback session

FOR EARLY ADOPTERS

Attend 1:1 session with LMA

FOR EARLY ADOPTERS

Initial implementation phase
February to May

Step 3

Selected capabilities from the framework are embedded into existing plans. Wordings and descriptions of existing capabilities have been reviewed and updated for consistency.

Key tasks:

1. Selected capabilities are added to your exiting plans and wording/descriptions of existing capabilities have been updated to align with the framework where necessary.

2. Updates are shared with all claims staff in their first two years, their line managers, and relevant L&D contacts.

3. If using the framework as is, hold an introductory session to explain the following. The LMA can provide session slides if needed:

   1. What it is and why it's important.

   2. How it links to career progression and professional development.

   3. Expectations for using it as a reference in future development.

4. Encourage staff to self-assess against the Level 1 and Level 2 capabilities.

5. Store the framework in an accessible shared location.

Initial implementation phase
February to May

Step 4

Key capabilities are integrated into development plans and guide 1:1s and development reviews.

Key tasks

Building on previous steps:

1. Integrate refreshed competencies into team development plans.

2. Use them to guide one-to-ones, probation reviews, and mid-year development conversations.

3. Map existing internal and external training resources to relevant capabilities.

4. Identify capability gaps and create short and mid-term action plans.

5. Nominate 'Claims Development Champions' to keep the framework live in team discussions.

Final implementation phase
May onwards

After the initial rollout and feedback phase, we'd like to explore the appetite and feasibility of an accreditation standard with you.

Achieving accreditation may involve the tasks below plus those outlined in previous steps however this would need to be refined together.

Firms that meet the agreed criteria may receive formal recognition, such as an approval kitemark, to support recruitment and related initiatives.

All key capabilities are fully embedded into performance reviews and is formally tracked throughout the appraisal year.

Potential tasks

1. Create a progress tracking mechanism (e.g. development log, SharePoint/Teams site, via LMS)

2. Align annual performance review criteria to key capabilities.

3. Embed capability requirements into role descriptions and promotion criteria.

4. Monitor progression and use data for workforce planning and succession management.

FAQs
About the framework itself

Q: What is the Claims Capability Framework for New Entrants?
A: 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.

Q: Why has the framework been developed?
A: 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.

Q: Is this framework mandatory?
A: 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.

Q: What if my organisation already has a capability or competency framework?
A: 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.**

FAQs

About the framework itself

Q: Who does the framework apply to?
A: 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 the 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.

Q: Does the framework cover senior adjusters or career progression?
A: Not at this stage. Future iterations may explore mid-career claims capabilities if the market expresses interest.

Q: What if we have a graduate who is only on a six month placement?
A: 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.

Q: Can the framework be completed quicker than two years?
A: 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.

FAQs
About the framework itself

Q: How were the capabilities chosen?
A: 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.

Q: Do we have to use the suggested learning resources?
A: 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.

Q: Is there an assessment process or accreditation?
A: 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.

FAQs
About implementation

Q: How should firms implement the framework?
A: 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.

Q: What is an early adopter?
A: 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.

Q: Will implementing the framework require significant time or resource?
A: 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.

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

FAQs
About implementation

Q: Is the framework suitable for smaller firms with limited L&D resources?
A: 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.

Q: Can this be integrated with apprenticeships or internal training programmes?
A: Yes. The framework has been crossed 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.

Q: How is this different to the CII's Professional Map
A: 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.

FAQs
About the beta period

Q: **What does "beta version" mean?**
A: 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.

Q: How long is the beta period?
A: The beta runs until **the end of Q2 2026**, when formal feedback will be collected.

Q: How should we provide feedback?
A: 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.

Q: Will the framework change based on feedback?
A: Feedback will directly inform the final version released in the second half of 2026.

FAQs
About governance and future direction

Q: Will the market eventually be expected to formally adopt the framework?
A: 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.

Q: Who will own the framework long-term?
A: The LMA will continue to lead stewardship in partnership with IUA members and market firms.

Q: Will the framework be reviewed in future?
A: Yes. Regular review cycles are expected to ensure the framework evolves alongside market needs, emerging skills, and claims trends.