Claims Capability Framework - FAQs

About the framework itself

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

It is a market-created set of 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.

- **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 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.

- **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 was 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.

About Implementation

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

Each organisation can take its own approach. We welcome further feedback on 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.

- **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 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.

- **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 governance and 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.