

ECF Best Practice

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What Qualities make a CAF Adjuster Excellent?

As the Lloyd's Market moves further into the new world of CTP and the Claims Agreement for Followers ("CAF") role filled by Xchanging Claims Services begins to diminish in scope, it is, perhaps, a strange moment at which to pause to consider the qualities that make a CAF claims professional excellent. However, given that many legacy claims still remain to be resolved and, more particularly, that the "CAF role" in CTP is to become the responsibility of the Leader and, where appropriate, the Second Lead, now may be a good time to offer some thoughts from CAF Adjusters on the qualities they believe are needed to deliver an excellent claims service to following underwriters.

There are, of course, fundamental "qualities" that all claims professionals must have in order to deliver an excellent claim handling service – regardless of whether they are acting in a lead or following (and CAF) capacity – including:

- Swiftly and effectively dealing with claims as they are advised and ensuring the prompt payment of valid covered claims.
- Acting fairly, transparently and consistently.
- Possessing a comprehensive technical understanding of the policy language and claim type at issue.
- Appreciating how claims can potentially develop/deteriorate and responding accordingly.
- Accuracy – including in record keeping and data capture.
- Knowing when to seek third party specialist advice (be it from a loss adjuster, lawyer, technical expert, etc.); understanding frequently complex, and sometimes conflicting, specialist advice; questioning and where appropriate challenging specialist advice received and applying third party specialist advice in practice.
- The ability to make many difficult decisions under pressure and the ability concurrently to handle and keep up to date on numerous claims.
- The ability to explain succinctly and clearly, if challenged, the reasons behind each claim related decision.

- Litigation/dispute management and the prompt and effective resolution of disputed claims.

In addition to the fundamental "qualities" required of any claim professional, a straw poll of Xchanging CAF Adjusters identified a number of additional "qualities" that are more particularly geared towards the skill set/qualifications required for a CAF Adjuster, including:

- Engendering Market/customer confidence, trust and respect and securing and maintaining a reputation of independence and integrity – hard won, but easily lost.
- Handling claims as if "your own money is at issue."
- An attention to detail and a focus on delivering excellent customer service.
- Accurate, sufficiently comprehensive and timely status reporting.
- Impartiality, while recognising the existence of commercial considerations.
- Commitment and loyalty to the Market/customers, coupled with the ability to balance potentially differing commercial goals and the ability to develop a consensus on how best to proceed when there are differences in views.
- The ability to explain succinctly and clearly communicate to a customer not familiar with the back-ground or detail of a claim, the critical issues that drive the potential exposure and the claim handling decisions that have been made.
- Diplomacy when seeking to challenge (and change) the decisions and views of a Leader or other agreement party.
- Effective and skilful time management to ensure that the appropriate resources are applied to each claim.
- When appropriate: unequivocally accepting responsibility for any errors or shortcomings in service delivery; clearly explaining how the "failure" took place; and, developing a process or solution designed to avoid any repetition.

While extensive and varied, the "qualities" listed above are certainly not comprehensive and many claim professionals will no doubt believe that

ECF – standing room only...



In this edition of the Newsletter we get the latest on the roll out of ECF2 from Pat Talbot of the ECF User Group while Simon Wright and Glenn Brace from XCS answer the question "What Qualities make a CAF Adjuster Excellent?"

Having transferred our ECF Best Practice meetings to Room 713 at Lloyd's we are now looking for larger accommodation to seat all those wishing to attend our monthly sessions at 9 o'clock on the third Tuesday of each month. If you would like to come along and participate in the discussions, please email Lorraine.perkins@lmalloyds.com and your name will be added to the circulation list. You will then receive notification of the next meeting a few days prior to the event and copies of the meeting Minutes as well as the outstanding Action Log. ECF is such a large part of the working day for most claims practitioners that spending two hours each month at the Best Practice meeting is time well spent.

Regan Gilbert & Conrad Gillborn

(Co-Chairs of the ECF Best Practice Group)

there are critically important characteristics and skills that are missing. Suffice it to say that being an effective claims professional requires a broad range of skills and experience – which need to be even broader when acting on behalf of the following Market/subscribers, as is the case for a CAF Adjuster.

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Useful Links

LMG www.londonmarketgroup.co.uk

LMA www.lmalloyds.com

LIIBA www.liiba.co.uk

IUA www.iua.co.uk

ACORD www.acord.org

ECF claims on Un-Signed risks?

Do you have a book of business where you frequently get claims on Lloyd's risks before the premium is signed at the Bureau? If so do not despair, you can still process your claims via ECF if the broker delinks the premium. The process has been around since 1999 and has no adverse effect on the actual payment of the premium.

The process is detailed in the Delinking User Guide issued in March 2010 by the LMG, which details how the broker can get an Original Signing Number and Date (OSND) by submitting the London Premium Advice Note and other closing documentation to Xchanging clearly marked as "IPC Delinked". Xchanging will then check and process the submission, issue an OSND (and withhold the item from settlement), this OSND can then be used to enter a claim advice on ECF as normal. As you will be aware, no settlements can be made against any claim until the premium has been processed.



Without an OSND Xchanging will be unable to process any ECF entry.

LPC (aka CLASS or POSH) Administration

There are two little known facts about the LPC mainframe – one is that it is linked to the Insurers Market Repository (you can't have an IMR account without an LPC account!) and the second is that accounts are auto-deleted if they have not been logged into, directly, during a rolling 6 month period. This type of housekeeping is not controlled by Xchanging and occurs automatically.

For those who use their CLASS account for processing Claims, this does not cause any problems. However, for those who are not familiar with CLASS and have no use for it, this will create an issue every 6 months when they attempt to use their IMR accounts.

As the two systems are linked, when the CLASS account has auto-deleted, it will have taken away the broker codes that are on the user's IMR account i.e. the user can log in to the IMR but will be unable to view any premiums/claims or take any action, such as loading documents or agreeing a claim.

If an account has been removed (either in error or automatically by the system) it can be reinstated by the local LPC administrator on the company's IT helpdesk but, due to the over-night replication required, the corresponding IMR account will not be available for use until after 09:00 the following day.

To avoid users finding themselves in this inconvenient situation, it is recommended that they log directly (i.e. not via the Insurance Portal or Casa) into CLASS at least once a week. If a user does not know their CLASS log in details, these can be obtained from their LPC administrator. Simply logging in & out again regularly will be sufficient to keep a CLASS account active indefinitely.

Should users have issues, the Xchanging Service Centre is always happy to help or give advice.





ECF2 – “Dad, where are we?”

By Pat Talbot - ECF User Group Project Change Manager

During the first week of February we reached a significant milestone, having completed all of the planned rollouts of ECF2 and completed all outstanding project tasks.

Over the last 9 months we have rolled out ECF2 (CWT, SSO, CWS, CAS and DFV – I believe that everyone now knows what each of these acronyms stands for and so no explanation is necessary) to 85 carriers (69 using CWS and 16 non-CWS users) which covers the majority of the carrier market.

ECF2 is now ‘business as usual’.

Running separately alongside the ECF2 implementation, but part of

ECF2, was CDW (Claims Data Warehouse). This is a suite of reports that will help all carriers to manage their claims activity by providing them with data on the status and timeliness of processing claim transactions. The suite of reports now available to all users are improved versions of ECF001 to ECF004, old versions of which have been available for a number of years, plus some new reports including ECF005 which reports on the complete life cycle of all claim transactions – all of these reports are available to Bro-

kers and carriers alike by registration with Xchanging

It is a tremendous achievement to have got this far, albeit with a couple of hiccups along the way and we should all thank the Market participants who took part in MAT for ECF2 Components and CDW for their support throughout this project.

We should all take a lot of pride from what has been achieved as it shows what can be done when the Market and Xchanging work well together – something that we should build on in the future.

