

Electronic Claims File
Companies Systems Processes & Procedures

PREFACE

This document does not give guidance on how and when claims should be managed: that is a matter for individual insurers and reinsurers. This document conveys technical information for a new information management system that is work in progress. Adjustments and changes are being made regularly to promote efficiency and information flow. The document serves only this limited purpose. It does not address or give guidance on the merits or substance of any claim or CLASS of claims, and it is not relevant to how or when claims are handled or otherwise managed. All such matters are for the insurers and/or reinsurers underwriting a placement to which a claim is made. This document and the information it contains are entirely without prejudice to those underwriters and to any claim.

The technical information in this document addresses processing via the Electronic Claims File (ECF) system. The document is currently owned by the Market Reform Program Office (MRPO) and is subject to continuous review and publication that will be managed by a change control process. It will be updated as appropriate to coincide with releases and upgrades of the Electronic Claims File.

Care should be taken to ensure that the latest version is being used; any previous versions are superseded by this version. The document is available through the MRPO website: www.marketreform.co.uk.

Any comments or suggested changes should be directed to the MRPO via the following email address: claims@marketreform.co.uk

COMPANIES HIGH LEVEL FRAMEWORK PRINCIPLES

The following are a set of strategic generic principles on which the ECF project and this document was based.

- The claims file documents loaded to the IMR belong to the Insurer and Reinsurers subscribing to that risk
- ECF does not remove or diminish the onus on brokers to broke or manage claims files
- Claims Agreement Parties must be defined on the placing slip (per MRC slip requirements)
- Claims Agreement Parties and the following market must be captured electronically at the earliest opportunity, e.g. at the creation of the CLASS record.
- Placing information must be recorded in the repository with the appropriate referencing as the Unique Claims Reference (UCR) links to the placing Unique Market Reference (UMR).
- Placing information encompasses all information required by a claims adjuster to agree a claim including but not limited to information referenced on the slip.
- Brokers (and potentially Trusted Third Parties) will continue to deliver claims to Insurer and Reinsurers but this will be electronically via ECF (CLASS and Repository)
- A Broker will not be required to visit the Insurer and Reinsurer (but may choose to do so if either party deem it necessary)
- Notification will routinely be via CLASS alerting the Insurer and Reinsurers to a new claim or movement.
- All Insurer and Reinsurers on a risk/claim will have concurrent access to the claims file information.
- Control of access rights to the documents and their layout in the file (via classifications – see below) will pass to the fist Bureau Lead Agreement Party that is an ECF user (the first bureau line on the slip) once the appropriate CLASS message has been successfully loaded to the system and passed validation criteria.

- Documents may be “classified” by the Lead Agreement Party to facilitate easy sorting/filtering via a “tab” button. See next bullet point.
- Brokers will be unable to view documents classified as “Coverage”, and placed into the coverage tab of the IMR by Insurers and Reinsurers. Brokers have no access to the coverage tab at all. Refer to Appendix A.
- Whilst not mandatory, it is “best practice” that Brokers should supply a “date of document origination” (as normally appearing on the face of any report / correspondence). Refer to Appendix A.
- An audit trail is maintained showing the date/time and user ID every time a document is accessed on the IMR.
- Brokers must read public comments attached to each response made by an Agreement Party.

DOCUMENT CONTROL

Date Published	SP&P Version Number	Summary of Changes From Previous Version	Applicable ECF Version	Applicable Repository Rules Version
20/03/2007	1.0	N/A	Phase 5	1st November 2006
21/03/2007	1.1	Minor amendments/typo's	Phase 5	1st November 2006
25/10/2007	2.1	Updated with functionality of critical CRs identified by IUA ECF Process Group (includes interim workarounds)	Phase 6b	1st November 2006
17/11/2008	2.2	Updated with simultaneous reinstatement wording for Companies and Brokers. Updated with Phase 7b functionality	Phase 7b	IMR Contract 1 st October 2008

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1. ECF SCOPE

The majority of all new claims can be processed via ECF and are described within section 10 of the LPC Procedures Manual.

There are certain circumstances that ECF has not been required to support and some other instances where system change or further definition of market processes is required to enable full support. If a claim can currently be advised and processed by ILU or LIRMA CLASS it can also be advised by ECF.

1.1 Points to Note When Using the Electronic Claims File

- The contents belong to Insurers and Reinsurers
- Documents, once loaded, cannot be deleted from the ECF; however XIS system administrators do have the necessary functionality to limit access to documents when they have been given appropriate authority.
- The current phase permits entry of underwriting and claim information of the type that appeared in a broker's paper claim file.
- The application is currently able to receive and store documents, either under the Coverage Tab in the IMR or by using Access Control functionality that currently exists.
- Brokers do not have access to any documents in the Coverage Tab, but can be named when using Access Control functionality.

2. COMPANIES CLAIMS PROCESS BY THE FIVE KEY STAGES

This section excludes the creating of claims files by third parties. The following section relates to a single claim attaching to a single signing number and date. The 5 key stages of the process model outlined below detail the administration of a claim via the ECF in the market and can be broken down as follows:

1. Create or update claim file
2. Establish Agreement Parties
3. Consider claim
4. Process CLASS transaction
5. Create Insurer and Reinsurer records, process settlements and create advice to market

2.1 STAGE 1: Create or Update Claim File

Broker creates the claims entry (note there are three types of claims submission and the process is the same for all, i.e. initial advice of a loss, advice of additional information and a settlement advice). It is essential that all CLASS entries are either completed via CLASS or deleted entirely. Brokers **must** ensure that the “ECF Claim Indicator” field (see section 2.3.1) is populated correctly.

2.1.1 Broker Retrieves Placing File, Slip and Matches Coverage

On receipt of an initial advice of loss, the Broker will retrieve the corresponding policy, signed slip, and wording or contract as appropriate, and match coverage.

2.1.2 Broker Advises Insurers and Reinsurers

The Broker will create a CLASS entry, loading appropriate claims documents into the IMR at UCR level and loading appropriate placing documents at UMR level, that where possible, comply with the document naming conventions detailed in section 4, including:

- Placing documents (including slip and contract wording etc.)
- Copy of the claims advice or the collection notice as received from the insured, reinsured or other advising party
- Claims calculations
- Reinstatement Premium calculations and/or any other loss generated premiums
- Any claims reports

The supply of a valid UMR and UCR (and TR if appropriate) is critical and consequently mandatory. The broker must ensure that each individual slip has a unique UMR.

Brokers **must** ensure that the “Slip Lead” and “Bureau Lead” fields are correctly populated.

Where supporting documentation exists that cannot be handled electronically, the Broker will present this to the slip leader who will agree as to how this will be made available to all Insurers and Reinsurers.

Note: If a document has been loaded incorrectly or duplicated, the Broker must make best endeavours to restrict access to the document, via XIS helpdesk.

Note: Should there be an issue with a UMR; Brokers must make best endeavours to resolve the issue.

2.1.2.1 Notification of Claims for an Insurer

For the Insurers and Reinsurers to be in a position to respond to a claim, the Insurers and Reinsurers will require receipt of a CLASS data message and the loading of all appropriate and relevant

documentation to the IMR, including overall slip lead comments where the lead is not a CLASS user. The documents must be linked to a CLASS transaction, including answers to queries where appropriate.

Note: Following the delivery of Phase 7b in November 2008, all CLASS comments from bureau markets are additionally stored on the IMR in the order in which they were posted on CLASS. Note that an automated date/time stamp is NOT yet available. This functionality removes the previous need for brokers to upload comments to a document on the IMR when deleting a CLASS transaction.

2.1.2.2 Insurers' Daily Notification Message

To allow Insurers and Reinsurers to feed internal workflow systems, a notification message detailing new and replacement transactions added to CLASS throughout the previous working day will be provided to **all participating companies**.

The notification will be in the form of an automated .CSV format report distributed to Insurers and Reinsurers via email on a daily basis. These reports will appear in the inbox of the recipient in the early hours of each morning. The report will be ordered by date and time, and will contain the following data items for each transaction added or amended during the previous working day:

- Print Sort Code
- Carrier Code
- Unique Claim Reference
- Transaction Reference
- Unique Market Reference
- Transaction Type
- ECF Indicator
- Carrier %
- Carrier Reference
- Role
- Claim Reference 1
- Claim Reference 2
- 100% Outstanding Claim Amount 1
- 100% Previously Paid Amount In Original Currency 1
- 100% Incurred Amount In Original Currency 1
- 100% Settlement Amount In Original Currency 1
- Original Currency 1
- Lloyds Catastrophe Code
- PCS Code
- Loss Date From
- Insured
- Reinsured
- Loss Name
- User Id
- Date Added
- Time Added

Each transaction will be reported once and will not be included on subsequent reports (unless further updated).

Insurers and Reinsurers will need to advise a mailbox for the receipt of a report (or multiple reports) by their organisation as part of the Xchanging registration process.

2.1.3 Document Management by the Broker

2.1.3.1 Document Lodging

In order for a claims adjuster to be able to review a claim, there is certain placing information that is mandatory. This is to include a full copy of the signed placing slip and/or any schedules as appropriate (inclusive of any special terms and conditions), subsequent endorsements, policies, wordings and all certificates of insurance where applicable.

This list is not definitive but is illustrative of the key placing information that would be required and should have been lodged in the relevant UMR section of the electronic file.

Where multiple risks are declared under one UMR, the certificate or declaration **must** be loaded to the UCR folder.

- **When loading documents to a UCR interactively** brokers **must** assign a Transaction Reference to the documents. To achieve this, brokers **must** ensure that the CLASS message is sent **first**. If the broker loads the documents first, they will not be able to assign the Transaction Reference until they have created the CLASS message, forcing them to then return to the documents to assign the Transaction Reference.
- **When loading documents via DRI** brokers **must** ensure that all of the documents associated with a particular Transaction are loaded at the same time. Brokers **must** also ensure that the CLASS message and any associated documents are linked via the CLASS transaction reference.
- In either case, brokers **must** not load documents and assign them to a Transaction on which the Insurers and Reinsurers have already added a response, except where the document is in response to a query, and inform those who have already responded.
- Where possible, documents loaded to the IMR should follow the document naming conventions detailed in section 4.

2.1.3.1.1 Document Types

It is possible to load documents on to the IMR with varying file types. However **for the recipient to open the document, they must have the corresponding software on their PC**. For example, a user will not be able to open an MS Project file if they do not have MS Project installed on their PC.

Below is a list of recommended file extensions that may be commonly loaded onto the IMR. This list is not exhaustive; however users should consider whether the recipient is likely to be able to open the document in its original format, before loading to the IMR:

Acrobat Reader (.pdf)	AVI Movie File (.avi)	Bitmap Image (.bmp)
GIF Image (.gif)	HTML (.htm)	JPEG image (.jpg)
MP3 Audio file	MS Excel (.xls)	MS Word (.doc)
Portable Network Graphics (.png)	MS Power Point (.ppt)	Text file (.txt)
TIFF (.tif)	Rich Text Format (.rtf)	WAV file (.wav)

In the event that a document cannot be converted to electronic format (for example an x-ray negative), then a reference on the ECF to these documents and where they are stored must be made.

The maximum size for uploading or downloading any one file is 20Mb.

Users should be aware that if they attempt to open a document for which they do not have the appropriate software installed on their PC, the audit trail will still show that the user has viewed that document on ECF.

2.1.3.2 Document Origin Information

Documents can only be loaded on to the IMR with a corresponding CLASS Transaction. Each document must be linked to the corresponding Transaction. There are minimum data elements that must be recorded:

- Date of the document – this is the date appearing on the face of the document.
 - (This should, where possible, be contained in the document name as described in the document naming conventions detailed in section 4).
- Originator – the author/creator of the document.
 - (This should, where possible, be contained in the document name as described in the document naming conventions detailed in section 4).
- Version** – the version of the document being loaded
- Version originator** – the individual that loaded the document to the IMR.

Some of these will be automatically generated by the system; they are denoted ** accordingly.

It is evident that there may be multiple versions of the documents as they will be passing through many parties before being loaded on to the ECF. For example, the claimant will be passing details to the Broker and the Broker will be passing these details to the Insurer and Reinsurer. All of these may have cover letters accompanying the documents.

All documents should be indexed in their original receipt format so that the most recent covering letter takes precedence. For example, if an email is received from a cedant with an attachment of 6 legal reports it should be indexed under the date of the covering email. The number and nature of the reports should then be recorded in the document description.

2.2 STAGE 2: Establish Agreement Parties

This process is covered by section 10 of the LPC Procedures Manual.

2.2.1 Access Claim Information

The Insurers and Reinsurers may access the claims record in a number of ways. It is possible to search for a claim via the IMR “Search” functionality or using the CLASS entry link.

2.2.1.1 Document Management by Lead Agreement Party

It is important to note that the Bureau Lead Agreement Party may classify documents using the classifications shown on the Claims Summary screen below if they wish to do so. Only the “Coverage” classification restricts access to the document by a broker, although brokers will retain access to any document that they have loaded, regardless of the classification.

2.2.1.2 Conflict of Interests

2.2.1.2.1 Conflict Identified Prior to First Advice

The broker must be made aware of the conflict before submitting the first CLASS transaction, otherwise see section 2.2.1.2.2 below.

1. The broker should establish the correct Lead Agreement Party (as per section 10.1.8 of the IUA Contract, v2, December 2000) and create a new UCR with the appropriate Lead Agreement Party. The broker should ensure that every participating Company is an Agreement Party on the first transaction (this is applicable to both LIRMA and ILU markets).
2. The broker should attach an explanatory note detailing the nature of the conflict to the IMR, linked to the first transaction. Claims documentation **must not** be attached at this stage.

3. The transaction will proceed through the usual agreement process, allowing participating Insurers and Reinsurers to register any further conflicts and, where appropriate, removing themselves from the list of Agreement Parties.
4. Once all Insurers and Reinsurers have responded, the broker should create a further CLASS transaction for the non-conflicted Insurers and Reinsurers, with all appropriate claim documentation, ensuring that the appropriate bureau agreement process (ILU or LIRMA) is followed.

2.2.1.2.2 Conflict Identified Following Submission of First Advice

The following process applies when the broker is not aware of a conflict until after the first advice on the claim has been submitted.

1. The broker and conflicted Lead Agreement Party should liaise and agree the identity of the correct new Lead Agreement Party (as per section 10.1.8 of the IUA Contract, v2, December 2000). The broker should then create a **replacement** transaction with the appropriate Lead Agreement Party. The broker should ensure that every participating Company is an Agreement Party on the first transaction (this is applicable to both LIRMA and ILU markets).
2. The broker should attach an explanatory note detailing the nature of the conflict to the IMR, linked to the first transaction.
3. The transaction will proceed through the usual agreement process, allowing participating Insurers and Reinsurers to register any further conflicts and, where appropriate, removing themselves from the list of Agreement Parties.

In this instance, there is a possibility that conflicted Insurers and Reinsurers will have been able to see documents loaded with this particular transaction.

2.2.1.3 Face to Face Broker Discussion

While the aim of the ECF is to process claims electronically, there will still be times that the carrier may need to request a Broker visit. Insurers and Reinsurers can arrange a meeting with brokers outside of ECF, e.g. by telephone, email etc, or by using the "FIL" or "INF" responses in CLASS as appropriate. However, if the broker fails to attend the meeting or does not respond to the Insurer and Reinsurer's requests within a reasonable time, Agreement Parties may query the CLASS transaction.

2.3 STAGE 3: Consider Claim

Companies should be aware that brokers will no longer be providing paper claims files to their offices. Instead, all claims documentation that supports the CLASS transactions will be uploaded to the IMR. Companies will be notified that claims are electronic via the Insurer and Reinsurers' Daily Notification message detailed in section 2.1.2.2 and via the CLASS Awaiting Actions List using the ECF Claim filter in accordance with section 2.3.1 below. **(Note that companies that are IMR users should only use the "FIL" file request response in CLASS where appropriate, i.e. Paper Files).**

2.3.1 ECF Claim Indicator

The broker **must** populate the ECF Claim Indicator field either interactively or via batch. The default for this field is "N". Brokers must populate this field with "Y" if the claim is supported by an electronic file since first notification. Brokers should populate this field with "T" if an existing paper file is in transition from paper to ECF. See below:

```

CLAIMS DATA ENTRY : CLAIM DETAILS LIRMA
LA0120M 0172                                03/07/07 10:56:36
CLAIMS DATA ENTRY : CLAIM DETAILS LIRMA

UCR      : B 0509 1234567      TR      : B 0509 1234567

UMR      : B    BROKER   : 0509 MARSH LIMITED
BKR CLAIM REF1:       CLAIM REF2: 
BKR CONTACT  :       PHONE    : 

BROKER ADVISED:     SLIP LEAD ADV:   
BUREAU LEAD:       SLIP LEAD: 

TYPE OF CLAIM      :  N
UNCLOSED POLICY    :  N (Y/N)
PARTIAL MARKET COLLECTION : N (Y/N)
BROKER SUPPLIED POLICY DETAILS:  N (Y/N)

ECF CLAIM          :  N (Y/N)
LOSS PREV ADVISED NON-NETWORK :  N (Y/N)
CONTRACTUAL AGREEMENT:  N (Y/N)
CEDANT IN LIQUIDN : N (Y/N)
ASSOCD UCR        :
ASSOCD TR         :

PF: 1=HELP 3=EXIT
    
```

Companies wishing to identify their electronic claims and paper claims can then filter the awaiting actions screen results using the “ECF Claim” field as below:

Note: This functionality is not available to Brokers.

```

CLAIMS COMPANY AWAITING ACTION SUMMARY: SELECTION OPTIONS
LA0420M 0181 POTTSL                            15/06/07 11:24:26
CLAIMS COMPANY AWAITING ACTION SUMMARY: SELECTION OPTIONS

UNIQUE CLAIM REFERENCE : R  

STANDARD FILTERS:- COMPANY CODE : 
BUREAU :  L I = ILU L = LIRMA S = LLOYD'S
ACTION :  L = LEAD F = FOLLOW/AGREE/TTP
C = PEER REV (LLOYDS) N = NON-AGREE (LMP)

BUSINESS CLASS/RISK CLASS :  (F1 FOR VALID VALUES)
TYPE OF MOVEMENT :  A = ADV ONLY S = SETT ONLY
RESPONSE :  CAA YES INF FIL MAN ACC

AWAITING REINSTATEMENT PREMIUM? :  Y = YES

ECF IND :  N Y = YES N = NO
LMP ONLY FILTERS: LMP CLAIMS? :  Y = YES
VIEW CONCERNS? :  Y = YES
FINAL CONCERNS? :  Y = YES

DISPLAY IN SEQUENCE OF :  U U = UCR D = DATE (NEWEST FIRST)

F1=HELP F3=EXIT
    
```

Note that there will be no indication on the Company Claims Awaiting Action screen that individual claims are ECF; however it will be possible to filter the list so that it shows **only** ECF claims or **only** non-ECF claims.

2.3.2 CLASS Comments – Market View

- Following the delivery of Phase 7b in November 2008, all CLASS comments from bureau markets are additionally stored on the IMR in the order in which they were posted on CLASS. Note that an automated date/time stamp is NOT yet available. Note also however, that the length of the

comments fields remain unchanged, so it may still be necessary to upload a document containing comments when the CLASS field is full. This issue is due to be fixed in 2009.

- All parties can see the Public Comments, whereas Private Comments follow existing CLASS functionality, i.e. ILU Private Comments are only displayed to members of the same bureau, whereas LIRMA Private Comments are only displayed to members of the same organisation (determined by the security profile – any user associated with the company and account will be able to see the private comment).

2.4 STAGE 4: Process CLASS Transaction

The claims agreement process under the LPC Contract, Section 10, December 2000, remains unchanged with the exception of the following two points:

- Claim notification will be via CLASS (with the ECF Indicator correctly set), with documents loaded onto the IMR. Insurers and Reinsurers will also receive notification of claims loaded the previous day via the Insurers and Reinsurers Daily Notification Message (C.S.V. file).
- Control of documents will be managed by the bureau leader.

Each market will respond to their respective CLASS transactions independently and it is the broker's responsibility to manage the responses and deal with queries as appropriate, in the normal manner.

2.5 STAGE 5: Create Insurer and Reinsurer records, process settlements and create advice to market

The process described in the LPC Contract, Section 10, December 2000 remains unchanged.

3. VARIATIONS

This section details variations to the generic claims process detailed in section 2.

3.1 Reverting to Paper Process

Certain circumstances may require a claim initially being processed via ECF, to revert to the current paper-based processing. **The process can be initiated at the insistence of the majority of Company participants but only as a last resort, unless the specific circumstances that have caused the reversion to paper are due to a problem, which means that the claim cannot continue to be handled under ECF.**

3.2 Consultation Between Agreement Parties – Multi Layer Claims

Where Insurer and Reinsurer comments on an underlying layer are pertinent to the handling of an excess layer claim, the leader of the excess layer(s) should request the broker to obtain and add the comments of the underlying layer leader to the excess layer claim, providing that the underlying layer leader approves the release of the comments, as per today's paper process. It is recommended that all comments are loaded to the IMR in a word document by the Broker.

3.3 Original Documentation

It is the responsibility of any party lodging an electronic copy of a document to ensure that original versions of documents are maintained where necessary.

3.4 When the original broker uses ECF and the new broker does not

Where the new broker is not an ECF user the claims file will revert to paper.

3.5 ECF Simultaneous A&S Reinstatements Process

3.5.1 Company Insurer

CLASS incorporates simultaneous reinstatement premium linking facilities whereby settlement requests will not be given signing references until appropriate additional premium entries have been validated and linked to the claims records.

It is essential for leaders to mark claims as simultaneous RIP (SIMULTANEOUS REINSTATEMENT PREMIUM REQUIRED) on the Lead Action screen when authorising claims. The system will then automatically ensure the correct linking and sequence of events leading to allocation of signing references and settlement.

3.5.2 Brokers

When the leader authorises the claim and marks the claim as a simultaneous RIP (SIMULTANEOUS REINSTATEMENT PREMIUM REQUIRED), IUA LPAN and Reinstatement documentation must be submitted for XIS processing by means of an A&S Work Package.

Documentation must be given document types that ensure they are loaded to the MISC/Historical folder of the IMR.

Whether the A&S work package is loaded by DRI or by direct load, a suitable "Companies" work order must specify a processing type of "Simultaneous Reinstatement" and include reference to both the UCR and TR of the associated reinstatable claim in the appropriate fields.

4. APPENDIX A – DOCUMENT RULES

4.1 Document Naming Conventions

4.1.1 Premise

- The naming convention must be simple to accommodate the time for completion.
- All documents loaded on to the Insurers' Market Repository by Brokers will not be allocated to a document tab, and will appear in the 'ALL' section.
- The Lead Agreement Party can associate documents by classification tabs.

4.1.2 Document Name

It is proposed, that under the restrictions above, the naming convention is constructed as follows in the name field of the document **when documents are being loaded interactively**:

- **1st**: The **originating date** of the document, in reverse date order and without a separator (i.e. YYYYMMDD). The originating date should always be made up of 8 characters (e.g. January should be written as "01" Rather than just "1"). This would mean that the 10th April 2006 becomes: 20060410, or the 1st February 2006 becomes 20060201. This will allow documents to be sorted in date order.
- **2nd**: The author of the document e.g. JPS or John Smith, etc.
- **3rd**: The document type e.g. Report, fee bill etc.

The end product will look something like this: "**20051230 WEMED Report**"

Note: Documents loaded via DRI are named according to the original document name minus the extension, i.e. the document name will be the same in the IMR as it is in the broker's repository. Brokers using DRI are therefore requested to follow the document naming conventions defined herein where possible, although it is accepted that brokers may already have in place systems or conventions dictating how documents are named. Where brokers face difficulty in applying the stated convention they are requested to use naming conventions that identify the type and author of the document wherever possible.

Please see the below example of how this will look on the Insurers' Market Repository:

XCONV200305080137 02-03-2003			
Summary All Adjuster Broker Cedent Coverage Fees Insurers Legal Other Expert Recovery			
Discussions			
Claim Related Documents			
<input type="checkbox"/>	<input type="checkbox"/>	Name	Ver Created Date
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	20041231 Monroe & Shapiro initial report	1 11/04/06 09:56
<input type="checkbox"/>	<input type="checkbox"/>	20050527 Mid Rivers Parasail News rpt	1 11/04/06 09:57
<input type="checkbox"/>	<input type="checkbox"/>	20050619 Rotax Owners manual for rotax 582	1 11/04/06 09:54
<input type="checkbox"/>	<input type="checkbox"/>	20050725 Adjuster photo	1 11/04/06 09:59
<input type="checkbox"/>	<input type="checkbox"/>	20051230 FAA Ultralight guidelines	1 11/04/06 09:52
<input type="checkbox"/>	<input type="checkbox"/>	20060101 WEMED RPT	1 11/04/06 10:02
<input type="checkbox"/>	<input type="checkbox"/>	20060124 FAA Guidelines for pilots	1 11/04/06 09:49
<input type="checkbox"/>	<input type="checkbox"/>	20061230 FAA air worthiness article	1 11/04/06 09:47

4.2 Document Loading Rules

4.2.1 Premise

- The file should accurately electronically represent the entire paper file

4.2.2 Document Rules

Brokers should load documents to the IMR in the same way that they were originally received by the broker. For guidance, practical examples of this may include:

- Individual reports/documents received by the broker without a covering letter should be scanned and loaded to the IMR individually. The **originating date** (see above) will be the date appearing on the face of that document.
- Individual reports/documents received by the broker with a covering letter (or email) should follow the same rules as above, however the covering letter should also be scanned and supplied with the report/document together as one document. The **originating date** (see above) will be the date appearing on the face of the covering letter.
- If multiple reports/documents are received by the broker in a single package (i.e. as multiple attachments to a single email, or bundled together in one envelope), the broker may scan these documents and load them as one file. The **originating date** (see above) will be the date appearing on the face of the covering letter.

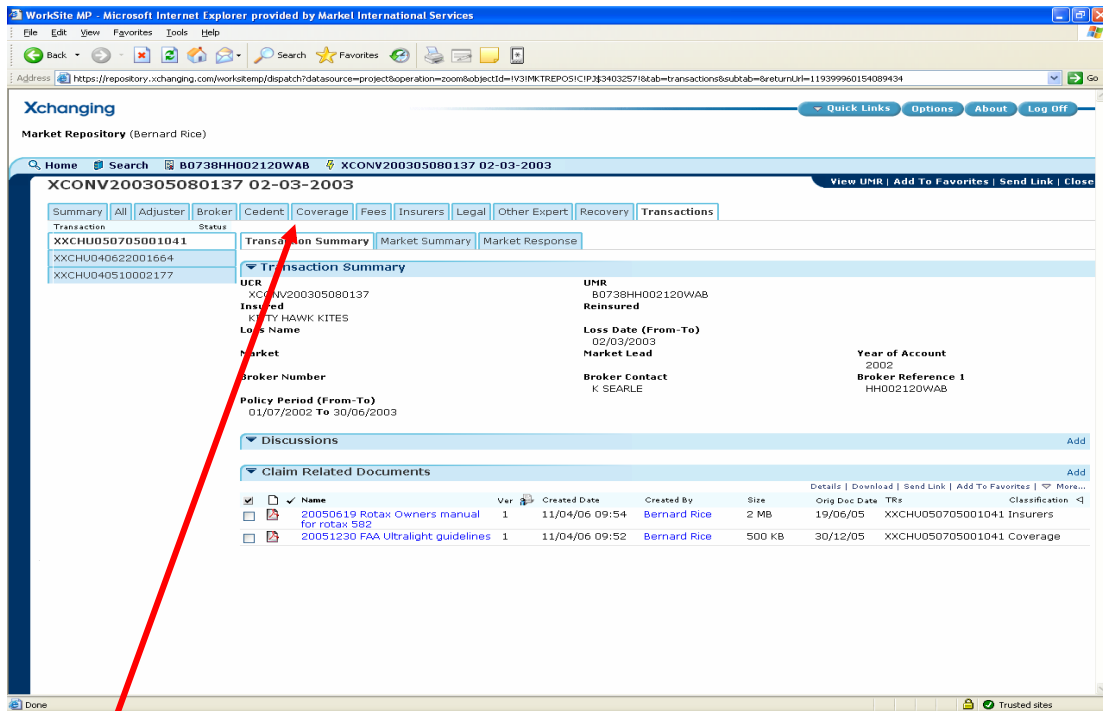
4.2.3 Document Order Within Claim File

Documents are listed on the repository in alpha-numeric order. However, the “Date Created” is shown for each document and documents can be sorted by this date by: (1) entering the “All” documents tab, then; (2) clicking the “Claim Related Documents” tab to display all documents together in one list; then (3) clicking the column heading once (ascending date order) or twice (descending date order).

5. APPENDIX A – COVERAGE TAB

Dear Member,

The purpose of this communication is to reiterate the protocols surrounding the use of the coverage tab in the unique claims reference (UCR) folder within the Insurers Market Repository (IMR).



The coverage tab has been established for underwriters use only and is provided for the sole purpose of placing private, privileged and confidential information into the Repository. The information held in the coverage tab is available only for Underwriters and or their agents.

Any documents loaded by an insurer / Reinsurer to the Repository under the coverage tab cannot be seen or accessed by the broker as per the Repository Rules.

Interactive brokers who directly load documents to the Repository must not place any documents under the coverage tab.

As a point of clarification, the intent of the coverage tab is not to accommodate slips, policies, wordings, endorsements etc. These types of documents must be held in the unique market reference (UMR) folder within the IMR and not in the UCR folder as per the Systems Processes & Procedures (SP&P) manual.

6. APPENDIX B – GLOSSARY

<i>Term</i>	<i>Definition</i>
ACL	Access Control List
ACORD	Association for Cooperative Operations Research and Development
BSM	Broker's Signing Message
BEFIT	Brokers' Electronic File Implementation Team (LMBC sub-committee)
Bureau Lead	The first bureau line on the slip
Carrier	Generic term for underwriters in the London Insurance Market
CLASS	Claims Loss Advice and Settlement System
CLASS@Lloyd's	CLASS system specific to the Lloyd's market
CAF	Claims Agreement for Followers
Cat Code	This is the Lloyd's Catastrophe Code
COR	Claims Office Reference
DRI	Document Repository Interoperability
ECF	Electronic Claims File. This is using CLASS and the Insurer's Market Repository.
ECPG	Electronic Claims Practitioners Group (LMA sub-committee of LMCG)
EDI	Electronic Data Interchange
GUI	Graphical User Interface
ILU	Institute of London Underwriters
IMR	Insurer's Market Repository
IUA	International Underwriting Association
LIMCLM	London Insurance Market Claims Message
LMA	Lloyd's Market Association
LMBC	London Market Insurance Brokers Committee
LMCG	Lloyd's Market Claims Group (LMA committee)
LMP	London Market Principles
LOC	Letter of Credit
MGA	Managing General Agent
MRPO	Market Reform Programme Office
OCA	Outstanding Claims Advance
SCM	Syndicate Claims Message
Slip Lead (CLASS field)	Should include the details of the first bureau line on the slip (see "Bureau Lead" above) irrespective of ILU, LIRMA or Lloyd's.
Syndicate	Lloyd's Underwriters
TR	Transaction Reference
UCR	Unique Claims Reference
UMR	Unique Market Reference
User	A user is a broker, carrier, Agreement Party or anyone else who has access to the system
USM	Underwriter's Signing Message
XCR	Xchanging Claims Reference
XCS	Xchanging Claims Services
XCS CLASS	CLASS system used for back office processing by XCS (also known as Converged CLASS)
XIS	Xchanging Ins-Sure Services
XDH	Xchanging Distribution Hub