

## Markel's position on ECF

### Company market claims

From 1st January 2008, Markel has been open to trade all new claims via ECF. This relates to all new LIRMA (Non-Marine) & ILU (Marine & Aviation) claims, that have not previously been entered onto CLASS, under the following company codes:

<b>T3902</b>	<b>T4009</b>	<b>T4108</b>	<b>T4207</b>
<b>T4306</b>	<b>362201</b>	<b>374501</b>	<b>377101</b>

### Lloyd's market claims

Markel is open to trade via ECF on all new in-scope Lloyd's claims in respect of the following syndicates:

<b>3000</b>	<b>8227</b>	<b>1239</b>	<b>1228</b>
<b>1227</b>	<b>1067</b>	<b>1066</b>	<b>1009</b>
<b>959</b>	<b>702</b>	<b>554</b>	<b>329</b>
<b>328</b>			

**Disclaimer:** This document is provided for information purposes and guidance only. It does not purport to constitute legal or professional advice upon a party's rights or obligations when transacting on ECF.

## Markel key ECF contacts



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### About Us

Markel International Limited is the London based subsidiary for the international operations of Markel Corporation and is one of the UK's leading specialist insurance companies. The company has developed its expertise through understanding and catering for niche markets. In each of these markets Markel aims to provide quality products and excellent customer service thereby establishing the Markel brand as a market leader.

The company operates in the UK through two commercial entities: Markel International Insurance Company Limited, its London based insurance company and Markel Syndicate 3000, its 100 per cent owned Lloyd's syndicate. In both of these business environments Markel International offers a wide range of products, with its considerable underwriting expertise organised around the following product lines: Marine & Energy, Non-Marine Property, Specialty, Professional Liability and Retail.

Markel International US Claims Service is a division of Underwriting Management, Incorporated, Markel's third party administrator.

For more details about our products, please visit our website at [www.markelintl.com](http://www.markelintl.com)



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# ECF MADE EASY

## Quick Reference User Guide

# HINTS AND TIPS TO AVOID YOUR CLAIMS BEING QUERIED

- 1 Ensure that the correct Original Signing Number and Date, is on every Lloyd's CLASS transaction.
- 2 Ensure that complete copies of all the claims documents are loaded to the Unique Claims Reference.
- 3 Ensure that complete copies of all the underwriting documents are loaded to the UMR.
- 4 To speed up navigation of the ECF entry and the processing of the transaction, each document should be loaded to the repository, with a clear and informative document name.
- 5 Policy details and the claims summary on the CLASS record should be accurate and informative.
- 6 The Original Document Date should be completed with the date of the document, and not the date loaded to ECF
- 7 Do not load several documents as one large file unless necessary – for example – reports with appendices.
- 8 Monitor your CLASS transactions closely and respond to all queries from insurers as soon as possible. Don't forget to notify the insurer that you have resolved the query; otherwise he/she will not know to complete the transaction.
- 9 Always read the comments lodged on CLASS/ECF by insurers and act accordingly.
- 10 On cross-market placements, load the comments of the slip lead to the repository as soon as possible.
- 11 If a Lloyd's 2nd agreement party is added to a Lloyd's claim mid-transaction, be aware that they may not know that they have been added as the system does not notify them.
- 12 If you are replacing or deleting a CLASS transaction, you should copy all the comments previously made by insurers and load them to the new transaction as a new document.
- 13 Ensure your full name and phone number are included on every CLASS transaction, to allow insurers to contact you should there be any issues.

*Please do not hesitate to contact the relevant Markel examiner if you spot a problem with an action that has been performed by them – for example, the loading of a corrupt document.*

## Common Insurer Issues

### ***In respect of IUA companies using ECF, the following issues can occur:***

A following Non-Marine company cannot process an ECF CLASS transaction until the Non-Marine lead company has released the transaction, having reviewed the ECF documents or the paper claims file.

Marine or Aviation companies should ensure that they enter public comments on every ECF transaction for the broker to action (as they would on the paper file). Brokers should get into the habit of reviewing these comments.

IUA companies will need to change the ECF indicator on the "Claims Awaiting Action" screen from "N" to "Y" if they want to access claims loaded by the broker.

### ***In respect of Lloyd's syndicates using ECF, the following issues can occur:***

The CLASS agreement process can be held up by adjusters querying transactions by mistake. This is usually when they have enough information to agree the file and press the "query" button on the system to request additional documentation, which could be provided post-agreement.

When a syndicate is added as a 2nd agreement party mid transaction, they are not automatically notified by the system, and maybe totally unaware of their agreement party role.

Some managing agents may not have workflow management systems to ensure that their ECF entries are processed quickly and efficiently.

## What Markel can do for brokers

- 1 With a complex project such as ECF, feedback from all users is essential. Therefore, Markel holds regular meetings with broking houses to discuss ECF issues and to ensure that every ECF claim is managed efficiently by the broker.
- 2 Markel is able to provide demonstrations at any broker's office as to how we as an insurer use ECF and why it is important to get the data entry correct first time.
- 3 Markel is monitoring its ECF transactions via an in-house workflow management system and endeavour to ensure that all ECF transactions are responded to promptly.
- 4 The more experienced our claims team is, the easier it is for you to use the system. All 50 members of Markel's claims department are trained in how to use the IUA and Lloyd's ECF. This allows us to act as a resource for those who are new to the system.
- 5 We have employed a dedicated ECF champion – Regan Gilbert – who should be your first port of call if you are dealing with a special or urgent ECF claim and are not aware of which examiner needs to be contacted. Regan can be contacted on 020 7953 6478.
- 6 We have developed a core team of ECF super-users within each of our divisions to respond to class-specific queries.
- 7 We provide Markel's claims adjusters with clear and concise instructions on the types of business that are "in" or "out" of scope – in particular, what is "out of scope".
- 8 All of Markel's claims teams have been structured to ensure no electronic claim is left unactioned should the primary claims adjuster be unavailable.