

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 Associations Administration Committee and the ECF User Group 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Care should be taken to ensure that the latest version is being used; any previous versions are superseded by this version.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 London Market Group Secretariat (LMGS) website: www.londonmarketgroup.co.uk.

Any comments or suggested changes should be directed to the LMG via the following email address: steve.hulm@londonmarketgroup.co.uk

LMA LMCG High Level Framework Principles

The following are a set of strategic generic principles on which the ECF project and this document was based. These rules have been approved by the Lloyd's Market Claims Group (LMCG) and Electronic Claims Practitioners Group (ECPG).

- It is the Insurers' file
- ECF does not remove or diminish the onus on brokers to broker 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 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 first Bureau Lead Agreement Party that is an ECF user (the first bureau line on the slip) once both financial and supporting data has been successfully loaded to the system and passed validation criteria.

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- Documents may be “classified” by the first Bureau 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” that have been classified as coverage by first Bureau Lead Agreement Party. However, if the document is loaded by the broker, they will always retain access to that document regardless of the classification.
- It is “best practice” that Brokers should supply a “date of document origination” (as normally appearing on the face of any report / correspondence).
- Individual reports must each be loaded independently.
- 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
20/03/2009	2.3	Updated with ECF Legacy process	Phase 7b	IMR Contract 1 st October 2008
02/07/2009	2.4	Updated with new IMR screen shots	IMR Upgrade	IMR Contract 1 st October 2008
25/03/2013	3.0	Updated with Enhancements made throughout 2012	Enhancements made throughout 2012	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
- All comments, once posted, cannot be deleted from the ECF.
- Documents loaded in error, 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.
- Any documentation relating to the claim that is actioned outside of ECF (e.g. by email, fax, etc) should be stored on the repository in the relevant part of the UCR.
- 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.

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 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 the slip leader organisation is not an ECF user, Brokers **must** enter the code for the first bureau lead that is an ECF user in this field.

Additionally, due to restrictions in the LIMCLM message. Only the following characters may be used in the narrative screen: **A-Z, a-z, 0123456789, ., "-()/=+:?!"&;<>***. The International Standards Organisation (ISO) currency code convention should be used in these fields e.g. USD, GBP

Note: When the situation arises that a broker loads documents under a UCR with a transaction that is subsequently deleted (and replaced with a transaction with a different UCR), the documents will be left on the IMR under a redundant UCR. The broker should liaise with the first Bureau Lead

Agreement Party to decide the best course of action for those documents, i.e. whether the first Bureau Lead Agreement Party should request XIS system administrators to limit access to documents.

Note: When the situation arises that a broker mistakenly loads incorrect documents under a UCR, the broker should in all circumstances liaise with the 1st Bureau Lead Agreement Party to decide the best course of action for those documents, i.e. whether the first Bureau Lead Agreement Party should request XIS system administrators to limit access to documents.

Note: Brokers do not need to supply the Year of Account, this is derived from the risk record created by XIS when the claim is submitted and before it reaches the first Bureau Lead Agreement Party.

Note: If a Broker submits a UCR based on a UMR, the UMR reference must not be changed midway through the lifetime of the UCR. Changing the UMR associated to a UCR midway causes a new IMR workspace to be created and transactions are therefore displayed across more than one workspace. In addition; the item in the Awaiting Action List may not be accessible to carriers – the item is displayed in red with a strikethrough and requires Xchanging Services Desk intervention to make this accessible. Therefore; if the Broker needs to change the UMR during the lifecycle of a claim, the broker must close down the original UCR and restart the entire claim on a new UCR with the new UMR.

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.

ECF2 Features

2.1.6 Claims Workflow Triggers (CWT)

The new CWT service will consist of:

Claims Workflow Triggers File – available for transmission, at various intervals between 15 minutes and daily, to feed existing or planned carrier workflow systems.

A new improved version of the 'Daily CSV File' that is currently available will improve the basic record of the claims ahead of the standard message output (LIMCLM/SCM).

CWT output is based upon events that occur on each transaction held in Lloyd's, ILU, LIRMA versions of CLASS and each time an action is taken by brokers, underwriters or Xchanging on a transaction a new event will be generated and included in the next output of the CWT file.

The new Daily CSV file generates output for every transaction that a broker has created or modified during the previous day – it does not reflect responses by carriers. The Functional Specification, and User Guide documentation for these components is available on the [LMG website](#). Anyone requiring additional information or wishing to register for these services please contact the Xchanging Service Centre by email servicecentre@xchanging.com or by phone 0870 380 0830 or +44 (0)1303 854854

2.1.7 SSO – 'Single Sign On'

Single sign on allows LIRMA, ILU and Lloyds users to access CWS (Claims Workflow Services), CAS (Claims Agreement Screens, DFV (Document File Viewer) and the IMR, all under one sign on.

Should a user wish to go direct to the IMR or CLASS, they will need to use their respective username and password as these are different from ECF2. Current CLASS and IMR usernames and passwords will remain. **(It should also be noted that the log out time for the IMR is one hour)**

Registration forms for new users or to amend an existing IMR profile are available from the Xchanging Service Centre at Service.Centre@xchanging.com.

2.1.8 CAS – ‘Claims Agreement Screens’

The Claims Agreement Screens (CAS) within ECF2 is split into 2 panes, one is for “Review” and one for “Respond”

Under the review pane it displays information relevant to the claim and transaction and has tabs displaying various aspects, such as loss details, financials and broker comments etc.

The response screen has the same functionality as ECF1 but the password is no longer required when providing a response.

CAS provides the same user interface for all carriers from each bureau, and ALL claims are accessible on CAS for LIRMA and ILU including paper claims.

There is a transaction summary screen for LIRMA and ILU users. This functionality amongst other things provides a financial history of the claim broken down by each transaction and all transactions are accessible from this screen.

DFV is also accessed via these screens and supports new functionality such as key word search. This is fully described in the DFV User Guide.

To access Review/Respond, users will need to register for ECF2 Sign On using the IMR Request Form. Please refer to registration details.

2.1.9 DFV – ‘Document File Viewer’

Document File Viewer provides document access to claim and policy related documents linked to the UCR and UMR within the IMR. DFV enables a tailored view of these documents and stitches them into a single PDF file. This allows documents to be presented in a fast and flexible way, enabling a user to quickly and easily move between the different documents on the same claim without the need to open each separate document, including a full text search within selected documents.

Access to documents in the IMR is controlled by an Access Control List (ACL) associated with each document. DFV will use the current IMR ACL at the time the documents are requested through DFV to ensure that the only documents displayed are those which the current user has read access to.

There is no modify access to documents through the DFV. Users can check out and add documents using the existing functionality available in the IMR. The result of any amendment will be visible in the documents viewed in the DFV after the changes are made.

As a result of the implementation of CR0040 - conversion of embedded documents within an email changes have been made to the way emails are stored within the IMR as follows:

Email documents are currently loaded into the IMR (although strictly speaking they are not a valid file type). These emails often contain attached documents and CR0040 implements a conversion process so that the associated attachments/embedded files are stripped out of the email and created as separate pdf's in their own right in the IMR.

The original email and the stripped-out documents are linked together by an indicator in the IMR, so that the system always knows about the relationship between the documents. The IMR displays the original email and its attachments in a hierarchy on screen.

The email no longer contains details of the attachments that were originally attached/embedded. This is not seen as necessary because it is not possible for a user to get to an original email document without going through the screen that displays the attachments associated with the email.

Therefore, the original email as loaded by the broker has in fact been changed. this is not cause for concern due to a) the change is made in a consistent way by the system. The user still has no ability to influence this, b) the link between the documents is recorded in the IMR and c) it is expected that the email in its original form is retained by the broker.

Third parties acting on behalf of carriers may be given access to claims within the IMR and they will also have access to DFV, subject to the document ACL.

DFV also allows carriers and XCS to view the audit history of the DFV version, detailing users who have accessed and viewed.

NB: DFV is only available to carriers using CAS as part of ECF2 and is not available to brokers or users of ECF1.

Please note:-

1. There is a strong recommendation in place for the size of documents which can be loaded to the IMR. The maximum limit is 20MB for any one document.

2. Users should also note that any Excel spreadsheets greater than 5MB will not be converted to PDF and held within the DFV but users will be able to access the original Excel document by clicking on the IMR link held in DFV.

To assist with the correct loading of an Excel spreadsheet, please format the workbook by setting the print area before loading the document on to the IMR.

This will reduce the time it takes to convert the spreadsheet as a result of the parameters being set for conversion.

3. **Please do not password protect your documents unless absolutely necessary.** Where you do DFV will not be able to retrieve the document automatically, and it will have to be accessed by clicking on the link held in DFV.

2.1.10 ECF2 – Claims Workflow Services

CWS (Claims Workflow Services) is a workflow system to be used in conjunction with ECF2 Review/Respond functionality. It is an application that enables the allocation of work to teams and individual adjusters, and allows effective management of workflow with transaction lists and target dates. The application also allows users to take actions on a claim, including navigation to the Review/Respond section of ECF to register a response to a claim and declaring a conflict of interest. CWS operates under a single sign on with ECF2.

Definitions:

Work Item: when a claim transaction is created and submitted by a broker, a work item is created for each participating carrier on the claim transaction, regardless of whether the carrier is an agreement or non-agreement party on the transaction.

Configuration of Work basket: a work basket is a collection of work items which have not yet been allocated to an individual for processing. In CWS, a work basket is linked to one or more teams. A manager can allocate work items from their teams' workbaskets to individual adjusters' work lists. A user can access a work item directly from their teams' workbaskets, as well as from their individual work list.

Work list: a work list is a collection of work items which have been allocated to an individual for actioning. Other adjusters can access other adjuster's work lists who share the same primary team; managers can, however, access other user's work list who share the same primary or secondary teams. In both cases, they can either view or allocate to another work list or work basket.

NB: You must liaise with Xchanging for effective set up of user roles, teams, work baskets and access rights. The CWS Admin function will allow some subsequent updates of user roles, work baskets and routing rules. However the initial set up will require additional liaison to determine where work items route to.

Process

Once logged on to ECF2, the user has three choices – 1 Allocate Claims (Workflow), 2 Review and Respond to Claims and 3 Insurers' Market Repository (IMR). To access CWS you select 1 Allocate Claims (Workflow). The user is then presented with a Claims Awaiting Action tab, a Claims Responded To tab, a My Group tab (if a manager), a Non-Agreement Party tab and a Work Allocation tab.

Claims Manager User display:

The **Claims Awaiting Action** tab is the user's work list and when selected displays the user's current work items. These can be filtered by Carrier Role, Carrier ID and Broker Number and sorted by the field titles by clicking on them.

By clicking on an individual work item the user is taken to the Work item screen. This screen details transaction details, agreement parties and allows access to the Review/Respond screens. At the bottom of the page a Take Action dropdown allows the user the choice of four different actions.

- 'Review claim' – in order to access the CAS screen for the claim.
- 'Pend Movement'- in order to delay the target date (as per your organizations set up choices).
- 'Transfer Movement' – whereby an individual adjuster can transfer the work item to another user or work basket.
- 'Declare Conflict' for the work item - This selection in turn will direct the user to the Conflict of Interest screens in either CLASS (for organisational conflict of interest) or the IMR (for individual conflict of interest).

If the organisation and individual is using 'Follow Me' they will also have one of the two additional actions:

- 'Take Ownership' – whereby an adjuster can take ownership of a claim so subsequent transactions get routed directly to them.
- 'Remove Ownership' – whereby an adjuster can remove themselves from ownership of a claim. Subsequent transactions will route via default routing.

In the top right corner of the Process Work screen are the following icons:



The first icon allows updates to the transactions be saved. In most cases, this has no effect.

The second icon will display the history of the work item and a track of its path.

The third icon allows a note to be added to the work item.

The fourth icon shows the user where they are in the CWS work flow chart.

The fifth icon expands and collapses the tabs on the work item.

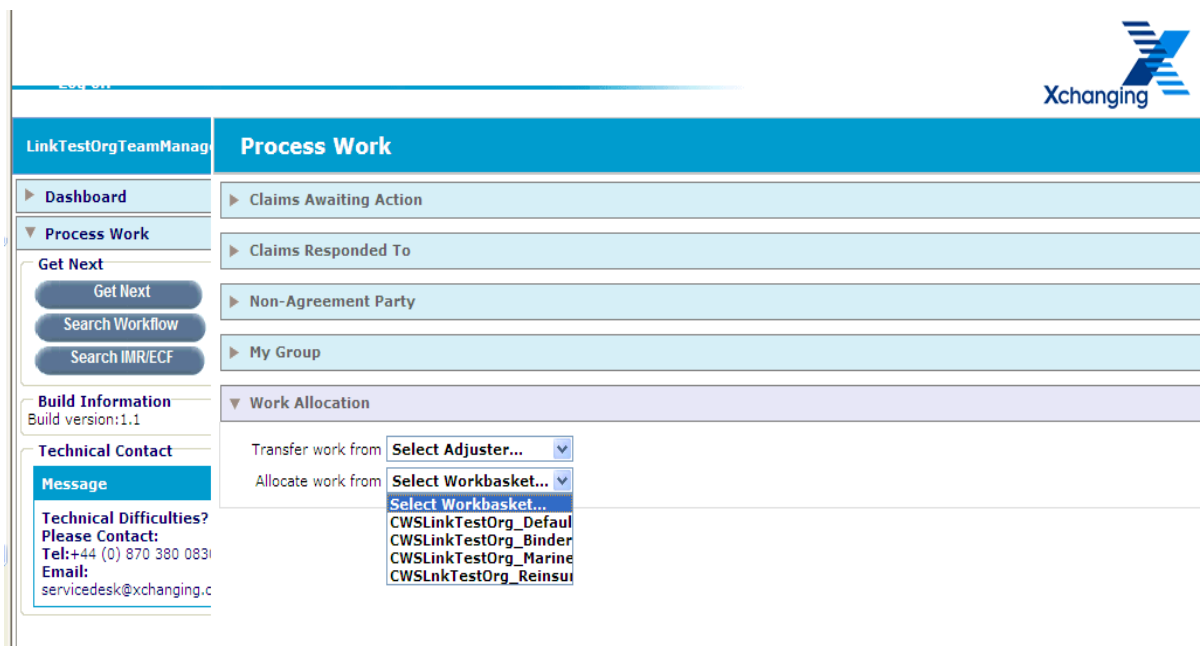
The sixth icon closes the work item and takes the user back to the work list.

The **Claims Responded To** tab is a list of the work items the user has already actioned, but the work item is not yet complete (XCS or other parties to action). This option also allows the user to select to see the work items anyone in their team has already actioned, but the work item is not yet complete.

The **Non-Agreement Party** tab shows pending work items which the carrier is a non-agreement party. These require no action.

The **My Group** tab allows an adjuster or a manager to access the work lists of the individual adjusters in their team (the primary team for an adjuster, the primary and secondary teams for a manager). It also allows the option of viewing the queue in a work basket.

The **Work Allocation** tab allows access to the work baskets the user role has access to. This allows adjusters and managers to allocate multiple work items from the work baskets to individual adjusters work lists, or transfer work items from an individual adjuster's work list (including their own) in their team (as per My Group). They do this by clicking on 'Allocate work from' and selecting the required work basket/work list. This opens the selected work basket/work list and displays the content along with an additional 'select' column. Tick boxes in the 'select column' are used to select which work items they wish to allocate to either an individual adjuster or to another work basket. A comment must be entered and then click 'Process Assignments'.



Log off Xchanging

Test Manager (Claims Manager) Process Work

Select All Clear All

Assignment View

SYNDICATE CLAIMS (Default) Select Role: All Carrier Id: All

Select	Target Date	UCR	Insured	Reinsured	Date of Loss	Carrier Role	Work Status	Cat Code	PCS Code	ECF Ind	Trans Type	Risk Code	Carrier Id	Claims Ref 1
<input type="checkbox"/>	15 Oct 2008	B0775124708		CARGO	2 Nov 2007	LEAD	Pending-Action			Y	S	XP	3000	TEST
<input type="checkbox"/>	29 Oct 2008	B0576PR020AC	ESTATES PLC		22 Oct 2008	LEAD	Pending-Action			Y	A	L2	3000	TEST
<input type="checkbox"/>	3 Nov 2008	B0775124725		CARGO	1 Feb 2008	LEAD	Pending-Action			Y	A	XP	3000	TEST
<input type="checkbox"/>	6 Nov 2008	B0775124729		CARGO LIMITED	2 Nov 2007	LEAD	Transferred			Y	S	L2	3000	TEST
<input type="checkbox"/>	28 Nov 2008	B08238PMEET241102	ESTATES PLC		1 May 2008	LEAD	Pending-Action			Y	A	L	3000	PR005
<input type="checkbox"/>	19 Jan 2009	B0823LEGACY40	INSURED40		2 Jun 2007	LEAD	Pending-Action			T	A	UA	3000	ECF6B1
<input type="checkbox"/>	19 Jan 2009	B0823LEGACY57	INSURED57		2 Jun 2007	LEAD	Pending-Action			T	A	UA	3000	ECF6B1

Transfer Movement

Assign To: Please Select....

Comments:

Process Assignments

The Claims Awaiting Action tab, a Claims Responded To tab, and the Non-Agreement Party tab can show more work items by clicking on 'Expand' and using the scroll bar. Click 'Contract' to reduce the number of work items the user can view.

On the left hand panel, there are additional options which can be used:

Dashboard provides charts with work volumes and performance for the primary team (team managers & adjusters) or across the work baskets for the organisation (claims manager). These can be exported to Microsoft Excel. For further information and instruction on using the Dashboard, please refer to the 'Allocate User Guide'.

Get Next allows the user to enter the next (by target date) work item in their work list or (if empty) the next work item in their allotted work basket.

Search Workflow allows the user to search CWS for any work item either completed or pending by a number of fields. Only transactions created after ECF2 implementation are available here.

Search IMR/ECF allows the user to search ECF2 for any work item either completed or pending by a number of fields.

Leavers & Movers allows managers and administrator capable users to manage the steps required to prevent new work items being allocated to, and to reallocate existing work items from leavers and movers and ultimately remove leavers from CWS.

Change Work Owner allows team and claims managers amend the work owners linked to claims to rebalance workloads across adjusters by redirecting future work items as required (Follow Me users only).

For a further in depth guide to CWS, please refer to 'DEL183_Allocate_User_Guide' available at http://www.londonmarketgroup.co.uk/index.php?option=com_content&view=category&id=94&Itemid=204.

2.1.11 Document Management by the Broker

2.1.11.1 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.

2.1.11.1.1 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: (See Appendix H for full list)

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)
MS Word 2007 (.docx)	Excel 2007(.xlsx)	Powerpoint 2007 (.pptx)

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.

There is a strong recommendation in place for the size of documents which can be loaded to the IMR. The maximum limit is 20MB for any one document.

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.

2.1.12 Endorsements

Brokers must ensure that all documents loaded to the UMR tab are appropriately named and give some indication as to the information which they contain. For example “Signed Slip”, “Endorsement 1 – addition of location (state address) or vessel (state name of vessel)”. This will allow all parties viewing the UMR to quickly ascertain the contents of each document.

Where there are multiple endorsements attaching to a UMR, the broker should use the claim narrative within the UCR to make reference to the specific endorsement(s) that may be applicable to that claim.

2.1.12.1 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. This can be changed or split out at a later date by the 1st Bureau Lead Agreement Party if required.

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 1st Bureau Lead Agreement Party may access the claims record in a number of ways. It is possible to search for a claim either via the IMR “Search” functionality or review outstanding CLASS transactions work via the claims Awaiting Actions list.

2.2.1.1 Document Management by Lead Agreement Party

It is important to note that the 1st 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 Conflict Of Interest: Users with multiple bureau logons

A user who has declared a conflict of interest on a claim will have their access to that claim removed. A user with a multiple bureau logon (i.e. a logon that grants access as a Lloyd's syndicate, LIRMA carrier and/or ILU carrier) should be aware that declaring a conflict for any one bureau will have the result of removing access to the claim for ALL bureaux. For example; if a user declares a conflict as a LIRMA carrier, they cannot then gain access to the claim as an ILU carrier.

2.2.1.4 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, ILU or LIRMA Lead may “Reject” the CLASS transaction. Following Companies may request a broker visit at any time.

2.3 STAGE 3: Consider Claim

Companies should be aware that brokers will no longer be providing paper claims files to their offices with respect to ECF claims. Instead, all claims and policy 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, requesting a broker visit etc.)**.

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 <input type="text"/>	BROKER : 0509 MARSH LIMITED
BKR CLAIM REF1: <input type="text"/>	CLAIM REF2: <input type="text"/>
BKR CONTACT : <input type="text"/>	PHONE : <input type="text"/>
BROKER ADVISED: <input type="checkbox"/>	SLIP LEAD ADV: <input type="checkbox"/>
BUREAU LEAD: <input type="text"/>	SLIP LEAD: <input type="text"/>
TYPE OF CLAIM : <input type="checkbox"/> N	PARTIAL MARKET COLLECTION : N (Y/N)
UNCLOSED POLICY : <input type="checkbox"/> N (Y/N)	BROKER SUPPLIED POLICY DETAILS: <input type="checkbox"/> N (Y/N)
ECF CLAIM : <input type="checkbox"/> N (Y/N)	LOSS PREV ADVISED NON-NETWORK : <input type="checkbox"/> N (Y/N)
CONTRACTUAL AGREEMENT: <input type="checkbox"/> 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 :  

STANDARD FILTERS:- COMPANY CODE : 
BUREAU :  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 :  Y = YES N = NO
LMP ONLY FILTERS: LMP CLAIMS? :  Y = YES
VIEW CONCERNS? :  Y = YES
FINAL CONCERNS? :  Y = YES

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

F1=HELP F3=EXIT

```

Note It is possible to filter the list so that it shows **only** ECF claims, **only** non-ECF claims or only claims in transition from paper to ECF. **Companies must ensure that they search for claims under all three indicator values to ensure that they are aware of all claims.**

2.3.1.1 ECF Legacy claims

In May 2008 as part of ECF Release 7a, the ECF/CLASS system was amended to include a new value in the ECF indicator field to allow brokers to flag new ECF claims that related to existing paper files (see Xchanging bulletin dated 20 May 2008 reference 2008/065).

The operation of this new process is described in the above mentioned document. It is anticipated that brokers and leaders will have differing requirements regarding the back scanning of documents. It is recommended that the broker discusses this with the leader to ascertain their requirements e.g., loading the latest transaction documents only or loading the full file. It should be noted that the full paper file will always be available on request from the broker, and may need to be maintained with new transaction information for non-ECF users.

2.3.1.2 Variations

Non-ECF Lead insurer – The ECF indicator will be set to 'N', however, the broker may create an ECF file and indicate to any follower insurers using ECF that the documents are available by using the broker narrative.

Non-ECF follower – The follow market may not be willing to use ECF but should be aware that claims may have been converted to ECF; hence, they should search for claims under the three different ECF indicator values. The follow market may request that the broker presents a paper file.

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 (CSV. 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

5. APPENDIX A – DOCUMENT RULES

5.1 Document Name

It is proposed, as a guide, that the naming convention constructed within the name field of the IMR when documents are being loaded should:

- Be clear and concise to the document loader and the recipient
- Relate to the document that is being loaded

For example: Mendes & Mount report received after a claims review supported by a cedant billing and broker schedule

- Broker X.....Settlement Back Up.....Cedant Name
- M&M....April Review

The above are only basic examples of a document name relating to the document being loaded, being clear and concise and meaningful. The originating date of the document must always be entered within the relating date fields within the IMR.

Note: Documents loaded via DRI are named according to the original document and the brokers internal repositories or document management systems. It is accepted that brokers may already have in place systems and processes and procedures that dictate naming conventions. However where possible or when facing difficulty naming conventions should be clear, concise, relative and meaningful.

The table of document from ECF2 documentation is below. This looks specific to DFV, not sure if this is different to the IMR?

DFV Supported File Types

The following table contains those file formats that are supported by the IMR according to the IMR contract. At this point in time only these file formats will be supported by DFV. The DFV Requirements Clarification to be published by the DFV user group should be referred to when Confirming the definitive list of supported file types for DFV.

Supported Format	File Extension	Versions
Microsoft Office	DOC, XLS, PPT, RTF DOCX, XLSX, PPTX	2000, XP, 2003, 2007
Web files	HTM, HTML	
JPEG image	JPEG, JPG	
Tagged image file format	TIFF, TIF	
Windows Bitmap Graphic	BMP	
Portable Network Graphics	PNG	
Graphical Interchange Format	GIF	
Adobe Acrobat Portable Document Format	PDF	
Data Interchange format	CSV	

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

The screenshot displays the Insurers' Market Repository (IMR) interface. At the top, there is a navigation bar with the Xchanging logo and the text 'Insurers' Market Repository (MILLERE)'. Below this, there are quick links for 'Quick Links', 'About', and 'Log Off - MILLERE'. The main content area shows a breadcrumb trail: 'Home > Search > B0945UMRDETAILS > B0945ACEECFTST1 15-09-1998 AIR INDIA'. Below the breadcrumb, there are tabs for 'Summary', 'All', 'Adjuster', 'Broker', 'Cedent', 'Coverage', 'Fees', 'Insurers', 'Legal', 'Other Expert', 'Recovery', and 'Transactions'. A sub-navigation bar contains 'View UMR', 'View Comments', 'Add To My Favorites', and 'Send Link'. The main section is titled 'Claim Related Documents' and contains a table with the following columns: Name, Version, Created Date, Created By, Size, Orig Doc Date, TRs, and Classification. The table lists several documents, including '2006-09-06_broker_letter_of first advice10ee6e2ef44', '2006-09-06_general document10ee6e3853b', '2006-09-06_general document10ee6e3853b', '20060810 xchanging policy document1102b2aec9b', '20060810 xchanging policy document1102b2aec9b', 'Add Response document', 'Canadian report', 'Canadian report (follower classification amendment)', 'Doc1 TEST FOR CHECK OUT Jean hackworthy 20070425', and 'ECF change control'. Each row includes a checkbox, a document icon, and a 'Send Link' button. The 'Classification' column lists various roles such as 'Cedent: Fees; Insurers; Other Expert; Recovery' and 'Adjuster; Broker; Cedent'.

Name	Version	Created Date	Created By	Size	Orig Doc Date	TRs	Classification
2006-09-06_broker_letter_of first advice10ee6e2ef44	1	07/02/07 15:00	XIS-Alex Fanti	78 KB	07/02/07	B0945001	
2006-09-06_general document10ee6e3853b	2	07/02/07 15:00	XIS-Alex Fanti	78 KB	07/02/07	B0945001	
2006-09-06_general document10ee6e3853b	1	08/02/07 11:02	XIS-Alex Fanti	78 KB	08/02/07	B0945001	
20060810 xchanging policy document1102b2aec9b	2	08/03/07 15:06	XIS-Alex Fanti	501 KB	08/03/07	B0945001	
20060810 xchanging policy document1102b2aec9b	2	01/05/07 15:09	XIS-Alex Fanti	501 KB	01/05/07	B0501002	Cedent: Fees; Insurers; Other Expert; Recovery
Add Response document	1	07/02/07 15:03	XIS-Alex Fanti	59 KB	07/02/07	B0945002	
Canadian report	1	07/02/07 15:07	XIS-Alex Fanti	70 KB	07/02/07	B0945002	
Canadian report (follower classification amendment)	1	07/02/07 15:07	XIS-Alex Fanti	70 KB	07/02/07	B0945002	Insurers; Legal; Other Expert; Recovery
Doc1 TEST FOR CHECK OUT Jean hackworthy 20070425	3	25/04/07 11:45	ECF-Jean Hackworthy	24 KB	25/04/07	B0945001	Adjuster; Broker
ECF change control	2	07/02/07 15:05	XIS-Alex Fanti	47 KB	07/02/07	B0945002	Adjuster; Broker; Cedent

5.1 Document Loading Rules

5.1.1 Premise

- The file should accurately electronically represent the entire paper file

5.1.2 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.

5.1.3 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.

5.1.4 Document Order Within Claim File

5.2 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).

5.3 Outbound DRI Notifications: Receipt of notifications for replacement lead

Carriers may register to receive outbound DRI notifications for claims documents on claims for which they act as lead, agreement party and/or follower. Carriers should be aware that the notification of previously loaded documents is not supported.

Additionally, carriers will only receive a DRI notification for documents that have been loaded, in accordance with their DRI registration choices. There are a number of instances in which this will affect a carrier’s DRI notification as their role may change throughout the life of a claim. The following is provided by way of an example:

1. Managing Agent (A) and Managing Agent (B) have both registered for DRI notifications on claims where they are a Lead Agreement Party.
2. On a particular claim, (A) is the Lead Agreement Party and (B) is a follower. (B) will therefore receive no DRI notifications
3. Part way through the life of the claim, (A) declares a conflict of interest, (B) then takes over the Lead Agreement Party role.
4. (B) will begin to receive DRI notifications from the point at which it became the Lead Agreement Party, but will NOT receive notifications retrospectively, i.e. for documents loaded while (A) was still the lead.

Similarly, if a second agreement party is added to a transaction by a leader, the second agreement party will only receive documents that have been loaded from that point onwards, unless they have registered to receive documents in a follower capacity.

All documents will still be available in the IMR to all of the carriers that are on risk, as usual.

NB. Any carrier selecting to receive documents only on claims where they are a lead will only receive the documents if they are shown on ECF as the slip lead. If documents are required in a bureau lead position, the carrier should register as an ‘agreement party’.

Further details on Outbound DRI notifications and functionality are available on the London Market Group website in the document ‘Implementation Guide for Outbound DRI notifications’.

6. 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 screenshot shows the Insurers' Market Repository (IMR) interface. The 'Coverage' tab is highlighted with a red arrow. The interface displays the following information:

- Transaction Summary:** Transaction ID B0945001, Status PAR.
- Transaction Details:**
 - UCR: B094515EPT0602, Insured: DEF HOLDINGS LTD
 - UMR: B0945UMRDETAILS, Reinsured:
 - Loss Name: UNITY, Class of Business: M - Marine
 - Policy Period (From - To): 01/01/2006 - 31/12/2006, Bureau Lead: SYNDICATE 0566
 - Loss Date (From - To): 31/08/2006, Year of Account: 1998
- Broker Details:**
 - Broker Contact: SUE BRETT, Broker Reference 1:
 - Broker Number: 0945
- Claim Related Documents:**

Name	Version	Created Date	Created By	Size	Orig Doc Date	TRs	Classification
2006-08-06_Broker_Letter of first advice	1	15/09/06 14:12	Xchanging-BRETT S	80 KB			B0945001 Insurers; Cedent; Other Expert

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.

7. 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
MRO	Market Reform 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

8. APPENDIX H – FULL LIST OF SUPPORTED FILE TYPES (IMR & DFV)

EXTENSION	DFV Compatible	DRI Acord Code	DESCRIPTION
afm			Adobe Font Metrics
ai			Adobe Illustrator Document
aifc			AIFC Audio
ans			Text with Layout
au			AU Audio
avi		video/avi	AVI movie file
bmp	X	image/x-ms-bmp	Windows Bitmap
bmp	X	image/x-ms-bmp	Bitmap image
book			Adobe FrameMaker Book
c			C file
cdr			Corel Draw Image
cdt			COREL Draw (.cdt)
cgm			Computer Graphics Metafile
clk			COREL Animation
cpp			CPP file
crw			CANON Raw
csv	X	text/csv	CSV (.csv)
dbf			DBF 4(dBASEIV)
dgn			MicroStation Drawing
dng			Adobe DNG
doc	X	application/msword	MS Word
docm		application/vnd.ms-word.document.macroEnabled.12	Word 2007 Macro-Enabled Document
docx	X	application/vnd.openxmlformats-officedocument.wordprocessingml.document	Word 2007 Document
dot			Document Template

dotm		application/vnd.ms-word.template.macroEnabled.12	Word 2007 Macro-Enabled Template
dotx		application/vnd.openxmlformats-officedocument.wordprocessingml.template	Word 2007 Template
dwf		model/vnd.dwf	Design Web Format (.dwf)
dwg			AutoCAD Drawing
dxf			AutoCAD Interchange
dxl			Domino Extensible Language
emf			Enhanced Metafile
eml			Mail (.eml)
emz			Compressed Enhanced Metafile
eps			Encapsulated PostScript Document
exe			Executable
fh10			Macromedia Freehand
fm			Adobe FrameMaker Document
gif	X	image/gif	GIF image
htm	X		HTML (.htm)
html	X	text/html	HTML (.html)
icc			ICC Profile (.icc)
icm			ICC Profile (.icm)
igs			IGES Drawing File
java			Java source files
jp2			JPEG 2000 Image
jpeg	X	image/jpeg or image/pjpeg	JPEG image (.jpeg)
jpg	X		JPEG image (.jpg)
mcw			Word for Macintosh
mdb			Microsoft Access Database
mdi		image/vnd.ms-modi	Microsoft Document Imaging File (.mdi)

mht			Web Archive
mhtml			Web Archive
mid			MIDI Audio (.mid)
midi			MIDI Audio
mmap			MindJet MindManager
mov			Quicktime Video
mp3			MP3 audio file
mpd			Project Database
mpe			MPEG Video (.mpe)
mpeg		video/mpeg	MPEG video file (.mpeg)
mpg			MPEG video file (.mpg)
mpp		application/vnd.ms-project	MS Project
mpt			Project Template
msg		application/x-outlook-msg message/outlook application/msg	or or Mail (.msg)
pcd			PhotoCD Image
pct			Macintosh PICT Format
pcx			Paint Brush
pdf	X	application/pdf	Acrobat Reader
png	X	image/png	Portable Network Graphics (.png)
pot			Design Template
potm			PowerPoint 2007 Macro-Enabled Template
potx		application/vnd.openxmlformat s- officedocument.presentationml .template	PowerPoint 2007 Template
ppam		application/vnd.ms- powerpoint.addin.macroEnable d.12	PowerPoint 2007 Macro-Enabled Add-In
pps			PowerPoint Show

ppsx		application/vnd.openxmlformats-officedocument.presentationml.slideshow	PowerPoint 2007 Show
ppt	X	application/vnd.ms-powerpoint	Power Point 97
pptm		application/vnd.ms-powerpoint.presentation.macro-enabled.12	PowerPoint 2007 Macro-Enabled Presentation
pptx	X	application/vnd.openxmlformats-officedocument.presentationml.presentation	PowerPoint 2007 Presentation
ppxm			PowerPoint 2007 Macro-Enabled Show
prn			Formatted Text (Space delimited)
ps			Postscript File
psd			Adobe Photoshop Document
qpw			Quatro Pro 6/7/8
qxd			Quark XPress Document
rtf	X	text/rtf or text/richtext	Rich Text format
sda			StarOffice Drawing
sdb			StarOffice Database
sdc			StarOffice SpreadSheet
sdd			StarOffice Presentation
sdp			StarOffice Presentation (.sdp)
sds			StarOffice Chart
sdw			StarOffice Text (.sdw)
sgl			StarOffice Master Document (.sgl)
shw			Presentations
slk			SYLK (Symbolic Link)
smd			StarOffice Mail
smf			StarOffice Formula
stn			STiNG Image

swf			Flash Document
sxg			StarOffice Master Document (.sxg)
sxw			StarOffice Text (.sxw)
tga			Targa Image
tif	X		TIFF (.tif)
tiff	X	image/tiff	TIFF (.tiff)
txt		text/plain	Text File
url			URL (.url)
vdx			XML for Visio Drawing File
vor			StarOffice Template
vsd		application/vnd.visio	Visio
vss			Visio Stencil
vst			Visio Template
vsx			XML for Visio Stencil File
vtx			XML for Visio Template
wav		audio/s-wav	WAV file
wk1			WK1 (1-2-3)
wk3			WK3 (1-2-3)
wk4			WK4 (1-2-3)
wmf			Windows Metafile
wmv			DirectShow Video
wp			Word Perfect (.wp)
wpd			Word Perfect (.wpd)
wpf			Word Perfect (.wpf)
wq1			WQ1 (Quattro Pro/DOS)
xlam		application/vnd.ms-excel.addin.macroEnabled.12	Excel 2007 Macro-Enabled Add-In
xls	X	application/msexcel	MS Excel
xlsb		application/vnd.ms-excel.sheet.binary.macroEnabl	Excel 2007 Binary Workbook

		ed.12	
xlsm		application/vnd.ms-excel.sheet.macroEnabled.12	Excel 2007 Macro-Enabled Workbook
xlsx	X	application/vnd.openxmlformats-officedocument.spreadsheetml.sheet	Excel 2007 Workbook
xlt			Excel Template
xltm			Excel 2007 Macro-Enabled Template
xltx		application/vnd.openxmlformats-officedocument.spreadsheetml.template	Excel 2007 Template
xlw			Microsoft Excel 4.0 Workbook
xml		application/xml	XML
zip		application/zip	Zip File