

To: All Broker Contacts **market communication**  
Lloyd's Managing Agents  
Date: 18 June 2013  
Reference: 2013/069  
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**RE: QUERY RETURN GUIDELINES**

During 2012, Xchanging Claims Services (XCS) produced a draft set of guidelines setting out scenarios requiring a claim file submission to be queried. These guidelines were presented to the ECF Best Practice Group for comment. Feedback was applied and the amended guidelines were confirmed as "fit for purpose" by the ECF Best Practice Group. XCS is now ready to implement these guidelines internally.

For your information, attached to this communication is the material XCS will use to communicate the Query Return guidelines to staff and use as the basis for updating internal operating procedures. XCS intends to follow these guidelines with effect from Monday 17 June 2013.

There is an ongoing exercise between Lloyd's, XCS and the Lloyd's Market Association to identify any changes of process or service for "CTP claims", ie those claims involving more than one syndicate that no longer attract the XCS Claims Agreement for Followers (CAF) service. If claim file processing requirements change as a result of this work, the Query Return guidelines will be altered accordingly and an updated market communication will be circulated..

Please be aware that as per current practice, should a large reserve need to be advised to the market, even where we are querying a paper or ECF claim, we will continue to do so.

Any subsequent amendments will be communicated through this media and also through the appropriate market groups.

Continued...

For any queries regarding the attached guidelines, please contact Abimbola Akinyosade (Claim Adjusting), contact details as above, otherwise please refer to the attached contact list for any specific class of business/team claim queries.

ANTHONY CROYDON  
HEAD OF SERVICE  
XCHANGING INSURANCE SECTOR