

Dale Claims Handling Protocol (Covid 19)

Information

This Dale protocol has been developed to clarify how we will aim to support the processing of claims, during the period of disruption, likely encountered during the current pandemic. It incorporates the Lloyd's guidance (immediately below)

The Dale claims team have the capability to work remotely and access systems in the event of an office closure and remain contactable despite not being physically located in London.

All brokers can contact any of the team (contact details below) and we will endeavour to find a solution to practical barriers to claims processing, on an ad-hoc basis.

General guidance:

Paper Files,

For any claim presentations on paper files, these may be emailed to the respective Dale claim handler, inclusive of any LCCF's for collections. It would assist us greatly if you could set out, in your email, what specific activity you require from us, in place of any face to face broker presentation. Once agreed by us, we will send the agreed documentation to DXC, with a copy to you.

We may require the paper file to be presented to us, at a convenient time, however we will be clear with you, via a return email if this is the case. All correspondence will need to be placed on the file, at the earliest opportunity. All emails should have the word COVID within the start of your Subject header, to enable us to track file presentation emails, from regular email traffic.

ECF,

-Business as Usual

We are able to continue to meet our target SLA's whilst out of the office and will monitor DXC performance, throughout the period of disruption

-ECF Performance Downgraded

If your ability to process ECF presentations is impacted either due to you having to process your claims remotely (and without access to your usual systems) or due to degraded ECF performance, we are prepared for you to use a blend of email (see below) supported by minimal details upon the CLASS system. For example, all reports can be emailed rather than uploaded to the IMR, as long as the broker narrative, makes it clear that the supporting documents have been emailed.

In the event of major disruption, we suggest you focus attention on claims where there are either collections and/ or reserve movements

-ECF fails to operate at all

In the event of a sustained break in the availability of central systems, we suggest you refer to the Paper File process above. Again, all emails should have the word COVID & UCR(s) within the start of your Subject header

Dale Contact Details:

<https://www.daleuw.com/business-focus/claims/>

Lloyd's Claims Handling Protocol

Information

Xchanging Claims Services Ltd (XCS) operates in multiple territories and offices across the UK and India. XCS also has the capability to work remotely and access systems in the event of an office closure.

Between 95-98% of all transactions are received electronically via Electronic Claims File (ECF).

Authorised Persons

1. Underwriters and brokers must ensure that they have satisfied themselves that the individuals they are dealing with are authorised and able to receive notification of claims and to handle

claims remotely where necessary during the emergency on behalf of their syndicates and broker firms.

Notification of claims

2. Managing agents and XCS are expected to ensure arrangements are in place for claims to be notified to them by email during the emergency, where necessary.

Handling and determining claims

3. The relevant Lloyd's Claims Scheme will continue to apply during the emergency.

4. ECF and associated applications are fully functional remotely and therefore should continue to be used - Managing agents and XCS do not need to be located in their place of work to access the systems.

5. Managing agents should review the DXC service status screen if they are experiencing any connectivity issues: <https://dxclm.statuspage.io/>

6. Managing agents are expected to have made arrangements to ensure continued processing of claims files which are not on ECF where time critical aspects of claims handling may be required during the emergency. Please continue to use the XCS Barrier, located on the 31st Floor of 30 St Mary Axe (the Gherkin) where possible. If this is not possible then please send to XCSpaperTP@xchanging.com

7. For any urgent enquiries into XCS, please use the following XCS mailboxes XCSTP.urgentECF@xchanging.com or XCS.ChathamBinders.urgents@xchanging.com

Payment of claims

8. Security considerations may mean that Lloyd's central accounting system cannot be accessed remotely. It is therefore possible that Lloyd's central accounting system will not function during an emergency or the early stages of it. Managing agents and brokers may use other payment mechanisms wherever possible to ensure that time critical payments can continue to be paid.