

## PRESS RELEASE

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# ECF Write-Back goes live for London market

**New claims functionality is a major step in the modernisation of Lloyd's and the companies market**

Write-Back, the ground breaking functionality that allows the IT systems of Lloyd's managing agents to interact fully with the market's central claims systems, including ECF2, went live on Saturday 17 October.

15 weeks of testing took place prior to going live, involving Xchanging (who developed the central interface), eight Lloyd's and London market carriers and four software providers.

The eight carriers implementing as early adopters are: Ark, Berkley Offshore, Brit, Faraday, Liberty, Mitsui, Endurance and Talbot. The software providers delivering Write-Back functionality for these carriers are: Charles Taylor Insurance Services, DOCOSoft, FINEOS and Sequel.

Lee Elliston, the LMA's senior executive and Write-Back programme manager, said: "It's hard to overstate the importance of this. Write-Back represents the biggest technological change for claims since ECF was launched in 2006. It offers carriers benefits and efficiencies from day one, of which many can be used to enhance client service.

"Write-Back is another step in the modernisation of claims, yet again showing how the claims community is pulling together to enhance how we deliver our service. Write-Back is providing the first step in real time messaging as a claims service while enhancing carrier interactions and data."

Write-Back provides market businesses with greater flexibility in managing claims; it removes duplication and inefficiencies, offers enriched claim data and management information and gives near real-time claim notification.

The new functionality increases the degree of interaction markedly. It lets broker data flow into a carrier's system within seconds, enabling the carrier to manage and interact on the information much more quickly, while having the flexibility to build their 'view' of the claim from the enhanced pre-agreement data that is available. The carrier can then respond to the claim, sending data back into the market's central systems, enhancing the electronic claim handling and management process.

Information explaining how other market carriers and software providers can adopt the new functionality is available on the ECF website ([www.ecfinfo.com](http://www.ecfinfo.com)). The ability for software providers and carriers to develop and utilise Write-Back functionality will be provided during 2016 following a phased approach. - ENDS -

# Notes to Editors

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## What is ECF?

ECF stands for Electronic Claim File. It is the combination of the Insurers' Market Repository (IMR) and the Claims Loss Advice and Settlement System (CLASS). ECF allows brokers to supply an entire claims file electronically to all insurers "on risk" simultaneously. All insurers will therefore have concurrent, contemporaneous access to the claims file. This eliminates the need for the broker to serially present the claims file to different insurers individually. The major benefit of this is that it greatly reduces the length of the overall claims lifecycle, from first advice to settlement.

## What the market says

Mario Apicella, Head of Claims - Talbot Underwriting Ltd said:

*"We are very excited to be working with the LMA and DOCOsoft at the forefront of such a ground-breaking initiative. Write-Back creates efficiencies and allows us to significantly enhance our claims service and speed of response, both of which are very important to our brokers and clients when they need our support. In addition to these benefits, we will be receiving far richer data about losses which we can analyse to better understand loss factors that should be considered at the point of underwriting. Overall we believe the Write-Back initiative complements our desire to support market modernisation, and welcome its launch and the benefits it will bring to us."*

Richard Woodhams, Claims Manager - Faraday, said:

*"Claims management systems have come a long way since the introduction of ECF ten years ago, when all we had was the Claims Awaiting Action list. With ECF write-Back, claims handlers have a wealth of information in real-time, allowing them to better understand the claims tasks that they need to undertake. Within the claims management system we have developed with DOCOsoft, we can now handle our claims on our own platform, which enables the claims handler to quickly establish the key facts that they need to consider when actioning the claim in front of them. This is coupled with the ability to operate beyond the limitation of central system core operating hours, or during periods of their system outage."*

Jagdeep Rughoo, Head of Claims Operations - Ark Syndicate Management Limited, said:

*"This is a major step forward for claims management in the London market. The process leading up to implementation has demonstrated the benefits of collaboration between carriers, software providers and Xchanging. Credit must be given to the LMA and Total Objects for the way in which they managed the project and the relating test phase to a successful conclusion. For our part, we have been impressed by the professionalism and customer centred approach of Sequel, our ECF Write-Back MAT partner."*

Stephen Card, Chief Executive Officer - Charles Taylor Insurance Services, said:

*"We at CTIS created TRAX with Write-Back in mind and are delighted that Charles Taylor and our clients; Brit, Endurance, Mitsui and Berkley Offshore have been at the forefront of this revolutionary initiative which will allow our customers to enjoy the full functionality TRAX can provide. This initiative has given us an early indication of how well the Market, the LMA, LMG, ECF User Group and providers can work together to deliver robust, industry changing software in a short space of time which will genuinely enhance the claims process."*

Aidan O'Neill, CEO - DOCOsoft, said:

*"We welcomed the opportunity to work closely with the LMA, LMG and ECF user group to develop ECF write-Back, alongside our early adopter managing agents: Talbot-Validus and Faraday. This is a major London market initiative in the claims space which, upon implementation, provides the future for claims handling and management. To have been a cog in the wheel of London market change has been hugely exciting and rewarding for the entire organisation."*

John Niblett, CIO - Xchanging, said:

*"Working in partnership with Lee Elliston (LMA & ECFUG chairman), the market and the AAC has been very challenging but also very enjoyable, allowing Xchanging to deliver new technology which is an enabler to improve and enhance claims handling and data process for London. Delivery of this project involved making technical changes to Xchanging and market systems; this could not have happened without incredible market teamwork and comradeship from all parties. This project demonstrates a substantial leap forward in modernisation for the claims market. I am proud of the part Xchanging played working with a new, much wider, delivery team. The end result was we all delivered to this huge change project to time, to quality and to cost."*

Ian Summers, Director - Sequel Business Solutions, said:

*"Claims is the shop window for the London market therefore constant improvement in claims payment performance is vital if we are to remain competitive. For the claims professional, having all the relevant information at their fingertips and being able to act on that claim immediately provides a real game changing advantage. We are proud to have incorporated ECF write-Back into Sequel Claims as this provides our customers with a competitive advantage, ensuring their claims team can be more efficient, cost-effective and ultimately provide an improved service to their clients".*

Michael Kelly, CEO - FINEOS, said:

*“We are delighted that FINEOS Claims has been enabled for Write-Back and look forward to the benefits of using the new system. Write-Back represents a huge stride forward in claims handling and management and supports plans for London Market modernisation. Managing agents who use FINEOS will be able to differentiate themselves from their competitors by adding genuine value to their claims service. By using a single operating model, carriers can reduce duplication effort and overall claims cycle times”.*

**About the Lloyd’s Market Association (LMA)**

Formed in 2001 and located in the heart of the Lloyd’s Building in the City of London, the Lloyd’s Market Association represents the interests of the Lloyd’s underwriting community. All underwriting businesses at Lloyd’s are members, together managing gross premium income of around £26 billion per annum. For more information visit: [www.lmalloyds.com](http://www.lmalloyds.com).