

Lloyd's Brussels (LB) Claims Handling

All Claims Handlers should be familiar with the detail of the LB Claims Handling Guidelines

Here are the key 'Do's and Don'ts'

Do Not

- i) Communicate directly with policyholders without regulatory authorisation
- ii) Pay any claims outside central settlement system. Non-cash movements not permitted.
- iii) Pay ex gratia claims (ie clearly not covered) unless agreed across all MAs that have bound the risk and without seeking LB's approval

Do

- iv) Binder business
 - a. Sign on behalf of LB new or amended agreements with TPAs making it clear that the TPA is providing its service to LB (eg LBS 0065).
 - b. Set up any loss funds against specific Coverholder Appointment Agreement
 - c. Ensure all binder claims bordereaux are submitted via DASATs as well as to DXC
- v) Fees, VAT and invoices (services to insurer)
 - a. Capture fee and VAT payments accurately within CLASS for open market business and in bordereau for binder business.
 - b. Invoices to be addressed to LB but sent to Claims Handler (MA or TPA)
 - c. Upload a copy of all invoices for open market ECF claims onto IMR
 - d. Upload onto SecureStore a copy of all invoices for non-ECF open market claims and invoices for fees greater than €50k on binder business.
- vi) During claim, inform Lloyd's Brussels of the following:

Information required	How to provide information
Cc email to DXC requesting process an urgent payment	lloydsbrussels.claims@lloyds.com
Any claim that has damaged or is likely to damage the public or regulatory reputation of Lloyd's	lloydsbrussels.claims@lloyds.com
Suspected or actual bribery, corruption, money laundering or terrorism activity	lloydsbrussels.compliance@lloyds.com
Managing agents unable to agree how to progress a Lloyd's Brussels claim	lloydsbrussels.claims@lloyds.com
Large (>€10m) claim reserves not entered into CLASS	lloydsbrussels.claims@lloyds.com
Litigation and likely litigation	SecureStore