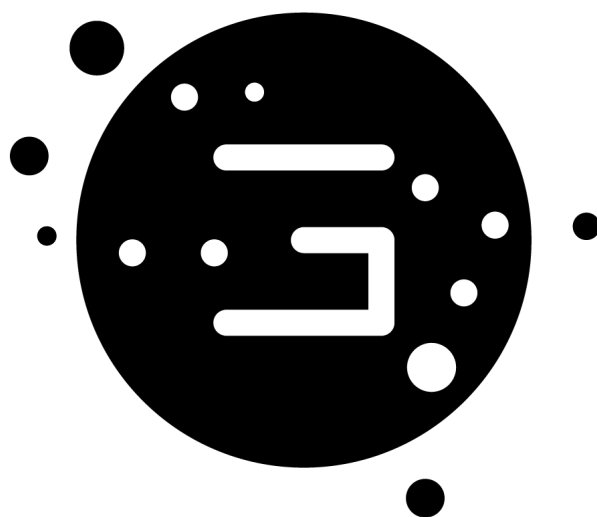# ECLIPTIC

GEMINI

BEST PRACTICE

Version 1.5 April 2021

ADVENT.CLAIMS

LMA
lloyd's market association

LIMOSS
London Insurance Market
Operations & Strategic Sourcing

Contents

Gemini best practice guide

1. Introduction

Gemini is the open market solution that allows carriers to have oversight of claims experts, improves the way experts are paid and provides carriers with insight on their expert spend.

- Benefits
- Reduced costs
- Speed of settlement

This document sets out the practices and processes that are to be adopted to support the effective use of Gemini, on the basis that some existing market practices are impacted by the Gemini delivery. These practices will ensure that there is a streamlined and consistent approach to managing experts and the reserving, settlement, and processing activities of the related fees. These practices will drive data quality and support the management of claims expense throughout the claim lifecycle.

This best practice document has been prepared jointly by LIMOSS, Advent, LMA, and the Gemini User Group to provide practical assistance to market practitioners in the use of Gemini.

These guidelines are applicable to Lloyd's, ILU and LIRMA.

This document is currently owned by the Gemini User Group within a LIMOSS governance model and will be subject to continuous review and publication to coincide with releases and upgrades of Gemini.

The following guidelines are in respect of expert appointment, fee reserving and settlement and should be supported by the Gemini user guides which give more detailed system-specific direction and which are available within the Gemini system.
As well as running the Gemini system, Advent assumes the role of fee broker, to process fees within CLASS, collect fees via central settlement, and pay on the proceeds to claims experts via moneycorp. It is this process that enables Gemini to enrich claims data, and pay experts faster, more reliably and at a lower transaction cost.

For fee settlements to be processed by Gemini, each carrier needs to be registered on the Gemini system. The onboarding process is managed by Advent and LIMOSS through a LIMOSS delivered Market User Agreement (MUA) which must be signed by each carrier before the registration process can begin. Each carrier will have an "administrator" user set up who will be able to create all carrier users with bespoke permissions. These details are held in the Gemini user guide.
For any information regarding onboarding please contact Advent at Gemini@advent.claims

For any queries or assistance required on the registration process or post onboarding please contact the LIMOSS service desk at servicedesk@LIMOSS.london

1.2 Key Areas of Change

- A Fee Collection Agency, 3rd party service provider or broker could create a parallel UCR, however, Advent will now own the central processing of parallel 'Fee' UCRs via Broker code B1766.
- Claims adjusters will need to record the instruction of experts on every claim either in their Claims Management Solutions (CMS) via the Gemini portal
- Claims adjusters will need to set up fee reserves for each appointed expert to form a fee budget (Refer to Section 6.1) for the claim or case
- All fee payments and reserves will need to be held on the parallel 'Fee' UCR no on the indemnity UCR
- All costs/fees including defence costs will be paid on the parallel UCR
- The indemnity UCR will be for indemnity ONLY. Any fee reserves held on the Indemnity UCR will impact the fee management and payment process triggered by the parallel UCR and will result in duplicate fee reserving and impact the Incurred value of the claim or case.

2. Adopting and Integrating with Gemini (carriers)

2.1 WriteBack enabled carriers via API integration

To adopt Gemini, a carrier will need to contact their CMS provider. Integration with Gemini is via an Application Programme Interface (API), which aligns the expert appointment and management process within internal claims management systems.

2.2 Non- WriteBack (manual) enabled carriers

To adopt and integrate with Gemini and access the Gemini system please contact LIMOSS at servicedesk@LIMOSS.london.

3. Setting up the experts in Gemini (if not already registered)

To process fee settlements via Gemini, all carriers need to ensure that their regularly used experts are registered in Gemini. Once the expert is registered in Gemini, the expert will be asked to capture their beneficiary details (i.e. the bank account they want payment(s) to go to) into a secure moneycorp banking environment. This allows them to submit invoices and supporting documentation directly into Gemini, and subsequently receive payment electronically.

There are **four** ways to request an expert to become registered within Gemini. These are as follows:

- Send a list of your regularly used expert companies to servicedesk@LIMOSS.london.

- Request a new expert via the Gemini system. This is shown within section 6.4 of the Gemini Carrier User Guide

- Request a new expert from within the claim in the Gemini system when creating an expert instruction within Gemini. This is shown within section 8.1 of the Gemini Carrier user guide.

- Request an expert when creating an instruction within your claims management system

Advent will validate whether the expert firm already exists, and where they do not, Advent will instigate the registration process, and subsequently issue joining instructions and login credentials to access Gemini.

4. Expert instruction and fee processing

The claims adjuster will record the appointment of the expert either:
- Within their CMS
- Utilising the Gemini system
- Utilising the Advent Expert Appointment Service

Following the expert appointment to a claim, Gemini will send a request to the expert firm asking them to submit all fee invoices on the claims for which they have been instructed via the Gemini system. As and when fee invoices are uploaded into Gemini by the experts, Advent will process the fee collection via CLASS.

Gemini has been designed to work best via API integration, but delivery for most carriers for this optimised data first delivery method will not be available for Lloyd's until early 2021, with delivery for ILU and LIRMA following later in 2021. The non-WriteBack options allow carriers to adopt Gemini now, and realise the cost benefits associated with reduced transaction charges (£25 versus £94), plus give insight into how much each carrier is spending with their experts. These manual services do not however deliver the fully enriched data set that comes with the API integration, so should be a stepping stone to the adoption of the API integration when available.

Please refer to the Appendix for information on non- WriteBack adoption options.

To activate the service, please contact Advent at Gemini@advent.claims
Carriers may wish to issue guidance to their experts that explains the Gemini process for submitting fees directly into Gemini. Please refer to the Appendix for an example.

5. Parallel UCR (PUCR)

When using your claims management system (WriteBack) Gemini will be automatically advised to create the PUCR. Please refer to your own service provider guidance notes. The PUCR will be created by Advent, once the fee reserve on the indemnity UCR is sent to Gemini either by using an API feed from your own claims management system (WriteBack), or natively in Gemini once the claim has been created.

Where a carrier has signed up to use Gemini, all fees and fee reserving should be carried on the Gemini PUCR, whilst the indemnity UCR should only be for indemnity reserves and indemnity payments. All fees inclusive should be processed on the PUCR. This includes any fees/ expenses that are traditionally indemnity fees (such as defence costs). If the collection is an indemnity payment, this should be collected via the broker on the indemnity transaction. When using Gemini, XCS have been instructed to ensure that any Gemini reserve is purely in respect of fees and expenses and will not impact the indemnity UCR or indemnity reserving.

An advantage of the Gemini system is that only one PUCR should be created for ALL fee reserves, expert instructions, and fee payments under a single PUCR per bureau.

It is good practice for the lead claims adjuster to review the reserves on both the indemnity UCR and PUCR to ensure that the broker has not accounted for any fees on the Indemnity UCR. If this good practice is not followed you will likely be carrying duplicate reserves across two entries and therefore holding the incorrect incurred and reserved values in your internal systems and ECF.

5.1 WriteBack enabled carriers

The claims adjuster will be required to remove and or update any fee reserve attached to the indemnity UCR, ensuring that the PUCR set up by Advent is the single transaction (linked to the indemnity UCR) that maintains the Fees Incurred, Paid, and Outstanding. The linked Indemnity (Broker) and Fee (Advent) UCRs will be fed back through to Gemini to enable accurate recording, reporting, and analysis of fees vs indemnity across the portfolio of claims with experts appointed.

5.2 Non-WriteBack (manual) enabled carriers

Where a payment is processed, Advent will reduce the fee reserve on the PUCR by the invoice amount. Advent will adjust the reserve on the PUCR where the lead carrier manually requests a reserve change through Gemini.

5.3 SCAP

A PUCR is in scope for SCAP if the master indemnity UCR is being handled under SCAP. This is because the PUCR follows the master indemnity UCR's agreement model. When Advent create the PUCR they will follow the same SCAP agreement process as the indemnity UCR, including utilising the SCAP Loss name prefix to enable MA and Company triaging of SCAP Fee transactions.

6. Fee reserving and fee payment

Fee reserving is not compulsory at the start of a claim; however, it is best practice that fee reserves are entered in alignment with the expert appointment and agreed budget.

6.1 Expert fee budget and fee reserve

When the claims adjuster appoints an expert, they may wish to set a fee budget for the claim (though this is not a mandatory field). The fee budget is the claims adjusters view of the total expected fee expenditure for all experts appointed on that claim. Once set, the fee budget should generally remain fixed throughout the life of the claim. This is to allow carriers to track and measure the deviation over time from the original fee budget, both on an individual claim basis, and across all instructions with that expert firm. The system will however allow carriers to update the fee budget, as there will be occasions where the initial fee budget set was unrealistic, or when new experts are instructed on the claim. It is up to each carrier to set their own rules for this based on their internal reserving philosophies.

The fee reserve should be populated by the claims adjuster and should be either their initial estimate for the likely fees an expert will incur or the fee reserve as projected by the expert when they submit their initial report. It is this figure that will be carried through on CLASS and the SCM.

When the claim is first set up in Gemini, the fee budget and fee reserve will have the same value, however as fee payments are made, there will be an erosion of the fee reserve, but the fee budget will be left intact (to allow for benchmarking).

Gemini will allow you to report on the overall fees incurred against the fee budget set.

6.2 WriteBack enabled carriers

Fee reserving and fee payment will be managed within your CMS as part of the claim or case, this will include the ability to capture structured and enriched data within your local system, which integrates with Gemini via API. Please refer to your service provider for system specific guidance.

6.3 Non- WriteBack (manual) enabled carriers

To deliver enriched data in relation to the expert appointment and fees, there are several structured data fields that will need to be populated within the Gemini platform. Please see the screenshot below which shows the Fee reserve fields that are to be completed.

Claim Financials

Original Currency *	Please select... ▾
Settlement Currency *	Please select... ▾
Lead Indemnity Reserve	
Lead Fee Budget	
Lead Fee Budget Currency	Please select... ▾
Lead Fee Reserve	
Lead Fee Reserve Currency	Please select... ▾

6.4 Expert invoice approval and settlements

Once the expert generates a fee bill and uploads it to Gemini (See Section 4), Advent will process the fee collection on the PUCR on ECF / CLASS, which in turn will be routed to the adjuster via ECF or WriteBack. There is no change to the existing process.
Once approved by the claim's adjuster within ECF or WriteBack, funds will be routed to Advent (acting as the fee broker) for onwards transmission via e-payment to the expert.

7. Process charts

Gemini End to End Process Map - Claim Creation, Reserving and Invoicing

Registration, Appointment and Payment Process

8. Appendix

Gemini Carrier User Guide

Gemini Non-Writeback adoption options

Guidance Document Example issued to experts

7. Glossary

Advent Insurance Management

InsurTech-led Lloyd's and London Market service provider who launched Gemini in partnership with the Lloyd's Market Association (LMA).

LIMOSS (London Insurance Market Operations and Strategic Sourcing)

A not-for-profit company, owned by the LMA, IUA and Lloyd's, that sources and operates common Market Services for the London Insurance Market to deliver high-quality service and value for money.

Application Programme Interface (API)

An application intermediary that allows two applications to talk to each other such as ECF and carriers' internal claims management systems.

Gemini User Group
Gemini Market User Group Terms of Reference

Contact Us

Want to find out more? Get in touch with members of the Ecliptic GEMINI team.

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