



G E M I N I

Carrier FAQ

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Frequently Asked Questions

1. What does GEMINI cover for a Carrier?

- **Global Expert Repository**
 - Directory of global expert companies
 - Onboarding, due diligence, and approval of new experts
 - Creation and management of expert panels
 - Private areas for contract management
 - Storage for contracts, documents, and notes
- **Global Expert Instruction**
 - Direct (API/Batch) instruction of global expert network
 - Live case monitoring & management tool
 - Document, image & notes sharing
 - Full audit trail of activity
 - Case & fee reserving management
- **Invoice & Payment**
 - Expert loads invoice directly into Gemini
 - Structured invoice data capture summary
 - Bottomline integrated
 - Routing of payment for query or approval
 - Automatic settlement option once approved
 - Global multi-currency payment service
- **MI, Analytics & Insights**
 - Analysis of claim and expert spend
 - Analysis by expert, territory, business class etc.
 - Analysis by client, insurer (lead and follow)
 - Analysis of indemnity vs expense
 - Analysis of speed of approvals and payment

2. What are the benefits of GEMINI?

- **Cost:** GEMINI is a significantly more cost-effective alternative compared to other market services, priced at £20 per invoice, split across the market share.
- **Speed:** GEMINI provides a faster service than other market options. Since 2020, the average payment time has been 24 days, with the fastest being 12 days in a single month. SLAs are in place to ensure the service meets governance requirements with a 2-day approval process.
- **Data:** GEMINI provides market participants with unprecedented insights, including instruction counts, spend analysis by territory and class of business (COB), and a comprehensive view of expert spending.
- **Consistency:** GEMINI offers a unified system for experts to submit invoices, reducing management time across the instruction lifecycle.

3. How do I onboard onto GEMINI?



To onboard onto GEMINI, you will need to:

1. Contact LIMOSS to sign your Market User Agreement (MUA) – Dewi.joseph@limoss.london
2. Schedule an onboarding session with Tom McArthur – tom.mcarthur@ecliptic.tech
3. Decide whether you will onboard via API or manual extract. GEMINI is integrated with ClaimCenter, DOCOSoft, and Charles Taylor (TRAX).
4. Provide Ecliptic with a list of your panel experts for onboarding.
5. Share a list of your claims adjusters for onboarding onto LIMOSS SSO and GEMINI.
6. Educate your claims adjusters and expert panel on the system changes. Ecliptic can provide supporting materials.

4. What is the cost for using GEMINI?

For details on costings please contact tom.mcarthur@ecliptic.tech.

5. Who is LIMOSS?

LIMOSS (London Insurance Market Operations & Strategic Sourcing) is an independent, not-for-profit organization funded by London Market firms. It is governed by a board with representatives from the LMA (3), IUA (2), and Lloyd's (2), along with an independent Managing Director. LIMOSS sources and operates common market services for the London Market, manages contracts, provides governance, and supports market services.

6. Is GEMINI integrated with any Writeback Vendors?

Yes, GEMINI is integrated with DOCOSoft, Charles Taylor (TRAX), and Guidewire (ClaimCenter). For the full API specification, please contact servicedesk@limoss.london or your Writeback Vendor directly.

7. Is GEMINI Integrated with other Billing Vendors?

Yes, GEMINI is integrated with Billing Vendors being used to support payment services in the Lloyd's & London Market. GEMINI currently has one integrated partner, Bottomline. This integration supports the automatic transfer of invoice submissions from Bottomline to GEMINI.

Bottomline provides expertise in reviewing & negotiating Expert invoices.

For the full API specification and for further details on this and future partnerships then please contact tom.mcarthur@ecliptic.tech.

8. How can I access the GEMINI User Guide

The GEMINI User Guide is available within the system under the 'Help and Support' tab. Alternatively, you can request it by emailing servicedesk@limoss.london or on the LIMOSS



website by following the link - <https://limoss.london/content/uploads/2024/03/GEMINI-Carrier-User-Guide-2023.2-v2.0.pdf>.

9. How does a claims adjuster in a Carrier create an Instruction?

A claims adjuster can either create an instruction(s) in GEMINI via:

- **Their Writeback system**

If you are using an integrated Writeback Vendor then you will be able to create the instruction within your Writeback system. You will need to search for the applicable claim and create a GEMINI instruction. Your Writeback system will request you to complete further information relating to the instruction. For example, Expert company and the fee reserve. Once this instruction has been created, the claim will need to reach Status 40 before the claim and instruction information is sent to GEMINI.

- **The GEMINI User Interface**

If not integrated, adjusters can log into GEMINI to create the claim and instruction manually, inputting key information for both.

- **The manual claims service**

Adjusters can also send a weekly CSV file with relevant claim and instruction data to Ecliptic, which will import the data into the system. Alternatively, they can use the Carrier Claims Import function. If you would like the full Manual Claims Specification then please contact service@limoss.london.

10. What is Status 40?

Status 40 is confirmation that the transaction is fully completed. All carriers should expect to receive corresponding SCM & USM advice.

11. How does the Expert company get notified from GEMINI of a new instruction?

Once an instruction is created, the expert receives an automated email from GEMINI containing the UCR, UMR, and other claim details. Depending on the recipient (expert company or individual), relevant administrators or individuals within the expert company will receive the notification.

If you only instruct the Expert company then all administrator users of the company will receive the instruction email notification. If you instruct an individual within the Expert company then only the individual will receive the email notification.



Please note: This email is NOT the first notification of loss, but rather the instruction to submit fees through GEMINI.

12. How should reserves be managed using GEMINI?

When using the GEMINI service, reserves will be stored against an individual expert instruction. The fee reserve will then be uploaded against the parallel UCR in ECF Claims Loss Advice and Settlement System (CLASS). All fee reserves will be aggregated per currency on one parallel UCR.

When an Expert submits their invoice onto GEMINI, Ecliptic will reduce the fee reserve by the invoice amount. Please note, if there is a fee reserve being held for multiple Experts, Ecliptic will only reduce the relevant fee reserve relating to the Experts invoice submission.

Please note, all fee reserves will be held on the parallel UCR and any fee reserve held on the indemnity UCR will need to be reduced to 0. If you do not reduce the indemnity fee reserve to 0 then you are at risk of double counting the fee reserve held and showing an incorrect incurred position.

13. How does an Expert submit an invoice into GEMINI?

A claims adjuster must create an instruction before an expert can submit an invoice. Once the instruction is created, the expert can log in to GEMINI, search for the instruction, and submit the fee along with a PDF copy of the invoice to be attached to the parallel UCR transaction on CLASS.

14. What is Ecliptic's broker code?

Ecliptic's Central Settlement Number (Broker Code) is 1766.

15. How will Ecliptic process the invoice to the lead and the follow Market?

Ecliptic processes invoices on a parallel UCR linked to the indemnity UCR. Invoices are submitted to the lead carrier for approval via CLASS, following standard market practices.

16. How many parallel UCRs will be created when multiple Expert companies are instructed?

A Carrier can create multiple Expert instructions on one claim. Ecliptic will process all Expert fee reserves and invoices against one parallel UCR per bureau.

17. Does Ecliptic collect the full invoice amount or the bureau share?



GEMINI receives instructions from the bureau lead, therefore Ecliptic will only collect the bureau share amount for the instruction received. The funds will be collected from the lead, agreement part and follow market for the applicable bureau.

18. What statuses can an invoice show in GEMINI?

There are six statuses within the GEMINI system. These are:

- 1. Submitted for Validation** - The invoice is under initial review by Ecliptic's processing team. ECLIPTIC have a 2-working-day SLA to complete the initial review for the invoice. It is then either queried back to the Expert or submitted to ECF for Carrier Approval.
- 2. Validated by ECLIPTIC** - The review process has been completed and the invoice is pending submission to CLASS for Carrier Approval.
- 3. Queried by ECLIPTIC - Expert Review Required** - Ecliptic have the ability to query an invoice to the Expert. The query could be due to something noted by Ecliptic during the initial review, or could be as a result of a query raised by the Carrier when conducting their own review. When an invoice is queried, the Expert who originally submitted the invoice will be notified via email and will have the option to amend and re-submit the invoice on GEMINI.
- 4. Carrier Approval Pending** - The invoice has been submitted to CLASS for further approval by Carriers and DXC. The first line of approval goes to the Lead of the claim, who have a 5-working-day SLA to ensure the invoice is either agreed or queried. Please note that once Lead approval is complete, the invoice may need to be referred to Second or other participants on the risk for further approval. This is dependent on the bureau it has been submitted to for approval and their role on the risk. For example, if it has been submitted under a LIRMA claim, further approval from all participants on the risk may be required. If there is an Agreement Party on the risk, then this may need to go through Second for approval. Finally, DXC have a 2-working-day SLA to query or approve the invoice. Once fully agreed by all parties, Ecliptic will await funds from Central Settlement to pay the invoice.
- 5. Payment Processing** - Ecliptic have received the funds from Central Settlement and are in the process of making payment for the invoice. Ecliptic have a 2-working-day SLA to ensure payment is made from the time the funds have been received from Central Settlement.
- 6. Paid** - The invoice has been paid.

19. How long does it take for an invoice to be processed and paid?

Ecliptic operates with a 2-day SLA for key tasks, including fee reserve processing, invoice processing, and manual claim entries. The average invoice processing time is 24 calendar days since beginning the service in 2020, with a target of settling invoices within 30 days.

20. Does Ecliptic use a third payment provider to make payments?

Yes, Ecliptic uses Moneycorp to store expert bank details, hold market funds, and release payments to expert companies.

21. How do Ecliptic Manage ECF queries?

Ecliptic conducts weekly reviews of all transactions pending approval. Identified issues are either resolved or returned to the expert company. If an invoice is returned, the transaction is removed from CLASS to prevent KPI impact and resubmitted upon correction.

22. How does ICOS impact GEMINI?

Ecliptic is working with Velonetic, Lloyd's, LMA, LIMOSS, and GEMINI committees to ensure no disruption occurs when ICOS is implemented. Velonetic has confirmed that the parallel UCR will remain, allowing the GEMINI service to continue as usual.

23. How is the Market Share populated in GEMINI?

The data provided to GEMINI originates from the Carrier and their Writeback system or ECF and therefore the UCR created by the Broker. As a result, GEMINI cannot modify the data once it's been provided in the system. If the Market share is displayed incorrectly, the Broker will need to create a new UCR on ECF. Subsequently, the Carrier will need to generate new instructions for the appointed experts. This process will ensure that GEMINI and the Experts have the correct Market share information for Ecliptic to use for collection purposes.

24. How do I get training on GEMINI?

Training can be requested by contacting servicedesk@limoss.london.

25. How can I provide feedback or suggest changes for GEMINI?

For any feedback on the GEMINI service please send these to the servicedesk@limoss.london.

For any feedback on GEMINI change or product please send these to clive.gallehawk@ecliptic.tech.

26. How does GEMINI handle split-market cases?

GEMINI can handle collections for multiple bureaux. Although, GEMINI must receive the instruction from the bureau lead otherwise the instruction will not be available for the Expert to submit their fees. GEMINI will hold a separate claim and instruction entry per bureau. This will require an Expert to submit their invoice into the system for each separate bureau instruction.

