



G E M I N I

Experts FAQ

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Frequently Asked Questions

1. What does GEMINI cover for a Expert?

- **Global Expert Instruction**
 - Direct instruction from live Carriers
- **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

2. What are the benefits of GEMINI?

- **Cost:** GEMINI is a free service for Expert companies with no hidden charges or license fee required.
- **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.
- **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 request for a live Carrier to sponsor you to become registered. All Experts must be sponsored to become registered within the system. The request must be sent by email to servicedesk@limoss.london.

Once this request has been received, the GEMINI service desk will register your company onto the system. This will give you access to complete your registration and view any instructions.

For training material please send an email to servicedesk@limoss.london.

4. What is the cost for using GEMINI?

GEMINI is a free service for Expert companies with no hidden charges or license fee required.

GEMINI offers additional features designed to enhance the reporting capabilities of Experts. These features are available at an additional cost to the Expert. If you would like more details on the GEMINI Expert Elective Features or would like a free 30-day trial, then please contact Calum.Somerville@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).

7. How can I access the GEMINI User Guide

The GEMINI User Guide is available within the system under the 'Help & 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/2024/07/GEMINI-Expert-User-Guide-2024.7-v3.0.pdf>.

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

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

- **Their Writeback system**

If they are using an integrated Writeback Vendor then the adjusters will be able to create the instruction within their Writeback system.

- **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.

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

Once an instruction is created for your company, you will receive 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 only your Expert company is instructed, then all administrator users of your company will receive the instruction email notification. If an individual within your Expert company is instructed then only the individual will receive the email notification.

Please note: This email is NOT the first notification of loss and the GEMINI instruction is the payment instruction.

10. 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. 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.

11. 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 invoice along with a PDF copy.

12. What is Ecliptic's broker code?

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

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

As soon as an Expert submits their invoice onto GEMINI, Ecliptic will process the invoices on a parallel UCR linked to the indemnity UCR. Invoices are submitted to the lead carrier for approval via CLASS (ECF), following standard market practices.

14. 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 party and follow market for the applicable bureau.

15. What statuses does an invoice show in GEMINI?



There are six status 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 two-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.

16. 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. The average invoice processing time is 24 calendar days since beginning the service in 2020, with a target of settling invoices within 30 days.

17. 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.

18. Who is Moneycorp?

Moneycorp is a registered bank who have a worldwide presence with offices in the UK, Ireland, France, Spain, Romania, UAE, Hong Kong, Australia, USA, Brazil. Moneycorp will provide Ecliptic with a secure environment for you to capture your company's payment/bank details and process payments. Ecliptic will not have access to your details within the Moneycorp system and these will be held privately, only allowing access to



your chosen Moneycorp users. You will only need to register your with Moneycorp once to save your company's bank details.

19. How do I return funds via Gemini?

Ecliptic can only return funds related to invoices originally collected via Gemini.

If you need the full refund guide, then please contact jake.brewster@ecliptic.tech.

20. 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.

21. 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.

22. 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.

Please note, Ecliptic does not manage the Market share information and this is data that is provided from the Carrier.

23. How do I get training on GEMINI?

Ecliptic host weekly GEMINI training sessions for Experts every Monday at 4pm UK time. This provides a full end to end demonstration of the system.

Please see below Teams link if you are interested in joining:

Microsoft Teams meeting

Join on your computer, mobile app or room device

[Click here to join the meeting](#)

Or call in (audio only)

[+44 20 7660 8279,998866308#](tel:+442076608279,998866308#) United Kingdom, London



Phone Conference ID: 998 866 308#

[Find a local number](#) | [Reset PIN](#)

[Learn more](#) | [Meeting options](#)

If you have any further questions on GEMINI, then please contact servicedesk@limoss.london and the team will be happy to assist.

24.What is the minimum password criteria when setting a new password for my GEMINI user login?

Your password will need to include a minimum of:

- 10 characters
- One uppercase letter
- One number
- One special character

25.How often do I need to be signed into GEMINI to ensure my user login account does not go inactive?

You will need to sign in to your GEMINI account at least once every 90 days to ensure your account does not go inactive. If your account does get locked for inactivity, you can request an account unlock by contacting the LIMOSS Service Desk - servicedesk@limoss.london.

26.How can I remove an invoice from GEMINI?

Experts do not have the ability to remove invoices from GEMINI. This is due to the invoice needing to be submitted to CLASS (ECF) for Carrier Approval as part of the review process. Once an invoice has been fully agreed on CLASS, it cannot be removed from the system, so it must also remain on GEMINI for auditing purposes. If an invoice has not yet been fully agreed on CLASS, Ecliptic can remove the invoice from GEMINI on your behalf. You can request for an invoice to be removed from GEMINI by contacting the LIMOSS Service Desk - servicedesk@limoss.london.

27.What are the GEMINI Elective Features?

The Ecliptic team have created additional features for Experts within the GEMINI system to enhance the reporting, exports and assist with the invoice process. These elective features are provided at a cost (annual license fee) to the Experts.

If you wish to be provided with the full details and costing, then please contact tom.mcarthur@ecliptic.tech.

28.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.

29.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.