

Gemini – Frequently Asked Questions

Prepared by	Jenny Sullivan/Pradyut Tiwari
Title	Frequently Asked Questions (FAQs)
Date	07 th April 2022
Version	0.2

Document History

Version	Date	Changes	Author
0.1	15/02/2021	Rebranding of document to JS LIMOSS agreed format	
0.2	07/04/2022	Updated Company and contact detail	Pradyut

Contents

Document History	2
1 INTRODUCTION	5
1.1 What is Gemini?	5
1.2 Who are Ecliptic?	6
1.3 Why was Gemini developed?	6
2 OVERVIEW	6
2.1 What are the three main goals of Gemini?	6
2.2 Who is it for and what does it cover?	6
2.3 What are the changes to the Expert fee payment process for a Carriers?	7
2.4 What are the changes to process for a claims Experts?	8
2.5 How will I benefit?	9
2.6 I am an Expert. How long will it take for me to get paid?	9
2.7 I am an Expert. Can I integrate my invoicing system with Gemini?	9
2.8 What Write-Back vendors are building a Gemini integration?	9
2.9 Can I integrate my Carrier claims system with Gemini?	10
2.10 I am an Expert; do I have to submit invoices via Gemini?	10
2.11 Is my data safe?	10
2.12 When does Gemini phase 2 Go Live?	10
2.13 How does my managing agency get access to Gemini?	10
2.14 How does my managing agency get access to phase 2, ie. The ability to pay Experts and get structured data?	11
2.15 What is that impact of phase 2 for Carriers?	11

2.16	I have write-back and I want to adopt phase 2. How do I progress?	12
2.17	How do I get more information?	12
2.5	How will I benefit?	8
	• Carriers.....	8
	• Experts	8
	• Brokers	8
2.6	I am an Expert. How long will it take for me to get paid?.....	9
2.7	I am an Expert. Can I integrate my invoicing system with Gemini?.....	9
2.8	What Write-Back vendors are building a Gemini integration?.....	9
2.9	Can I integrate my Carrier claims system with Gemini?	9
2.10	I am an Expert, do I have to submit invoices via Gemini?	9
2.11	Is my data safe?	10
2.12	When does Gemini phase 2 Go Live?.....	10
2.13	How does my managing agency get access to Gemini?	10
2.14	How does my managing agency get access to phase 2, ie. the ability to pay Experts and get structured data?	10
2.15	What is the impact of phase 2 managing agencies?.....	11
2.16	I have a write-back and I want to adopt phase 2, how do I progress?	11
2.17	How do I get more information?	12

1 INTRODUCTION

1.1 What is Gemini?

Gemini will deliver an efficient, straight-through fee agreement and payment process, that captures and reports to Carriers on their expert spend. This will allow Carriers to have true visibility of expert spend, usage and performance by territory, class of business, expert type, expert firm, individual expert.

In summary, experts will submit their invoices into Gemini, and Ecliptic will (through Gemini) create a Parallel UCR to process all fee payments, ensuring additional structured data is captured.

Gemini is being delivered for Open Market business. Binder business is out of scope.

Gemini also has the functionality that allows a Carriers to manage expert onboarding, the creation of panels, and manage the contracting process. This was delivered in November 2018 as phase 1 of Gemini.

1.2 Who are Ecliptic?

Ecliptic an Ecliptic Insurance Management Limited digital division has developed the Gemini platform following successful tender in 2017. Gemini is managed and governed by LIMOSS, the Lloyd's and London Market's contract management body. A wider market group, to include the LMA and Market insurers, will advise on future developments and enhancements.

1.3 Why was Gemini developed?

Gemini was developed because the Lloyd's and London Market required a better understanding on how much it was spending with experts globally. Additionally, it was recognised that it was taking too long to settle expert invoices and brokers were increasingly less inclined to process invoices on behalf of experts. Alternative fee settlement offerings were often cumbersome and/or expensive.

2 OVERVIEW

2.1 What are the three main goals of Gemini?

1. To allow Carriers to manage expert onboarding, the creation of their own expert panels within Gemini, manage the contracting process, and settle their invoices.
2. To provide experts with a simple and consistent means of submitting invoices for payment on London Market claims and receiving payment quicker than before. The Gemini service will be providing a faster, cheaper & more consistent process for experts.
3. To provide meaningful management and reporting information to Carriers and the Market on expert spend across the globe.

2.2 Who is it for and what does it cover?

The delivery of Gemini will initially be for the Lloyd's market only but will allow the capture of LIRMA and ILU claim matters when using the manual Gemini service.

At a high level, Gemini covers:

For registered experts:

Experts interact directly with Gemini through an intuitive web-based portal to:

- Record their fees and fee splits, and to submit supporting invoices directly into Gemini to eliminate fee collection charges and improve credit control
- Submit due diligence and capture company and individual level information
- Wider access to claim and instruction information

For Carriers:

- Expert appointments are captured as part of the claim's management process either within their claim's management solution or via the Gemini portal
- Set up and approval of new and existing experts, panel management and due diligence review
- Expert management, reserves, budgets, fee payments are handled seamlessly as part of the existing claims management process
- Ecliptic access claims data from an expert invoice to trigger the fee payment process on behalf of experts and carriers
- The captured data is reported back to Carriers to provide insight into expert usage, performance, and claims expense – allowing for cost savings, collective bargaining power and smarter decisions on claims expense and leakage

2.3 What are the changes to the Expert fee payment process for a Carriers?

There is only one real change (which is critical) for a Carriers, and that is that the claims adjuster needs to record the appointment of every expert on a claim within their Write-Back enabled claims management system. The instruction of experts and the agreement of expert fees all remains unaltered, and any changes in that regard through the Future at Lloyd's will utilise Gemini as the expert management solution that will bolt on to new claims processes.

We have been working with the main Write-Back vendors to deliver the changes in their products that will allow this appointment. Where an expert is being appointed by the lead Carrier, or where the appointment has already been made by the broker, the claims adjuster will need to record the appointment of the expert (from a drop down list of all experts pulled through from the Gemini platform) in their claims management system. That in turn will inform Gemini (via an API feed) of the expert appointment, and at the same time copy details of the claim to Gemini, to allow a record to be created. This will allow Gemini to engage with the expert, to instigate the change to billing and payment process.

Where a managing agency does not use a Write-Back solution, they can still use Gemini to process fees, but they will need to record the appointment of the expert directly in to Gemini, which will require more data input to replicate the API feed of data.

Charles Taylor and DOCOsoft have been involved in the design, development, implementation and testing of the solution here, so you should be able to onboard/test/deploy after initial delivery in July 2020. We are working with Sequel and Guidewire now to ensure Gemini is available for Carriers using those platforms, and the onus is now on them to deliver the integration via the API feed.

2.4 What are the changes to process for a claims Experts?

Experts currently have a myriad of ways to get paid;

- Some still rely on the broker to collect their fee.
- Some have their own Central Settlement Number, so process their own Parallel UCR to collect their fee.
- Some pass the fee to the MA, for payment via Fees Direct (£94).
- Most pass their invoice via a fee collection agency/fee broker, who charge a % of the invoice to collect the fee.

Gemini will replace these 4 inconsistent approaches with a single solution that delivers certainty for experts, increases speed of settlement, and at zero cost to the expert.

Once the lead Carrier has recorded the instruction of the expert in their claim's management solution, Gemini will automatically create a claim record, and will then send an email out to the expert firm advising them of their appointment. When the expert is ready to submit an invoice, they will return to Gemini and upload a copy of their invoice as a .pdf document (browse and attach or drag & drop). The expert is then asked to populate some structured data fields:

- Invoice reference
- Description of invoice
- Whether interim/final invoice
- Select their bank account for payment
- The invoice amounts
- The relevant tax rate applied and tax amount
- The currency
- The service the invoice relates to (i.e.adjusting, defence fees, subrogation fee etc)

The invoice is then processed by Ecliptic under a Parallel UCR, and the funds collected via central settlement, before being sent directly from Gemini to the claims expert in the bank account they set up as part of the registration process, and which they selected when they uploaded the invoice.

2.5 How will I benefit?

Gemini is a new digital platform and settlement service for claims experts, appointed by Lloyd's Carriers. Gemini delivers the following benefits to Lloyd's carriers, experts, and brokers:

- Carriers
 - Supply chain, risk, and performance management
 - An active and highly visible directory of the experts available to the market, allowing the Carrier to search by location, service and class of business
 - A much-reduced cost of processing expert fees
 - Operational savings
 - Enhanced management information on expert usage, performance, and claims costs
- Experts
 - Expert Management – completion of company profile, private areas for contract management & visibility over Carrier panels
 - Fast and reliable settlement of fees
 - No charges to get paid
 - Status tracking of invoices
 - Visibility to all registered Market participants
- Brokers
 - Will be able to step out of the invoice process entirely

2.6 I am an Expert. How long will it take for me to get paid?

The Market is aiming to ensure that all expert invoices are settled in less than 30 days, and more quickly thereafter as the Market take up increases. This is a free service for experts to collect their fees from London Market insurers. However, it will take some time to get all Market insurers and experts on board and all invoices processed this way.

2.7 I am an Expert. Can I integrate my invoicing system with Gemini?

After delivery of phase 2, Ecliptic will be developing an expert invoice API to allow experts to integrate their invoice system with Gemini. This will allow Gemini to become more streamlined with all Market platforms and reduce the time for your invoices to be paid. Ecliptic have targeted Q4 2021 delivery for this expert invoice API.

2.8 What Write-Back vendors are building a Gemini integration?

Charles Taylor and DOCOSoft have been involved in the design, development, implementation and testing of the solution here, so you should be able to onboard/test/deploy after initial

delivery in July 2020. We are working with Sequel and Guidewire now to ensure Gemini is available for Carriers using those platforms, and the onus is now on them to deliver the integration via the API feed.

You should therefore look to engage with your Write-Back vendors to plan an upgrade to your claims management solution to take advantage of Gemini

2.9 Can I integrate my Carrier claims system with Gemini?

We will be happy to discuss the opportunities to develop other API feeds outside of the Write-Back solutions to connect directly with your own claims management system.

Please contact gemini@advent.claims for more details.

2.10 I am an Expert; do I have to submit invoices via Gemini?

Where you have received instruction via Gemini of your appointment, this means the Carrier is specifically requesting you to submit your invoice via Gemini. Without the fee being processed within Gemini, the expert spend will not be recorded, and the managing agency will not have sight of the spend.

Gemini is free for experts, provides a fast, secure and reliable payment of invoices, so we really don't envisage any issue here from expert take up.

If you are an expert, and have any question/concerns here, please contact the LIMOSS at servicedesk@limoss.london

2.11 Is my data safe?

Yes. All data is managed and stored in line with Market data storage, usage and security standards and will be monitored, controlled, and audited by LIMOSS on behalf of the Market. Please find detail on our system security below.

2.12 When does Gemini phase 2 Go Live?

Gemini has been live since November 2018 for expert set up, due diligence and contract management. The invoice settlement service for experts and fee spend analysis (phase 2) will be added at the end of September 2020.

2.13 How does my managing agency get access to Gemini?

The Gemini service is managed by Ecliptic through a LIMOSS Market User Agreement (MUA), an agreement has been to be signed for new company registrations. To obtain an MUA pls contact LIMOSS help desk: servicedesk@limoss.london.

Once signed Ecliptic will schedule a Gemini session with the Carrier company to start onboarding onto the Gemini service.

Agenda of the session:

1. Introduction of the Fee Management process
2. Demonstration of Gemini solution
3. Agree Gemini process
4. Questions and Answers

2.14 How does my managing agency get access to phase 2, ie. The ability to pay Experts and get structured data?

Gemini is planned to be live from the end of September 2020, with initial deployment for early adopters that have been a part of Gemini design and delivery with their Write-Back service provider(s).

In order to get Gemini phase 2, we (LMA & LIMOSS) need to ascertain your preferred method of adoption and associated timelines, which include;

- via a Write-Back integration
- via your self-build API integration with Gemini
- via manual portal entry into the Gemini portal

Where an Carrier does not have a Write Back claims Management System, they will be able to onboard with Gemini from October 2020. This would normally require the MA to record the appointment of the expert manually within Gemini, but Ecliptic are offering a free interim service to reduce the burden on Carriers that will allow them easily to take advantage of Gemini, and secure the £69 fee processing savings available, and start to capture structured data on expert spend that can then be analysed. The attached 1 pager provides a bit more detail on this EXPERT RECORDING SERVICE, and contact details for Ecliptic should you wish to understand more.

2.15 What is that impact of phase 2 for Carriers?

- Where the Carrier has a WriteBack solution, the Carrier simply needs to record the appointment of the expert in their Claims Management Solution.
- Where the Carrier does not have a WriteBack solution, they will need to record the appointment of the expert manually into Gemini (approximately 1-2 minutes work).

The Ecliptic EXPERT RECORDING SERVICE will take care of this, so removes any barriers to Carrier adoption.

- No other changes, other than better data, better oversight of claims expense and cheaper payment of expert related fees (compared to fee collection agencies, experts or other service providers).

Phase 3 was released May 2021 which aligns the API messaging standard to the new LIMOSS Common Services standard, and at the same time allows fee billing company integration via an API message at the experts end of the process, an evolution of the API structure and standard within the phase 1 and phase 2 deployments of Gemini with alignment and support from Future at Lloyd's. It is from this date that Gemini will be available to Carriers using a Write Back integration.

2.16 I have write-back and I want to adopt phase 2. How do I progress?

The only barrier then to adoption is how quickly any Write-Back vendor can deliver and integrate the API model to establish messaging between your Claims Management System and Gemini.

- **Charles Taylor** are involved in the design, build and testing of the API integration. As they operate a SAAS platform, the deployment of Gemini in to your Claims Management System should be relatively quick and simple. Charles Taylor will simply need you to identify any panel experts you want identified within your view of Trax, and they will also need to do a small piece of work to authenticate the system set up, but this is straight-forward, and should not attract any additional development or cost beyond the phase 2 delivery.
- **DOCOSoft** are involved in the design, build and testing of the API integration. As they operate a bespoke Claims Management System per carrier / client, you will need to consider development of the version of your DOCOSoft platform to establish the connection with and benefits of Gemini API.
- We have started discussing the integration of Gemini with **Sequel and Guidewire**, and have indeed shared detailed requirements documents and the API spec. They will both have to work with carriers / clients, LMA and LIMOSS to build the additional functionality within their Claims Management System and align to the API specification. Any carriers utilising these providers will need to agree a timeline for them to deploy the release for your adoption.

2.17 How do I get more information?

You can get more information from any of the following sources:

- LIMOSS - Dexter Bransby - Dexter.Bransby@limoss.london
- Ecliptic – Tom McArthur - Tom.McArthur@ecliptic.tech