

## Cedent to reinsurance broker messaging

Success

### Closing a gap in the eMessaging end-to-end value chain

It's the first time that a reinsurance broker is successfully consuming Claim Movement Messages (CM) sent by a ceding company. In the first quarter after implementation, Guy Carpenter has managed to accept 35% of claims reported by The Hartford in their system, with no manual intervention. This leads to an efficiency improvement of 25% within the process and this percentage is expected to grow.

### Case Study – GC / Cedent to reinsurance (RI) broker messaging

#### 25%

First quarter efficiency improvements, this continues to grow

#### 35%

First quarter reconciliation without any manual intervention

#### WHY

- Upgrade cedent to RI broker exchange from paper/email to an electronic data exchange
- Leverage Ruschlikon messaging to provide data and process standardisation between cedent and RI broker
- Improve data exchange security
- Minimise manual data entry and reduce errors
- Improve efficiency in response times by reducing manual effort, allowing the reallocation of resources to other value add activities
- Ultimately provide an improved customer service through faster claims payment

#### HOW

- Implement ACORD GRLC data standard and Ruschlikon best practices in a new message flow
- Use WCL gateway and enabledAccounting application to perform technical validation of incoming messages before API integration with downstream Guy Carpenter applications happens
- Reconcile messages with transactional data and providing Business Validation (Acceptance or Query) responses
- Utilise vendor knowledge to support both Sender and Receiver in new data flows

#### WHAT

- Allow consumption of TA, CM and FA messages from Cedents\*
- Use WCL APIs for full integration of received messages into GC applications
- All supporting documents fully managed and sent to required internal GC Document Management systems
- Fast exception processing through enabledAccounting (WCL's application for viewing received messages)
- Increase the percentage of messages processed automatically to Guy Carpenter applications, eliminating manual interaction

Sender:

The Hartford

Receiver:

Guy Carpenter

Vendor:

WCL

\*Guy Carpenter currently only consuming CM data but all message types are supported by enabledAccounting

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In the case study, Tom Lucas shares more information about the why, how, and what for this Ruschlikon implementation. He also transparently outlines the lessons learned and technical pre-requisites on both the sender and receiver sides of the equation. Whilst Guy Carpenter has been successfully sending ACORD GRLC eMessages for many years, this was a first-time experience as a message receiving company. As there is limited availability of industry partners supporting cedent-to-broker message flow, the involvement of experienced ACORD member companies was a key to success.

*“While the broker to reinsurer message is well-established, the client to broker message in reinsurance has not been adopted in the same way. Partnering with WebConnectivity (WCL) and The Hartford has*

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*given us a solid foundation to build on, expanding message types and other capabilities, while bringing more efficiency and transparency to the claims process”*

- Tom Lucas, Guy Carpenter and Ruschlikon Accounting & Claims SteerCo Member

[Check out the case study published on the website here](#) and register to the upcoming Ruschlikon Case Study Deep Dive Webinar, where Tom will discuss the topic further, scheduled for 10<sup>th</sup> June 2025. If you are interested, please click here to register: [Ruschlikon Webinar: Cedent to Reinsurance Broker Messaging - Deep Dive into Guy Carpenter's Case Study](#). If you have any questions, please feel free to contact Tom directly.

*Tom Lucas, Guy Carpenter and Ruschlikon Accounting & Claims SteerCo Member*

## Thank you for reading

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