

DCAs, LLOYD'S MARKET · VANGUARD CLAIMS

Lloyd's Contracts, Without the Manual Data Work

A claims administrator that has run complex Lloyd's contracts for more than two decades moved 36,000 claim files onto VCA, then took the hand work out of its data and opened its claims to its clients.

THE CLIENT, NAMED

Vanguard Claims, complex Lloyd's contracts

THE SEAT

DCAs, Lloyd's Market

RUNS ON

**VCA ClaimsCore
ClientPortal
LloydsConnect**

ON THE RECORD

Figure published, from Vanguard's case study

THE RESULT

40%

**Less manual data handling
(approximately)**

From the Vanguard Claims case study.

What vendors think they know about Lloyd's doesn't compare to the reality.

Nicole Goral, Senior Vice President,
Vanguard Claims

THE OPERATION

Lloyd's Work as It Really Runs

Vanguard Claims has managed complex Lloyd's contracts for more than 25 years, and each contract brings its own data and compliance demands.

As the business grew, its claims system became the limit. Lloyd's reporting asked for a precision the system could not give, data extraction ran by hand, and clients wanted to see their claims in real time.

Reporting London will check

Strict Lloyd's requirements demand flexibility and precision.

Data pulled by hand

Copying data carries the errors copying brings.

Clients who want to see

Clients expected real-time access to their claims data.

WHAT CHANGED

A migration, then a platform shaped to the work

01

The condition

A claims system that could not carry Lloyd's reporting or adapt to Vanguard's workflows.

02

The change

Two terabytes across 36,000 claim files migrated in four months, open claims first, then compliance tracking, billing macros and automation configured.

03

What it left

Claims data centralized in a data warehouse for reporting and analysis, and a client portal giving clients real-time access.

THE MIGRATION

How the move was run

From the case study. The four months are Vanguard's own timeline; every VCA deployment band starts with discovery.

- ✓ **High-impact claims first.** Open and recently closed claims moved first, so operations continued.
- ✓ **Controlled data transfers.** Direct transfers gave Vanguard oversight of accuracy and quality.
- ✓ **Testing against the real work.** Extensive testing against Vanguard's own workflows and compliance requirements.

WHY IT MATTERS NOW

As of January 1, 2026, Lloyd's made Claims Management a hurdle Principle (Principle 4). The Principles bind managing agents (MAs), and coverholders and DCAs carry it through the managing agent's oversight, audit and reporting requirements.

HOW THIS STORY IS SOURCED

Vanguard Claims is named because its own case study names the firm and quotes its senior vice president. The 40% and the migration figures are the case study's, in its words. It gives no monthly claim volume, headcount or contract count, so this document gives none.

Bring us a claim where the promise was hard to keep

Bring a Lloyd's contract with its own reporting demands, and we'll show you the bordereau produced from the claim record rather than assembled by hand.

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