



The Association of Professional Claims Managers

“ethical, professional and customer-focussed”

The Association of Professional Claims Managers (APCM) is a trade association representing claims management firms and is intended to increase the professionalism and levels of service provided by regulated claims management companies.

Its objectives are:

1. To promote the highest standards of professionalism within the claims management industry.
2. To assess new applicants' fitness for membership and monitor and assess all Members' compliance with the APCM Claims Management Code, on an on-going basis.
3. To provide compliance support and guidance to Member firms and in doing so assist them to comply with relevant legislative and regulatory requirements.
4. To represent the views of Members to regulatory bodies, government departments, consumer groups and other interested parties.
5. To provide an independent arbitration service to deal with complaints, from consumers and other parties, about Members.

Member firms must comply with the APCM Claims Management Code which aims to protect consumer interests over and above the protections offered by law.

“honesty, fairness and transparency”

All applicants for membership are required to demonstrate that their business operations comply with the APCM Claims Management Code. This is assessed on behalf of the APCM through an independent compliance audit. Membership to the APCM is based solely on the results of the compliance audit. *In this way the APCM will best represent those claims management companies that are committed to delivering high standards to their customers.*

On-going adherence to the APCM Claims Management Code is also assessed through an annual audit similar to that undertaken for applicants.

This process of establishing that Members operate in an ethical, professional and customer-focussed way will enable Members to distinguish themselves within the industry. Customers will know when dealing with a Member of the Association of Professional Claims Managers that it has selected a firm that is committed to “delivering what it says it will” where honesty, fairness and transparency are at the heart of the service.

Member firms will be represented by the Association of Professional Claims Managers in dealings with regulatory bodies and consumer groups and be kept up to date with regulatory developments.

A unique offering of Membership of the APCM is that Members will have access to a “compliance helpline and support package” enabling them to seek guidance about regulatory and compliance matters thereby obtaining reassurance and protection around their business operations.



Key Benefits

- Members can proudly display the APCM Member logo having demonstrated compliance with the APCM Code.
- Consumers will be able to distinguish Members and be confident they are dealing with an ethical firm.
- Ongoing compliance helpline and support package.
- Annual audit to provide valuable reassurance.
- The APCM will be an active voice in the industry with regulators and consumer bodies.

Membership Fees

Initial Application Fee

There is a one-off application fee of £400. This fee covers the cost of the initial vetting of the applicant firm including review of terms, pre-contract information, website content, business model, existing procedures and mystery shopping.

Monthly Membership Fee

Once accepted into the APCM Members will pay a monthly membership fee which covers the costs of providing the compliance helpline and support package together with the cost of the annual audit.

The Monthly Membership Fee is based on turnover and reflects the turnover categories used by the MoJ.

Annual Turnover	Monthly Membership Fee
Up to £1 million	£90 pm
Between £1 million and £5 million	£150 pm
Over £5 million	£200 pm

Questions and Answers

Why has the Association of Professional Claims Managers been set up?

The APCM has been set up to promote the highest standards of professionalism within the claims management industry. Applicants are only admitted once they have demonstrated that they comply with the APCM Claims Management Code and this compliance is monitored on an on-going basis. This will enable customers to be confident that they will receive a high standard of care, service and protection if they are dealing with firms that are Members of the Association of Professional Claims Managers.

A key benefit of Membership is that Members will have access to the compliance helpline and support package enabling them to seek guidance and advice about compliance matters affecting their business.



The APCM will also represent the membership with key regulatory bodies such as the Ministry of Justice, the Financial Ombudsman Service, the Office of Fair Trading and the Financial Services Authority as well as other parties that are engaged in consumer matters.

Who can join the Association of Professional Claims Managers?

Firms that are actively involved in claims management and are regulated by the Ministry of Justice can apply to join the APCM. Membership is decided solely on the firm's ability to comply with the APCM Claims Management Code.

A separate category of membership, Associate Members, is intended for firms that are not handling claims but are involved in or associated with the claims management industry. Firms likely to fall into this category include lead suppliers and software providers.

How are Members admitted to the Association of Professional Claims Managers?

Applicants for Membership of the APCM undergo initial compliance vetting. The results of the initial vetting exercise are reported to the Membership Committee together with a rating of Green, Amber or Red. Membership is decided solely on the results of the report.

Applicants achieving Green status will automatically be admitted.

Applicants achieving Amber will be given a period of time in which to take action to address any areas of non-compliance. The APCM will then verify that the actions have been addressed and if so, the applicant will be admitted.

Where an applicant receives a Red grade then Membership will be refused. The applicant will be given a detailed report explaining why it has not met the required standards. If the applicant takes action to address the concerns it may then re-apply for membership but will incur another fee.

How long does the membership process take?

We have to undertake compliance checks for all new Members and part of this relies on the applicant providing information to us in a timely manner. Applications will not be considered unless all the required information is provided with the application.

Once a complete application is received we aim to provide a decision within 4-6 weeks which allows time for the compliance vetting to be undertaken and the results to be considered by the Membership Committee.

What is the "compliance helpline and support package"?

This enables Members to telephone or email the APCM to obtain guidance, advice and support regarding compliance matters. This includes not only compliance with the APCM Claims Management Code and MoJ rules but other areas of consumer protection legislation such as the Data Protection Act, Unfair Terms Regulations, Unfair Trading Regulations, Privacy and Electronic Communications (EC Directive) Regulations, etc.



Why is there a tiered approach to the Monthly Membership Fee?

Larger firms are likely to require greater resource particularly in relation to the annual audit. Having this tiered approach allows us to cover the costs of this increased workload.

Why is there an application fee to join the Association of Professional Claims Managers?

Applicants for membership to the APCM are only admitted if they can demonstrate that they comply with the APCM Claims Management Code. To enable us to assess this, we undertake initial vetting checks which includes reviewing the applicant's existing terms and conditions, pre-contract information that is provided to customers, the content of websites, existing policies/processes and mystery shopping.

What happens if issues are identified during the annual compliance audit?

The process adopted will be similar to that for an initial application. Members that receive an Amber grade audit will be given a specified period of time in which to address the deficiencies. These actions will be verified to ensure that the Member operates in a compliant manner. If appropriate action is not taken as required, or a Member receives a Red grade, the matter will be referred to the Disciplinary Committee.

The Disciplinary Committee will provide Members with adequate opportunity to resolve issues to a satisfactory conclusion. However, ultimately, it has the power to expel Members that fail to take action in a timely manner.

Can I have more frequent monitoring undertaken?

Yes. The APCM has the ability to provide more frequent monitoring for Members, if it is required. Additional monitoring is not included within the Membership package and will be charged at a daily rate of £600.

To take the next steps in demonstrating your commitment to honesty, fairness and transparency and be part of the Association of Professional Claims Managers contact us now on **0845 862 3522** or download the application pack at www.apcm.org.uk.

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