

About us

Strength. Choice. Fairness.

Our secure, risk-managed approach is designed to help you reduce losses and keep premiums down



Mitsui Sumitomo Insurance Group

MSIG

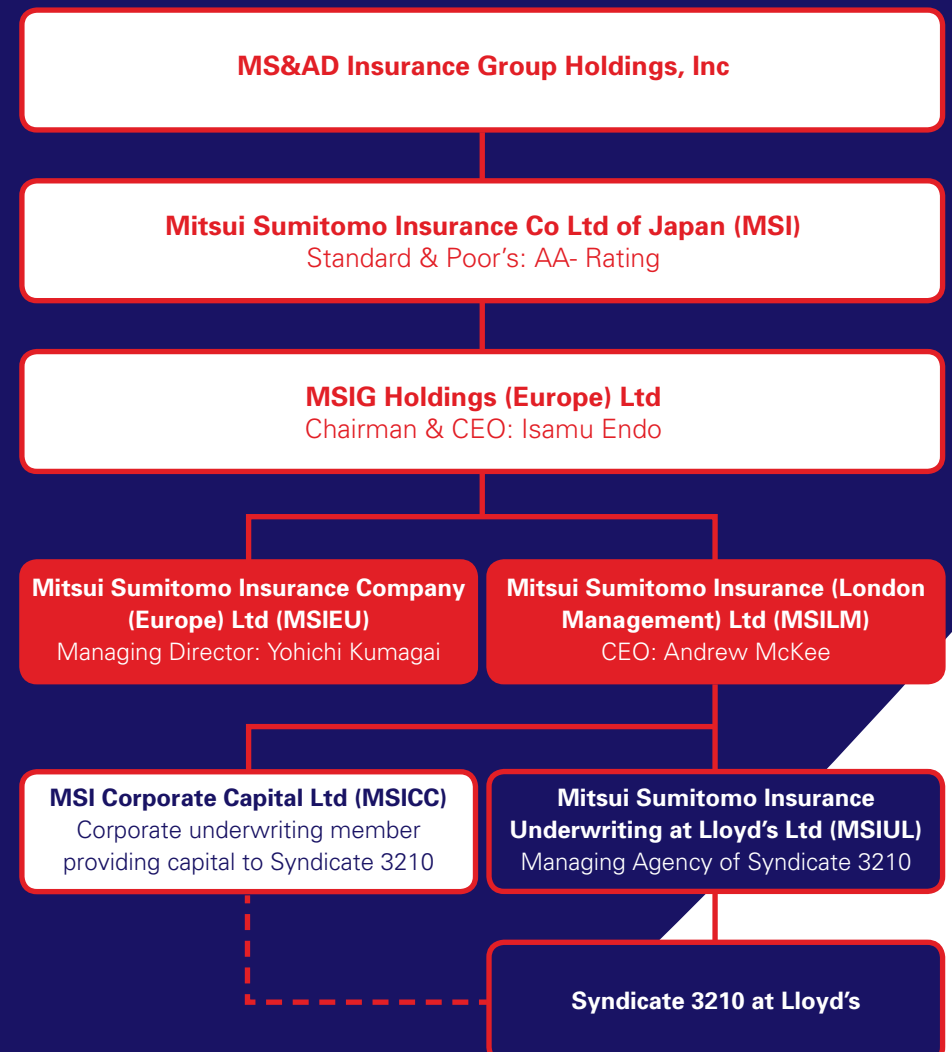
Stability through strength

With Mitsui Sumitomo at Lloyd's, you can take comfort in the stability of an integrated underwriting, risk management and claims management provider that is backed by the largest non-life insurance group in Japan and the security from membership of Lloyd's of London. Having the full backing of our parent company MS&AD Insurance Group Holdings Inc brings with it the coveted Standard & Poor's AA- rating.

Mitigating risk

Our approach is designed to mitigate exposure, reduce losses and save costs. We work closely with expert, specialist and experienced consultants. Through secure website portals, our clients have access to a whole range of risk management information and data on many issues relating to potential risks and exposures.

Group structure



Solid at every link



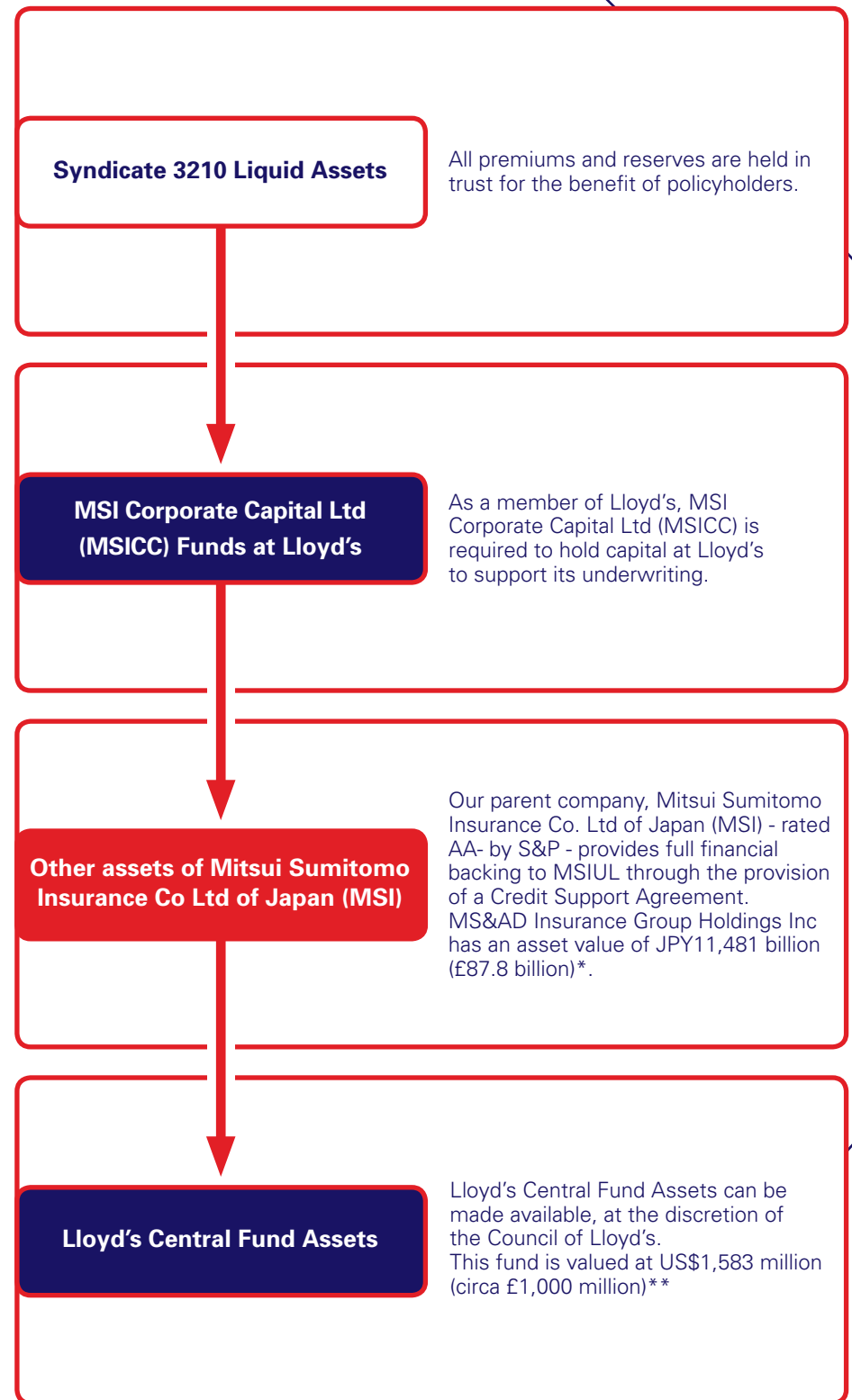
The chain of security

Reflecting the Lloyd's of London Chain of Security, we are strengthened by the unique financial security that comes from membership of Lloyd's of London plus the backing of our parent company in Japan. This is endorsed by a Standard & Poor's AA- rating.

Our financial strength means that you can work with us in complete confidence. Our parent company, Mitsui Sumitomo Insurance Co. Ltd of Japan (MSI) provides full financial backing to MSIUL through the provision of a Credit Support Agreement.

Our Lloyd's vehicle, Syndicate 3210, is managed by MSIUL. The Syndicate's capital is provided by MSICC, a corporate member of Lloyd's.

Chain of Financial Security



* as at end of fiscal year 2009. £1=JPY130.74.
** as at 31.12.09 Source Lloyd's. £1=US\$1.50.

Insurance that fits your business

Mitsui Sumitomo at Lloyd's is part of MS&AD Insurance, the 7th largest non-life insurer in the world, with assets of over £85 billion, and annual net premiums in excess of £10 billion.

- We benefit from exceptionally strong credit ratings: S&P AA-, AM Best A+, Moody's Aa3 and have more than 320 offices in over 40 territories around the world, providing unrivalled global strength, stability and security.
- Mitsui Sumitomo at Lloyd's as a subsidiary of this Group brings unique benefits to our brokers and customers in the UK and Europe, through its Lloyd's syndicate 3210.

What makes us different?

- The financial backing of the 7th largest non-life insurer in the world, in addition to the unique financial strength provided by Lloyd's
- A global reach with local autonomy for all decisions
- Proud to be known for paying out claims willingly and on time - 95% of customers rate our claims service as "excellent" or "good" *
- Dynamic capability and highly experienced teams throughout the business allows us to build true, long term working relationships.

* Independent customer research project October 2010

Claims Management Service

At Mitsui Sumitomo at Lloyd's, you will find a tradition of treating our clients with respect and fairness. Our friendly and approachable team of experienced professionals will support you throughout the claims process ensuring promises are delivered, responses are received and decisions made at a time when you need it most.

We employ specialist Third Party Administrators (TPAs) so that we are able to direct resources to where they are most needed and where they can bring the most value. Our internal management and technical teams offer you a flexible approach, ensuring your claims are effectively managed either internally or externally by our outsourced partners.

Risk Engineering

One of our fundamental strengths is our Risk Engineering advice and analysis. Our approach is designed to minimise exposure to business risks, reduce losses and keep your future premiums as low as possible.

We arm our risk management consultants with the most up to date technical advice and guidance. We review and audit all work undertaken by our consultants to ensure that reports meet our high technical demands. We also maintain total security of information – all data and proprietary information is kept confidential and risk management information supplied by our consultants to our database is in encrypted form, which cannot be intercepted and opened.

Our promise

We will treat you fairly by:-

- Working closely with you and your broker to devise insurance solutions that meet your needs and requirements
- Clearly communicating policy coverage and terms
- Dealing effectively and efficiently with all of your questions
- Ensuring that our staff and service providers understand our commitment to treating customers fairly and are familiar with our processes for any expressions of dissatisfaction
- Implementing appropriate systems and controls that enable us to monitor our performance
- Taking prompt action if we have not acted in line with our policy

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The shortened name of Mitsui Sumitomo at Lloyd's represents Mitsui Sumitomo Insurance Underwriting at Lloyd's Ltd. (MSIUL), managing agency of Syndicate 3210. Mitsui Sumitomo Insurance Underwriting at Lloyd's Ltd. - Registered in England No. 5965101** Mitsui Sumitomo Insurance (London Management) Ltd. - Registered in England No. 3904868 Mitsui Sumitomo Insurance (London) Ltd. - Registered in England No.1228765. MSI Corporate Capital Ltd. - Registered in England No. 3905004. ** Authorised and regulated by the Financial Services Authority



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