

Our Claims Charter

**A tradition of respect and fairness,
with a fast and accurate service
that makes life easier for you.**

Mitsui Sumitomo at Lloyd's
Excellence in all we do



Mitsui Sumitomo Insurance Group

MSIG

What makes us different?

We put you first

At Mitsui Sumitomo at Lloyd's, we focus on making life easier for you. We empower our team of senior claims professionals to make decisions based on their wide-ranging market experience. This, combined with our fast, efficient and accurate claims service, puts you at the centre of the process.

We focus on delivering high-quality and proactive claims management, and on being open and transparent at all times. We are proud to be known for paying first-party claims willingly and promptly – often achieving agreement on payment within 24 hours of receipt of our appointed loss adjuster's report recommending final settlement. We also work in partnership with our clients to defend or settle third-party claims.

We keep our promises

We treat our customers fairly and with respect by delivering on our promises. Our Customer Charter sets out the service you can expect from Mitsui Sumitomo at Lloyd's. We constantly monitor our service to ensure we are performing to the highest standards.

About us

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.

In a recent independent survey, 95% of customers rated our service as 'Excellent' or 'Good'.



Our Claims Charter

1. We promise to provide direct and fast access to decision makers based in London.

We actively encourage open communication.

Our team of highly competent, skilled claims professionals is committed to taking a proactive approach to problem solving and claims resolution. Unlike many insurance companies, ALL decisions on claims are made locally, leading to speedy solutions to even the most complicated losses.

Contact us when you need to.

As soon as you report the loss to us, we will be available to you. Should you need to, you can call us outside business hours and the contact details of all our claims adjusters are available on our website.

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We work with the right people.

Any claim, no matter how large or small, is vitally important. We work with the appropriate loss adjusters, third-party administrators and lawyers to assist us and you. We take the view that, when engaged by us, they are an extension of our brand and our promise. We also believe that our clients deserve the best advice and service in all situations to ensure the most effective outcome is achieved. We take great care selecting the right partners and ensuring they deliver on these promises.



2. We promise to communicate with you.

We will keep you informed.

It is important that you know what is happening with your claim. That is why we believe in keeping our customers informed. We regularly achieve and, more often than not, exceed our own high standards. We aim to respond to telephone calls within 24 hours and to action all letters and emails as soon as possible, but always within 5 days of receipt.

Tell us how we are doing.

We want to hear first hand about our claims service from your point of view, and make sure it is working as it should be. We also want to find out if there are ways in which we can improve our service. We welcome feedback on all aspects of our claims service and we will contact you periodically to ensure that we are maintaining our service standards.

We will not decline claims unreasonably.

No matter how strong our desire to settle all claims, sometimes a claim is not covered by the policy. Declining a claim is the last thing we want to do. We want to be absolutely sure that any decision we make is an informed one and that we have not misinterpreted the information or facts. We will ensure that in all cases we have a detailed discussion with your broker prior to declining any claim, and will give you every opportunity to contribute to that discussion.

'Proud to be known for paying claims willingly and on time.'

Andrew McKee CEO
Post Magazine
October 2010

3. We promise to treat you fairly.

We will ensure confidentiality and data integrity.

We have a strong track record of building trust with our clients who have had significant claims. We ensure that sensitive information stays confidential and we are rigorous in our handling of data, complying with all legal requirements under the data protection legislation.

We want you to be satisfied.

If you are unhappy with any aspect of the claims service we have provided, please contact your dedicated Mitsui Sumitomo at Lloyd's claims contact.

If your concern is not dealt with to your total satisfaction, please refer the matter to our Claims Director, Jonathan Poole on 0207 702 6270 or email: jpoole@msilm.com

Our aim is that complaints are dealt with proactively, promptly and in accordance with our complaints procedure. Mitsui Sumitomo at Lloyd's values all of its customers and seeks to ensure that all customers are treated fairly.

Please let us know if you require a copy of our complaints procedure, which is compliant with both Lloyd's and FSA requirements.

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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

