

Claims management

Putting fairness
at the heart of
claims handling



Mitsui Sumitomo Insurance Group

MSIG

Responsive claims handling

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 are made at a time when you need them most.

Understanding and support

We work hard to understand your business and to offer support. Working closely with our Underwriting and Risk Engineering colleagues, we take ownership of managing claims reserves, review the risks and provide data exports to assist in analysis and identifying trends.

We build our relationship with you to enable us to provide accurate advice, fair judgements and assistance in mitigating risk to help prevent the claims occurring, which ultimately reduces your costs.



Focussing on what we do best

We approach routine motor, casualty and commercial property loss adjusting claims handling by employing specialist Third Party Administrators (TPAs) who are suitably skilled to adjust and handle losses in accordance with a service contract and individual claims handling procedures. Everything is closely monitored and controlled as part of our focus on fair service delivery.

By outsourcing our claims adjusting, administration and file handling functions, 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.

What you get from Mitsui Sumitomo at Lloyd's

- Fairness and respect
- True claims management, managed by experienced professionals
- Highly competent, skilled claims handlers and adjusters based in the UK
- Direct access to decision makers for fast turnaround of certain situations
- Focus on cost control at every step of the process
- Claims data delivering accurate and meaningful information
- Client Account Managers who take ownership of matters for rapid response to brokers, clients and colleagues
- TPA Managers with operational responsibility for maintaining high quality service standards
- Commitment to working with our underwriting and risk engineering teams
- Relationships with brokers and clients built on professionalism and service delivery
- Contactable, approachable claims professionals, who have the highest amount of integrity

Working together for your business

Property

We concentrate on a deeper understanding of your business. Site visits and regular meetings give us a clearer picture of your operation including business critical continuity problems and loss mitigation possibilities. The skills and experience of the adjusters and experts we employ assist us with loss mitigation strategies and information gathering. This means quicker, more informed and accurate judgements, and allows us to respond rapidly to any situation.

Casualty

Working together, we will design and implement a claims service that enhances your existing processes and procedures, and improves the defending and settlement of claims. We will stay actively involved and closely monitor the progress of your account, offering regular claims reviews to provide awareness, advice and guidance. All claims will benefit from; a desk-top or site investigation, effective rehabilitation review, anti-fraud screening and transparency of claims negotiation and settlement. In some cases, large, complex or sensitive matters are handled in-house allowing us direct control.

Motor

Our motor claims service allows each aspect of the claim to be dealt with concurrently, reducing the claim lifecycle wherever possible. With the support and assistance of specialist Accident Management providers, and those of our specialist TPAs, we are able to provide both fully comprehensive and third party only claims service. Once implemented into your business, we hold regular claims review meetings with you to maintain communication between all parties.

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



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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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