

# Risk Engineering

**Working together to  
minimise exposures,  
reduce losses and keep  
your future premiums  
as low as possible.**

**Mitsui Sumitomo at Lloyd's**  
*Excellence in all we do*



MSIG

**Mitsui Sumitomo Insurance Group**

# Strength through partnership

**Our corporate risk management philosophy is based on the principle that a quality risk engineering programme benefits both Mitsui Sumitomo at Lloyd's and our clients.**

We use a consultative approach to form mutually supportive long-term partnerships with insured clients and their brokers. This helps to minimise exposure to business risks, reduce losses and stabilise premium volatility.



### **Putting you first**

Our risk management service puts you at the centre of the risk management process. Unlike many insurers, we do not impose a one-size-fits-all solution. Our Account Managers and technical specialists work with you to understand your needs first. Together, we identify key areas of risk and implement targeted risk engineering programmes that complement your corporate strategy.

*87% of clients said that our risk engineering capabilities were 'the best they had ever experienced'*

Independent client survey - November 2010

### **Partnership has its advantages**

The close working relationship between our risk engineering and underwriting teams provides us with an unparalleled insight into the risk management standards and procedures of your business. This means that detailed and accurate information is available to our underwriting teams, enabling them to keep premiums as low and stable as possible.

### **Making a difference**

Our risk engineering programmes really work. We have many examples of our loss control recommendations directly preventing multi-million pound property losses. We have also shown a year-on-year reduction in casualty claim numbers and values among clients who actively participate in our risk engineering programmes.

# Making communication easier

## Single point of contact

Our unique approach to risk engineering provides clients with a dedicated Account Manager who acts as a single point of contact for all risk management issues. Perhaps this is why our account management team has a well-earned reputation for innovative and practical risk management solutions.

*92% of clients said  
‘their relationship with  
their risk engineering  
Account Manager  
was very important’*

Independent client survey  
- November 2010

## Drawing from experience

When it comes to getting the right advice, it is hard to beat experience. Our risk engineering team is highly-skilled and their experience comes from a diverse range of backgrounds, offering complementary skills and extensive industry knowledge. We have also forged close ties with many suppliers of specialist risk management services. This means that you get access to unrivalled expertise.

**For full details of the team and its depth of knowledge and experience visit [www.msilm.com/risk-engineering/skillsregister](http://www.msilm.com/risk-engineering/skillsregister)**



## **Using technology to make things easier**

Whatever information you need about managing your risk, we can provide it. We developed our own secure risk management database, called RISC<sup>®</sup>, that lets us record surveys, monitor risk qualities and track recommendations.

At the touch of a button we can produce reports at a location, client, or portfolio level. We can also benchmark sites within a company and across an industry sector.

Making things even easier is our web-based service, eRisc. It gives you access to your RISC<sup>®</sup> data whenever you need it, and allows you to receive and review recommendations online.

## **Working together**

In consultation with you and your broker, we will develop your risk management programme by:

- Agreeing the resourcing of the programmes
- Ensuring that our services are co-ordinated effectively and delivered efficiently
- Scheduling site visits and consultancy work
- Reviewing our consultants' work to make sure that reports meet our high technical standards
- Providing regular overview reports of the risk engineering programme, its recommendations and its findings
- Issuing all documentation in accordance with a service delivery agreement
- Providing direct and rapid access to specialist advice at all times

# Sharing our knowledge

*'The quality of speakers and range of topics were excellent'*

*'The settings and event organisation were superb'*

*'Loved it! Very informative and the balance of business vs. pleasure was spot on.'*

*'Excellent two days - time well spent'*

## **Risk management seminars**

Our seminars have gained an industry reputation for excellence and are always rated highly by our clients and broker partners.

Meet risk management experts at the cutting edge of their fields in a relaxed but professional environment, together with the opportunity to network in a social setting.

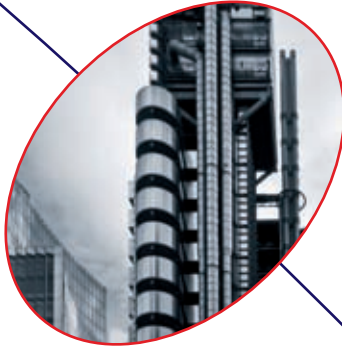
**Watch the 2010 event, online at [www.msilm.com/media-centre](http://www.msilm.com/media-centre)**

## **Case studies and news**

All clients receive our quarterly newsletter which includes regulatory updates, best practice case studies and the latest news for risk management professionals.

Loss Lessons provide shared knowledge and learning points from real incidents. Our risk guidance notes and risk management toolkits offer best practice advice on a whole range of topics. All are freely available via our web-based eRisc portal.





## **Mitsui Sumitomo at Lloyd's**

### **World-wide strength**

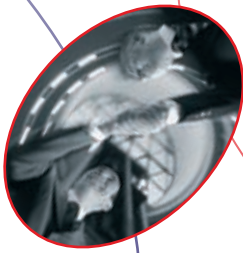
Mitsui Sumitomo at Lloyd's is part of the world's 7th largest non-life insurer, MS&AD Insurance. With assets of more than £85 billion, an S&P rating of AA- and over 320 offices in over 40 countries, Mitsui Sumitomo at Lloyd's offers its brokers and customers a global reach supported by exceptional financial strength.

### **Highly rated claims service**

For over 10 ten years we have built up a reputation for excellence and delivering exceptional service especially when it comes to claims. In a recent independent survey, 95% of clients rated the claims service as either 'Excellent' or 'Good' and 88% of brokers rated the our claims service as the 'best in the industry.'

### **Local autonomy**

We understand it can be a major source of frustration for brokers and customers having to wait days for an answer. All our underwriting and claims decisions are made here in the UK, with no outward chain of referral to a head office.



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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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