

A message from our CEO, Andrew McKee

Our core values are to behave with respect, loyalty, honour and integrity. It should come as no surprise, therefore, that my Board of directors and I welcome the Government's introduction of the Bribery Act.

Bribery is bad for international business and does huge damage to developing nations.

Our Syndicate has a zero-tolerance approach to bribery and corruption and is committed from Board level down to embedding a culture in which bribery is never acceptable.

We have implemented a comprehensive anti-bribery and corruption programme and will be working at all levels to ensure that all of those with whom we do business share our attitudes and approach.

Yours sincerely



Andrew McKee
Chief Executive Officer
Mitsui Sumitomo at Lloyd's

July 2011



Mitsui Sumitomo at Lloyd's

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 allow us to build true, long term working relationships.

**Independent customer research project – October 2010*

Mitsui Sumitomo Insurance Underwriting at Lloyd's Ltd,
25 Fenchurch Avenue, London EC3M 5AD.
Tel: 020 7977 8321 Fax: 020 7977 8300
www.msilm.com

Mitsui Sumitomo Insurance Underwriting at Lloyd's Limited (Managing Agent for MIT Syndicate 3210 at Lloyd's), Mitsui Sumitomo Insurance Company (Europe) Limited, Mitsui Sumitomo Insurance (London) Limited and Mitsui Sumitomo Insurance Company Limited are all authorised and regulated by the Financial Services Authority.



Mitsui Sumitomo Insurance Group

MSIG