



Casualty

Bespoke Insurance Solutions

Designed to minimise exposure to business risks, reduce losses and keep future premiums as low as possible.

Mitsui Sumitomo Insurance Group (MSIG) focus is on working with clients who take a proactive approach to risk management and workplace health and safety. We underwrite most sectors of the UK casualty market with particular emphasis on the retail sector.

We have established ourselves as one of the most practical, pro-active and above all, progressive liability insurers in the UK. It's a reputation based on our commitment to listening and understanding the intricacies of an insured's businesses.

Working in partnership with our brokers, we strive to develop a strong personal relationship with the insured as the key to creating pragmatic, cost-effective solutions which reduce erratic premium shifts in the long term.

This involves our dedicated account team together with specialist risk consultants and surveyors who provide advice and risk solutions on an ongoing basis.

Risk Engineering

Our commitment to risk engineering is demonstrated by our ongoing seminar programs for brokers and their clients that run regularly throughout the year, plus our sponsorship of the Sixth Behavioural Safety Best Practice Awards and User Conference, staged by RoSPA and Ryder Marsh.

Our experienced risk engineers come from a compliance background and therefore know the industry benchmarks pertinent to each insured. These drive our risk engineering solutions.

From our insured's we insist on established risk management processes together with a willingness to embrace new ideas. The result: insightful underwriting that rewards risk management improvements as well as reflecting historical trends.

Our risk management team offers advice, best practice and 'toolkits' in the following areas: -

Training Risk Assessment training – This training demonstrates how risk management can be risk assessment driven, provides alternative systems and ensures ownership of the risk assessment process by line managers. It includes responsibilities of directors, including developments on corporate manslaughter legislation.

Accident and incident investigation – The service gives guidance on the oral and physical side of investigations, what records to view and what records to keep. This greatly helps claims defence in a criminal/civil law process.

Managing contractors - Review of systems which ensure correct selection of contractors in the first place, the setting up of approval lists and the principles of Construction Design and Management Regulations (CDM); whether those regulations apply or not.

Slips, Trips and Falls - A service aimed at reducing exposure to events, that usually make up the largest proportion of claims. The service is based around slips and trip guidance for employers on identifying hazards and controlling risks (HSG155). This service can also cover working at height requirements and may involve





carrying out slip resistance tests on specific surfaces.

Transport Risk Assessments - Transport is a Health & Safety Executive (HSE) five-year priority. We work with Operations Managers to develop a transport plan which not only includes the list of traffic rules but layouts showing transport priority routes and pedestrian priority routes.

Maintenance Risk Assessment - Most risk assessments are carried out on predictable issues. Maintenance involves the unpredictable and can include a wide range of factors. The insured is provided with a system that enables a rapid analysis to be carried out so that the correct controls are incorporated.

Health and Safety Policy - This service results in the provision of a fully up-to-date policy manual, specific to the client's trade and management structure and includes a wide range of control systems.

In-depth Management Audit - Here the client's culture, objectives and targets are tested against best practice and Successful Health and Safety Management (HSG65).

Noise and Vibration - These aspects generally occur together. Both can lead to long term health problems and both need to be accurately quantified. The work will result in accurate task related assessments from which controlling decisions can be made.

Claims Defence Audit - This process results in the thorough overview of the client's systems for identifying, quantifying and storing process and personal information, with a view to being able to successfully manage claims and successfully rebut unsubstantiated claims against the company.

Occupational Hygiene Monitoring - Assessments under the Control of Substances Hazardous to Health (COSHH) regulations can only be completed in circumstances, where the level of exposure is known. We can provide personal and background sampling of a very wide range of substances with Occupational Exposure Limits with results being presented as a formal COSHH Assessment.

We also have access to specialist risk consultants and experts in the fields of tunnelling, product quality management and lifting operations.

Claims Management

Our claims strategy is focussed on decision making, service management and cost control, with routine adjusting, administration and file handling functions outsourced to carefully selected experts.

The MSIG Claims Team directly controls all aspects of outsourced claims services and designs claims management packages and procedures for each client, in line with their risks profile and insurance programme.

This tailored claims management service provides more cost effective pricing than composite insurers, whilst offering a more flexible services menu and data capture options.

We offer a bespoke claims service based around an insured's existing processes and procedures, to improve the defending and settlement of claims. We have selected a number of specialist Casualty claims partners (TPAs) through whom we are able to deliver a service that is second to none.

For further information contact your broker account team, call us on 020 7977 8321 or visit www.msilm.com