

# Our Claims Charter

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

**MSIG at Lloyd's**  
*Excellence in all we do*



# What makes us different?

## We put you first

At MSIG at Lloyd's, we focus on trying our very best to make 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 also look to work closely with our clients to defend or settle third party claims

## We keep our promises

At the heart of everything we believe in as an organisation is our claims philosophy. We ensure that all of our team clearly understands and aims to achieve the best possible service with every loss they handle. The claims philosophy is a key part of our culture; it states:

- We will constantly monitor the service we provide to ensure we perform to the highest standards
- We will always strive to treat customers fairly
- We will take great care in selecting the right partners and will monitor their performance with the same rigour as we do with our own service

Our Claims Charter sets out the service you can expect from MSIG at Lloyd's. We are proud to be known for paying first party claims willingly and on time

### **About us**

MSIG at Lloyd's is a member of one of the world's top 10 non-life insurers, MS&AD Insurance Group. We benefit from strong credit ratings: S&P A+, AM Best A+, Moody's A1 and have more than 320 offices in over 40 territories around the world, providing unrivalled global strength, stability and security.

*90% of Brokers surveyed rated MSIG as having the best claims service in the market.*

Independent survey  
September 2015



# Our Claims Charter

## **1. We promise to provide direct and fast access to decision makers.**

### **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 managers are available on our website.

## **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. Our team understands how important it is to respond quickly to offer the best possible customer outcomes. Our claims audit process allows us to monitor the speed of response and take action if we are not performing to the highest standards.

### **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 who 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.



**We continually monitor performance.**

Our senior claims management team regularly monitors the key performance indicators of our in-house adjusters. We also employ an independent auditing company to carry out a quarterly, sample review of our claim files. We understand that the only way to ensure consistently good service is to constantly monitor performance at every level, with customer outcomes in mind.

**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 conduct a fully independent client survey at least every two years and have a proven track record of responding to the feedback we receive to make positive changes in the way we work.

### **3. We promise to treat you fairly.**

#### **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 interested parties prior to declining any claim.

#### **We want you to be satisfied.**

We want to inspire trust and confidence at all times. We understand the difficulties faced by our clients should they suffer a major loss. We have a strong record in assisting our clients to restore them to the position they were in prior to the loss.

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

If your concern is not dealt with to your total satisfaction, please refer the matter to our Compliance Director, 0207 977 8321 or email: [compliance@msilm.com](mailto:compliance@msilm.com)

Our aim is that complaints are dealt with proactively, promptly and in accordance with our complaints procedure. MSIG 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 complies with the requirements of Lloyd's, the Prudential Regulation Authority and the Financial Conduct Authority.



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\* Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

\*\* Regulated by the Central Bank of Ireland.

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