




TOKIO MARINE  
EUROPE

Dedicated Claims  
Management

A spirit of trust



Founded in 1879, Tokio Marine & Nichido Fire Insurance Co., Limited is recognised as Japan's oldest and largest property, casualty and marine insurer.

The Tokio Marine Group has an international network of worldwide offices situated across Europe, the Americas, the Middle East, Asia and Oceania. Tokio Marine Europe Insurance Limited is the European arm of the group, with offices located in the UK, France, Spain, Belgium, The Netherlands, Germany and Italy.

Tokio Marine & Nichido Fire Insurance Co., Limited and Tokio Marine Europe Insurance Limited are rated AA- for financial strength by Standard and Poor's†.

Over 100 years of providing superior insurance solutions

Tokio Marine Group around the world

Offices in 39 countries and 427 cities

29,758 staff worldwide\*

Tokio Marine Group Information, correct as at 31 March 2011

† Rating correct as at 1 October 2011

\* On a consolidated basis

# Providing the protection our clients need...

Within an ever changing environment that constantly creates new challenges, our strength lies in understanding the individual risks facing our clients' business operations. As one of the largest providers of international corporate insurance, we deliver tailored products and risk management solutions for a diverse range of clients. While all of our clients are different, they all enjoy the financial security, stability and experience that only a true global insurance organisation can provide.

Our desire to succeed is driven by a commitment to winning customer trust through the delivery of excellent service in underwriting, risk and claims management, which in turn helps us build long-term relationships with our brokers and insureds.

Tokio Marine Europe offers a balanced portfolio of high quality products and services to satisfy the demands of business today.

Our range of solutions are individually customised to our clients' specific needs.

Our commitment is to:

- Provide insurance services of the highest quality.
- Continue to be the insurer of choice for our clients.
- Provide an efficient, fast and fair claims handling service.

Our philosophy is to handle claims in a manner that achieves the best possible result for all parties. The claims handling process should add value to our business relationship and we aim to deal with policy liability issues openly, promptly and fairly. Our insureds have high expectations and we aim to exceed these by working in partnership with them.



# Claim management...

From the moment a claim is made, we ensure that we protect our clients' business and reputation, and in doing this we also protect our own business and reputation.

## **Open door policy**

We want our clients to be comfortable to ask our advice, know they can rely on our expertise and trust our technical ability.

We manage claims in close liaison with our underwriters and risk engineers.



# A tailored claims service...

It is important that our clients are comfortable with our approach to claims. We can provide tailor-made claim management programmes to suit the needs of our clients including:

- Regular review meetings.
- Training/seminars – we are happy to discuss requirements and can provide bespoke solutions in partnership with our own legal advisors.
- Management information – we can provide generic reports, but we appreciate our insureds have unique requirements and we are able to create bespoke reports that can be produced on demand.
- Loss prevention activities to help negate potential claims and improve health and safety.

## A different approach

We have nominated relationship managers for all of our accounts. This enables us to provide a personalised service and to develop a good knowledge of our insureds' business requirements. We promote a high standard of technical expertise and negotiation skills internally and continue to strive for improved performance. All handlers have key objectives, which are monitored closely to ensure they are achieved, as goals met mean improved customer service. We also undertake regular technical competency audits of claims handlers to ensure we are maintaining the high standards we promise to our clients.

In addition, we have the following initiatives in place that also help to provide a value added service:

- Regular case reviews – larger cases are looked at quarterly and as a minimum all cases are reviewed annually.
- Anti-fraud initiative – we use a specialist anti-fraud system to log all third party claimants and we have the facility to pass cases where a match is found to external fraud investigators.

- Recovery initiative – we pursue recoveries using a Conditional Fee Agreement. This is a cost-effective option and uninsured losses can be included.
- Service providers – it is important to manage not only the initial appointment of our service providers, but to manage their performance. We undertake comprehensive audits of our providers to ensure not only that they understand and adhere to our philosophy, but also to ensure that their technical and service levels match our exacting standards.

### Our service standards initial response:

- All telephone calls will be responded to within 24 hours.
- Acknowledgement of new claim notifications in one business day.



# Claims handling...



## Marine claims

For the unique demands of international marine commerce, we have Tokio Marine Management Services Limited to manage all marine claims.

We will:

- Instruct a surveyor within 24 hours.
- Make a settlement offer within five business days from the receipt of the final documents necessary for claims adjustment.
- Issue settlement cheques or arrange bank transfers within five business days once settlement is agreed.

## Damage claims

If we instruct an adjuster, they will:

- Contact the client within 24 hours of receiving instructions.
- Visit the client within 48 hours of receiving instructions.
- After the initial meeting, they will issue a letter to the client confirming the documents required, actions to be taken and by whom, and follow up procedures.

If we do not instruct an adjuster:

- Initial contact will be made within three business days of receiving the claim to confirm the documents required, actions to be taken and by whom, and follow up procedures.
- Correspondence will be replied to within three business days.

Once settlement is agreed we will issue settlement cheques within three business days.

## Reserving

- Reserves are adequate at all times throughout the life of a claim, we don't use the worst possible outcome or accept the claimant's figures, we evaluate the probable settlement costs.
- We estimate subrogation and salvage prudently.
- No 'nominal' notification only reserving.
- Offers are fair in the middle of the scale and NO increase is made unless there is new medical evidence or compelling proof we have undervalued. We don't 'horse-trade' or settle on economics, we take a long-term view.

## Injury claims

If we instruct a solicitor or adjuster, they will:

- Contact the relevant parties within 24 hours of receipt of notification of an incident.

If we do not instruct a solicitor or adjuster:

- Contact will be made with the claimant or their advisor in accordance with legal protocol.



## Claims department

We have a depth and breadth of experience in the department...

Name	Job title	Telephone	Email
Karen Case	Deputy General Manager	+44 (0)20 7398 3166	kcase@tokiomarine.co.uk
Gail Corsini	Corporate Claims Manager	+44 (0)20 7398 3169	gailcorsini@tokiomarine.co.uk
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Name	Job title	Telephone	Email
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Mark Armstrong	Senior Claims Assistant	+44 (0)20 7398 3115	marmstrong@tokiomarine.co.uk

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[www.tokiomarine.co.uk](http://www.tokiomarine.co.uk)



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## Tokio Marine Europe Insurance Limited

Member of the Association of British Insurers  
Authorised and regulated by the Financial Services Authority Firm Reference Number 202574  
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## TM Management Services Limited

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