



CLAIMS SERVICES

Tailored Solutions from a Market Leader

A Member of **MS&AD** INSURANCE GROUP

www.msgusa.com



MSIG USA

Claims Advantage

At the heart of our business are superior claims handling programs that emphasize strategic risk management solutions. Clients who partner with MSIG USA's experienced claims professionals benefit from:

A Culture of Integrity & Excellence.

Honor and integrity are the benchmarks of an industry leader. MSIG USA is such a leader: inspiring trust through the principled pursuit of excellence in every aspect of the business partnership.

Innovation & Customer Focus.

We listen carefully to our clients and recognize their unique industry characteristics. We continuously evaluate strategic areas of improvement through high-tech claims reporting, customized claims handling, and streamlined case management.

Market Strength and Solidarity.

Our worldwide network of operations is underscored by our financial strength ratings: A+ by A.M. Best Company, A1 by Moody's Investors Service and A+ by Standard & Poor's.¹

¹ Ratings for Mitsui Sumitomo Insurance Company, Ltd and Aioi Nissay Dowa Insurance Company, Ltd.



Our People

Our company's success rests on the talents of thought leaders, subject matter experts, and claims professionals.

In partnership with internationally recognized industry service providers, MSIG USA stands out as a frontrunner in domestic and global claims management. We believe you deserve more than a "one-size-fits-all" solution.

MSIG USA's proven advantages include:

Global Footprint.

We are where you are, worldwide. We have built and maintained long-standing relationships with a growing domestic and multinational client base.

Bench Strength.

Our industry expertise is as broad as it is deep. MSIG USA serves an expanding list of manufacturing, automotive, electronics, home appliances, financial services, food service, and retail businesses.

Client-Focused Service.

Our team of dedicated claims account executives understands the intricacies of your business and devotes its attention to the welfare of your company and team.

Financial Assurance.

We understand the critical importance of your trust and confidence in our corporate governance and information security. Our commitment to industry and financial best practices is demonstrated through annual SOC-1 certifications.



MSIG USA Values

Customer Focus.

Continually striving to provide security and achieve customer satisfaction.

Integrity.

Acting with sincerity, kindness, and fairness in our dealings with everyone.

Teamwork & Accountability.

Achieving mutual growth by respecting one another's individuality and opinions and by sharing knowledge and ideas.

Innovation.

Listening to our employees and stakeholders while continuously seeking ways to improve our work and business.

Professionalism.

Making continuous efforts to improve our skills and proficiency to provide high-quality services.



Property Claims Solutions

At MSIG USA, we take a team approach to commercial property claims management. Handling first-party property losses from our Corporate Home Office in Warren, NJ, we partner with internationally recognized service providers to offer customer-focused claims handling and timely resolution of all covered property claims—regardless of exposure or complexity.



MSIG USA's comprehensive commercial property claim services include the adjustment of:

- Building & Business Property
- Time Element Claims for Business Interruption & Extra Expenses
- Equipment Breakdown
- Inland Marine
- Builder's Risk
- Cargo
- Warehouse Legal Liability
- Money & Securities, Employee Theft & Other Crimes
- Forgery & Alteration





COMMERCIAL PROPERTY PROGRAM

Features & Benefits

Catastrophe (CAT) Claims Management.

MSIG USA is there to help you manage the unexpected. Receive immediate assistance, 24/7/365, when conditions threaten the welfare of your business.

Collaborative Team Approach.

A dedicated team of experienced claims adjusters, underwriters, risk engineers, and marketing specialists manages your commercial loss exposure and works cooperatively to provide personalized claims resolution.

Experienced National Service Partners.

To streamline each phase of the claims management process, we have established long-standing relationships with appraisers, adjusters, cause and origin experts, forensic accountants, and legal advisors.

Subrogation Services.

Once your claim is underway, MSIG USA subrogation specialists work diligently to recover loss dollars, deductibles, and other expenses owed to you. The effectiveness of this subrogation process allows us to contain costs for our insureds.

Time Element Coverage.

Commercial property damage can interrupt the daily function of your business. MSIG USA partners with internationally recognized forensic accountants to assess profit and loss while determining the cost of rebuilding facilities, replacing equipment, and maintaining business continuity.

Electronic Claims Tracking.

In many cases, our clients have the option of submitting and tracking property claims electronically. View real-time claim information, submit supporting documents, or check the status of your claim in just a few clicks.



Ocean Marine Claims Services

When your business requires protection for vessels or goods transported across foreign or domestic waters, count on MSIG USA for our international presence and comprehensive expertise. Providing a dedicated account management team with deep knowledge of your industry, our global group network standardizes and simplifies the claims process to expedite claim resolution.



Areas of expertise include:

- Ocean Marine
- Cargo Legal Liability
- Hull & Machinery Coverage
- Protection & Indemnity
- Marine General Liability

OCEAN MARINE PROGRAM

Features & Benefits

Global Footprint.

We are where you are, worldwide. Serving a multinational client base from major locations in New York, Cincinnati, London, Rotterdam, and Tokyo, we are one of the world's leading ocean marine insurance carriers.

Dedicated Subrogation Department.

MSIG USA is one of few ocean marine providers housing an internal recovery division. We pursue simple and complex claim recoveries with the same level of commitment, all with the goal of reducing loss ratios while keeping premiums competitive.

Claims Fast-Tracking.

Our Ocean Marine Fast-Track Department provides expedited handling of high-frequency, low-severity claims. Our highly specialized team of claims professionals focused its efforts on the expedited review, processing, and payment of covered claims while minimizing overall cycle time.

Loss Prevention Service.

When loss ratios are on the rise or you have serious concerns about your logistics quality, we can assist you in evaluating potential risks and providing comprehensive recommendations to upgrade logistics operations.





Liability

We recognize that your business is unique and complex. When unexpected events occur, MSIG USA provides world-class liability and cost containment solutions. For your peace of mind, our team of seasoned claims professionals and litigation specialists manages the intricacies of your commercial liability claims so you can focus on your business.



Our scope of liability claims services includes:

- Commercial General Liability
- Products Liability
- Management Liability (Including Directors & Officers, Employment Practices Liability & Fiduciary Liability)
- Auto Liability
- Umbrella & Excess Liability

LIABILITY PROGRAM

Features & Benefits

Litigation Management Expertise.

In addition to our internal experts, MSIG USA provides access to a countrywide panel of approved legal counsel, court reporters, and other specialized defense resources to defend your businesses, contain legal costs, and minimize exposure.

Customized, Comprehensive Strategies.

The risks you face are unpredictable, and accidents happen. MSIG USA is prepared to investigate and manage the unique risks associated with your business.

Customer-Focused Service.

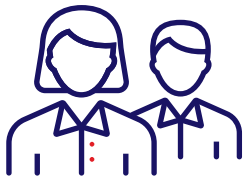
Our experienced claims professionals are invested in you and the industry in which you operate. Our global presence allows us to meet with you face-to-face, collaborating on complex matters relevant to your business and claims. To support MSIG USA's commitment to transparency, our customers have the ability to track reported claims, 24/7/365, with our secure claims portal.





Workers' Compensation Programs

Employees are a valued part of your team, bringing skill and ingenuity to your workforce. As a risk management innovator, MSIG USA provides robust solutions that enable you to advocate for injured employees, improve health and productivity outcomes, and help safeguard your company from costly litigation.



The MSIG USA Difference

In cooperation with nationally recognized service partners, MSIG USA stands out as a frontrunner in domestic and global workers' compensation insurance programs. Our team has nearly a century of experience managing the insurance needs of high-risk industries and complex jurisdictions.

WORKERS' COMPENSATION PROGRAM

Features & Benefits

Medical Cost Containment.

MSIG USA's national managed care department provides tailored medical cost containment programs that include:

- Prompt, comprehensive and guidelines-based reviews
- Utilization of strategic PPO networks
- State-specific managed care programs for complex jurisdictions
- Best-in-class URAC-accredited utilization reviews





WORKERS' COMPENSATION PROGRAM

Features & Benefits

Nurse Case Management

MSIG USA offers access to registered nurses with proven expertise in the injuries common to physically demanding fields. Our risk engineers, in consultation with nursing staff, can help reduce injury occurrence by providing jobsite analyses and risk mitigation.

Additional nurse case management features include:

- Customized, account-specific flexibility
- Proactive case management emphasizing an early return to work
- Care coordination, acting as a single point of contact for employees, insureds and medical providers
- Streamlined communication, a reduction in medical errors, and treatment plans aimed at total wellness
- Nursing invoice audits that promote compliance with evidence-based billing guidelines

Pharmacy Benefit Program.

MSIG USA provides pharmacy management solutions that optimize outcomes and promote medically appropriate prescribing. Advantages of our comprehensive program include:

- Pharmacy drug card valid at an extensive pharmacy network
- First-fill benefits for medically necessary prescriptions
- Mail-order benefits for post-injury medications
- Proactive monitoring to safeguard patients, flag allergies, and prevent drug interactions
- Opiate alert system to administer medications safely while minimizing fraud and abuse

Return-to-Work Solutions.

MSIG USA provides return-to-work (RTW) strategies that help minimize the negative impact of injuries and deliver peace of mind for insureds and employees.

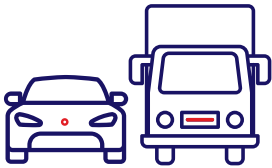
Strategic RTW programs include:

- Prompt reporting processes and treatment of occupational injuries
- Support and assistance with your Transitional Return-to-Work (TRTW) Program
- Vocational assessments and labor market surveys that deliver a mutual benefit for insureds and injured parties
- Evaluation of suitable placement opportunities for employees unable to return to pre-injury work positions
- Coordination of vocational rehabilitation and training programs in compliance with state regulators



Business Auto Claims Solutions

MSIG USA works with national business partners and response teams to deliver world-class automotive risk management solutions.



Whether you have a few vehicles or a large-scale fleet, MSIG USA provides auto policies that:

- Help protect your business from financial loss
- Aid in preventing service disruptions & costly downtime
- Provide peace of mind

AUTO PROGRAM

Features & Benefits

Direct Repair Network.

Receive prompt repair approval and priority scheduling with a network of automotive repair specialists. Each facility utilized original equipment manufacturer (OEM) parts and offers an elite national repair guarantee.

Certified Glass Repair & Replacement.

Our approved glass specialists repair or replace vehicle windows to National Auto Glass Specifications. Services include workmanship warranties and no-charge mobile service.

Rental Vehicle Network.

MSIG USA coordinates with national rental agencies to offer free pick-up and delivery, emergency dispatch, and seamless coordination with your repair facility.

Subrogation Services.

Working to recover deductibles and other expenses owed to you, our team also pursues recovery of damages that fall below your deductible.

Mobile Claims Reporting.

Use our convenient web link or mobile scanner to initiate a claim or send incident details, photos, and third-party information.





MSIG USA Claims Service Center

A client-Centric Approach to Claims Resolution

MSIG USA proudly helps protect your business with strategic solutions and responsive global claims handling.

Reach our dedicated customer care team for assistance with an existing claim:

T: (866) 676-6872

Monday through Thursday, 7:00 a.m. to 7:00 p.m. ET

Friday, 7:00 a.m. to 6:00 p.m. ET

F: (866) 329-6766 | E: CustomerService@MSIG-NA.com

Our highly experienced technical staff prioritizes your reported claims to ensure efficient and effective handling throughout their lifespan. Handling your claims with demonstrated commitment and a genuine personal touch, the MSIG USA Claims Services Team utilizes a centralized process to expedite claims initiation and assignment.

The MSIG USA Team of Claims Professionals.

- Central processing of your claims begins in our Claim Intake Center, which guarantees data integrity through centralized data management.
- MSIG USA's Processing Center provides secure oversight of your claim's financial transactions, including payments, recoveries, wire transfers, and more.
- Our Third-Party Administrator (TPA) Management Team coordinates the assignment, technical claims handling, and supervision of all claims administered by a TPA on behalf of MSIG USA and our customers.

MSIG USA's Linguistic and Translation Support assures quality communication throughout the claims process. Interpreters are available for Japanese, Spanish, and many other international languages.



Report your claim 24/7/365

interactclaims.com

T: (866) 676-6872

(Interpreter services available upon request.)

F: (866) 329-6766

E: newloss@MSIG-NA.com

Accelerated Claims Handling

MSIG USA offers fast-track claims resolution for high-frequency, low-severity claims in the following lines of business:

- Workers' compensation
- Auto Physical Damage
- General Liability
- Ocean Marine



MSIG USA

15 Independence Boulevard, P.O. Box 4602, Warren, New Jersey 07059-0602 United States of America

www.msigusa.com

MSIG USA is the marketing name used to refer to certain underwriting subsidiaries of MSIG Holdings (U.S.A.), Inc. ("MSIGH"), and its subsidiary companies. U.S. Companies Only: MSIG insurers are subsidiaries of Mitsui Sumitomo Insurance Company, Limited, a member of MS & AD Insurance Group. MSIG refers to the insurers underwriting coverage: Mitsui Sumitomo Insurance Company of America, Mitsui Sumitomo Insurance USA Inc. and MSIG Specialty Insurance USA Inc. Not all insurers do business in all jurisdictions. Actual coverage is subject to the language of the policies as issued. The insurers are managed by Mitsui Sumitomo Marine Management (U.S.A.), Inc. and MSIG Insurance Services, Inc., both with offices at 15 Independence Boulevard, P.O. Box 4602, Warren, NJ 07059-0602, USA.

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