



* **Precise** claims management solutions

Subsidence: Merlin Subsidence Services

There for when magic wands are in short supply...

Merlin 
Professional claims services



* **Exact:** Right down to the last penny! Merlin Claims significantly reduce life cycle and cost of claims and deliver benefits for all parties.

Total subsidence claims services

Merlin Claims Services. No magic wands just solutions.

Merlin puts service and product quality right at the top of our agenda. We lead the way in innovation; we are totally committed to the latest technology, bringing the insurance industry a Total Claims Management Solution.

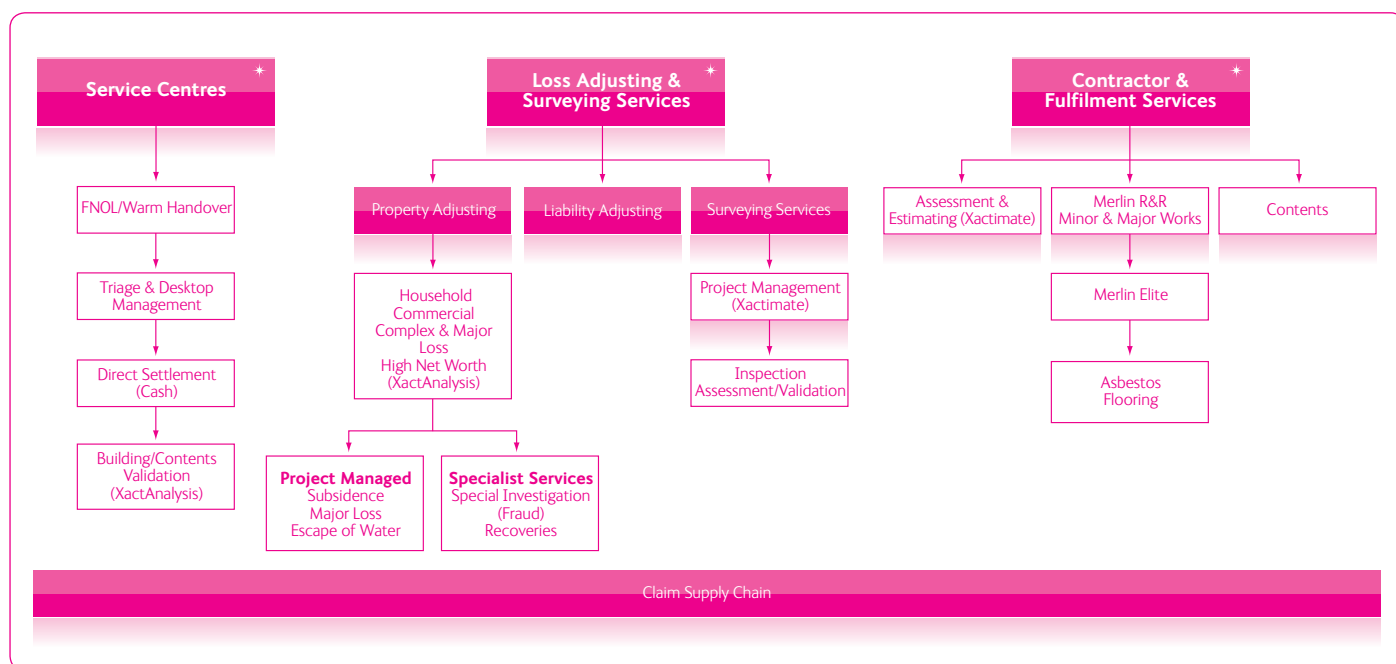
We offer a complete service solution covering all elements of insurance claims, by offering a menu of services and solutions, through each stage of the insurance claim with a clear focus on reduced cycle times, delivery, quality, and total cost of claim.

Merlin Subsidence – precision engineered for the future

Merlin Subsidence is the specialist subsidence division of Merlin employing qualified engineers and surveyors, and technical specialists all of whom have considerable experience of subsidence claims. We focus upon a quality and seamless repair strategy to reduce life cycle, policyholder inconvenience, and indemnity costs.

If a property is suffering from subsidence your policyholders have complete peace of mind that their interests are protected and robust guarantees are in place. If following investigation subsidence is not the problem supporting documentation including a detailed explanation of the conclusions and any recommendations for repair is provided that can ultimately be passed to any interested parties, ie. future purchasers of the property.

Merlin menu of services



Timely subsidence claims services

Unrivalled technology – total transparency

Merlin leads the way in technology led solutions for the insurance industry. Our chosen software – Xactware – enables us to provide precise building repair schedules, which incorporated with the Merlin processes:

- Give accurate initial reserve based upon accurate schedules
- Reduce claims life cycle
- Control indemnity cost
- Improves customer satisfaction
- Is fully transparent
- Gives real time audit

Xactware provides complete transparency throughout the life cycle of the subsidence claim on a real time basis. Key milestones are managed in advance and detailed project plans submitted to all parties to monitor progress.

Swift response – minimal disruption

We understand the importance of “getting things back to normal” as soon as possible. We don’t prolong the process. Once a diagnosis has been made we get on with the rectification work immediately, eg. if a tree needs removing we remove it, if a drain needs repair we repair it. We have available a network of contractors, who are fully vetted and who are managed and work to the high standards demanded by Merlin. This means further reduction in cycle time, costs, and increased customer satisfaction.

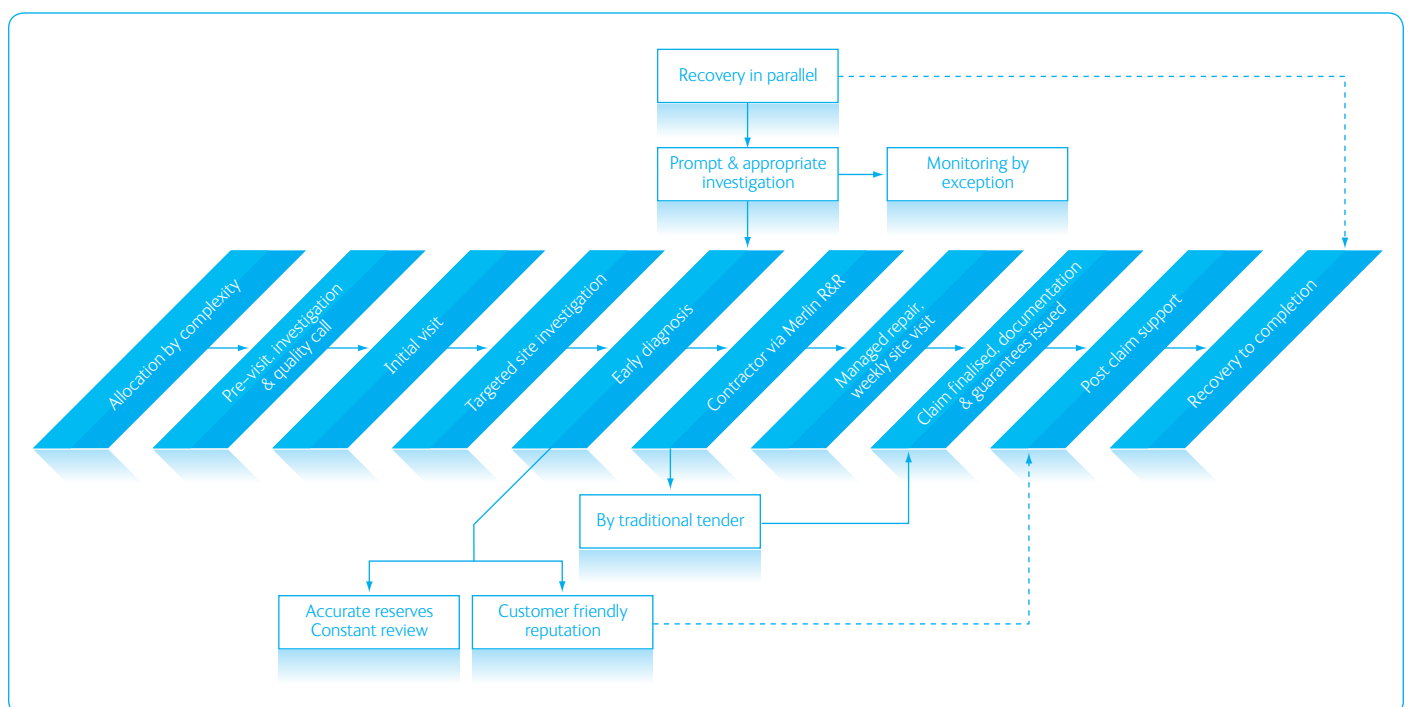
Our process – fast and versatile

Customer satisfaction is paramount and we contact the policyholder within 24 hours to arrange an inspection. We follow this up, prior to our site visit, with a quality call to prepare the policyholder and to ensure that all the information needed to move the claim forward is available when we attend the first meeting.

Total transparency and real time information

Using our Xactware software and the latest mobile technology we have real time information to hand, which means that you and/or your policyholder can log on to our online client access and see precisely the current position of a claim.

Merlin claims process





XACTWARE.

Merlin is the first claims management professional to offer Xactware to the UK insurance market.

Proven technology in the US, through the accuracy of scope and estimate Xactware helps reduce the claims life cycle and indemnity spend. Xactware also gives the right, real time information, available to all parties to the claim, and which helps improve customer satisfaction.

★ **Accurate:** Reduced cycle time and precise costings through leading technology and a first class contractor service.

Solid subsidence claims services

Our focus – on our clients and their customers

We determine our clients' needs at the earliest opportunity, which enables us to tailor our approach to a specific situation. It is our commitment to investment in market leading software, technical support, and specialist subsidence adjusters that set Merlin Subsidence apart.

In an increasingly complicated business environment, strong partnerships are of critical importance and we are committed to resource and develop innovative solutions with the emphasis on claim life cycle reduction, indemnity spend reduction and customer journey enhancement.

We never stand still and constantly consider the effects of legislation, regulation, and environment impact.

You and the environment – meeting regulations and environmental concerns

The latest regulations on tree movement are leaning in favour of the tree. A tree is the basic building block for much of our environment providing an offset to carbon footprints and habitats for a wide range of plants, bugs, birds and animals. Merlin are working in association with leading environmental consultants and horticulturists in the UK in connection with tree issues and tree replacement schemes.

The advantages of working with the environment are many:

- The replacement redresses the loss of vegetation assimilating CO₂ and producing O₂. Younger, growing vegetation may actually increase these rates.
- The replacement vegetation goes some way to alleviate any loss of amenity.
- The process encourages the customer to remove trees/vegetation that may be incorrectly located where it is causing damage to the building thus reducing the claim life.
- Damaging forest trees are removed from an urban environment, benign species replace them.
- The trees/vegetation are replaced in situ, not planted in some remote 'forest' off site, so the benefits are apparent to the customer.



Merlin Offices

Merlin has offices situated throughout the UK offering the full spectrum of claims management services. For further information on any of our services, please contact:

Business Development and Marketing

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- * **Experienced:** With ever growing expertise, we never stand still and constantly consider the effects of legislation, regulation, and environment impact.



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The pulp is bleached using a totally chlorine free (TCF) process.