



* **Total** claims management solutions

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



* **Choice:** At Merlin, we don't believe that one size fits all and we offer a menu of options to suit our clients' needs.

Flexible claims management solutions

Merlin Professional Claims Services is transforming the way insurers, brokers and their customers experience claims management, offering a breadth of expertise that allows our clients to tailor their service to meet the needs of their customers and the market.

Our range of services covers the full property and liability spectrum from intelligent service centres for first notification of loss through to a fully managed contractor network. Merlin delivers to its clients a total claims management service, 24 hours a day, 7 days a week of the year.

A flexible model

Merlin can manage the whole process from First Notification of Loss (FNOL), Desk-based Claims Management, Loss Adjusting Services, Surveying Services, Property Repair & Restoration, and Contents Supply. At Merlin, we do not believe that one size fits all and we offer a menu of options to suit our clients' needs and processes.

Where Merlin manages the entire process we select the most appropriate route to settle the claim through our intelligent triage process to quickly and effectively complete the claim and deliver total customer satisfaction at optimal cost levels.

We have total confidence in our ability to deliver an optimal claims management solution to our clients. We guarantee that compared to the traditional loss adjuster and contractor solutions, we will deliver reductions in indemnity cost.

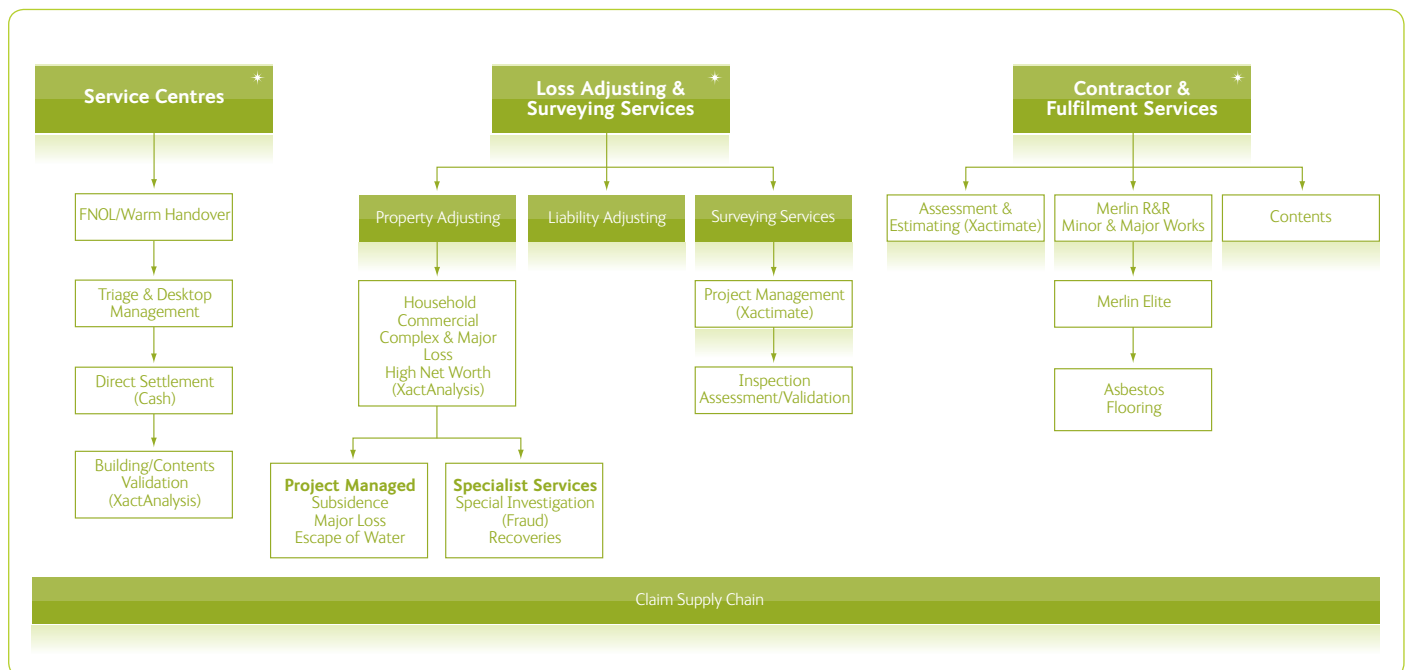


Transparent claims management solutions

At Merlin, we put service and product quality right at the top of our agenda. We lead the way in innovation and are totally committed to the use of the latest technology. 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 claim with a clear focus on reduced cycle times, service delivery, quality, and total cost of claim. We set clear benchmarks and continually challenge indemnity spend throughout our process, delivering reduced costs associated with leakage and fraud.

Our people have the knowledge to manage every scenario, whatever the claim. They investigate the scale of the loss, manage the process and use their negotiation skills to ensure a speedy and satisfactory resolution for insurers, brokers and their customers, proactively keeping all parties regularly informed and updated on progress through the use of our leading edge technology.

Merlin menu of services





* **Clear:** At Merlin, we offer a clear and simple range of claims management solutions with a focus on reduced cycle times, service delivery and total cost of claim.



- * **Accurate:** At Merlin, our technology led claims management solutions simplify the claims process, reducing the time and the cost of claims.

Timely claims management solutions

Our services

Our services cover the full spectrum of property and liability insurance risks with dedicated professionals to manage every stage of the process. We have specialist teams for specific services such as:

- * High Net Worth
- * Commercial and Complex
- * Major Loss
- * Household
- * Subsidence
- * Fraud Investigation
- * Environmental
- * Surveying Services
- * Project Management

Merlin Service Centres

Our “intelligent” Service Centres manage claims from FNOL/ warm handover right through to closure. Our Service Centre teams are highly skilled claims technicians who, through the most appropriate method, are able to conclude claims quickly and to the satisfaction of all parties.

Approaches to resolving claims include:

- Desktop management and validation with cash settlements
- Loss adjuster led
- Surveying Services led
- Contractor fulfilment services

Merlin Loss Adjusting Services

We offer the full spectrum of property loss adjusting services, including Household, Commercial & Complex, Major Loss, and High Net Worth, plus Liability loss adjusting services.

Our loss adjusters have the right degree of technical knowledge combined with a commercial approach that enables them to both quickly and accurately resolve claims.

Commercial claims tend to be more complex and of a larger scale, and include such areas as business interruption and consequential loss. This requires having an in-depth understanding of the financial implications of loss and being able to work closely with insurer and broker clients to ensure a fast and effective resolution, however complex the claim. This is again where our team of professional loss adjusters, supported by chartered surveyors, chartered engineers, and accountants have the experience that makes the difference, delivering the highest levels of service and project management skills coupled with the technical expertise needed for a satisfactory outcome for every case, every time.

Merlin Surveying Services

Merlin Surveying Services (MSS) is Merlin’s surveyor led service. This division has considerable experience of project managing repairs associated with all perils. Complex claims are fully project managed, with surveyors leading each claim ensuring a smooth process and keeping all parties informed as to how repairs are progressing.

Working together with stakeholders in the claim, we develop the best solution. Our surveyors also offer a structural inspection and assessment service, to support the validation of any claim.

Merlin Subsidence

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. Using the latest technology, we focus upon a quality and seamless repair strategy to reduce life cycle, policyholder inconvenience, and indemnity costs.

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.

Expert claims management solutions

Merlin Special Investigation Unit (Fraud)

Fraudulent claims mean higher costs for insurers and screening for fraud commences from the moment we receive a new instruction and continues throughout the life of the claim.

Our Service Centres screen all new claims to identify any previous losses, by name and/or address. As with all our services, we take the most appropriate path to route resources to take a claim to a successful conclusion including validation, retraction, withdrawal, or repudiation. Our field based teams investigate any claims identified as potentially fraudulent.

Merlin Restoration and Repair

Merlin Restoration and Repair (MRR) is the specialist property repair division of the Merlin Group offering approved contractor service, delivered by our highly skilled and quality assured contractors. This gives the advantage of total ownership of the claims process, and enhances the customer's claims experience. MRR is managed and directed by insurance specialists, including chartered loss adjusters and chartered surveyors and provides a service, which covers all restoration and repair disciplines.

Established over 9 years, our contractor network has an excellent reputation built upon the quality of our partners and on the high standards of workmanship.

Using the latest technology, Xactware, our contractors work to detailed and precise repair schedules, and provide real time information on project progress. MRR are able to deliver whatever the type of property or size of claim in all areas of trade skills including restoration.

★ **Precise:** Our complex claims are fully project managed, with surveyors leading each claim ensuring a smooth process and keeping all parties involved as to how repairs are progressing.





- * **Efficient:** Delivering and guaranteeing reductions in indemnity cost of between **10%** and **20%** on traditional loss adjusting and contractor solutions.

Leading claims management solutions

Leading technology

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

Proven technology in the US where it is used by 18 of the top 25 property insurers, Xactware significantly increases the accuracy of scope and estimate and improves communication during the settlement of a claim. Our clients are able to view the same details, including photographs and sketched floor plans, as the policyholder on site. Xactware allows a plan of the building to be drawn, quickly and efficiently with precise dimensions.

Xactware builds a repair estimate with a level of detail and information that has simply not been possible before. This means that Merlin is able to reduce claim life cycle and indemnity spend across a wide spectrum of projects from reinstatement to complete rebuilds.

Developed by people who have in-depth knowledge of the insurance and building industry, Xactware ensures you have the right, real time information to manage the fulfilment of a property claim.

The logo for Xactware, featuring the word "XACTWARE" in a bold, blue, sans-serif font. The "X" is stylized with a blue and white geometric shape.

A commitment to quality

We are proud to be the first claims management company in the UK to be awarded the "Putting the Customer First" accreditation.

The quality of our delivery is monitored against agreed service level agreements (SLAs) with a target of having the lowest levels of justified complaints within the industry. We have dedicated customer service and audit and compliance functions that continually monitor our performance against customer KPIs and help ensure service delivery is achieved. We provide complete transparency in everything we do, delivering tailored management information (MI) to give a detailed analysis of our performance and encouraging the use of web-based portals for our customers to view the progress of their claims.



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:

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www.merlinclaims.com

Founded in 1992 as Ashworth Mairs Group and born out of the strategic merger of three established names – AMG, Carr Greenwood Smith (CGS) and Sigma Claims Solutions (Sigma) Merlin Professional Claims Services has enjoyed sustained growth and now offer a market leading claims management solution. Our strength comes from being able to offer a personal touch to our clients and their customers and our focus is working in partnership to protect our clients' reputations, reflect their quality and manage their costs.



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