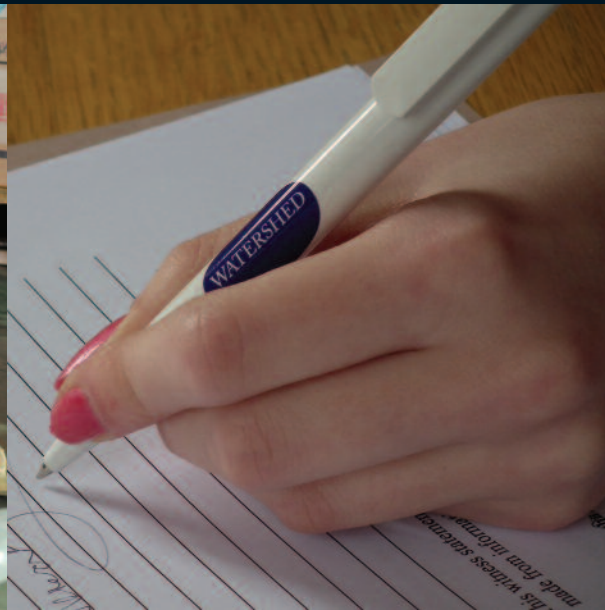




SPECIALIST ADJUSTERS



Your Partner in Claims Management and Investigation

WATERSHED

- Motor Liability
- Fraud Investigation
- Employers' Liability
- Public Liability
- Products Liability
- Professional Indemnity
- Constuction Liability
- Environmental Liability / Pollution
- Liability Risk Surveys
- Recovery Service
- Underground Services
- Dispute Resolution and Mediation

When it comes to claims investigation and handling, Watershed have been delivering an exemplary nationwide service for over 14 years. We work hard to understand your business needs, becoming a trusted and valuable resource to be called upon to provide specialist input when a reliable decision on liability is vital.



Our success is based upon a high quality technical loss adjusting and investigation service, delivered with integrity by a team of experienced adjusters, strongly managed by a committed management team. Our adjusters are employed by Watershed.

Our experienced and knowledgeable, insurance trained specialists work seamlessly with our clients to achieve timely and cost effective results.

Above all, we want our clients to enjoy the real benefits of having our expertise to hand. By choosing

Watershed as your investigation partner, you will have a dedicated, reliable and professional specialist team, working with you to improve your claims spend and enhance your reputation.

Our commitment, efficiency and solid, proven track record will ensure that in Watershed, you have found the perfect partner.



Motor Liability



Our experienced investigators deliver a professional, consistent and thorough investigation service to ensure that our clients receive clear and concise information. Having the trusted resource of Watershed's investigators to call upon enables our clients to settle claims quickly, cost effectively and with the knowledge that decisions on liability are based upon sound investigative practices.

We pride ourselves on the quality of the locus inspections we undertake, which enable us to provide our clients with comprehensive reports.

Our investigators are extremely competent professionals, who are well accustomed to obtaining detailed CPR compliant witness statements. With our employed adjusters coming from insurance backgrounds, we always have our eye on indemnity, flagging up any issues that may be of concern.

Our detailed reports are prepared to ISO 9001 quality standards. Reports can include our expert views on liability, plus our recommendations on how to proceed, should our clients wish this. With our detailed knowledge of the Road Traffic Act, we address any issues that arise in this respect.

Watershed's Motor Liability team provides our clients with a concise and complete liability solution. Clients have the confidence to settle motor claims with greater speed and efficiency, knowing that they are in possession of all the relevant facts.

Liability Claims Investigation

Our specialist liability adjusters have the expertise and experience you require to sensitively gather and secure evidence, which is crucial to determining liability.

Our specialists' capabilities extend to the handling and investigation of:

- All types of EL/PL/Products claims
- Professional Indemnity
- All types of disease claims

We recognise that we are frequently dealing with policyholders who wish to defend claims, or need reassurance that their views will be treated seriously. With our experience, we understand the importance of handling investigations with sensitivity. We build confidence with each policyholder, enhancing your own relationship with them.

Case Management System

Watershed CMS is a dynamic and robust electronic claims management system accessed through a secure web portal, enabling our clients to view real time claims progress and event logs detailing all claims activity.

We offer complete transparency in relation to the claims we handle on behalf of our insurer clients and our Case Management System includes a KPI monitoring facility and sophisticated diary system. Clients have the ability to download all documents associated with their claims, safe in the knowledge that our secure web portal meets the stringent standards of information security as evidenced by our ISO 27001 accreditation.

Insurer clients can instantly access the case file and review the progress of the claim, allowing proactive handling and decision making, which ultimately enhances the claims service received by their customers.



Our comprehensive investigation services include:

- Detailed witness statements that fulfil CPR requirements
- Collection of all disclosable documentation, ensuring vital evidence is retained
- Detailed, timely reports, meeting protocol deadlines

Our substantial experience of investigating these incidents in a thorough, well tested and trusted manner enables us to provide the precise information you require to deal with Liability claims pro-actively, helping to reduce claims costs.

The benefits of using Watershed for your general liability work include:

- Getting the right answer, first time
- Presenting a professional image to your policyholder
- Proactive claims investigation and handling



Fraud



The meticulous investigation techniques employed by our experienced investigators within our Fraud Division have gained Watershed a strong reputation in the field of fraudulent claims detection.

We have become a trusted, economical resource. We work seamlessly with your own claims staff to counter fraudulent claims activity, resulting in reduction in claims spend.

Our fraud detection capabilities have proved highly successful in incidents involving:

- Contrived/staged road traffic accidents
- Ghost passenger claims
- Low speed impact claims
- Fraudulent and exaggerated Employers' and Public Liability claims

We employ a range of specialist techniques that ensure a professional approach to any given situation, including:

- Face to face meetings with parties involved, during which comprehensive witness statements are taken, adhering to our own high standards
- Truthful opinions on witness credibility
- Use of state of the art fraud detection databases
- Comprehensive, concise reports presenting all the evidence for your consideration, in a cost effective manner

- ISO 9001/ISO 27001 accredited quality controls apply to everything we do

We recognise the importance of promptly validating genuine claims, maintaining your reputation for providing exemplary insurance protection to honest Claimants.

With our experienced team employed, we are confident that we can provide your claims team with the investigation necessary to give you all the information required to reach an informed and accurate decision.

WATERSHED

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We cover the country

● just some of our clients



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