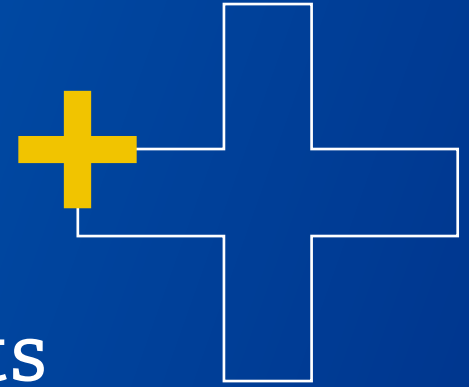




# Empathy + Technology

Learn how technology, soft skills and empathy work together to empower employees across your organization.



EMPATHY + TECHNOLOGY

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# Understanding workforce challenges



# Unprecedented changes lead to additional stress in the workplace

It's never an easy time to be employed. There are always challenges to overcome and opportunities to meet head on. After working through a global pandemic and an unprecedented time in 2021 where nearly **four million Americans left their jobs**,<sup>1</sup> employees are finding time spent at work to be more dissatisfying than ever.

Crawford® has built empathy, authenticity and emotional intelligence into its culture from day one in order to provide a better customer experience. This commitment helps Crawford serve as a seamless extension of its clients' brands – but it has also helped guide the company through the economic uncertainty of the last few years, empowering Crawford to continue to grow and expand its claims management capabilities.

Crawford's leaders are sharing how they have nurtured a focus on empathy that springs to life in the company's culture and processes, in order to help other organizations see how valuable a commitment to the people side of business can be.

1. Ivanova, "People Are Quitting Their Jobs at Record Rates. That's a Good Thing for the Economy."  
CBS News, June 21, 2021, [www.cbsnews.com](http://www.cbsnews.com).



Crawford & Company recognizes that many insurance carriers are facing strained resources due to changes in the workforce





The statistics can sound daunting,  
leaving many organizations wondering:

How can we improve employee  
satisfaction in ways that are timely,  
meaningful and measurable?



44%

OF INDIVIDUALS REPORT  
DECREASED MENTAL HEALTH<sup>2</sup>



24%

OF WORKERS REPORT  
MORE ANXIETY<sup>2</sup>

2. [Qualtrics.com/blog/confronting-mental-health/](https://www.qualtrics.com/blog/confronting-mental-health/)

# A tradition of focusing on people

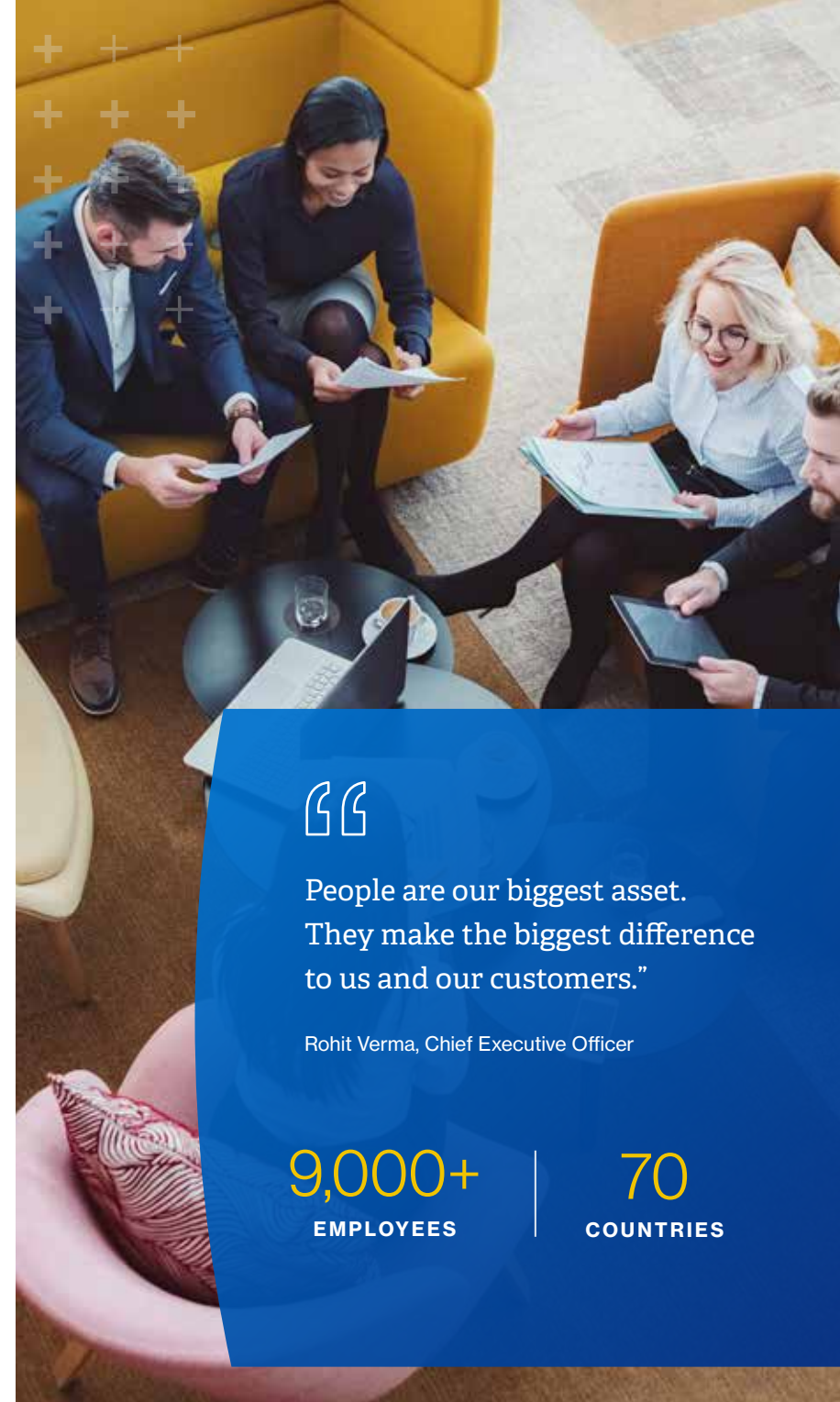
Studies show that in 2022 soft skills are proving to be the most coveted when it comes to workplace improvement, and that corporate culture is the best predictor of employee satisfaction.<sup>3</sup> As with most work initiatives, changes tend to start from the top, and organizations with highly empathetic senior leaders were less likely to report high levels of general workplace burnout than those with less empathetic senior leaders.<sup>4</sup>

When Jim Crawford founded Crawford & Company in 1941, he started a tradition of employees **showing up with honesty and integrity** for clients and customers on their hardest days. This tradition holds strong today, enabling Crawford to become the largest publicly listed, global, independent provider of claims management and outsourcing solutions.

By combining human connection with technology enabled solutions, claims professionals have more time for fully engaged customer experiences. A workplace empowered by empathy and efficiency allows Crawford to build strong relationships with both clients and policyholders.

<sup>3</sup>. [Sloanreview.mit.edu/article/10-things-your-corporate-culture-needs-to-get-right](https://sloanreview.mit.edu/article/10-things-your-corporate-culture-needs-to-get-right)

<sup>4</sup>. [Catalyst.org/reports/empathy-work-strategy-crisis](https://catalyst.org/reports/empathy-work-strategy-crisis)



People are our biggest asset.  
They make the biggest difference  
to us and our customers.”

Rohit Verma, Chief Executive Officer

9,000+  
EMPLOYEES

70  
COUNTRIES



# Prioritizing soft skills





# A focus on empathy

Crawford claims professionals must be capable of handling claims of any level of complexity at any time. Handling emotionally sensitive work can take a toll on an employee. Without the proper training and preparation, it can easily lead to burnout, which can not only affect the worker, but their customers as well.

Crawford follows a five-step plan to empower employees through empathy, reduce the risk of employee burnout and help customers restore and rebuild after a loss.

“

You recruit people who fit into your company's culture. It's about more than just what skills an employee brings to the table.”

Alister Jupp, Head of Global Technical Services UK





## 01 Start with recruiting

During the hiring process, it helps to look for candidates with a desire to help, willingness to listen and eagerness to learn. While technical skills can be taught and learned, **soft skills are innate**. Given how rapidly technology changes in the claims space, an eagerness to learn is a more crucial skill than technical experience.



## 02 Foster skills through training

Once a candidate is determined to be a good culture fit, there is a wide range of extensive training available, starting with onboarding, which can include **emotional intelligence training, virtual reality scenarios and much more.**

Robert Pageau, vice president/managing director, describes the onboarding process: “We emphasize challenging biases, teaching people skills and fostering relationships.” The listening portion of empathy is critical. “People who have a claim, they need to talk; they need to vent,” Pageau says. Featuring role-playing sessions during onboarding and ongoing training programs helps make empathy second nature for adjusters.

Pageau mentions bi-weekly meetings adjusters attend where they roundtable one or two difficult claims. “More often than not, someone says, ‘Have you tried this? Have you thought of this?’” Collaboration through teams empowers employees to connect in new and innovative ways to seek answers and offer thoughtful suggestions.



**MENTORING PROGRAM**



**2+ YEAR TRAINING PROGRAM**



**TRAINING THE NEXT  
GENERATION OF ADJUSTERS**



# + Innovating with virtual reality training

Crawford focuses on developing new technologies that help improve the workplace experience for their employees



**PRE- AND POST-LOSS SOLUTION FOR ACCURATE, DETAILED DATA CAPTURE**



**3D DOCUMENTATION OF CLAIM SITES**



**INDUSTRY-LEADING VIRTUAL REALITY TECHNOLOGIES AND PLATFORMS**



**PRE-LOSS AND POST-LOSS DOCUMENTATION**



**VR GOGGLES TO WALK A LOSS**



**DIGITALLY CAPTURED MEASUREMENTS AND FLOOR PLAN RENDERINGS**



## 03 Provide focused, empathetic service

When helping a customer who is experiencing a loss, every detail matters and sensitivity is key. Crawford recognizes that empathy training is the key to ensuring that employees are able to understand and support customers. **In short, empathy builds an authentic connection.**

Jeff Sickles, senior vice president claims & field operations at Crawford TPA: Broadspire, deals with workers' compensation and disability. He says that Crawford's training emphasizes using empathetic language when advocating for customers. "When you're working with an injured worker, there are certain types of words you want to use. You need to listen to the needs of the person you're speaking with and respond appropriately." Showing customers empathy by listening to their preferences can improve their overall experience. If a customer prefers text to phone calls or email, it's important to respect their preferences.





## 04 Support employees from within

There's the old saying that one can't pour from an empty cup. Crawford continues to roll out initiatives to make sure that **its employees are as healthy as possible** so they can manage the stress that accompanies helping customers on some of the most difficult days of their lives.

Crawford trains teams to “recognize the low, medium and high risks.” This training helps adjusters recognize when there are other factors complicating a claim. For example, a customer may have additional health issues, they may require someone to help translate, they may have cognitive impairment or they may have suffered a personal loss recently. Understanding the full scope of a claim and its effects on the customer are crucial to fully assessing a situation – but Crawford also recognizes that it is critical to understand the toll that claims management can take on its adjuster and their mental health.

“

There's a lot of focus on employee well-being, and their mental well-being in particular.”

Nidhi Verma, Chief People & ESG Officer

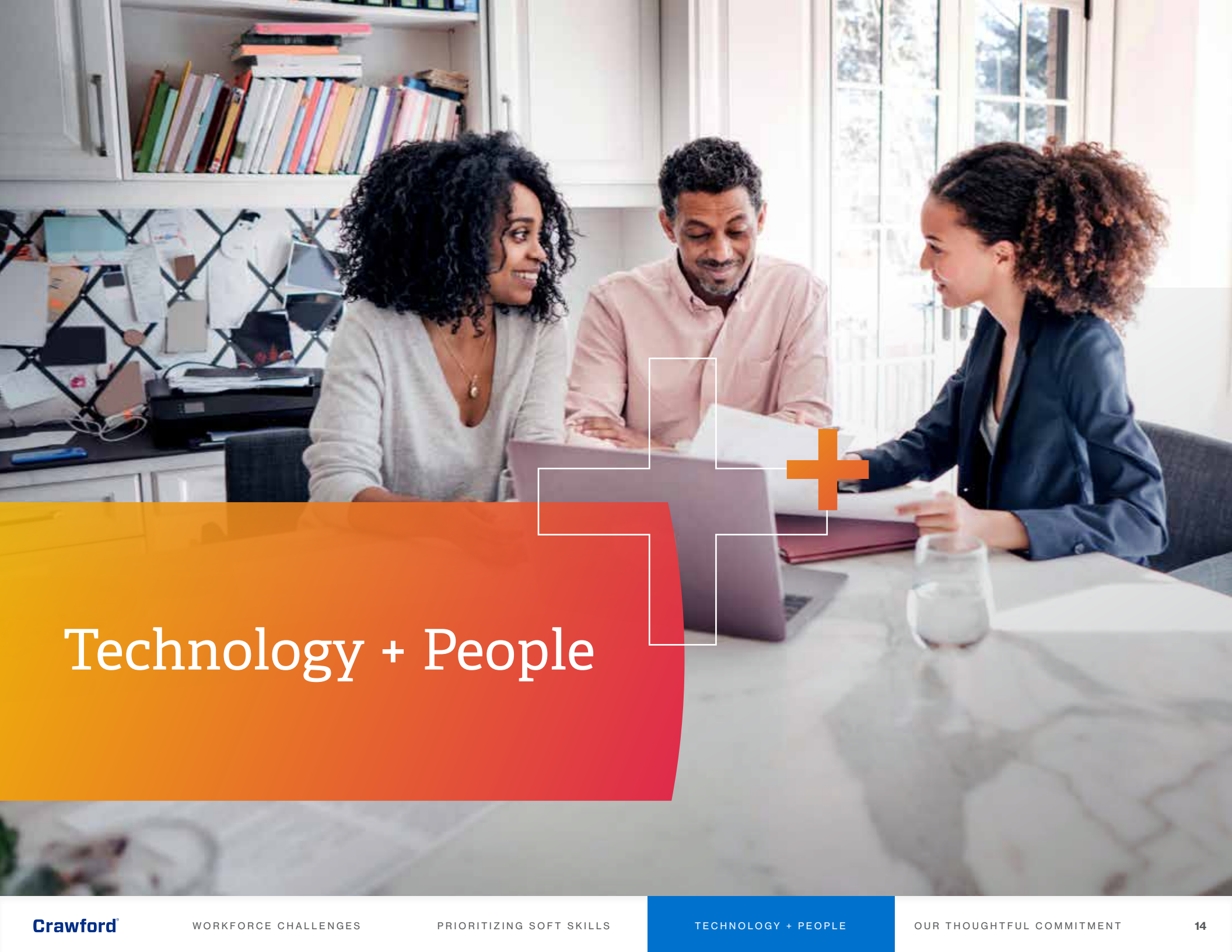


## 05 Pay the empathy forward

When adjusters and other employees are feeling their best, they have the patience and soft skills necessary to be present and thoughtful with clients. “Claims adjusting is difficult simply because you’re always interacting with someone who has suffered a loss. And to the person you’re dealing with, that loss is the biggest thing in their world,” Pageau explains.

Sometimes the most thoughtful decision an adjuster can make is **meeting a customer where they are**, without judgment, and reassuring them that their claim will be resolved as quickly and thoroughly as possible.





# Technology + People

# Facilitating empathy

Technology is one of the most effective ways to facilitate a culture of empathy. Investing in advancements that automate lower-level tasks **clears the way for more quality interactions** with customers, which can be an enabler of positive experiences.<sup>5</sup> Jupp says, “The technology is there to support our people, to enable them to spend more of their time with the customer and to make their life and the customer’s life easier.”

The global pandemic and changes in the workforce were catalysts for accelerated use of advanced technologies across Crawford’s day-to-day business operations. Steve Blakemore, vice president, managing director, says, “The speed at which adjusters do the job has accelerated. Efficiency is the biggest gain.”

Efficiency, however, doesn’t necessarily mean adjusters or advocates are taking on more claim volume. What it does mean is that they are able to handle the claims they manage with more attention and empathy. By minimizing time spent on administrative tasks, adjusters have more time to focus on creating a personalized claim experience, leveraging technology-enabled solutions and the appropriate level of empathy and care.



5. [Catalyst.org/reports/empathy-work-strategy-crisis](https://catalyst.org/reports/empathy-work-strategy-crisis)



# Be prepared to show empathy in different ways

Andy Hutchinson, director, transformation, explains, “If you’ve suffered a catastrophic loss, empathy in the person who shows up on your doorstep is extremely important. On the other end of the spectrum, if someone ran over your mailbox and just drove off, you may be more interested in simply having the claim settled as quickly as possible. You may be less interested in even speaking with someone.” In either scenario, it is important that the adjuster calibrate their response to severity of the claim.

In a catastrophic situation, the customer might require a lot of contact. In less complex circumstances, they might want to take the initiative to do more themselves, such as take pictures, submit information online, etc. Having **technology in place** that can handle different approaches to claims management and customer interaction is critical.



“

If a digital solution makes a task take three minutes instead of 30 minutes, I have 27 more minutes I can spend with the homeowner making their life easier. You’re making that connection rather than spending 30 minutes using a tape measure.”

Robert Pageau, Vice President/Managing Director



# Leverage smart technology so you can spend more time building relationships

**Crawford has implemented Digital Desk**, a technology platform that provides a triage function that automatically routes the claim through the most efficient process based on claim complexity and severity.

This AI claims triaging program was built by Crawford from the ground up and is constantly being fed new data from its adjusters to help the model make more accurate decisions on what a claim might require. Is this a situation that requires a self-service tool? Does it need a field adjuster? Digital Desk can help answer these questions more quickly, leaving adjusters more time to focus on the customer's needs.



“

Because we have so much experience doing property claims over many, many years, we have a lot of data. Using anonymized data sets, we can train artificial intelligence (AI) and use machine learning technology in the background to inform the development and optimization of that technology.”

Andy Hutchinson, Director, Transformation

# Elevate the user experience with enhanced interfaces

**Optimizing user experiences** to provide efficient, intuitive workflows can help businesses make a strong first impression on customers and improve the day-to-day experience for employees. “Ensuring that customers have fast access to the information they need when they need it helps build trust and empowers them to take ownership of their experience,” said Steve Blakemore, vice president/managing director.

Likewise, giving employees the tools they need to do their jobs well can help them feel valued, heard and deeply connected to the company culture. Developing a positive employee environment helps improve communication and collaboration – and enables businesses to better attract and retain top talent.





# + Crawford's digital applications and tools

Delivering information to employees and clients quickly and easily



The **My Claim App** provides workers' compensation claims customers with detailed information about pharmacies, doctors, payments and more. The application also helps guide them through the claims process with next steps prompts and alerts.



The **Customer Portal** enables Crawford clients to track their claims status, gives them a list of action items or missing data and allows them to select how they prefer to be contacted (phone, text or email).



The **Adjuster Portal** runs all claims through new predictive models and recommends next steps to take – enabling adjusters to send claims to the next appropriate department in real time.



# Our thoughtful commitment



# At Crawford, empathy is fundamental

Empathy, caring and thoughtfulness are part of everything we do. This commitment has been a crucial component of Crawford's values for over 80 years. We strive to treat both our clients and our employees like family, ensuring they feel supported on their worst days.

When soft skills like empathy are built into the framework of a company, it creates positive outcomes at every level. If customers feel like they aren't being treated well, they'll move on. The same holds true for employees. If employees are being empowered at work, they're going to be more satisfied with their jobs.



## 89%

of companies that prioritize their  
customers perform better financially<sup>6</sup>

6. Qualtrics.com/m/assets/wp-content/uploads/2020/04/XMI\_GlobalStateOfXM-2020.pdf



# Let Crawford empower you

Crawford delivers top quality, promptly – made possible by our unique combination of innovation and expertise.

Our thoughtful experts create compelling claims outcomes and mitigate future losses, making us the embedded partner of choice.

We are transforming the insurance ecosystem through innovative, technology-driven customer solutions.

This commitment to excellence means you and your customers will receive superior service every time – all the time.

Employees and customers who feel appreciated and empowered will stay loyal, even when the world is going through substantial changes.

## About Crawford & Company®

For over 80 years, Crawford has led the industry through a relentless focus on people and the innovative tools that empower them.



**LOSS  
ADJUSTING**



**THIRD PARTY  
ADMINISTRATION**



**MANAGED  
REPAIR**



**MEDICAL  
MANAGEMENT**



**ON-DEMAND  
SERVICES**



**CATASTROPHE  
RESPONSE**

**9,000** employees | **50,000** field resources | **70** countries | **\$18B+** claims managed annually

**Crawford®**

CRAW-EMPATHY-REPORT-0922

Learn more at  
[www.crawco.com](http://www.crawco.com) **f** **t** **in**