



# Crawford<sup>®</sup> TPA

Best practice in service  
excellence, cost control and  
client experience.



Third Party Administration

Crawford TPA offers the market an integrated end-to-end solution that focuses on control of indemnity spend, control of expert spend whilst also maintaining strong local insurer, broker and coverholder relationships.

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Through our acquisition of HBA Legal in 2020, Crawford is the only Australian TPA offering integrated claims, legal and risk management services. Our model integrates traditional desk adjusting with legal experts and proprietary technology platforms. Through our existing client relationships, we can evidence the considerable cost savings achieved through this model.

We reduce expert spend by:

- utilising self-service applications for policyholder notifications
- ensuring that field adjusters are only appointed where they will add value
- early legal review built into our fixed fee per file preventing the unnecessary appointment of lawyers.

We reduce indemnity spend through by combining the power of our in-house claims, adjusting, legal and risk experts to ensure that the relevant expertise is on every file.

We create strong local coverholder relationships by focusing on two key areas: controlling expert and indemnity spend and delivering customer service excellence. Where valid claims are made, we expedite settlement ensuring customer retention and a positive claims experience.

Our mantra of saving you legal costs, not increasing them, ensures that whether we are managing your full claims portfolio, or advising on a discrete problem, clients enjoy significant cost-savings, faster, more positive resolutions and proactive customer outcomes.

Crawford is also a Lloyd's accredited TPA with a strong presence in the Lloyd's market. With a vastly experienced team managing a range of risks, from property and motor through to specialising in professional indemnity, public liability, and management liability claims.

**89% increase**

in paid claims assessed

**74% reduction**

in fees over 30 months

**2 x growth**

in claims volume

**64% reduction**

on total indemnity spend

**50%**

Potential client savings

## How we do it

In supporting our clients, we thrive on our core strengths - people, communication, partnership, and technology.

In servicing the needs of the Australian market, we appreciate that successful, early intervention requires people skills. We put our best people at the forefront of the transaction – at the earliest stage of triage. It is from here that we know we need to work with you in partnership, as a team responsible for helping you achieve your business targets.

As a result, we recruit for technical excellence and interpersonal skill and we seek to work with legal panels who have the same values and aspirations.

Further, we continually innovate in driving customer-led solutions.



### **People: all experts in the game.**

We identify risk, better options, and when to consult with experts. Early intervention with full transparency and seamlessly managing the whole process for you.



### **Technology: is our thing.**

We utilise our proprietary claims platform to deliver meaningful management information. Our self-service application also reduces lifecycles, controls cost and improves customer experience.



### **Communication: we love it.**

We pick up the phone, we clarify and alert, we get things done by being accessible, friendly, and proactive. We can customise and align to you and your needs.



### **Partnership: is our middle name.**

Strategic alliances in the industry ensure we have the optimum information, resources and collaboration on the job.

## Our claims management services

Our purpose-built claims management system unites the power of claims, adjusting, legal and risk experts to achieve the quickest, most efficient and commercially viable outcome for our clients - for each claim.

We offer a full 'end-to-end' claims management service, managing claims from initial notification to final resolution. This includes managing all inputs along the way and feeding back all learnings for your continual improvement in risk management.

While many TPA's promise to keep lawyers at bay to reduce costs, we know that the targeted use of lawyers, adjusters and forensic accountants is the key to reducing costs. Experience has shown, time and again, that early intervention and rapid, holistic risk review at key points as part of that journey is key to saving you money. This legal and adjusting oversight is built into our service and our fee (only litigation or discrete legal issues incur additional fees).

\*For clients who are locked into their current claims management suppliers, or just seeking help in particular areas of concern, we offer Specialty Claims Services and Process Excellence Solutions.

Clients benefit from:

- **Superior tech:** State-of-the art IT solutions to optimise customer experience and commercial results
- **Early intervention:** Immediate stakeholder liaison, for accurate, early assessment of liability (we can help the claim stop here)
- **Triage:** Rapid assessment of claim, passing for legal review when necessary
- **Legal Review:** Key steps for clear advice and strategy, quality assessment of adverse decisions, and technical expertise on all complex claims
- **Risk assessment:** Calculation and reporting for instant and long term gains
- **Expert litigation:** Lawyers on tap who understand the claim (if and when necessary)
- **Improvement:** A process of on-going assessment and review for continual improvement (and the evidence to show it works).
- **Integrated global operations:** Our global network is comprised of experts from across the claim spectrum, from technical adjusters of large or complex losses to managed repair services and third-party administration.



## Lloyd's and London Market requirements

- Fully compliant with Lloyd's minimum standards.
- Specialty and volume based field adjusting, desk based adjusting and third party administration services around the world.
- Scalability for CAT scenarios and surge in claim volumes - we can utilise our global network, with the relevant language capabilities, to support catastrophes in virtually any part of the world.
- Innovation – ongoing commitment to increasing claims efficiency and reducing cost of claim without sacrificing technical accuracy.
- Access to technical expertise globally, 24/7/365 with multi-lingual capabilities and understanding of local regulatory and compliance issues.
- Delivered by a market recognised, financially stable company with over 80 years of experience of delivering claims management solutions for our clients.
- Team dedicated to the Lloyd's and London Markets, actively engaged with the Lloyd's Market Association, Corporation of Lloyd's and Australian Insurance Clients wanting to access these markets.

## Lloyd's and London Dedicated Team in Australia

Crawford & Company have a dedicated Lloyd's & London Market team who are a single gateway into Crawford's global solutions.



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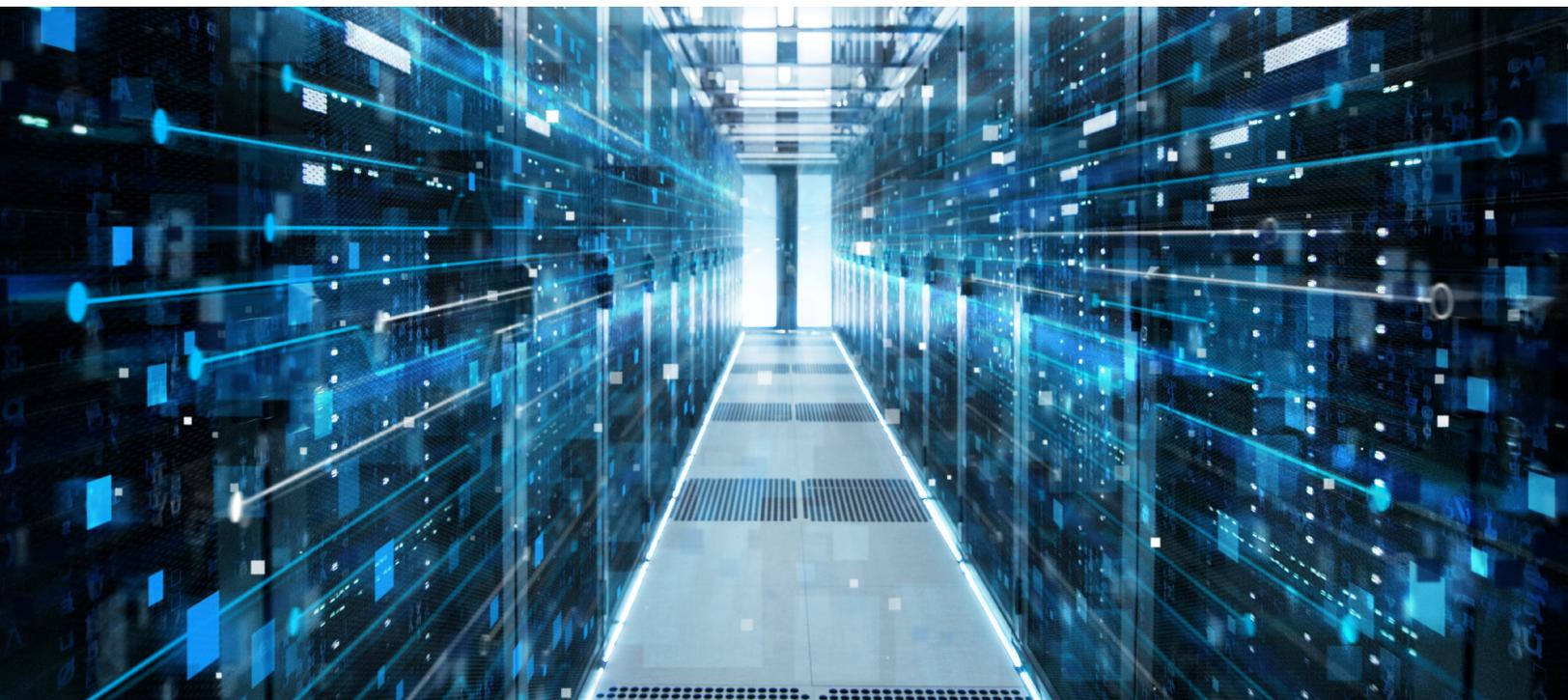
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## IT Solutions

In a significant move forward in our industry, Crawford offers its clients immediate access to real-time claims data from across your portfolio.

Through a smart, user-friendly dashboard that talks to your claims management system, you can start your day with an overview of your entire portfolio status, customised to show you only the information of most value to you. Its real-time, so watching as your analytics guide your decision making is second to none. No wading through spreadsheets, Crawford will create dashboards to suit client needs, including:

- new claims
- active/open
- snapshots of how reserves are tracking
- indemnity-to-fee

Via bespoke log-on, you can refine your strategy, mitigate risk and create specialized reports for different stakeholders, improving customer outcomes, enabling transparency around costing and supporting reporting options to suit stakeholder requirements – ensuring an efficient and effective on-going process, rather than a one-off, end of year affair.

No other claims management provider offers this suite of solutions. Why rely on ad hoc reporting from a third party at renewal time when our client dashboard enables you to track and identify policy risk status as you go (reserving, active claims, high cost claims etc.), helping ensure policies are renewed at optimal market rates?

- **‘Easy to do business with’ culture designed around your way of working**
- **Commitment to continuous improvement**
- **Customer first - we put out clients and your customers at the heart of everything we do**
- **Control - acting with integrity and clear accountability, to drive results**

## Legal expertise

Crawford & Company acquired HBA Group in Australia as part of the continuing global expansion of Crawford Legal Services (CLS). HBA (CLS) has a reputation as one of the strongest casualty practices in Australia, delivering optimal results for clients across the board. As a foundation legal provider to Crawford, HBA helped craft the legal element as part of our solution - putting customers first by identifying how to keep claims moving, creating opportunities for earlier resolutions and keeping costs low.

Now, HBA works alongside clients’ other legal panel members in the claims solution model managed by Crawford. Our aim is to re-focus on true “partnering” with clients, pivoting on flexibility, accessibility, and innovation. What does this mean for you? Simply, we now own the supply chain and therefore we can commit to results, making our clients feel at ease, which for us, promotes a significant point of difference.

HBA’s entire philosophy revolves around effective, timely solutions by working collaboratively with in-house teams. Having tracked results for clients it has long serviced, HBA has a proven model, showing increasing success each year as relationships deepen. With an ethos of ‘simplify and solve’, our clients depend on us to make things better – to focus on optimal outcomes, to resolve matters at the first realistic opportunity and to form strong working partnerships characterised by responsiveness and honesty.

## Recoveries

Significantly, Crawford TPA also offers a niche asset damage recovery process that is designed to minimise any brand damage but enhance the return on investment for Insurers. If a liable party is known, we would pursue recovery against such a party and/or their insurer. These claims may represent an opportunity to recover the cost of damage to vehicles or buildings/ equipment that can otherwise be lost.

## Our commitment to you

We achieve success for our clients by operating in a transparent, connected, “One Crawford” approach to clients, putting you at the heart of our business. This unique model affords unprecedented efficiencies in the claims process, whilst reducing frictional and unwarranted spend, therefore reducing claims cost.

This commitment means we provide the market:

- The best triage team in the market - experienced, expert case management people across all claim’s functions
- Significant cost benefits through one integrated team of claims, adjusting, legal and risk managers, thinking and working creatively
- Custom built IT solutions including bordereau and final risk assessment reports
- A unique solution tailored to you, meeting your process and reporting needs
- Highest quality, tailored service with your basic claims management expectations exceeded through meeting your specific needs
- Highly competitive fees and programs structured to suit you and save you money, including flexible fee structures
- Partnering with you to ensure less stress, complexity and frustration for you and your team
- Adding value with additional service offerings (like knowledge-sharing, workshops and training).

We are the only TPA to offer a seamless service, integrating legal and risk management as part of our core service, all whilst lowering overall expense costs and reducing time and frustration through early effective intervention.

Crawford TPA unites multiple stakeholders, delivers holistic efficiencies across processes, and presents it all in state-of-the-art real-time data access and reporting.



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# About Crawford & Company

Crawford & Company (Australia) Pty Ltd solves claims handling challenges and helps businesses keep their focus where it belongs – on people.



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