

Beyond the Claim

At Crawford, we believe true innovation begins by going beyond what's been done before.



From new technologies to operational improvements, our customer solutions **disrupt and declutter the industry's most aggravating processes.** Our passion for what's possible enables us to create compelling outcomes today while anticipating what lies ahead.

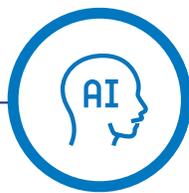
Going beyond the claim to deliver next-generation solutions



Crawford's global Claims Fabric is an API-first environment that supports the exchange and integration of data and technology services, internally and externally, throughout the lifecycle of a claim.



DIGITAL
FNOL



INTELLIGENT
TRIAGE



CLAIMS
RESOLUTION



DATA ANALYTICS AND
BUSINESS INSIGHTS

Benefits

- Accelerates and enhances claims processing
- Improves customer satisfaction
- Improves accuracy and safety of claim data
- Supports all regulatory requirements to make data collection, storage and enrichment straightforward and safe
- Simplifies the claims experience for our clients and their customers
- Improves user experience for all stakeholders

Simple. Fast. Reliable.

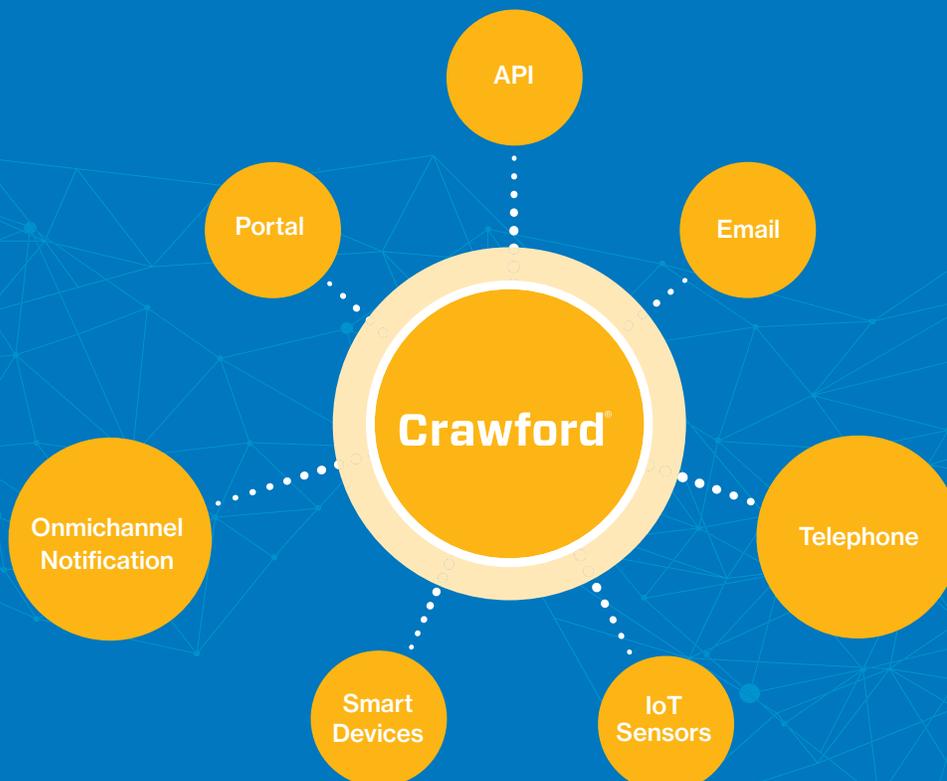


Digital First Notice of Loss



We are accelerating and enhancing the industry standard with Omnis, a truly digital, global omnichannel FNOL process that removes the barriers to incident reporting. With this API-powered approach, Crawford centralizes all claim-related data at the first notification of loss and orchestrates actions based on inputs, rules and more.

Digital FNOL components





CASE STUDY

Rapid scalability delivers efficient claims handling

Challenge

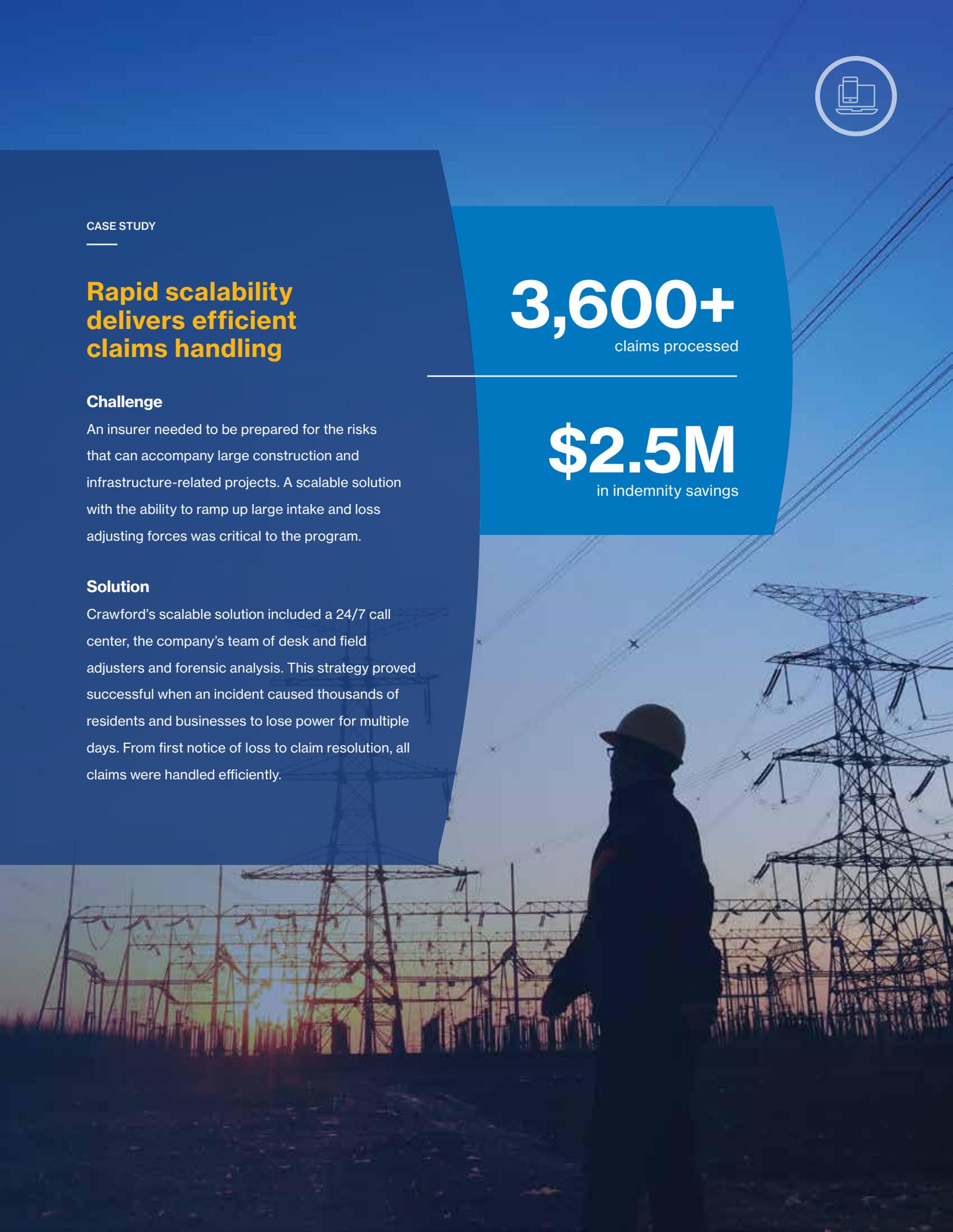
An insurer needed to be prepared for the risks that can accompany large construction and infrastructure-related projects. A scalable solution with the ability to ramp up large intake and loss adjusting forces was critical to the program.

Solution

Crawford's scalable solution included a 24/7 call center, the company's team of desk and field adjusters and forensic analysis. This strategy proved successful when an incident caused thousands of residents and businesses to lose power for multiple days. From first notice of loss to claim resolution, all claims were handled efficiently.

3,600+
claims processed

\$2.5M
in indemnity savings



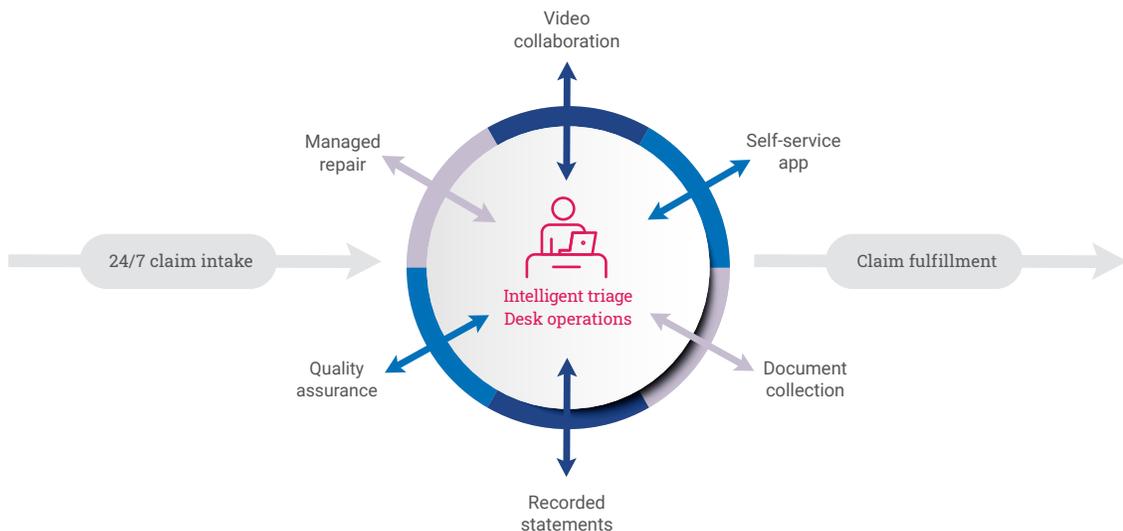
Claims routing that adapts to your needs



Intelligent Triage



Crawford is simplifying claims triage with solutions that leverage our digital FNOL and automatically route claims to the correct resources. Factors such as severity, complexity, licensing requirements and client guidelines are all taken into consideration by our automated technologies to achieve the most efficient and financially viable outcomes for clients and their customers.





CASE STUDY

Integrated approach leads to seamless claims management

Challenge

When a large insurance carrier in Florida was battling existing hurricane claims and an increase in volume from more recent storms, it quickly found itself experiencing low closure rates and inconsistent outcomes resulting in more litigation and regulatory pressures.

Solution

We implemented our Total Property Solution, which streamlines the claims handling process through key services to counteract dramatic increases in claim volume as a result of catastrophic events. These services included a centralized claim intake center operating 24/7, assisted self-service tools, an on-demand workforce, traditional field adjusting and Contractor Connection, all of which were managed by Crawford's desk operations.

27%
reduction in cycle time

23%
reduction in loss adjustment expense

23%
improvement in estimate accuracy



Restoring through technology



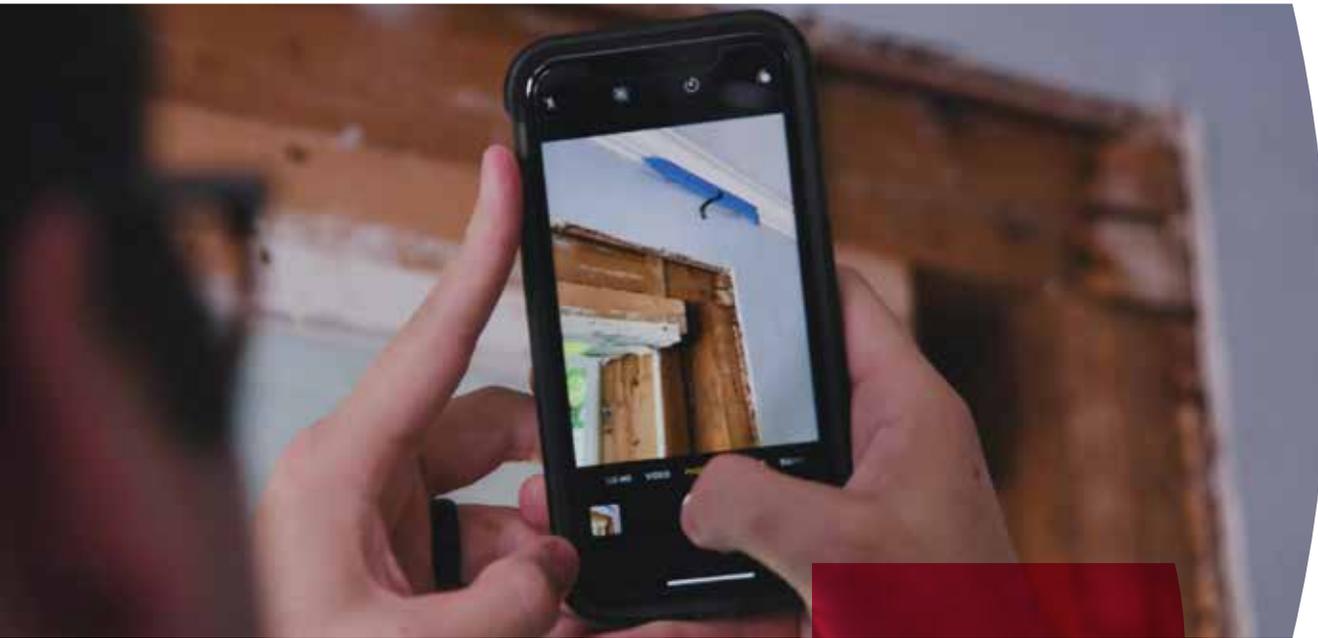
Claims resolution

From adjuster mobilization tools to drone image reconnaissance, we are constantly adding cutting-edge technologies to our suite of innovations to improve outcomes throughout the life of the claim.



Technologies

- Customized workflow applications
- Robotic Process Automation (RPA)
- Self-serve portals
- IoT and Smart Device Integration
- Artificial intelligence
- Fraud screening
- 360 VR
- Site tools / repair scoping tools
- Video Streaming
- Drones



CASE STUDY

Empowering policyholders leads to greater efficiency and higher satisfaction

Challenge

For a major insurance provider, the inability to acquire accurate information from their field teams promptly led to inefficiencies causing delays and adding considerable expense to their bottom line. In addition to those challenges, many policyholders did not feel comfortable with strangers in their homes.

Solution

To meet the provider's renewal specifications while addressing policyholder concerns, Crawford utilized YouGoLook, a self-service smartphone application that empowers policyholders to complete their homeowner renewal inspection autonomously, guiding them through the data and photo capture process based on the provider's requirements. The app is designed to streamline low-risk evaluations saving critical time for the insurer and insured.

63%
of renewal orders completed

40%
decreased in operating time

~25%
in savings

Restoring through technology



Data Analytics



When it comes to claims management, the right information can make all the difference.

Crawford & Company's data and analytics teams maintain an investigative philosophy focused on uncovering and designing solutions to fit your specific needs.

With an industry-leading analytical approach (as opposed to strictly reporting on business intelligence), Crawford can reduce overall claims cost and add efficiency to your claims management processes. This includes a cutting-edge data management program supporting industry standards such as consolidation and visualization while adding new features of data science and enrichment. Plus, by empowering our customers and claims handlers with real-time, customizable reporting, we ensure the data to drive critical decisions is always on hand.



CASE STUDY

Delivering immediate results for a fast-casual restaurant

Challenge

A global chain of high-volume fast-casual restaurants with 2,000+ locations and 65,000+ employees was experiencing rising general liability claim costs and an increase in workers compensation claims from cuts, punctures and scrapes while washing dishes.

Solution

Using detailed data analysis and a cross-functional team of experts, Broadspire, Crawford & Company's global TPA, developed a customized solution for the client. Our team's solution included the application of predictive modeling and in-house medical management for workers compensation claims. Additional recommendations included supplemental training to reduce common injuries that occur within the first year of employment. These solutions along with others were implemented while maintaining a close eye on claim quality as well as the satisfaction and well-being of each patron and injured worker.

17%

reduction in total workers comp incurred

34%

in total liability incurred



We're not just embracing change. We're leading it.

Crawford® Innovative Ventures

Every day, new technologies and innovations emerge with the potential to improve our industry. A partnership with Crawford can offer stability and support while exposing your solutions to thousands of potential customers.

Investing to drive Innovation

- Mobile Apps
- Smart IoT
- Wearables
- Drones
- Artificial Intelligence
- Virtual Reality
- Blockchain
- Telematics
- 3D Imaging
- Predictive Analytics
- Robotic Process Automation

Let's talk!

If you're innovating in the insurtech or claims-handling industries, we'd love to talk with you.

Crawford's Global Strategy Office

+1 404-300-1941 | strategy@us.crawco.com



About Crawford & Company®

For over 80 years, Crawford has solved the world's claims handling challenges and helped businesses keep their focus where it belongs – on people.



Loss
Adjusting



Third Party
Administration



Managed
Repair



Medical
Management



On-Demand
Services



Edjuster Contents,
Services & Technology



Catastrophe
Response

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