

A photograph of three people in an office setting. An older woman with short grey hair and glasses is seated, looking at a document. A younger woman with dark hair in a ponytail and glasses is standing next to her, also looking at the document. A man in a light-colored button-down shirt is standing behind them, looking down at the document. They are in front of a large window that looks out onto a city with a prominent bridge. The image has a warm, golden-hour light.

A CRAWFORD & COMPANY PAPER

Future-ready insurance workforce

Putting people at the centre of the
success strategy



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STATE OF PLAY:
A pipeline under
pressure

In Australian insurance we have reached a pivotal moment. With a rapidly ageing workforce, a lack of experience and talent coming through the pipelines, a widening skills gap and an ever-increasing shift in expectations of clients and other stakeholders, we're facing a perfect storm of people challenges.



58%

› **The insurance workforce is ageing**

The percentage of insurance professionals over the age of 45, according to AXA XL.³ This figure compares to 31%, the percentage of the overall Australian workforce that is over 45. Just 18% of insurance workers are under 34.



30%

The percentage of Australian insurance workforce expected to reach or exceed retirement age by 2030.

Source: ICA - The Insurance Industry Talent Roadmap

Demand for talent has long outpaced supply and there is no sign that the pressure will ease any time soon.

The Insurance Council of Australia, in its 2024 report Insurance Industry Talent Roadmap¹, says various factors are contributing to a persistent and increasing talent crisis. There's a lack of engagement with younger people, a perceived absence of career pathways, evolving and escalating risk environments, a need for greater diversity, equity and inclusion policies and strategies, and a lack of connection between the ageing insurance professionals – 30% of whom are set to reach or exceed retirement age by 2030 – and their younger colleagues.

This has led to the fact that most insurance businesses are facing serious skills shortages. Hays research² from 2023 said 90% of insurance employers were suffering from a shortage of skilled staff. The problem, the report said, was particularly severe in the areas of liability claims consultants, underwriters and workers' compensation specialists.

This paper explores the issues that span the Australian insurance landscape and proposes various pathways forward, illustrated through the use of Crawford & Company's renowned people processes as a deep case study. Operating across the full spectrum of claims management, Crawford's diverse service lines, including large and complex losses, catastrophe response, managed repair, building consultancy, forensic engineering, third-party administration, forensic accounting and quantity surveying, illustrate the practical application of these processes in a dynamic and multifaceted business environment.

Against this challenging backdrop, we discuss how succession planning, various levels and types of people development and intergenerational inclusion and connection can future-proof insurance firms.

¹ https://insurancecouncil.com.au/wp-content/uploads/2024/08/21039_ICA_DEI_Talent_Roadmap_Final-singlepages.pdf

² <https://www.insurancenews.com.au/daily/insurance-hit-by-entrenched-skills-recession-hays#:~:text=14%20June%202023,a%20shortage%20of%20skilled%20staff>

³ <https://axaxl.com/fast-fast-forward/articles/closing-the-talent-gap>



TALENT QUEST:
Growth
from within



"At Crawford, our people are at the heart of everything we do. We believe in fostering an environment where everyone can grow professionally and excel in their careers."

Jonathan Hubbard, president,
Crawford & Company (Australia)



78%

Internal promotion

In 2025, up until June 10 (around the time of writing of this paper), 78% of leadership roles at Crawford & Company (Australia) were filled internally.

Leadership roles are defined as any roles that have direct reports and secondments.

A structured talent development ecosystem can only be fuelled by intentional growth. It requires a deep understanding of where the organisation is going and of what the end goal looks like. Only then can the talent requirements be purposefully planned.

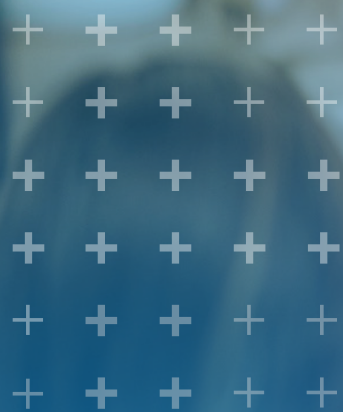
When Crawford & Company appointed Craig McLeod as head of Quality and People Development, a new leadership role within the loss adjusting divisions, the company sent a clear message. It said the business had strong intentions around investment in structured programs that focus on management, technical excellence, engagement and professional leadership. McLeod's personal passion is in the improvement of people.

"People want to feel invested in," McLeod says. "Development shouldn't ever be only about moving upwards. It's about deepening your impact and contribution, therefore making work far more personally satisfying."

"We like to think we do it because we're good corporate citizens, but actually it benefits the entire business. When we're promoting people within the business, we have to backfill those gaps, so a pipeline of talent is extremely useful now, and into the future."

Jonathan Hubbard, president, Crawford Australia says clients want to hear and feel that talent investment is being made. "They realise organisations will remain stagnant and eventually become irrelevant if they don't develop a pipeline of people," he says.

This people development focus also yields results in terms of resilience during business disruption. Even during catastrophe periods, Crawford Australia sustained high engagement, partly as a result of its culture of internal development.



SUCCESSION &
LEADERSHIP:

Solving tomorrow's
challenges today



“We believe people development is a strategic pillar. It’s not an HR side-initiative; it’s central to how we grow and succeed.”

Jonathan Hubbard, president,
Crawford & Company (Australia)

Outcomes



80%

- › of employees are satisfied with leadership
- › understand their personal role in the organisational strategy



- › Crawford & Company (Australia) was recognised by Insurance Business as a *Top Insurance Employer in 2025*

Sources: Crawford & Company's 2024 Employee Pulse Survey / Insurance Business magazine

Leadership transitions are not theoretical and are not something that can be left until a future date. They are happening right now and are constantly underway.

The only question is whether individual organisations are doing anything to manage that process. Can they control the outcome, or will they have to react when it's too late?

As the insurance sector grapples with numerous talent challenges, including an ageing workforce, it is up to those individual businesses to implement an organisation-wide plan. The sooner they do, the better their long-term sustainability and performance.

The Crawford & Company succession approach

Succession planning at Crawford & Company is an enterprise-wide endeavour as, by necessity, it must be.

It is embedded in operations and in culture as a powerful influencer of attraction and retention. It is also a central focus of the organisation's various decision-making processes.

The Crawford & Company succession and leadership program, which spans the entire business, includes:

- **Structured succession mapping:** All key leadership roles must have identified successors. Those successors each have tailored development plans to ensure their competence, insight and experience.
- **Senior Leadership Program (SLP):** The SLP is designed to align leadership development with strategic business initiatives. During the program, rather than attending general leadership courses that don't necessarily relate to the immediate professional challenges of attendees, participants undertake real projects connected to their workplace, presenting outcomes to their executive groups.
- **MAP (Management Acceleration Program):** MAP equips newly promoted managers with specialist leadership traits and skills including EQ, communication, trust building, team motivation and avoidance of unconscious bias. This program is run globally.
- **Beyond MAP:** Follow-on modules, also run globally, that keep development active, fresh and current through short, high-impact refreshers.



“The Senior Leadership Program is the most technical, relevant and intensive program I have completed so far. We have certainly been taken outside of our comfort zones to learn techniques of shifting our mindset on many leadership challenges. The program provides the tools for us to develop as leaders.”

David Sloan, NSW state manager,
CRD Building Consultants & Engineers
Part of the 2025 Senior Leadership
Program cohort

- **Emerging Leaders:** Each year, high-potential individuals are chosen based on their contributions, skills and leadership qualities to participate in an exclusive, six-day training program. This program is conducted worldwide, with significant Australian involvement.
- **Self-paced external learning:** All employees have access to LinkedIn Learning and are eligible for tuition reimbursement and study leave.
- **Women LEAD:** Crawford & Company’s global Women LEAD program is dedicated to developing and advancing professional women in insurance through skills building, networking and leadership exposure.

Are you future ready?

Here are some smart questions to ask of your succession plan.

- ✓ Have we identified successors for every key role?
- ✓ Are the identified successors engaged in proactive development plans?
- ✓ Are those development plans linked to business strategy and performance?
- ✓ Are our emerging leaders exposed to strategic projects, under the guidance of senior people?
- ✓ Are we measuring internal promotion rates and reviewing them annually?
- ✓ Do senior leaders visibly support emerging talent?





FUTURE-PROOFING
CLAIMS EXPERTISE:

How we remain the
best in the business

By the numbers:
Crawford & Company
mentoring program



25 mentees



7 mentors



3-5 years

experience per mentee



4

roundtable sessions
with entire mentoring
program group annually,
plus numerous formal
and informal one-on-
one conversations

Supporting our succession and leadership programs is a series of development structures intended to ensure our loss-adjusting workforce continues to improve in terms of competencies, talent, knowledge and experience.

This doesn't just add value to the organisation, but also to the industry and to the interests of our stakeholders.

Our loss adjusting talent development programs, which are equally applicable in any area of insurance, include:

- **Mentorship as a bridge:** In an organised, structured and measured program, senior staff mentor high-potential employees. This facilitates leadership transition and ensures knowledge transfer, at the same time engaging promising staff and providing experienced insurance professionals with enormous satisfaction and recognition.
- **Sponsorship program:** This program invites promising staff who have one to two years of experience into a specialty pathway, developing a pipeline of future specialty adjusters and leaders.
- **Peer review:** Not just a powerful development tool, but a method of ensuring knowledge is shared and captured amongst staff members and within the Crawford & Company workforce.
- **ANZIIF diploma + Crawford licensing pathway:** In Australia, adjusters are expected to complete a nationally recognised qualification within four years. Each licensing level corresponds to structured technical and practical experience. The mix of ANZIIF diploma and bespoke internal program ensures the highest quality learning.

Mentoring for depth, confidence and knowledge in loss adjusting

Much more than a guidance process, mentorship within an organisation should be a structured mechanism for professional growth, knowledge transfer and leadership readiness.

When done well, a mentoring program also functions as an attraction and retention booster, a powerful cultural influencer and a way to constantly identify stand-out talent, high-value employees and leadership potential.



- > The median age of loss adjusters, according to Jobs and Skills Australia.⁴ This clearly indicates the urgency of intergenerational renewal in the loss adjusting industry.

Jonathan Hubbard says partly as a result of the fact that “top-shelf” major loss adjusters are an ageing demographic, “in some parts of the industry there’s been fast-tracking of less experienced staff to fill urgent needs.”

“But our approach is to properly and carefully develop our own people internally, sustainably and with purpose.”

Mentors within Crawford always work alongside mentees on real-world projects. While the mentee does the legwork for each of those projects, the mentor’s focus is on clarity, decision-making and professional judgement.

Measuring mentoring outcomes

The desired outcome should be for participants to increasingly express technical confidence in a way that reassures clients, brings the organisation closer to its strategic goals and improves outcomes.

“Two of our mentees at Crawford are now mentors,” McLeod says. “That’s one very powerful benchmark for success.”

Measurement of a mentoring culture should also be tied to retention. That’s because a well managed program should make employees feel seen, supported and strategically guided, not just evaluated.

This sense of career trajectory strengthens the perception of internal career pathways, boosting morale along the way.

⁴ <https://www.jobsandskills.gov.au/data/occupation-and-industry-profiles/occupations/599612-insurance-loss-adjusters>





“Peer review is our secret weapon. It’s quality assurance on paper, but in practice it’s one of our most powerful development tools.”

Craig McLeod, head of quality and people development, Crawford & Company



Q&A: Mentee – Carly Gray

Carly Gray joined Crawford & Company as a graduate in 2020. She has since worked as an external claims adjuster in the Domestic and Strata teams. In May 2025, she became a senior external claims adjuster within the Commercial Team.

Q: How does the mentoring program help you?

A: It has been a really valuable part of my development. It gives me access to an experienced loss adjuster I can turn to for advice and feedback, helping me grow technically and feel more confident. It has also helped me build connections beyond my immediate team.

Q: What does the program involve?

A: It is self-driven and typically continues each year. It’s designed to be flexible, with the mentee guiding the focus based on their development goals. There are usually two or three formal training sessions annually, with most interactions being informal and as needed. I usually check in with Craig McLeod a few times a week.

Q: How does the program make you feel in terms of engagement?

A: It has made a big difference to my growth and confidence. I feel more capable taking on complex claims and have a better handle on tricky situations. It also keeps me feeling supported and motivated in my day-to-day work.





BUILDING INCLUSIVE
PATHWAYS:
Empowering talent
across generations
and genders



› Australian insurance workforce country of birth

66.6% - Australia

16.9% - Asia

7.5% - Europe

9.0% - Rest of world

Source: ICA - The Insurance Industry
Talent Roadmap

Inclusive talent development is no longer just a value; it's a strategic imperative across the insurance industry and it takes several shapes.

As the sector evolves, so too must the teams that form its future. That means creating meaningful pathways for individuals of all ages, backgrounds and identities to grow, contribute and lead.

Bringing generations together

Not long ago, the term 'intergenerational inclusion' might have meant little in the world of business. Today, at Crawford & Company, it is a vital business ingredient.

Internal succession is fuelled by diverse, multi-generational teams. Technical training and leadership development processes are essential, but without mutual respect and understanding across cultures and age groups, and the collaborative problem solving and shared knowledge that comes with that, they will have a muted effect.

Intergenerational inclusion must be consciously nurtured through programs, team design and organisational culture. At Crawford & Company, programs such as mentorship, sponsorship and Women LEAD all contribute to this outcome. They not only support intergenerational collaboration but also help address gender imbalance at senior levels – a challenge the industry continues to face.

Turning commitment into action on gender diversity

"There's still gender imbalance at the senior level, we recognise that," Jonathan Hubbard says. "But we're seeing change. Sponsorship is one place we see real generational and gender diversity taking root."

Crawford's Sponsorship Program, which guides early-career professionals into specialty pathways, has become a powerful tool for nurturing future leaders in specialty loss adjusting. In 2025, 80% of its members are female. Additionally, 44% of the 2025 Senior Leadership Program cohort are women - a promising sign of progress.

ICA recommendations

In its report The Insurance Industry Talent Roadmap, the ICA says intergenerational diversity and inclusion in insurance will:

- > **Create a flexible and responsive workforce:** “by expanding the pool of skilled individuals the industry can draw on in times of crisis. For example, supporting the needs of parttime workers, remote workers, and those living with a disability, while focusing on geographic and generational diversity.”
- > **Attract talent to the sector:** “Diversity, Equity and Inclusion has a key role to play in achieving these goals, both because it helps broaden the potential pool of candidates we can draw upon, and because it significantly enhances the attractiveness of insurance as an employer of choice.”
- > **Retain good people in insurance:** “Research suggests cultural factors and flexibility play a key role in employee engagement and retention.”

It is also worth noting that the Operational Leadership within Crawford's Property Loss Adjusting team consists of 55% women and 45% men.

Of course, diversity is not just about gender. It encompasses experience, culture, ability and more. The Insurance Council of Australia (ICA) has produced a report outlining a roadmap to diversity success.



When succession is not done well

When businesses do not implement a succession program, they poach. It's that simple.

That hurts the business doing the poaching and it hurts the business from which they are poached. In fact, it also damages the industry and creates negative outcomes for customers, who must pay more to fund the model.

“There's been a lot of poaching going on as people have been trying to take market share,” Jonathan Hubbard says. “They have had to pay over the odds for that talent and, as a result, established themselves as lower-margin businesses.”

That poaching trend is a reaction to talent scarcity, rather than a proactive strategy. A strategic, cultural, organisational focus on internal succession makes poaching unnecessary and creates more sustainable businesses.

“At Crawford, we've always been motivated to invest in and develop talent from within,” he says. “It's a more sustainable approach – and our clients feel the difference.”



THE ROAD AHEAD:
A call to action



“We’ve always played the long game. That’s why our team is strong and why our clients keep coming back.”

Jonathan Hubbard, president,
Crawford & Company (Australia)

As the talent shortage deepens in the insurance sector and across many others, insurance businesses must move away from the reactionary poaching model and toward the more sustainable model of capability building.

Crawford & Company’s example is evidence of the resilience, performance and retention that comes from the embedding of people development into business strategy. The business is not resting on its laurels. We are constantly seeking improvement and expansion of our development programs. In the near future, we’ll also be launching:

- a graduate program for non-loss adjusting departments including Contractor Connection, CRD and Third-Party Administration (TPA);
- improved technical training for those in TPA and;
- enhanced basic skills training for claims consultants within the TPA team.

So, what can insurance businesses do?

Five actions insurance leaders can take right now

1. Create a succession map for every leadership-critical role.
2. Begin designing internal pathways to ensure successors are ready.
3. Start the process of formalising programs to fuel the succession plans, including mentoring, sponsorship and training.
4. Be a visible champion for inclusion by elevating diverse voices across the business, to ensure diversity becomes a part of the organisation’s culture.
5. Set metrics to track development and engagement, to ensure continued improvement.



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**



**MEDICAL
MANAGEMENT**



**ON-DEMAND
INSPECTIONS**



**CATASTROPHE
RESPONSE**

10,000 employees | **50,000** field resources | **70** countries | **\$18B** claims managed annually

Crawford®

Learn more at
www.crawco.com.au