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FOR IMMEDIATE RELEASE

Crawford Highlights Outcome-Focused Approach to Claims Innovation, Emphasizing Proven Value Over Assumption

Atlanta, GA — August 3, 2026 — Crawford today highlighted its outcome-focused claims innovation approach, a longstanding discipline used to evaluate new technologies and workflow enhancements based on measurable impact rather than theoretical potential.

At a time when the insurance industry is rapidly adopting new tools and capabilities, Crawford's approach is grounded in a simple but critical distinction: not just whether something works, but whether it meaningfully improves outcomes and experiences for clients and their customers.

For more than a decade, Crawford has applied advanced analytics and machine learning to assist claims handlers within claims operations. What differentiates the organization is how innovation is assessed. Through structured, controlled evaluation, Crawford tests new capabilities to determine whether they reduce loss costs, improve efficiency, strengthen execution and enhance the consistency and quality of the customer experience.

This approach reflects a broader philosophy that innovation should be proven before it is scaled. By focusing on real-world impact, Crawford reduces the risk of introducing tools that add complexity without delivering meaningful benefit.

In certain cases, Crawford works directly with clients during this evaluation process to help align new approaches with operational realities that can deliver measurable value in practice.

"The industry is not short on innovation, but it can sometimes move too quickly from idea to implementation," said Joel Raedeke, chief technology officer, Crawford U.S. "Our focus is on disciplined evaluation, understanding what truly improves outcomes and experience before we expand it more broadly."

Crawford's outcome-focused approach is supported by a dedicated testing and evaluation environment, where technologies and workflow enhancements can be assessed outside of live operations using data-driven methods. This allows the organization to isolate impact, validate performance and make more informed decisions about broader adoption.

"This is about translating innovation into real value for clients," said Mike Hoberman, CEO, U.S. Operations, Crawford. "By focusing equally on outcomes and experience, we can deliver improvements that are not only measurable, but meaningful and sustainable."



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As AI capabilities continue to evolve, Crawford applies the same disciplined standards to create solutions that are practical, reliable and aligned with client needs. This helps introduce new capabilities with confidence and integrate them in a way that is intended to strengthen long-term performance.

“This approach reflects how we have built and continued to evolve our claims operation,” said Bruce Swain, President and CEO, Crawford & Company. “By prioritizing evidence over assumption, we aim to deliver solutions that perform in practice, scale effectively and support our clients in navigating an increasingly complex risk environment.”

While much of this work happens behind the scenes, its impact is reflected in how Crawford delivers for clients, improving decision-making, strengthening execution and enabling continuous improvement across claims operations.

For more information about Crawford’s approach to claims innovation, visit www.crawco.com/innovation.

About Crawford®

Based in Atlanta, Crawford & Company (NYSE: CRD-A and CRD-B) is a leading global provider of claims management and outsourcing solutions to insurance companies and self-insured entities with an expansive network serving clients in more than 70 countries. The Company’s two classes of stock are substantially identical, except with respect to voting rights for the Class B Common Stock (CRD-B) and protections for the non-voting Class A Common Stock (CRD-A). More information is available at www.crawco.com.

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