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FOR IMMEDIATE RELEASE

LOCAL PRESENCE WILL BE A KEY DIFFERENTIATOR IN AN AI-ENABLED INSURANCE FUTURE, CRAWFORD PAPER FINDS

New white paper finds the strongest claims model combines AI, human judgement and local presence

Sydney, 28 July 2026: Crawford & Company Australia has released a new white paper examining the future of insurance, finding that local presence will become an increasingly important differentiator as insurers continue to adopt AI-enabled tools and automation. The report explores that the strongest claims model combines AI, human judgement and on-the-ground expertise.

Key finding

As the insurance sector adopts AI-enabled tools, local presence may become more important, not less. The report explores that the strongest claims outcomes are achieved when technology is combined with human judgement and local knowledge.

The paper, *The Human Algorithm: Why Empathy, AI and Local Presence Will Define the Future of Insurance*, explores how insurers can use technology to improve efficiency while maintaining the trust, empathy and personal support customers need when experiencing a loss.

Drawing on industry research and insights from claims professionals across Australia, the paper examines how AI can complement, rather than replace, the human elements that underpin the insurance promise.

The report highlights how AI is increasingly being used across claims triage, research, administration and customer communications, enabling claims professionals to focus on complex decision-making, customer engagement and recovery support.

It also examines the strategic value of local presence in a country as geographically diverse as Australia. The paper argues that local knowledge, face-to-face engagement and community connections remain critical in helping customers navigate complex claims and recovery challenges, particularly following natural catastrophes.

It argues that a distributed physical presence should be viewed as a strategic capability rather than simply an operational function.

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"The future of insurance isn't a choice between technology and people," said Jonathan Hubbard, president of Crawford & Company Australia.

"Our view is simple: people first, who are digitally enabled.

"Technology can help us work faster and more efficiently, but when someone has suffered a loss, local knowledge, human connection and professional judgement still matter. The organisations that succeed will be those that use technology to support experienced people on the ground, not replace them."

The paper concludes that the future of insurance will be shaped by how effectively the industry combines three capabilities: AI, human judgement and local presence. Together, these capabilities can support faster processes, stronger customer relationships and more effective recovery outcomes.

The full report is attached to this release.

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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