



Crawford & Company®
5335 Triangle Parkway NW
Peachtree Corners, GA 30092



FOR IMMEDIATE RELEASE

**CRAWFORD & COMPANY® RELEASES POLICY AND MARINE TECHNICAL
BULLETINS AS INSURANCE RISKS ESCALATE IN GULF CONFLICT**
Environmental and pollution liability risks escalate in Gulf conflict

LONDON (8 APRIL 2026) Crawford & Company® (NYSE: CRD-A and CRD-B) has released two detailed technical bulletins examining the [policy implications of the Gulf conflict](#) and the [marine insurance and claims impacts](#), providing timely insight for the market.

Beyond the immediate policy and coverage considerations, conditions in the Gulf are translating into a more acute environmental and pollution liability risk for the maritime sector. Escalating attacks on commercial vessels transiting the Strait of Hormuz and surrounding Gulf waters are materially increasing environmental and pollution liability exposures for shipowners and the marine insurance market. Incidents involving tankers, tugs and containerships heighten the risk of oil spills, hazardous material releases and long-term ecological damage, driving greater claim severity and regulatory scrutiny.

Environmental risk exposure is being compounded by vessel congestion across the Gulf, strict liability regimes under international pollution conventions, and the increasing complexity of salvage and wreck removal operations in hostile operating conditions. Even where damage results from hostile acts beyond an owner's control, pollution liabilities can be triggered automatically, placing immediate financial responsibility on shipowners and their insurers.

As marine casualties increasingly carry an inherent environmental dimension, Crawford's Marine and Environmental specialty teams are working in close alignment, supporting complex claims involving vessel damage, pollution response, regulatory engagement and environmental remediation.

Andrew Bart, CEO, Crawford International Operations, said "The developments we are seeing in the Gulf underline the growing importance of strategic risk management in an increasingly complex claims environment. Geopolitical instability is giving rise to interconnected exposures that require a more

holistic approach to risk assessment, policy response and claims strategy. For insurers and insureds alike, managing this risk exposure effectively is becoming central to long-term resilience in the region. For insurers and insureds alike, managing this risk exposure effectively is becoming central to long-term resilience in the region. With deep, established expertise across the Middle East and the strength of our international operations, Crawford is well positioned to support clients in navigating these evolving and interconnected risks.”

“The current Middle East situation is creating a complex and fast-moving risk landscape across multiple lines of insurance,” said Vic Noble, regional director, United Arab Emirates. “Our recent technical updates highlight how geopolitical instability, sanctions, supply-chain disruption and heightened security risks are converging to create new claims and coverage challenges. From a regional perspective, insurers and insureds need to be prepared for greater policy scrutiny, more complex loss scenarios and an increased need for specialist, on-the-ground support.”

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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Media Contacts: mediarelations@us.crawco.com

Lynn Cufley
+44 7585 901936
Lynn.Cufley@crawco.co.uk

Claire Barth
+1 678.215.7031
Claire.barth@us.crawco.com