

An aerial photograph of a lush green landscape. A winding river or canal flows through the center of the frame, bordered by narrow strips of land. The surrounding fields are a vibrant green, with visible patterns of agricultural land. The lighting suggests a low sun, creating a warm, golden glow.

**Crawford®**

# Sustainability: a global claims industry perspective

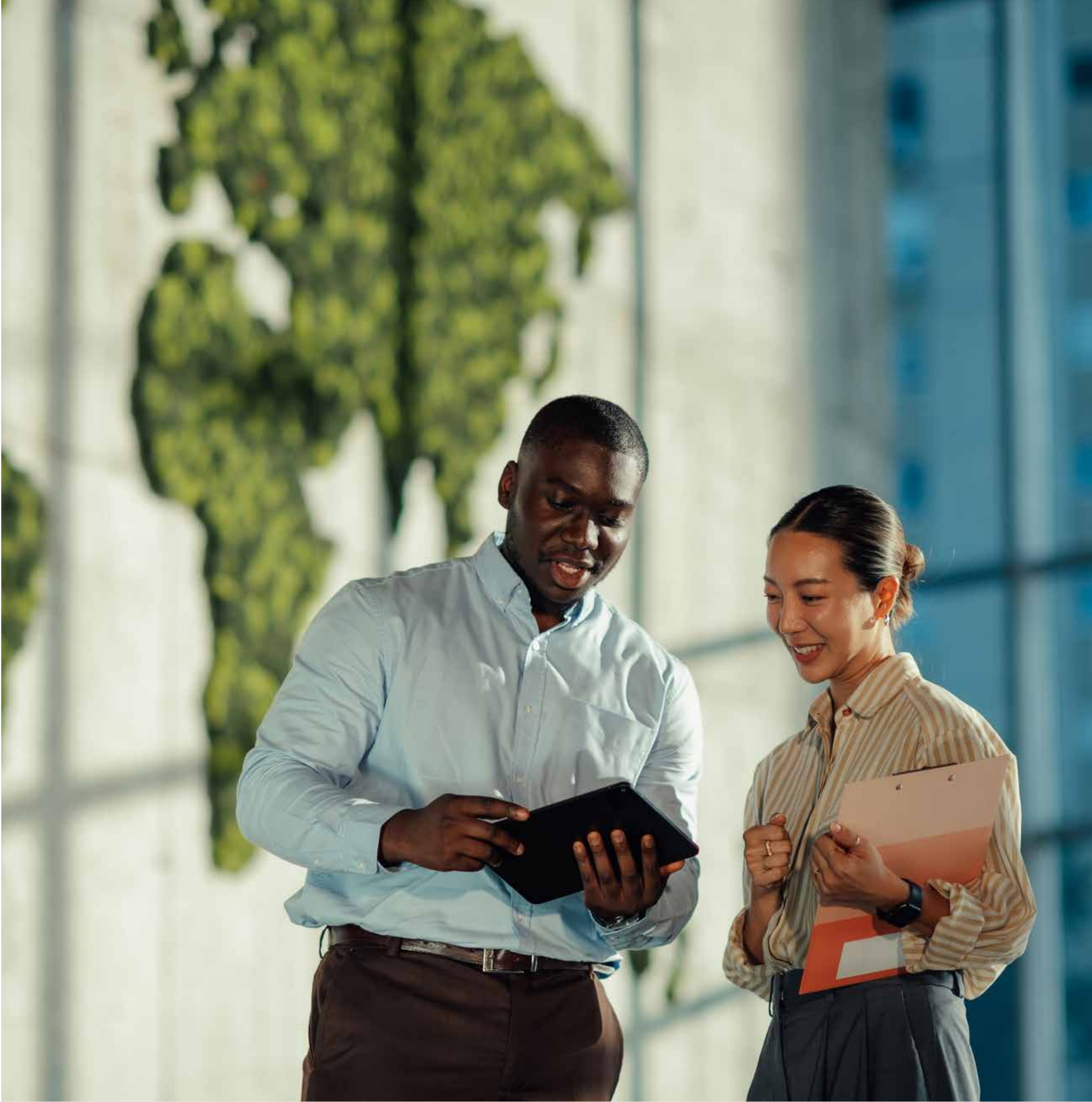
Crawford & Company® | Sustainability Report

November 2025



# Table of Contents

Methodology	3
Sustainability and the claims industry	4
Why this issue matters globally	5
How sustainability drives business decisions	7
Restoration and resilience	9
Regional divides	11
From talk to action: looking ahead	13



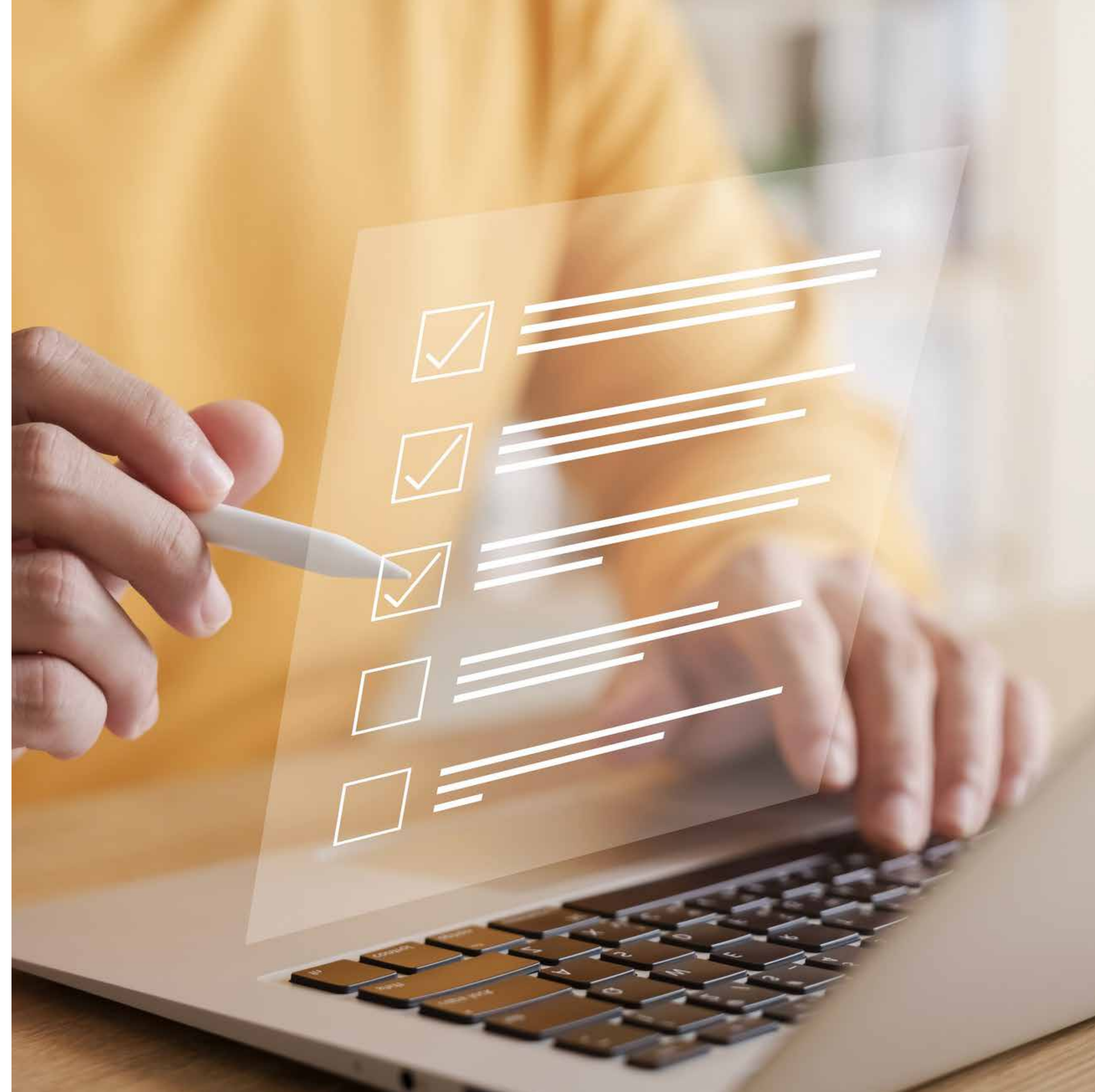


# Methodology

In February of 2025, a cross-section of global claims leaders from Crawford's carrier and broker partner organizations completed a quantitative survey designed to assess the meaning and importance of sustainability in their companies and the claims industry. The data from their responses serves as the framework for this report.

Subsequent qualitative interviews conducted with senior Crawford leaders provided context for the survey responses. Their directional insights are used here to help illuminate the landscape across geographies and elaborate on key trends.

In producing this report, it is Crawford's aim to present a broad overview of the current conversation about sustainability within our industry, including where the challenges and aspirations lie today and how organizations are approaching the future. We do not claim definitive authority – but rather, seek to provide an impartial overview of the issues and attitudes driving this topic in 2025.



INTRODUCTION

# Sustainability and the claims industry


How meaningful are sustainability issues to claims leaders and to the insurance industry at large?

Sustainability goes far beyond just environmental concerns. It’s about a company’s ability to operate indefinitely in a way that doesn’t cause harm, across multiple dimensions. This includes engaging the appropriate level of expertise, securing funding, managing customer relationships, and addressing both environmental and social impacts on the communities it serves. At Crawford, sustainability is a focus on corporate social responsibility, giving back and being good stewards of our communities.

This report represents our effort to unpack the complexities surrounding sustainability. Regardless of how we define or legislate it in different regions across the world, it is ultimately about resilience – something deeply relevant to claims. It is a topic that must be addressed. Core sustainability considerations within the global insurance industry include responsible consumption, waste, climate action and impact on the natural environment.

Increasing pressures, including the growing frequency of climate-driven severe weather events (which make up a significant proportion of the claims profile), as well as talent shortages and consumer expectations, mean that today’s claims leaders must pay closer attention to the strategic implications of incorporating sustainability into their business models.

Globally, there are multiple forces driving this shift: geopolitical and regulatory requirements; societal and consumer demand; business risk; fragility of supply systems; and a better understanding of the link between sustainability and resilience, especially with the increasing frequency and severity of natural disasters. Insurers have previously spoken about sustainability in a broader sense, but in the past four to five years, it has evolved from a nice-to-have to an essential strategy. At Crawford, we’re seeing growing interest from insurers across the globe – especially those in Australia, the UK, Europe and Latin America, who are asking how we can make claims processes and outcomes more sustainable.



“

At the end of the day, we’re global citizens of the world, and we would like to leave the world in a better place for our children and grandchildren. We have to pay attention to issues of sustainability.

ANDREW BART, CEO, INTERNATIONAL OPERATIONS, CRAWFORD & COMPANY

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To better understand industry perspectives, we surveyed a global cross-section of claims leaders from our carriers and broker partner organizations and consulted our own global executives. What follows is a snapshot of how sustainability is viewed in 2025 through the lens of those leading claims management. This report provides unprecedented transparency on sustainability today, but it is also a starting point for a more longitudinal view of this topic. When we return to these questions a year from now, how will the conversation have evolved? Our aim is to track attitudes and actions toward sustainability over time and to help put these shifts into context, both for claims professionals and for our industry at large. We hope you will join us on the journey.

Sincerely,  
**Andrew Bart**  
CEO, International Operations



SECTION 1

Why this issue matters globally

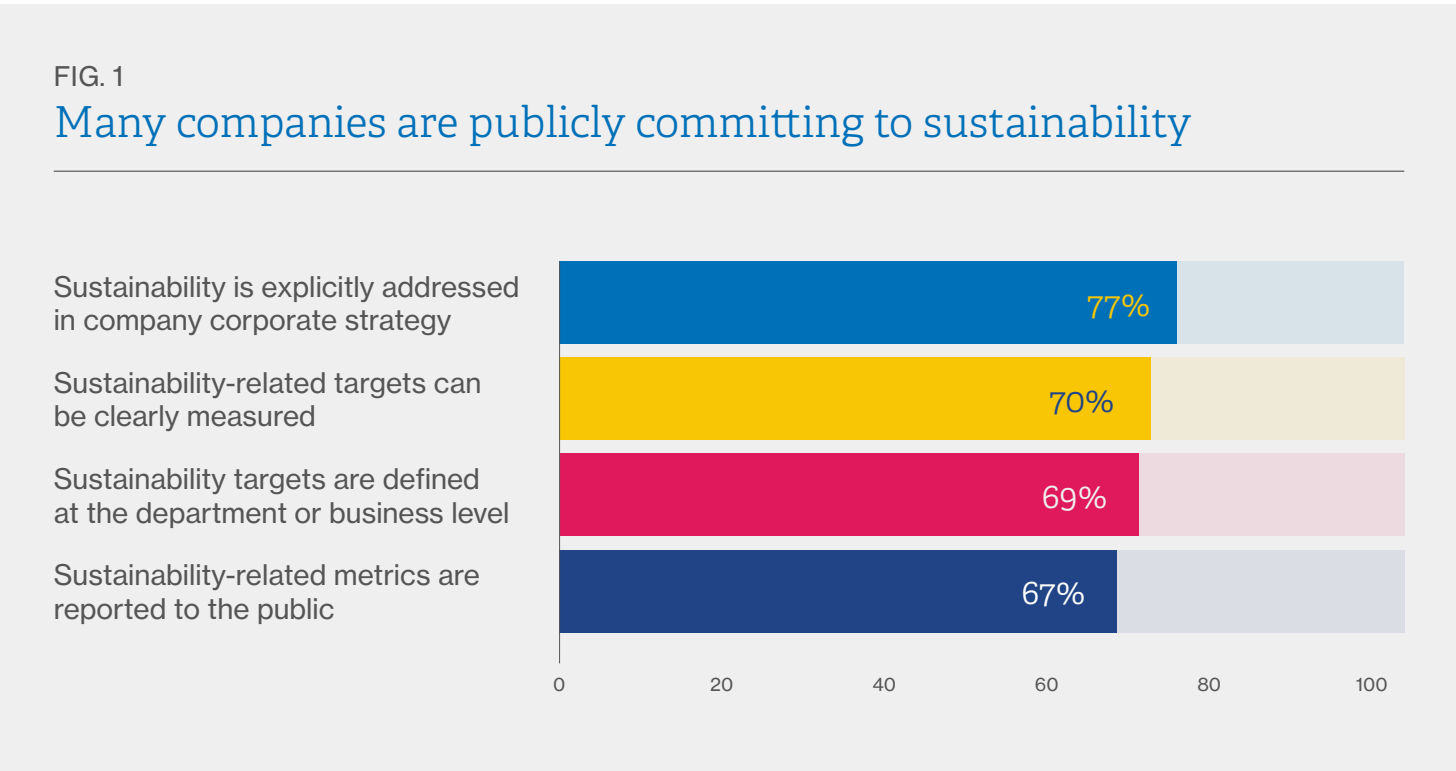
Though the approach to sustainability varies by country and region, climate impacts, including the frequency and severity of extreme weather, are a universal cause for concern.



The big question is how we reinstate in a more sustainable manner. This will form part of the metrics by which suppliers are measured as well as the way some insurers measure themselves.

PAT VAN BAKEL, PRESIDENT,  
NORTH AMERICA LOSS ADJUSTING, CRAWFORD & COMPANY

The majority (77%) of claims leaders surveyed report that sustainability is explicitly addressed in their company’s corporate strategy, vision and/or values and state sustainability-related metrics are reported to the public (67%) (fig. 1).



This is not surprising, particularly in the UK and Europe, which are societally more focused on sustainability than in some other parts of the world. There is stakeholder pressure to consider sustainability issues in these regions, and as our respondents indicated, many companies have their own objectives and targets that the claims function must consider. There is also a regulatory angle in these markets driving an increasing focus on operational resilience and on operating in a more sustainable way.

In Australia, that regulatory angle is the driving force behind sustainability practices. Climate-related disclosure obligations for large businesses

require Australian organizations to report on their emissions, following [Greenhouse Gas Protocol's accounting framework of Scope 1, 2 and 3 emissions](#) in concert with the UK and Europe. Scope 1 and 2 emissions have been included within many reporting frameworks for some time; however, it has become increasingly clear that most corporate emissions sit within the Scope 3 indirect emissions associated with the value chain. Claims leaders must consider that their greatest opportunity for increasing sustainability credentials lies within their supply chain; reinstatement of damages and disposal of removed materials are all measured within Scope 3 reporting. The question will now become how this impacts repair methodology – and what impact, if any, these changes have on related costs.

Consideration for sustainability-driven business practices extends to Canada and the Nordics as well. Because both markets work closely with the UK and European countries, they are greatly influenced by market priorities in those regions.

In contrast, though U.S.-based claims leaders expressed support in our survey for sustainability issues and practices, there is less pressure to act than there is for their peers in other parts of the world. It is fair to say that the U.S. political environment is impacting attitudes about sustainability today, more so than in other parts of the world. Though there is less pressure on U.S. companies to adopt sustainability practices, there are clear reasons for U.S. engagement with these issues. Setting regulatory trends aside, extreme weather is still driving the claims industry to examine and rebuild best practices, and talent shortages are still compelling the insurance industry to consider organizational value systems and practices.



While the Nordic markets are relatively small in scale, they are closely aligned with broader European Union sustainability initiatives. Much of the terminology and strategic direction around sustainability has been shaped by EU policy and discourse, which continues to influence regional priorities. That said, claims leaders in the Nordics are not simply following trends. They are actively engaging with sustainability because they recognize its potential to reduce claims frequency and operational costs.

ANDIARA NORDANG FLEISCHER,  
NORDIC REGIONAL DIRECTOR, CRAWFORD & COMPANY

So, what does this look like in action? There are clear ways that organizations report that they are factoring sustainability considerations into their decision-making. Among the claims leaders we surveyed, 76% state that sustainability is an important decision criterion in partner or vendor selection processes (fig. 2). Unsurprisingly, there is regional bias here; 92% of executives with UK or global remit agree or strongly agree with this statement – in the U.S., this drops to 63%. Respondents also told us that sustainability is an important issue to both employees (90%) and customers (69%) (fig. 3), and these findings reflect today’s societal expectations and demands.

FIG. 2  
Sustainability impacts many business decisions



FIG. 3  
Most agree sustainability is important to key constituencies



Our UK leaders note that people, especially early-career individuals, want to work for companies that have strong sustainability credentials. This is supported by a YouGov and YuLife study, which found that 61% of UK Millennials and Gen Z believe employers should increase their environmental, social and governance (ESG) efforts. Notably, 37% of 18–24-year-olds in this study said they would avoid working for companies with poor environmental records. The bottom line is that early-career considerations encompass more than just salary in this market. People want to work for companies that are diverse, sustainable and have demonstrated corporate responsibility.

Societal behaviors play a role here as well. Survey respondents indicated that their customers are looking for responsible businesses and that they are looking for more sustainable solutions. In some cases, they are looking for insurance companies that will, if the worst happens, help them restore their properties with more consideration of environmental impact and provide more resilience against future events. This is a trend that extends well beyond the insurance industry, as evidenced by [a recent Harvard Business Review study which found that products labeled as sustainable sell better](#). Just as the researchers found that societal attitudes have impacted Amazon sales trends, new business and customer retention are insurance industry factors that may be impacted by sustainability practices.

SECTION 2

How sustainability drives business decisions

Sustainability considerations impact business decisions – including adjudication and resolution processes.



We do see sustainability questions within RFPs from insurers. As a procurement function, they want to get an indication from the supplier how they’re treating sustainability.

JONATHAN HUBBARD, PRESIDENT,  
AUSTRALIA, CRAWFORD & COMPANY

Among claims leaders, a strong majority **(70%) reported that sustainability considerations impact their adjudication and resolution process (fig. 4).**

They cited a number of examples:

- › “We direct claims adjustment work to service providers who have a relentless focus on resilient reinstatement.”
- › “We focus on green considerations.”
- › “We have a willingness to provide cover for sustainable reinstatement.”
- › “We prioritize broader coverage and services that influence the adjustment and resolution processes.”
- › “In the absence of an additional coverage or service, we will provide customers with options.”
- › “We look to work with partners and vendors that have an ability to access ‘greener ecosystems’ and effectively report emissions.”
- › “Our claims department has direct oversight for all Mitigation Grant Programs.”

FIG. 4  
Impact on claims adjudications







We get more and more questions about sustainability practices from our clients with every year that passes. It is obvious that clients’ awareness and knowledge are increasing, and they want to make us aware that this is something that is important for them.

PAUL LOFKIN, PRESIDENT,  
UK & IRELAND, CRAWFORD & COMPANY

An even stronger percentage **(80%) reported that sustainability considerations impact their decisions about the products and services they develop (fig. 5).**

Examples of the products and services they cited include:

- › Dedicated insurance products for climate professionals
- › Carbon transitioning
- › Risk engineering
- › Claims handling initiatives, including repair over replace guidance, remote inspections and flood resilience programs
- › Insurance for carbon emissions

FIG. 5  
Impact on product development





SECTION 3

Restoration and resilience

Prioritizing restoration over replacement is a major trend, but there are barriers to widespread adoption.



I would be surprised by any claims leader who doesn’t believe that we need more resilient structures and more sustainable building methodologies, because these are things that absolutely can influence future claims severity.

LANCE MALCOLM, PRESIDENT,  
U.S. NETWORK SOLUTIONS, CRAWFORD & COMPANY

Of all specific sustainability initiatives mentioned by claims leaders, the most common was a heightened interest in restoration. Many survey respondents reported their intent to direct claims adjustment work to service providers who have a focus on resilient reinstatement. Common themes in the “repair over replace” category also included Property Flood Resilience (PFR) measures, resilience practices and the prioritization of recycled materials.

Sustainability can significantly influence claims decisions, especially in rebuild scenarios, and incentivizing environmentally sustainable reconstruction during adjudication is a compelling approach. For example, if you are going to rebuild in a coastal area, are there building practices that can help the structure withstand a hurricane or flooding? Can you make sure that the material used is sustainably sourced? Are there options for sustainable waste management or salvage? These decisions can have a tremendous impact on the emissions associated with restoration, reducing costs associated with waste disposal and material consumption and can also enhance a property’s ability to withstand future hazards, effectively mitigating some of the risk of future claims.

The challenge here is that sustainable restoration and rebuilding are rarely covered under policy terms. When an estimate is being written for a rebuild, an adjuster may be asked to help quantify what the carbon footprint of a rebuild is going to be versus what it was in the past, but that is more for an accounting exercise as opposed to a real

measurable change. If the policy allows, adjusters can certainly put together estimates that enable a more sustainable rebuild and a more sustainable recovery, but as of today, few policies provide coverage for any additional costs associated with sustainable restoration.

It is worth noting here that restoration is not automatically more environmentally friendly than replacement. Compliance with building regulations and the presence of hazardous substances, like asbestos or lead, are all factors that could make it not only more cost effective, but also more environmentally sustainable to opt for replacement.







No single player can shoulder the cost of resilience alone, but the insurance industry can lead the conversation. By aligning carriers, government and restoration partners, we can turn every claim into a step toward a stronger future.

KELLY STEVENS, SENIOR VICE PRESIDENT,  
CANADA LOSS ADJUSTING, CRAWFORD & COMPANY

Claims executives also indicated a willingness to build in more resilience for future climate-proofing when restoring.

Of the specific sustainability initiatives mentioned, the second most frequently raised was a willingness to build in more resilience for future climate-proofing when restoring. Claims leaders indicated that they are focused on resilient rebuilding to make customers more capable of resisting future perils, especially those related to climate. They also mentioned integrating programs designed to make policyholders’ homes and coastal communities more resilient to severe weather, noting that eliminating or minimizing storm damage allows policyholders to return home sooner and quickly restore their lives.

There’s a big opportunity here for the insurance industry to crack the code on how to support these kinds of resiliency efforts. **The challenge, of course, is who should cover the cost. Insurance carriers, no matter how well-intentioned, are challenged to justify those additional expenses.**

This is an area where insurance can have a voice. There is a significant conversation right now centered around how the property insurance industry can do a better job of supporting and driving resiliency efforts. A number of groups across the globe are evaluating this and some have received government grants in their respective jurisdictions to fund resiliency efforts. Some are pooling this government funding and offering funds to property owners to upgrade their properties and make them more resilient.

A leading example is the Insurance Council of Australia’s Flood Defence Fund, a public-private partnership structured as a pooled fund of public capital contributed by federal and state governments. These funds are allocated directly to resilience measures and involve regulatory oversight. While insurers don’t contribute capital directly, they benefit from reduced flood risk and more stable premiums, and the government’s involvement ensures the program can operate at meaningful scale.

Other countries have similar initiatives. In Norway, there is a natural perils pool where every insurance company puts in a yearly sum toward a pool of money to be used in the event of a natural catastrophe. Similarly, every insurer that offers home insurance in the UK must pay into the Flood Re scheme, and the levy raised is used as reinsurance to cover the flood risks in home insurance policies.

The insurance industry can help connect the dots for homeowners and property owners who are going through a claim that necessitates home or building repairs. Adjusters can make sure that policyholders know about available resiliency funding, and if applicable, can point out their code upgrade coverage. This is an important communication opportunity, and the claims industry has a key role to play in building policyholder awareness of the resources that are available to them.



SECTION 4

Regional divides

Shifting political climates and cultural differences play a significant role in shaping regional approaches to sustainability.

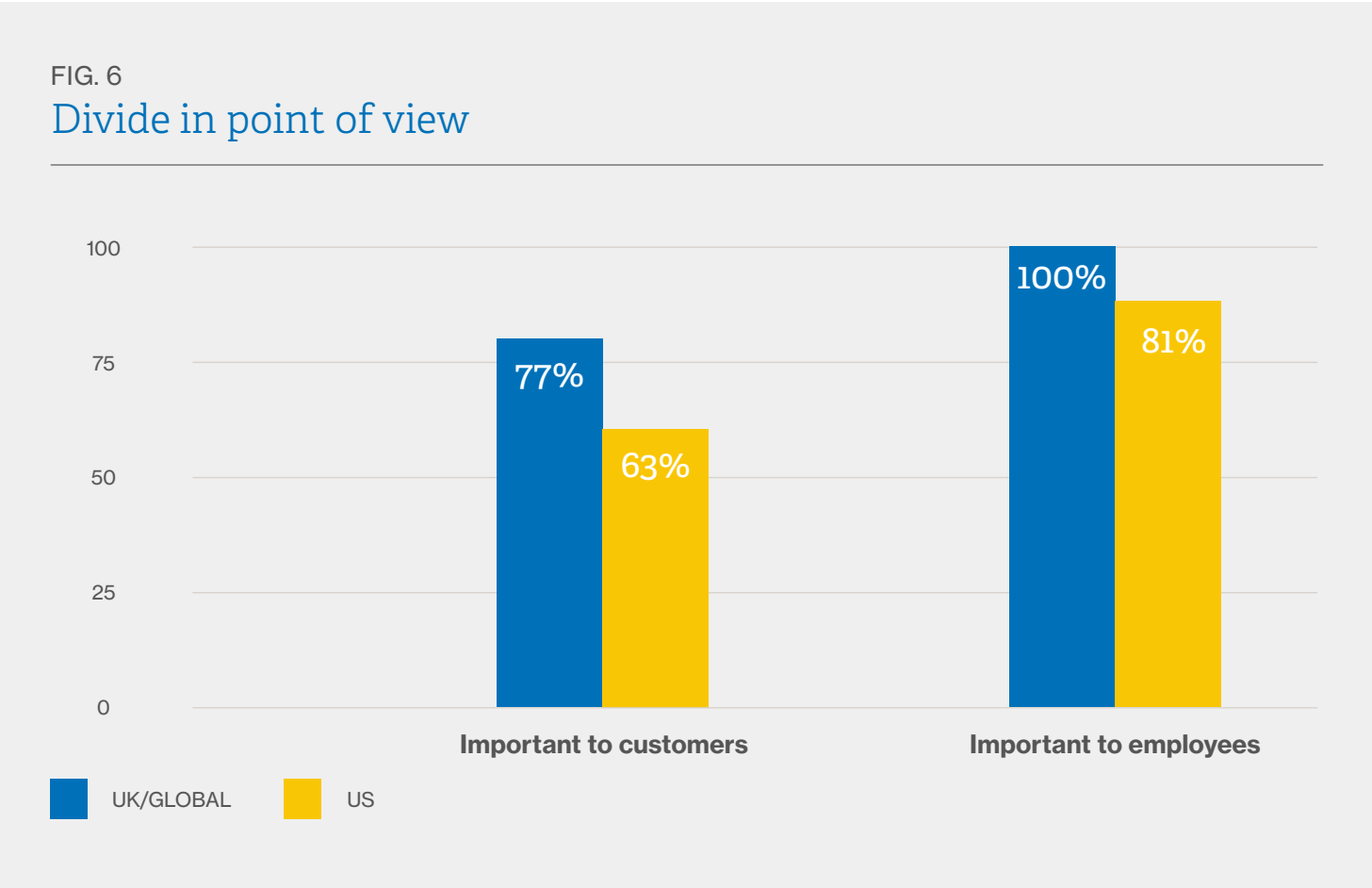


As a global organization, local geographic and political boundaries are something we need to transcend. We certainly have to follow local laws and regulations. But within the bounds of those regulations, we also need to live by our own values, think sustainably and do what is in the best interest of our clients, their policyholders and us as a company.

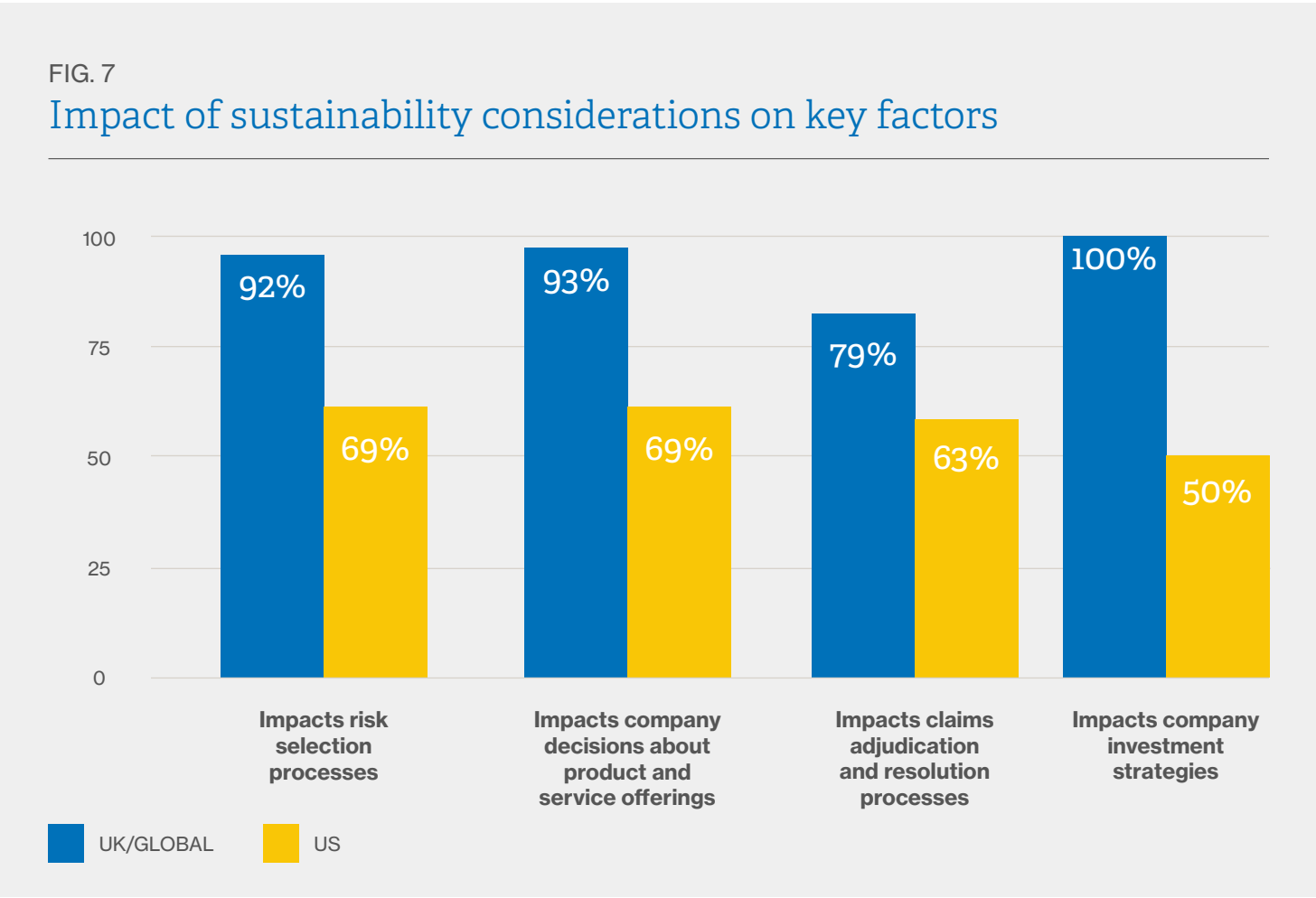
PAT VAN BAKEL, PRESIDENT,  
NORTH AMERICA LOSS ADJUSTING, CRAWFORD & COMPANY

Unsurprisingly, given geographic differences in regulatory climate and general attitudes about sustainability, perspectives about the importance of sustainability vary by region. A full 100% of UK and Global claims leaders surveyed reported that sustainability is explicitly addressed in their corporate strategy, vision or values, as compared with only 63% of U.S. leaders.

There was also divergence in whether they believed it to be an important issue for key constituents (fig. 6).



Diving deeper, we saw equally large divides in opinions about the impact of sustainability considerations on key factors (fig. 7).



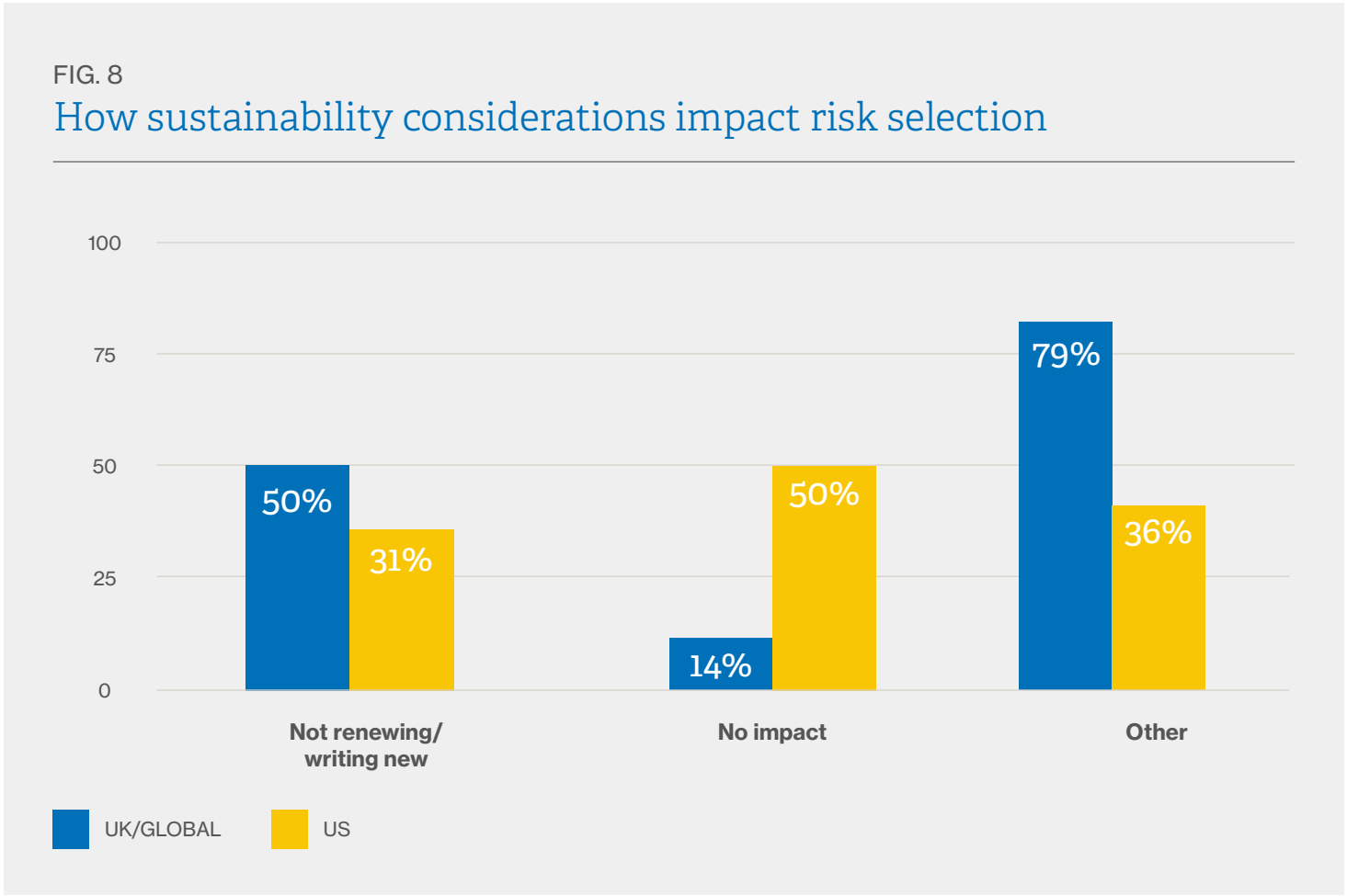




Within different jurisdictions, you're going to have different degrees of sophistication and different degrees of appetite to deal with the issue of the environmental impact of claims. So it's up to us to tailor the way we work, the way we engage, according to local practice. We have to listen and be adaptable and agile.

ANDREW BART, CEO,  
INTERNATIONAL OPERATIONS, CRAWFORD & COMPANY

The contrast was also stark when claims leaders were asked how sustainability considerations impact their company's risk selection processes (fig. 8).



For companies that operate on a global scale, the challenge lies in finding ways to adjust for regional differences in geopolitical climate and institutional priorities. Keeping track of regulatory guidelines for each country in which an organization operates is clearly essential, but there is a larger need to understand and be responsive to the impact of legislative decisions as well as the direction and tone of local sentiment.

There are no one-size-fits-all solutions here. Global claims providers and their carrier clients are all dealing with these challenges and will continue to do so. The best practice, Crawford's own global claims leaders concur, is to keep open and frequent lines of communication between geographic locations. A healthy exchange of ideas built on sharing experiences and best practices can provide team members around the globe with insight into what their colleagues are doing in other regions. This also invites the consideration of other regional approaches, allowing them to evaluate which of those approaches may best fit their own local needs.





CONCLUSION

From talk to action: looking ahead

While awareness of the need for sustainable practices is high, efforts to establish standard, measurable impact continue to evolve.



Our clients have the same challenges, hurdles, and opportunities that we do. They’re operating in the same regulatory environments that we are. Crawford can bring a standardized approach. We can help our clients by tracking the data that they need, and we can report locally and globally to our clients to help them align and achieve their objectives.

PAUL LOFKIN, PRESIDENT,  
UK & IRELAND, CRAWFORD & COMPANY

Claims leaders continue to believe that corporate sustainability is best understood as a company’s responsibility to both the environment and the people in its community. They also understand that it is important to both employees and customers alike. Regional differences notwithstanding, ours is an industry that sees both a need and an opportunity to prioritize sustainability.

Now comes the hard part. It is easy to talk about these priorities, but turning intention into reality is the more difficult situation. There are not clearly defined or universally accepted metrics for moving the needle on sustainability in claims today. Real, actionable and measurable change will take time. The first step is the realization that sustainability is a true need in our industry. Our 2025 research indicates that the shift is indeed happening, particularly in the UK and Europe, which are leading the way on these issues.

Looking ahead, there are many unanswered questions: what comes next in terms of regulation? Will attitudes become action? How will legislative priorities drive corporate priorities? What natural catastrophes does the coming storm season hold, and what level of restoration will they require? What will we learn from those experiences? Is the time right for the industry – to the extent it’s affordable and sustainable – to embrace a more flexible approach to reinstatement?

As these issues evolve, we all have an obligation to make an effort to be informed – to be open-minded, willing to learn and willing to listen.

Within our own businesses, we should focus on driving meaningful change within the areas we can influence. Within the greater industry, we must look for opportunities to partner; if you have many organizations working in isolation, that’s going to be far less effective than collaboration. The claims industry – and the insurance industry in which we sit – have a collective responsibility to work together for the greater good, and sustainability has entered the forefront of those conversations.

From where we stand in the second half of 2025, it is clear that sustainability has strategic importance in the claims industry and is increasingly driving business decisions. Though we do see some global trends like prioritizing restoration over replacement, shifting political climates and cultural diversity are driving regional divergence in approaches to sustainability. Notably, while awareness of sustainability priorities is growing globally, measurable action is still evolving everywhere. The challenge we now face as an industry will be turning rhetoric into reality.

*This is the first in an annual series designed to provide a much-needed lens into claims industry perspectives on sustainability priorities and benchmark sustainability practices. Look for our next report in Q3 of 2026 to see how these trends will continue to evolve.*



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