



MAJOR LOSS NEWSLETTER | JANUARY 2026

Highlights from a busy year

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People Development Director, Luke Brannigan, reflects back on all that the team have achieved in 2025 and looks forward to another year of helping our people become the industry's future leaders

Update from **Luke Brannigan** FCILA MBA CMgr FCMI

2025 was a fantastic year for Crawford Academy. We welcomed another member to the team (you can read more about Mike Walton below) and we have spent time with our colleagues all around the UK delivering training, professional qualification support, mentoring and coaching.

We've renewed our CII accreditation and have been working tirelessly to move the needle on all things related to professional development in the business. We're also working closely with Kasia Hoyle, who has joined the MCL North team as adjuster manager.

2026 is shaping up to be a busy one, with our strengthening relationships with professional bodies, client engagement as well as developing new training content to help our UK colleagues reach their full potential.

Thank you for your support in making 2025 a success, please reach out to any of the team if you have any questions.

Crawford Academy 2025 in numbers:

- ✓ **Over 2600 hours** of structured professional development delivered in 2025
- ✓ **Supporting 222 colleagues and 44 client employees** with structured professional development
- ✓ **136 sessions** delivered for clients and colleagues
- ✓ **Academy Content:** 73.5% MS Teams vs 24.5% F2F (target 60/40 by YE 2026)
- ✓ **Academy Audience:** 89% colleagues vs 11% clients (target 70/30 by YE 2026)



Introducing:

**Mike Walton Cert CILA
Technical Trainer, Major & Complex Loss**

Mike joined the insurance industry in September 2007 as a general claims handler at Norwich Union, (now Aviva). He worked for two years as a fraud screener conducting cognitive questioning interviews before moving into loss adjusting.

Mike was soon promoted to a field adjuster and was quickly transferred to the Private Client/Major Loss team handling domestic and property claims. Mike worked in Private Clients, High Net Worth and Domestic Major Loss as a field adjuster for the next 12 years before joining Crawford in July 2025 to work alongside Lisa as a Technical Trainer.

“

When I started on the road there was no real training framework in place to prepare me for field adjusting, effective claims management or even how to write a proper report, and this is a tale I heard time and time again from my colleagues.

I'll be working with Luke and Lisa to continue to develop and deliver the training I wish I'd had; to assist in the professional development of my colleagues; and to focus on the technical and practical aspects of modern loss adjusting either virtually, face-to-face in an office, or on site.

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Introducing:

**Kasia Hoyle BA (Hons) ACILA Dip CII BDMA Tech (Ins)
Adjuster Manager, Major & Complex Loss**

With nearly 20 years' experience in insurance claims, Kasia has spent the last 12 years managing large and complex losses across commercial sectors such as retail and manufacturing, as well as significant domestic claims.

Since 2015, Kasia has led teams of adjusters, combining technical expertise with a strong focus on leadership and development. Currently heading a mid-market team, Kasia works closely with Academy Directors and the Training & Development team to mentor emerging talent and shape the future of loss adjusting.

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Loss adjusting isn't just about managing claims, it's about building trust and developing people who can help in a crisis. I'm passionate about combining technical excellence with strong leadership so we can shape the next generation of adjusters and deliver the best outcomes for our clients.

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Chris Southcombe

BA Dip CII (Claims) ACILA FUEDI-ELAE BDMA Ins Tech

From Mid-Market to Major and Complex Loss

People Development Director, Luke Brannigan, talks to Chris about his career and his recent promotion into the Major & Complex Loss team.

Based in the South West, Chris is the first graduate to be promoted from Crawford's Mid-Market team to the Major and Complex Loss team. Having joined Crawford in early 2024, he recently achieved Associate CILA status, further solidifying his reputation as an emerging talent in the MCL team.

Luke: Can you give us an overview of your career so far and how you found your way into insurance?

Chris: Like many in our industry, I fell into insurance and, more specifically, loss adjusting. Being a West Country native, the appeal of big-city life after university wasn't particularly strong, so I sought out opportunities locally. I studied Classics at Exeter University – a fascinating subject, but one that didn't present a clear career path apart from academia. But I always knew I wanted to do something in financial services.

While exploring accountancy, I came across a local claims management company, which was recruiting following severe flooding in the Somerset Levels. The role sounded intriguing, so I quickly progressed from a temporary position to a claims handler within their commercial and complex loss team.

To expand my industry knowledge, I moved to a local insurance broker's claims team, where I gained exposure to a broader range of policies and claims beyond property insurance. During my time there, I took opportunities to accompany loss adjusters to policyholders' homes as I found the in-person aspect of the job exciting.

My previous company later established an adjusting division, which led me back to a desk adjusting role handling claims up to £500,000. Eventually, I transitioned to a field-based role and worked my way up to field manager.

Luke: What challenges have you encountered while working in the MCL team?

Chris: I've now been with Crawford's MCL team for well over a year and it has certainly been a whirlwind! One of the biggest adjustments has been embracing Crawford's team-based approach when it comes to major losses. Managing complex claims requires collaboration with a lot of specialists, such as chartered surveyors, loss mitigation experts and accountants.

In my previous roles, I often handled multiple aspects of a claim myself, so learning to rely on others and leverage their expertise was a shift in mindset. However, I now fully appreciate how this approach leads to more effective claim management.

Another challenge has been adapting to a more structured report review process. Working in a larger company means receiving feedback from multiple peer reviewers, which was an adjustment at first. That said, the guidance I've received from the Academy Directors has been invaluable in refining my report-writing skills.

Luke: What have you learned throughout this journey?

Chris: From these challenges, I've grown both professionally and personally. Being required to manage the claim holistically through a team approach has taught me to slow down and delegate tasks effectively.

Additionally, I've refined my report-writing style to be more active, clear and concise. That's some of Graham Cranford Smith's influences rubbing off – being able to communicate complex ideas and recommendations succinctly to insurers is a skill in itself!

I'm looking forward to handling more high-profile claims and I'm excited to see what the next year holds!



THE CHARTERED INSTITUTE
OF LOSS ADJUSTERS

Certificate CILA and Diploma CILA training

Crawford Academy is pleased to announce its CII accredited, structured training sessions designed specifically to support candidates studying for the Cert CILA and Dip CILA qualifications.

Delivered through a blend of interactive Teams sessions and face-to-face workshops, the programme is built to build your understanding of key insurance principles, confidence and practical exam readiness.

Each interactive session is aligned to the CILA syllabus, helping you focus on the areas that matter most. Both courses will be supported by practice exam questions, with opportunities to discuss answers, refine your approach, and learn from real examples.

Whether you're sitting Cert CILA for the first time or progressing to Dip CILA, the training is designed to help you walk into the exam with confidence.

If you're interested in progressing your professional qualifications in 2026, please reach out to Mike Walton for the CILA Certificate qualification, or Lisa Harding for the CILA Diploma.

Did you know?

Crawford has market leading financial rewards for CILA and CII professional qualifications. Check the UK Learning and Development page on Crawford Hub for more details.



Lisa Harding gives an overview of training delivered in 2025

In 2025, our team delivered **over 2,600 hours of Academy-led, CII-accredited training across 136 sessions**. These sessions reached **222 Crawford colleagues and 44 client employees**, with the split of virtual delivery and face to face delivery being about 75/25 in favour of virtual delivery.

Our efforts extended to client off-site sessions and technical training in London aimed at early-career claims graduates and apprentices. We also provided bespoke technical training programs to two of our key clients, one of which has just completed a year-long program and another who asked for our help to train their teams on how to best handle claims for malicious damage caused by tenants. We are currently discussing further training opportunities with these insurers and a number of others.

The start of 2026 is looking equally as busy, with **210 hours** of training planned in the first quarter already – **a 21% increase over the same period in 2024**. We intend to significantly ramp up our efforts throughout 2025 and 2026, as we continue discussions with key clients eager to enhance their own training and development offerings.

Recognising that some colleagues have commitments outside of work that might prevent them from attending live sessions, we have also developed on-demand pre-recorded training modules. These cover core areas of loss adjusting and claims handling. They're designed for anyone pursuing professional qualifications, looking to deepen their technical knowledge, or simply seeking a refresher.

Schedule of Training

January to February 2026

January 2026 professional qualifications training	
20th January	Dip CILA DP1 Workshop (Birmingham Office)
21st January	Dip CILA DP1 Workshop (London Office)
15th January	Adv Dip CILA AD1 workshop (Teams)
28th January	Dip CILA DP1 Workshop (Teams)

February 2026 professional qualifications training	
23rd, 24th and 25th February	DP3 Workshops (Teams)



Indemnity and VAT in Property Claims

Luke Brannigan summarises the *Endurance v Sartex* case and how it relates to VAT

Some recent queries directed to the Academy team resulted in some great collaboration with our MCL colleagues, helping to untangle a complex case involving VAT. Here, we've summarised the *Endurance v Sartex* case and how it relates (or doesn't relate) to VAT claimed by the policyholder.

The *Endurance Corporate Capital Ltd v Sartex Quilts & Textiles Ltd* (2020) case remains a landmark decision in clarifying how indemnity should be measured in property insurance claims. To briefly summarise, Sartex Quilts operated from Crossfield Works in Rochdale, which was severely damaged by fire in 2011. Although the insurer initially offered settlement based on market value, Sartex claimed reinstatement costs – even though reinstatement had not begun. The Court of Appeal ultimately ruled that the insured's intentions after the loss were generally irrelevant. The correct measure of indemnity is what puts the insured in the same position as before the loss.

This judgment reinforced several key principles. Indemnity aims to restore, not profit, and the insured should be placed in materially the same position as before the loss. Intentions post-loss do not affect entitlement to reinstatement-based indemnity, and policy wording governs the outcome where specific provisions exist. In the absence of wording, courts favour reinstatement if it fairly compensates the loss. Betterment deductions only apply if improvements are made beyond reinstatement; replacing old with new equivalents is not considered betterment.

While *Sartex* clarified indemnity principles, it did not address VAT, and many of our MCL colleagues tell us that they have seen some recent approaches on this basis. Industry practice highlights that VAT should only be paid when incurred and evidenced by a valid invoice. Paying VAT without proof that it has been incurred risks us over-indemnifying the Insured and could potentially lead to VAT fraud. Many policies now specify that VAT is recoverable only with supporting invoices.

The practical approach is to settle claims excluding VAT initially, then pay VAT upon receipt of invoices. Large losses typically involve VAT-registered contractors, but evidence remains essential. Policy wording should always be checked for VAT clauses, as these take precedence over general principles.



What is the Renters Rights Act?

Mike Walton runs through the implications of the Renters Rights Act, which becomes law in 2026

As of Oct. 27, 2025, the Renters Rights Bill (now known as the Renters Rights Act) received Royal Assent and will become law on May 1, 2026.

The purpose of this review is to provide some guidance on what the Act is, what it includes, and its potential impact on us as claims professionals. This document does not provide an exhaustive list of all the changes being made in the Act and it's worth reading in full for a complete and rounded understanding of the material.

The purpose of the Act is to overhaul the rental sector by abolishing Section 21, or 'no fault' evictions, moving to a periodic tenancy arrangement rather than fixed term or 'Assured Shorthold Tenancy' (AST), and to provide additional protections to tenants from unscrupulous or unreasonable landlords.

As housing is a devolved matter, the act only applies to England, but Scotland, Wales and Northern Ireland have already enacted some aspects that are now included in the Renters Rights Act under the [Private Housing \(Tenancies\) \(Scotland\) Act 2016](#), the [Private Tenancies Act \(Northern Ireland\) 2022](#), and the [Renting Homes \(Wales\) Act 2016](#).

What does this mean for us?

There are a few key areas of the Act that will or could impact us as claims professionals.

The end of fixed term assured tenancies and the conversion to periodic tenancies - 'rolling' monthly or weekly tenancies – means that there is no longer any minimum tenancy term and a tenant can give two months' notice to vacate at any point. All existing tenancies will convert to periodic tenancies at their next payment point.



This will enable loss adjusters to more accurately plan the accommodation requirements of policyholders without the risk of renting a property for only a short period while being locked into the cost of a full 12 month tenancy. This will inevitably lead to an increased focus on accuracy of reserves from Insurers and so updating any Alternative Accommodation reserves as soon as more information becomes available will be critical.

Whereas previously in times of surge it was possible to offer higher rental amounts to secure a property for your policyholder, the Act specifically ends that practice and allows councils to charge penalties for violations of up to £5,000.

Some existing insurance contracts will state that a landlord is not able to let a property to those in receipt of benefits or with children. Existing insurance contracts that begin before the legislation comes into force will be exempt from the provisions until the insurance contract comes to an end or is renewed. Any such restrictive terms in a new insurance contract after the legislation comes into force will be of no effect.

Schedule of Training

January to February 2026

January 2026 training	
8th January	Leases, Fixtures & Fittings Training (Manchester Office)
14th January	Customer Wellbeing Client Training (London Office)
February 2026 training	
11th February	Client Training (London Office)
12th February	Business Interruption Day (Manchester Office)

“What’s in store for Crawford Academy in 2026?”

Well, it's more of the same – more technical training, more professional qualification support and more work with our clients and their teams.

Our target for 2026 is to spend more time face to face with our colleagues and clients.

This target is to reflect the increasing demand for Crawford Academy material across the industry, a testament to our knowledge and expert training as we build Crawford into a Talent Destination.

With the addition of Mike Walton, and our ambition to bring more training directly to offices, you'll likely see some of the team in your local office.

So please reach out to Luke, Lisa or Mike if you have any training requirements, or aspirations to progress your technical knowledge and development.



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