

Crawford & Company (Canada) Inc.
Products and Services



Crawford®

About Crawford & Company®

For over 75 years, Crawford has solved the world's claims handling challenges and helped businesses keep their focus where it belongs – on people.



Loss
Adjusting



Third Party
Administration



Managed
Repair



Medical
Management



On-Demand
Services



Catastrophe
Response

9,000 employees | **50,000** field resources | **70** countries | **\$18B+** claims managed annually



The most comprehensive global, integrated information technology solution for all corporate, insurer and re-insurer claims administration.

Crawford iQ™ is an integrated IT solution that offers a suite of intelligent technology that is reliable and user-friendly. Delivered in four easy offerings, Crawford iQ provides the intelligence that powers the most comprehensive global, integrated solution for all corporate, insurer and re-insurer claims administration.

iQ Portal™ **iQ Analytics™** **iQ Claims Manager™** **iQ Mobile™**

The Crawford Solution

Claims Management

- Commercial & Personal Lines

- Automobile

- Property

- Liability

Human Risk

- Workers' Compensation/Employers' Liability

- Disability & Leave Management

- Workplace Health & Safety

Global Technical ServicesSM (GTS[®])

- Large, Complex or Specialty Losses

- Forensic Accounting

- Marine & Transportation

- Cyber Risk

- Property Appraisal & Mediation Services

CLAIMSALERT[®] (After-Hours Contact Centre) Third Party Administration/Program Management

- Desktop & Field Adjusting

- Trust Fund Management

- Lloyd's Market

- Accident & Health Administration (Affinity Markets)

Insurance Technology

- Crawford iQ[™]

- Crawford Compliance[™]

- WeGoLook[™]

Consulting Services

- Audit Services

- Legal Services

Professional Service

- Workforce ADVANTAGE (Flexible Workforce Solutions)

Vendor Management Programs

- Crawford Vehicle Services (CVS)

- Contractor Connection[®]

- Medical Services

Claims Management

Claims management is Crawford & Company (Canada) Inc.'s core business. As a leading independent adjusting firm within Canada with more than 50 years of experience in claims management, our vast range of expertise spans across all manner of losses. We are experienced in managing claims for an extensive client base including Fortune 100 companies, public entities, brokers, carriers and the Lloyd's of London marketplace.

Our professional and administrative staff are dedicated to providing fast, professional services to effectively manage all types of losses. We understand the distinct needs of our clients and our team is equipped to respond to any claim situation at any time. From centralized claims administration to desktop and field adjusting, our professionals are well equipped to manage the entire claims cycle.



Commercial Lines

We offer expertise across a wide range of industries from small businesses to large manufacturing, commercial and industrial organizations. Technical competence is key to managing these claims and we have proven expertise in this field. We are also able to draw on the knowledge and support of Crawford Global Technical Services™ for large, complex losses.

Types of commercial losses that we handle:

- Property
- Boiler and Machinery
- Construction (Builder's Risk)
- Inland Marine
- Business Interruption
- Tenant's Insurance
- Fidelity/Surety
- Auto & Fleet
- Professional Liability (D&O, E&O)
- Complex Casualty



Personal Lines

Crawford's dedicated adjusters are well equipped to handle all personal lines losses. From homes to automobiles and recreational vehicles to valued personal belongings and travel plans, we possess the expertise to address the claims management needs of our clients. Given the nature of these losses, we recognize the need for prompt service delivered by highly skilled professionals who are knowledgeable, poised and empathetic, and who possess superior customer service skills.

Types of personal losses that we handle:

- Auto Physical Damage
- Accident Benefits
- Personal Injury
- Property
- Liability
- Travel & Medical



Automobile

Our professional adjusters handle thousands of automobile claims across Canada each year. These auto claims range from straightforward collisions to incidents resulting in catastrophic injuries involving the most challenging rehabilitation situations. Our proprietary claims management software allows us to track compliance with provincial legislations to ensure that each claim is handled accordingly.

Our capabilities in this area include:

- Bodily Injury
- Catastrophic Injury
- Physical Damage
- Accident Benefits
- Collision
- Third Party Liability



Property

From field adjusting to desktop adjusting, Crawford's property claims management cover all types of losses – residential or commercial. Upon assignment, Crawford quickly assembles the right team of claims professionals, consultants and project management specialists to settle the claim and prevent future loss. Through our CLAIMSALERT® 24/7/365 contact centre, our seasoned professionals will respond immediately.



Liability

From bodily injury to product liability and general claims, Crawford has the expertise and resources to optimally manage a wide variety of liability claims. Due to the unique nature of each case, our professionals are committed to developing tailored solutions for the most complex liability claims. We possess the insight to combine any or all of our resources to mitigate damages and expedite a fair and reasonable settlement.

Our capabilities in this area include:

- Contractors' Liability
- Environmental Impairment
- General/Premises Liability
- Bodily Injury
- Property Damage
- Commercial General Liability
- Product Liability
- Professional Liability (D&O, E&O)



Human Risk

Crawford provides a full range of human risk management solutions to corporate and insurer markets. These solutions include workplace health and safety management programs, as well as consultation and third party administration specific to disability management and return to work programs for both workers' compensation and non-occupational claims across the country. Our team of health and safety consultants, medical, vocational and workers' compensation specialists service government, corporate and insurance markets with the goal of controlling our clients costs, delivering successful return to work solutions and producing successful outcomes.

Workers' Compensation/Employers' Liability

Our highly qualified team utilizes a comprehensive, integrated approach to workers' compensation and employers' liability claim management. With a service model that features a standardized, streamlined and strategic process designed to shorten claim duration and reduce overall claim costs, we also help to ensure that employees receive the medical care they need to achieve a healthy return to work.

Disability & Leave Management

As a truly comprehensive disability and leave management solution, we offer the right level of customer advocacy using our care management proprietary tools for First Day Off, short-term disability, long-term disability, and workers' compensation. We can also assist our clients with related challenges for a quick return to work. Functioning as a single point of contact, we provide clinical oversight and consolidated reporting as well as administrative solutions to employers, enabling them to decrease liability risks and loss costs.

Workplace Health & Safety

Crawford's in-house health and safety consultants can assist your organization in designing and implementing a program to prevent workplace injuries and illness that is in compliance with local occupational health and safety (OH&S) legislation. Our consultants will work in collaboration with your organization to customize a program that meets your requirements, ensures compliance and creates a safe and healthy workplace. Our programs and service packages can be customized to meet your individual needs.



Global Technical ServicesSM

Crawford's Global Technical ServicesSM (GTS[®]) division is the definitive solution for large, complex claims, providing the highest level of world-class talent and the industry's largest network to strategically manage large and complex losses. GTS[®] has the largest, most experienced team of strategic loss managers and technical adjusters in the world. The expertise and capabilities of our adjusters spans across every industry and every geographic region, and we have more nominated senior technical adjusters than any other independent adjusting resource.

Large, Complex or Specialty Losses

Crawford GTS® provides a definitive offering for major incident claims handling — embracing catastrophic and complex claims, high value property and casualty claims, and specific claims such as building and construction, retail, multiple liability perils, and commercial property. Senior insurance experts provide strategy and consultation for major losses, delivering a superior service experience and better management of indemnity spend. With market-leading solutions, including shortened settlement times, our expert teams use real-world experience to minimize business disruption.

Forensic Accounting

Crawford's team of accountants combine their accounting knowledge with investigative skills in various litigation support and investigative accounting scenarios. The expertise of our forensic accountants can be leveraged in any type of loss that requires quantification of damages or a determination of the value of the loss, including business interruption, accident benefits, extra expenses, and liability losses.

Marine & Transportation

The marine and transportation industry is a unique and complex field that demands specialized experience and expertise. We offer quick deployment to the site of the marine incident, anywhere in the world. Our team has a wealth of marine and adjusting expertise including senior ex-seagoing officers with Master Mariner and engineering qualifications, as well as general cargo expertise, naval architects, hull and machinery specialists, and protection, indemnity and warranty experts.

Cyber Risk

Crawford Cyber Loss Management Program provides our clients with an integrated cyber-response program to effectively manage cyber losses. Our modular service solution can be customized to provide our clients with an effective and proactive cyber program, addressing their unique cyber risk needs. From pre- and post-loss consultative services and breach response planning to first notice of loss (FNOL) and incident and loss management, Crawford offers a range of services to identify vulnerabilities and manage and minimize damages. Our experts will work with clients to identify their cyber risk management needs and customize a service solution around loss management, as well as pre- and post-loss activities.

Property Appraisals & Mediation Services

Complementary to our comprehensive property loss management services for residential and commercial losses, our mediation / appraisal division assists clients with the appraisal process under provincially regulated insurance matters. Our in-house team of appraisers leverage the specialized expertise of our vast national network of experts to represent clients as their appointed appraiser on any type of personal or commercial property.



CLAIMSALERT® (After-Hours Contact Centre)

CLAIMSALERT® provides after-hours and overflow solutions to insurers, self-insured entities, corporations and government bodies. Our state-of-the-art centre provides callers with an unmatched level of quality and services offered in English and French, with immediate access to translation services for more than 200 other languages.

CLAIMSALERT® is open to service our clients 24 hours a day, seven days a week, 365 days a year, and is supported by highly-trained and experienced specialists, committed to providing efficient and professional service.



Third Party Administration/Program Management

Crawford offers program management (third party administration services) designed to meet the specific needs of our clients. We provide tailored solutions for commercial claims typically characterized by high frequency, sizable self-insured retentions or large deductibles, as well as process-driven, transaction-based loss management programs. We provide our clients with complete third party administration services including claims intake and triage, file supervision, and loss bordereaux maintenance. Our dedicated team of client service managers, desk adjusters and telephone adjusters have extensive insurance experience and can provide our clients with a single window of contact to consistently and effectively manage every detail of their claims program.

Desktop & Field Adjusting

As an independent adjusting firm, we offer both desktop adjusting and field adjusting. The intake and set-up of claims are funneled through our Central Intake and Administration department. This team intakes claims by phone and email, and manages file data and the dispatch of auto appraisal assignments. Some of our employees work in up to 17 different systems regularly, including both Crawford systems and client systems such as Guidewire. From Central Intake and Administration, claims are triaged to either the field or desk, or a combination of both, depending on internal criteria including the nature, size and complexity of the claims and client instructions.

Trust Fund Management

Crawford has extensive experience in managing trust funds and is currently controlling more than 55 different trust funds with values exceeding \$40 million. If need be, Crawford can offer a trust account program that allows us to manage a Canadian dollar claims fund on your behalf. The benefit of trust account management is that it expedites settlement of losses, provides a more efficient and streamlined handling process, and the trust report function in our claims management system provides concise management and accounting reports. All of our trust operations are available to you online and in real time. In combination with your claims file (again, viewable online), you will be able to view financial activity and obtain reports.

Lloyd's Market

We have an established a dedicated Lloyd's Unit with branches in Toronto, Vancouver and Montreal. Currently, we manage open market and binder business for more than 20 Lloyd's syndicates and managing agents. Our group of experienced claim professionals have intimate knowledge of the Lloyd's & London market and the roles and responsibilities of all parties in the claims process. We provide our clients with full third party administration (TPA) services with a focus on full binder management including adjusting and examination, litigation management, bordereau production, data management including Lloyd's Lineage, management information (MI) and treasury services.

Crawford is compliant to deliver Lloyd's V5 bordereau and MI reports in accordance with the new 2017 Lloyd's minimum standards.

Accident & Health Services – Affinity Markets

Crawford's Accident & Health services provide customized, all-encompassing claims management services for accident, health and travel programs sponsored by financial institutions, credit card programs, professional associations, employee benefits, and insurance companies. We offer innovative solutions tailored to meet the unique needs of our vast client base.

Insurance Technology

Technology is forever changing the way that we do business. The field of InsureTech is developing at an astounding rate serving to shed the legacy systems and processes which the insurance and claims industry has been accustomed to. In this, overall improvement in efficiency and user experience are being made.

Crawford is dedicated to staying ahead of the curve by investing in and developing technology that further advances our capabilities as an adjusting firm.



Crawford iQ™

Crawford iQ™ is an integrated IT solution that offers a suite of intelligent technology that is reliable and user-friendly. Delivered in four easy offerings, Crawford iQ provides the intelligence that powers the most comprehensive global, integrated solution for all corporate, insurer and re-insurer claims administration.

iQ Portal™ **iQ Analytics™** **iQ Claims Manager™** **iQ Mobile™**



Crawford Compliance™

Crawford Compliance is a modular software suite designed to keep track of contractors' certifications, health and safety training, and work rendered at each job site. Our compliance system is centered around validating that work is done properly, timely and that all applicable safety standards have been adhered to. Using the secure, field-based, smartphone cloud system, Crawford Compliance stores, time stamps, dates and tracks all documents, keeping a data trail, all in real-time.



WeGoLook™

Powered by Crawford & Company®, WeGoLook™ is a mobile technology company with a network of over 45,000 Lookers® across the U.S., Canada, UK, and Australia who perform on-demand field services, such as inspections, data collection, and custom tasks. For our insurer and corporate clients our servicing capabilities range from post-accident auto inspections to mobile notarizations. The information captured by our 'lookers' is delivered quickly, economically and securely.

Consulting Services

With expertise in every aspect of the claims chain, Crawford can work with you through a comprehensive audit process to assess your specific needs, and help design cost-effective solutions in support of your goals and targets. Leverage Crawford's experience and extensive knowledge in every aspect of the claims management chain, and uses our resources, technologies and systems to help you strategize your best plan for success.



Audit Services

In response to ever-increasing corporate governance and compliance requirements, Crawford has developed a specialized audit division. Our audit services can be leveraged by insurance companies, risk managers, brokers and self-insurers to assess their compliance with essential processes, protocols, procedures and quality standards. Through this national service offering our clients will benefit from obtaining a proper balance of high level customer service, superior business confidence and consistent performance.



Legal Services

Crawford's Legal Services division consists of a team of qualified and experienced lawyers with more than 25 years of experience. The group specializes in insurance related matters pertaining to contractual reviews, mediation, coverage analysis and defense work. This focus has allowed our team to establish heightened levels of expertise in a number of complex fields including:

- Builders' Risk
- Errors & Omissions
- First Party
- General Liability (Casualty, Personal Injury & Automobile)
- Property
- Privacy & Cyber
- Statutory Accident Benefits
- Surety & Fidelity

Professional Service

As a well established organization our depth and breath of service offerings extend beyond the realm of traditional claims adjusting and administration. We have developed both niche and wide-spend value added services to address the unique needs of our insurance industry based clients and those within the legal marketplace as well.



Workforce ADVANTAGE

Crawford's Workforce ADVANTAGE service provides flexible workforce solutions to clients in need of experienced claims professionals. This service is designed to place Crawford claims management professionals in-house at our client's place of business to meet staffing demands associated with any of the following scenarios:

- Fluctuations in staff levels
- Unexpected leaves
- Needs for specialized expertise
- Special projects
- Influx in work volume

Vendor Management Programs

To ensure that we enlist the services of right experts and professionals needed to support the claims process, Crawford has developed various vendor networks. From appraisers to professional contractors and various medical professionals, Crawford adjusters and our clients have access to high quality, vetted experts.



Contractor Connection®

Contractor Connection®, a division of Crawford, partners with insurers and restoration contractors to provide an efficient, high-quality managed-repair vendor network for residential and commercial property claims programs. This division has been operating in the U.S. for more than 20 years, and was launched in Canada in 2010. The program offers a complete and seamless solution to property damage repairs from initial claim response to final completion. Utilizing reliable and highly credentialed contractors, the program delivers best in market property claims performance. Our quality assurance program, complete with a detailed estimate audit, performance analytics and teams overseeing the claims progress, ensures claims efficiencies and accuracy while ultimately enhancing the customer experience.



Medical Services

Crawford has an established network of qualified medical professionals that spans across Canada. Through this professional network management program, Crawford is well positioned to provide servicing solutions to the medical health sector, which includes the medical legal community, insurance companies within the realm of automobile, short-term disability, long-term disability, travel and health, as well as public, private and government entities. Through this established network, Crawford can provide a range of rehabilitation and assessment services for the purposes of assisting in a safe and expedited return to work. We provide appropriate, timely, and cost effective rehabilitation interventions on an individualized case-by-case basis.

For more information email us at [**info@crawco.ca**](mailto:info@crawco.ca)

[**www.crawco.ca**](http://www.crawco.ca)

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