

When disaster strikes, **experience** makes all the difference.



Plan for the worst. Recover with the best.

No one is fully prepared for the losses suffered in the wake of a catastrophic event. Whether it's a hurricane bearing down on the coastline, a wildfire ripping through a neighborhood or a massive power outage affecting millions, a catastrophic event can leave trails of devastation in its path. When neighborhoods are reduced to ash and cinder, it's critical that your company responds quickly and accurately in order to mitigate further damages and get on the path to recovery.

The path to recovery begins and ends with Crawford.

Crawford's Catastrophe Services has managed global and domestic disasters for nearly half a century. Recognized as the industry's leading independent adjusting resource, Crawford delivers rapid, reliable and scalable services with one of the largest trained and credentialed field networks. From large, complex disaster to adjuster resource management needs, Catastrophe Services provides our clients the tools and services to tackle any challenge that comes their way.

- Natural disasters
- Man-made disasters
- Temporary staffing
- Flood
- Training / certifications

10+ years

of catastrophic experience
per adjuster*

100K

catastrophic claims
managed and growing

175K

claims calls handled**

*On average

**based on 2018 hurricane call volume



Built for service. Designed with purpose.

Our scalable, customizable services are uniquely equipped to handle all claims regardless of size or complexity. Trusted by companies around the world, Crawford can match claims professionals to your assignments compatible with your corporate culture and strategy.



On-demand workforce and staff augmentation during surges



24/7 omnichannel claim intake and support



Assisted self-service and online claim management tools



Flexible plans tailored to your business needs



Every claim reviewed by dedicated quality assurance team

Case study

Innovation overcomes obstacles Hurricane Harvey – August, 2017



Incident:

Hurricane Harvey is considered one of the most catastrophic storms to ever hit the Texas coast. Devastating the Texas coast beginning on August 26, 2017, Harvey stalled over the region dumping as much as 50 inches of rain in some areas. The Category 4 storm caused \$125 billion in damage.



Solution:

Temporary operations were set up in Austin and then moved to Houston once conditions permitted. Additionally, Crawford utilized drone operators to assess damage while minimizing the safety risk to team members. A typical assessment takes approximately 15 minutes of air time, and the data collected is very accurate, which allows obtaining detailed metrics in less time.



Results:

In the aftermath of Hurricane Harvey, Crawford was able to decrease claims processing times by up to 40% by utilizing its TruLook triage process, its interactive voice response system and its use of drones to survey areas deemed impassable. In addition, we have recently expanded the TruLook model to include auto services, and we can now expedite claims associated with flooded or damaged vehicles.



Reduction of time in process



Cost savings



Manage your damage with Crawford.

As a Crawford client, you not only receive industry-leading services and unwavering commitment from Catastrophe Services, but will be supported by Crawford's global network of services. This network is empowered to leverage all of Crawford's corporate resources to handle large-scale events at a moment's notice. Departments across our company are responsible for directing their resources to provide the necessary support your business demands during this critical time.





Providing immediate relief during your time of need.

Clients count on Catastrophe Services to provide temporary staffing during their times of need. Whether resulting from a disaster or employee backfill, Crawford matches temporary resources from our network of over 6,000 adjusters that best fit your business needs.

Situated in your office or remotely, Crawford's temporary staffing service offers field and desk adjusting across a variety of disciplines including:

Residential/commercial property

Casualty/liability

Auto/fleet

Catastrophic

All of our adjusters are properly licensed and act within our clients' guidelines. We monitor the performance of each adjuster to ensure accuracy and productivity.



24

hours to contact
policyholders

5

days for onsite
inspection

7

days for estimate
completion

Case study

Preparation leads to satisfaction

Hurricane Florence – September, 2018



Incident:

According to experts, the Southeastern part of the United States experienced the second highest rainfall in the past 70 years during Hurricane Florence. Some forecasters compared Florence to Hurricane Harvey, which ravaged Texas in 2017. Power outages and intense flooding prevented insureds from filing claims for several days.



Solution:

Prior to Hurricane Florence, Crawford conducted pre-storm assessments leveraging 9,000+ on-demand resources. After the storm, Crawford Catastrophe Services quickly mobilized a response team to attend to those affected. An induction center was established in Atlanta in order to prepare adjusters to adhere to client-specific guidelines as they responded to policyholder requests.



Results:

Despite obstacles from Hurricane Florence's flooding, Catastrophe Services was able to make first contact with policyholders within 24 hours and start the recovery process. Due to the use of Crawford's on-demand services, adjusters were able to complete their assessments within four (4) days and return work product to clients within seven (7) days.

Center of excellence maximizes performance.

Crawford's dedicated team of business analysts continuously reports on response efforts allowing our clients to monitor their claims progress in real-time. Leveraging proprietary software and the latest technology, Catastrophe Services delivers actionable insights that guide our clients through the claims management process, step-by-step.

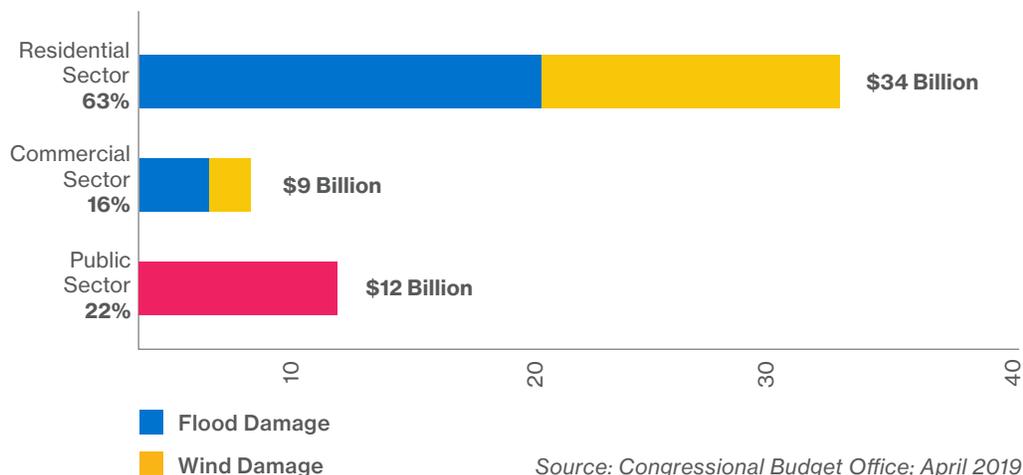
- Client performance dashboard
- Real-time data
- Predictive analytics
- Deployment evaluation

Here to help you weather the storm.

One of the biggest concerns facing companies affected by natural disasters is business disruption. It's not uncommon for businesses to be shut down for some time after a disaster occurs due to road closures, power loss and property damage.

Catastrophe Services works with our clients to uncover the hidden dangers that can lead to financial burdens impacting brand reputation. From downed communications to loss revenue due to extreme weather, Crawford ensures your business will get back to business as usual.

Expected annual economic losses from hurricane winds and storm-related flooding under current conditions, by sector and source of damage





Less frequent, but just as stringent.

Catastrophic events are not limited to weather. Man-made disasters such as gas leaks, oil spills, nuclear meltdowns and industrial fires occur as a result of human error and carry grave consequences. These dangers can cause widespread devastation leaving many communities suffering for countless years.

Top 9 most devastating man-made disasters*

1871

Peshtigo
fire

1889

Johnstown
flood

1947

Texas City
Disaster

1963

Indiana state
fairgrounds
coliseum
explosion

1979

American
Airlines flight
191 crash

1979

Three-Mile
island
accident

1981

Kansas City
Hotel Walkway
collapse

1989

Exxon Valdez
oil spill

2007

I-35 Mississippi
river bridge
collapse



Explosion devastates Ohio community

February, 2018

On the cold morning of February 15, 2018, a well pad exploded in Belmont County, OH. Due to the size of the explosion and the number of people affected, immediate action was required. Crawford was recruited to help with recovery and quickly established a claims office onsite to help manage all claims activity. Responsibilities included initial displacement of nearby residence to longer term housing and addressing the needs of those displaced for weeks. At a client meeting with their executives later that year, Crawford was recognized for the “incredible” manner their claims were handled.

Resolving devastation with innovation.



RENOVO

Crawford's new catastrophe deployment and resource management tool, empowering our adjusters, employees and clients with leading-edge technology.



On-demand services

Crawford's on-demand workforce stretches coast-to-coast providing clients the speed they need after a catastrophic event. These vetted resources are trained to gather and validate information anytime, anywhere.

TruLook

TruLook

A Crawford solution that leverages our intake and triage processes in combination with mobile self-service, on-demand field services, field adjusting, desk adjusting, drones quality assurance and more.

Process claims in as little as

3.7
DAYS



About Crawford & Company®

For over 80 years, Crawford has led the industry through a relentless focus on people and the innovative tools that empower them.



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

At Crawford, our purpose is:

Restoring and enhancing lives,
businesses and communities.