

# Crawford & Company<sup>®</sup> Construction Solution



## There's no substitute for experience

Crawford stands out by having one of the few truly construction-focused solutions available in the industry. Whatever the size, type, or severity of claim you may have, we have the capacity to handle it. Our entire suite of services helps you stay prepared through every phase of a project. Our solution mitigates exposure and reduces loss costs when events occur and maintains a strict focus on delivering quality service to demonstrate positive outcomes and results. Whether it's raising a new 100,000 seat capacity stadium or ongoing maintenance of a petrochemical facility, Crawford can help improve your bottom line by reducing claims costs, keeping your projects on track, and helping ensure employees stay healthy and productive.

## 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

## Tangible Results

### Achieve program success with the right partner

When working with Crawford, you get the customized solution you need, with the support and stability of a global organization with local expertise. The depth of our service offering ensures any claim gets the attention it needs, anytime and anywhere. Even if you're not sure how a claim can be resolved, our team of construction experts and claims professionals has the experience, resources, and skills needed to address the most confusing and complex situations, beginning with implementation. Along with this comes Crawford's commitment to continuous improvement through the use and integration of the industry's most advanced consultative data and analytics program and technological innovation.

# Crawford's construction practice

## Developed and executed with deep industry expertise

A one-size-fits-all approach to claims management isn't effective in an ever-changing multi-billion dollar industry facing unique exposures and hazards with strict regulatory requirements. Our expansive team of construction experts can assist construction clients of every type and size. Just as every construction project across each segment from commercial to infrastructure is unique, the claims that arise from those projects are equally as unique and require custom solutions.

### **Improve efficiency with a knowledgeable partner**

Crawford specializes because our clients specialize. That means we leverage decades of construction risk knowledge to understand the intricate relationship between the different parties involved in a project. Thanks to the deep knowledge and ongoing education of our construction team, we have partnered with major construction carriers on guaranteed cost programs and deductible, self-insured and alternative markets. During these projects, we have leveraged our flexibility to handle:

- Contractor practice programs
- Project specific programs
- Owner Controlled Insurance Program (OCIPs)
- Contractor Controlled Insurance Program (CCIPs)
- Joint ventures

### **Understanding the Construction process to ensure progressive and inclusive claims handling for all stakeholders**

Our construction practice is supported by over 18 dedicated construction claim personnel with an average tenure of 15 years focused on contractors OCIPs, CCIPS, and joint ventures. We make the investment in people, training, and technology to be the trusted adjusters for each of our clients in the construction industry and beyond.

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# Building the insurance program

It is not surprising that given the number of different moving parts within any large construction project, the vast spectrum of risks that exist, extending from on-site health and safety risks, to project management and organizational risks, through to environmental factors and the threat of force majeure events, and the multitude of relationships it encompasses, that the precise construction of multiple interrelated insurance programs is a prime foundation to ensure speedy resolution and lower the potential for disputes.

“If I consider some of the loss events that Crawford is involved in on the construction front,” says Andrew Bart, global president, Global Technical Services (GTS), “the protection of the policies in place span a broad range of stakeholders. So, it’s not just the complexity of the structures themselves that requires careful underwriting, but also the stakeholder relationships. Insurers and brokers are having to engage with that full spectrum of parties to ensure the coverage is fit for purpose.”

This means that for the construction industry the contract is king says Reubin Iqbal Head of Construction International Construction & Engineering, Global Technical Services (GTS) UK, “Construction programs are different from other insurance policies in that access to the policy is determined by contractual entitlement. The multinational and industry-specific layers that need to come together when managing complex construction projects and insurance claims are vast.”

“It is vital to understand that contractual matrix to ensure all parties understand their entitlement to any policy in force, which in turn will also manage expectations and ensure a swift claims resolution. The insurance contracts must be water-tight and crystal clear – any ambiguity in the wordings or within that contractual matrix can have significant and far-reaching repercussions in the event of a loss.”

It is therefore not surprising that the construction sector and the insurance market have always been very closely aligned. Increasingly demanding construction projects requires comprehensive programs that mirror the complexity and function as effectively as every single component of the onsite build.

“Project-specific policies, whether owner-controlled or contractor-arranged, are being tailored such that they now offer far more than a traditional material damage reinstatement promise, and now incorporate an extensive array of covers associated with consequential, contractual and financial losses.”

The potential scope of the project policy is vast. Covers will extend from Builders Risk, Course of Construction (COC), delayed start-up (DSU), general liability, wrap up liability and employer’s liability, through to environmental liability, public liability, non-negligent cover and professional indemnity for defective design issues.

As the construction industry continues to expand globally, and in turn construction risk and the complexity of the insurance policies required – in many cases numerous policies per project – it is inevitable that this will impact the claims environment.

This is evident in the claims data that Crawford has generated over the last decade. For example, from 2013 to 2017, the global building and construction industry topped the list of the number of large and complex claims assignments managed by Crawford GTS. Further analysis of its claims data showed a rapid growth of 43 percent over a two-year period for global large loss building and construction claims managed by Crawford.



# Taking construction to next level

Mark Hale, Construction Practice Leader for Crawford Canada, comments that Crawford has a recognized track record in the market with respect to their experience and expertise for handling large and complex claims for Infrastructure projects across the world. “Given the complexity of both the projects and coverages in place, it’s important and beneficial of having nominated adjusters in place for the project at the outset”. Introductions can be made and key players introduced before a claim occurs. As a result in event of an incident occurring everyone knows who is who and this creates efficiencies in the claim handling process, comments Hale.

Another risk rapidly gaining momentum in the sector are cyber attacks. The global construction industry has become one of the most exposed areas on the cyber front in recent years. With so many different parties involved in large-scale projects, expansive supply chain networks and constant flows of capital across the network of companies involved, the sector has become a primary target for cyber-related incidents.

## **With growing demand from an increasingly pressurized construction sector, how is the loss adjusting sector responding?**

“What this changing industry dynamic means for Crawford,” says Bart, “is that we must ensure we continue to provide a multi-disciplinary capacity on a global basis which represents genuine subject-matter experts. We also have to be making continuous investment across all areas of our business to be able to support the construction industry not just in the short term, but for the longer term as the sector evolves and expands. That’s why we are focusing on developing a dedicated global construction offering that unites our expertise in this sector. It’s about providing that consistency of service coupled with that depth of capabilities.” That aligned capability covers a suite of services that include loss adjusting, third-party administration, managed repair, dispute and litigation services and catastrophe response. And further investment is being made on multiple different fronts.

Another core component of Crawford’s ongoing investment in innovation is its Claims Fabric program, which is designed to create an infrastructure across the organization which enables us to respond more effectively to the ever changing and rapidly expanding needs of its clients.

“We currently find ourselves in midst of a Global Covid-19 pandemic. This is a developing story and we have seen a spike in claims reported on a precautionary basis while coverage questions are reviewed and site access restrictions continue as project owners work through delays not only on site but from suppliers delivering materials which is also impacting project schedules”, Hale further adds.

An expert adjuster is essential to manage the overall claim accurately and efficiently. Region specific specialists familiar not only with the unique circumstances of the program, the specifics of the build environment and the requirements of local regulations surrounding a construction claim can help eliminate delays and provide policyholders with dedicated support throughout the process to translate the nuances of the claims process anywhere in the world.



## Streamline your claims program with Crawford's end-to-end construction practice

By combining our industry expertise with a comprehensive suite of services, we have developed a solution to cover the full spectrum of claims experienced in the construction industry. Crawford's construction solution is specially designed to address key risk issues faced in the construction industry from injuries on the worksite to professional liability claims and subcontractor default.

### 24/7 multi-channel intake

Reporting an incident by phone or email to Crawford is easy and straightforward. Crawford's CLAIMSALERT® Contact Centre is open 24 hours a day, 7 days a week. A contact centre representative is available during or after regular business hours to provide assistance and route the claim electronically to the appropriate Crawford and client contact.

### Loss adjusting

Our field and desk adjusters deliver loss adjusting solutions which prepare you for any risks that arise. While the project is underway, we are standing by to rapidly respond to any event. Whether it's a Contractor Practice program or a Wrap-up Project with ongoing administration, we have the flexibility and scalability necessary for the construction industry. We leverage Crawford's full suite of services to help achieve superior claims outcomes.

This team of claims professionals have tenure and expertise in handling construction related claims including:

- General liability
- Auto liability
- Product liability
- Construction defect
- Wrap-Up Liability
- Builder's risk
- Workers compensation

### Data and analytics

From a granular look at data to drive claim-level decisions to big-picture views of proactive, investigative program level analytics, we take a comprehensive approach to data. Behind each of our services is a base of industry-leading data and analytics used to shape and improve service delivery throughout the life of a claim and implemented across entire programs by our client service teams.



24/7 multi-channel intake



Quality loss adjusting



Claim resolution



Data and analytics

# Customized for you

With an unrelenting focus on improving outcomes for our clients and their customers, Crawford delivers specialized solutions to meet the needs of business and organizations of any size or type.

## For brokers

Connecting your clients with Crawford means connecting them with expertise for most any conceivable claims challenge. Our team can help your clients manage risk exposures, and our expert adjusters are trained in the most effective incident response.

## For carriers

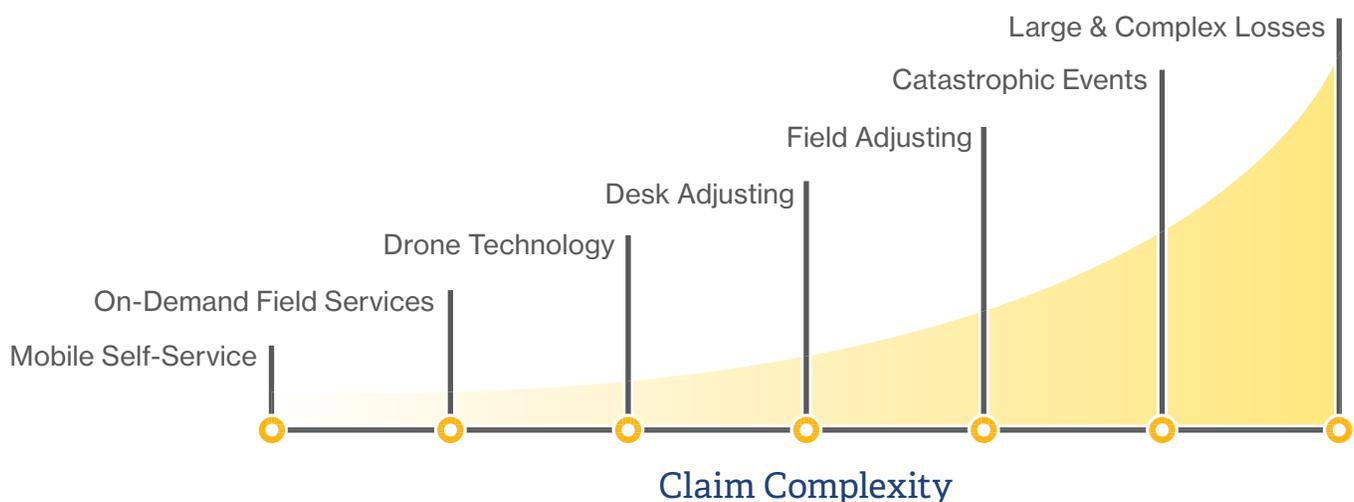
Crawford pairs traditional services and technology-driven innovations to handle your claims quickly and affordably. We offer a variety of cost-saving and time-saving processes that ensure your customers receive the right solution for every situation – from self-service mobile claim submissions for low-complexity claims to expert, onsite adjusters for any level of damage.

## Mitigate exposures with expertise in specialized product lines

When dealing with specialized builder's risk, construction defect, professional liability, or property claims – experience matters. Many of Crawford's field and desk adjusters have 20+ years of experience handling these product lines. Our expertise in the trends and potential pitfalls of these highly-litigated claims as well as deep understanding of the nuances that can be written into the policies enables us to help reduce administrative burden, reduce claims costs, and increase policyholder satisfaction.

## Respond to losses of any type or size

From minor damage to major, catastrophic events, Crawford is there with the right team, the right technology, and the right processes to help you restore and rebuild. As an industry leader in innovation, Crawford brings a unique combination of traditional services and technology-driven enhancements to optimize the handling of every claim. The scale offered by our construction solution enables us to handle both low-severity, high-volume claims and low-volume, high-complexity claims with the same level of quality and care.



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