

A CO-ORDINATED RESPONSE

By delivering a swift and co-ordinated response to the global catastrophes that became an all-too-regular feature of 2010, Crawford & Company has raised the bar for the service provider industry. **Mairi MacDonald** reports on how it did it.

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Sponsor Richard West, partner, Kennedys, (right) hands the award to Benedict Burke, CEO UK & Ireland, Crawford & Company

In a continent of similar size to the US being able to react swiftly to these events highlighted Crawford's strengths. Alongside its catastrophes team, the firm introduced 56 US adjusters to allow it to provide customers with urgently needed service. When disaster struck in New Zealand in the form of another major quake, insurers again relied on the global reach and resources of Crawford to supply the necessary technical service teams.

The Japanese earthquake and tsunami presented new and unforeseen challenges. Crawford's response was immediate and faced with restrictions on the access of adjusting teams into the affected areas due to the concerns over the damage to the Fukushima nuclear plant; it developed a solution to enable clients to assess exposures. By facilitating clients with high-quality satellite imagery across the affected areas it enabled underwriters to gauge the damage both to the region in general and major commercial installations and operations individually.

With communications severely interrupted the firm operated from a disaster centre from Singapore to support its team of global technical adjusters that travelled to Japan.

Through its Global Technical Services, Crawford has been able to offer experts to clients where needed and been able to respond to the unprecedented growth in catastrophe claims in 2010. The judges were struck by the firm's ability to deliver a co-ordinated global claims strategy encompassing the ability to use expertise anywhere in the world quickly and efficiently at time of crisis, making the firm a well-deserved winner of this award.

WINNING WORDS

With 'All You Need is Love' ringing in his ears, Crawford & Company's chief executive for UK & Ireland Benedict Burke took to the stage to collect the gong from Kennedys' partner Richard West. After the event Ian Muress, chief executive of Crawford EMEA and Asia Pacific, said the sense of excitement within Crawford at winning the award was "palpable". He added: "This award win reflects the hard work and commitment of our people around the world who rose to the challenge of an unprecedented level of global disasters. I am delighted that our dedication to quality and helping people has been recognised by the British Insurance Awards."

NO ONE IN THE insurance industry needs reminding that 2010 saw an unprecedented number of natural catastrophes across the globe with insurers in possession of a geographically diversified book taking a hit on many fronts.

In fact, natural catastrophes are estimated to have cost the insurance industry \$43bn in 2010 — a 60% increase over the previous year, according to analysis by Swiss Re. With 2011 shaping up to be another year of heavy catastrophe losses there looks to be little let-up for the industry, so the effectual and swift response of this year's Service Provider winner is likely to set the bar for others in the industry.

Crawford & Company set itself the tasks of improving outcomes for its customers and raising industry standards, and the challenges of last year presented it with an opportunity to test the worth of its UK and global capabilities and demonstrate this to customers and the wider market.

In order to improve its responses to global events, its two-pronged approach included radically improving its external communications and delivering technical professional adjusters wherever they are most needed in the world.

Recognising the importance of the timely distribution of valuable information in times of crisis, Crawford took steps to improve its communication channels with clients, issuing regular market updates

when catastrophes strike and setting up a 24-hour website where the information can be easily accessed.

In the UK, freezing temperatures in 2010 tested the industry's ability to provide specialist capabilities and technical expertise to manage the surge of wet peril and frozen pipe claims across large sections of the country for a sustained period of time. In a move that would see it better prepared for the uptick in demand, Crawford placed 169 building advisers through the British Damage Management Association training course, action that its analysis found contributed to the firm producing substantial year-on-year savings per claim.

Further afield, the service provider's ability to develop co-ordinated responses, including shifting key staff between continents during major events, was also tested.

In February, when Chile was hit with an 8.0 earthquake, Crawford allocated 435 adjusters to work on claims on the ground and also set up a London desk to co-ordinate quake claims specifically for insurers and reinsurers in the Lloyd's and London market.

Then in the summer, Australia faced a catalogue of natural disasters; more than 200 000 people in Queensland and New South Wales were hit by flooding, while many more lives were affected by Cyclone Yasi in Queensland, which alone, accrued 30 000 claims.