



## **Crawford & Company as Independent Adjuster: Catastrophe Response and Recovery for Insurers and Their Policyholders**

As the world's leading independent provider of insurance services, Crawford & Company works with insurers of all sizes, serving as the "first responder." We provide the response and recovery mechanism that helps insurers fulfill their mission of restoring people's lives following catastrophic events. In this role, we strive to adjust every claim equitably and expeditiously, thus helping policyholders with the recovery and rebuilding process. Taken in the aggregate, our claims adjusting services have contributed to the recovery of New Orleans and the region.

In the aftermath of Hurricane Katrina, Crawford's ability to fulfill its corporate mission was tested as never before. Foresight and planning, however, enabled us to marshal resources from all areas of the company and help individuals, families, the city, and the region recover and begin rebuilding.

When Katrina struck, our first priority was accounting for the safety and whereabouts of our employees and their families. Prior to Katrina, we set in motion our business continuity plan, part of which is accounting for all of our employees' safety and, for those in need, providing financial assistance. At the same time, we were hard at work meeting our clients' needs.

As an independent adjusting firm, Katrina left us in a position similar to that of medical providers, oil and gas refiners, and other industries providing vital services. We knew that our insurance company clients and their policyholders needed us to respond immediately. And we did so by assembling a significant group of adjusters to support our clients and their policyholders.

Following the 2004 hurricane season, President and CEO Tom Crawford made the company's catastrophe operations a top priority—not just for our Catastrophe unit, but for the entire corporation. A key result of our renewed emphasis on catastrophe operations was the enhanced role given to PROACT, the multidisciplinary team that ensures that all of the company's resources are mobilized prior to a catastrophe. Thanks to PROACT, we had established a solid foundation from which to take immediate action on multiple fronts, detailed as follows:

- ❖ **Catastrophe claims professionals:** As with any hurricane, we deployed scores of catastrophe claims professionals to the region and prepared them to respond quickly. Prior to landfall, however, little did we know that the staging offices in Baton Rouge and Mobile would soon become key hubs for many of our claims professionals based in branches across the region.
- ❖ **Mobilizing displaced branch resources:** Following any catastrophe, local branch resources are a key component of Crawford's response. The actions taken by New Orleans branch manager Landy Bownds typify the resourcefulness Crawford promotes in all of its branches. With his branch's employees scattered across the region and the branch office in Kenner not

accessible, Mr. Bownds nonetheless set about contacting his staff and instructed them to reassemble in Baton Rouge or, when necessary, Mobile. From there, Mr. Bownds' property and casualty adjusters joined forces with their catastrophe colleagues and went right to work. (The New Orleans property and casualty branch has since reopened and is continuing its Katrina-related work.)

- ❖ **Maintaining communications:** Katrina neutralized much of the infrastructure in the region, which added to the challenge of mounting an effective response. Prior to the 2005 season, however, we secured the services of satellite communications trucks, which were deployed to the region and enabled adjusters to download assignments, upload reports, and communicate by telephone as well as online from our base of operations.
- ❖ **Utilizing domestic and international resources:** Many branches in the United States assigned claims professionals to the region following Katrina. Many of the branches that could not spare resources at that level diverted supervisory staff to assist by means of online file review. What's more, Crawford claims professionals from Canada, the United Kingdom, and as far away as New Zealand reported to Baton Rouge and Mobile for service in New Orleans and the region.
- ❖ **Specialized services make big contributions:** As a comprehensive claims service provider, Crawford offers a full range of expertise-based services, many of which were integral to our response to Katrina.
  - Our **Global Technical Services** unit, comprising the industry's most experienced, highly trained claims professionals, have handled many of New Orleans' complex, high-value losses. From hospitals and hotels to commercial and manufacturing facilities, our executive general adjusters have been key players in helping these vital services resume operation as quickly as possible.
  - The Port of New Orleans was severely damaged by Katrina. Crawford's **Marine and Transportation**, with overall responsibility for surveying the port, played a crucial role in helping this vital shipping hub reopen quickly.
  - Our **Heavy Equipment** services unit was instrumental in helping the city's rapid transit and school-bus networks get back on track quickly.
  - Crawford's **Casualty Services** unit sent appraisers from across the United States to handle automobile fleet losses.

In facing Katrina and the rest of the 2005 storms, we drew heavily on valuable experience gained from years of responding to catastrophes. Judged by the quality of the work done by our claims professionals and client satisfaction, we are proud of the contribution we've made to the restoration and rejuvenation of New Orleans and the region.