



UNITED STATES

# Large loss claims review and outlook

Share in Crawford's vision for the  
future of complex insurance claims





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# Experts in handling complex claims

Crawford & Company is the world's largest independent provider of claims management solutions to the insurance industry, risk management firms and self-insured entities.

Managing large and complex claims is a core competency fulfilled by the Crawford Global Technical Services® (GTS) team. Claims valued at \$250,000 USD or more often involve multiple insurers and include (among others): catastrophic weather events, forensic accounting investigations, marine and transportation incidents, natural disasters, renewable energy issues, and—in more recent years—cyber attacks.

Crawford’s reputation as an industry leader explains why GTS teams are frequently invited by the principal carriers to manage complex claims. The parties recognize the technical value Crawford brings to the process: global expertise, advanced technology, authenticity and empathy.

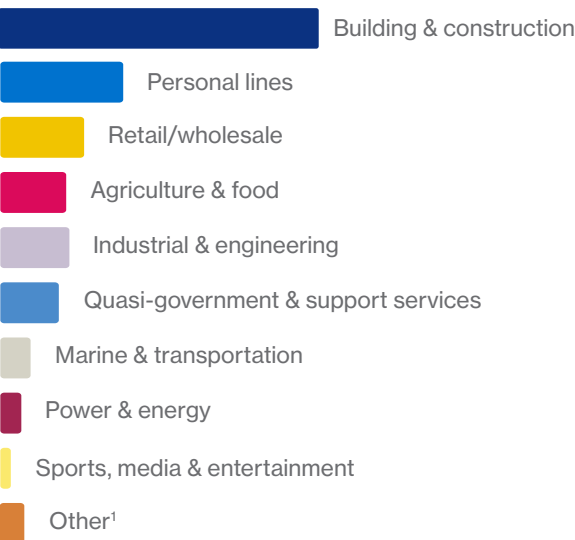
## Crawford’s purpose is to restore lives, businesses and communities.

Whatever the cause or complexity, Crawford GTS experts across the globe respond swiftly and efficiently to resolve claims as cost-effectively as possible. Crawford arrives with **the right team, the right technology and the right processes** to serve those affected by disaster.



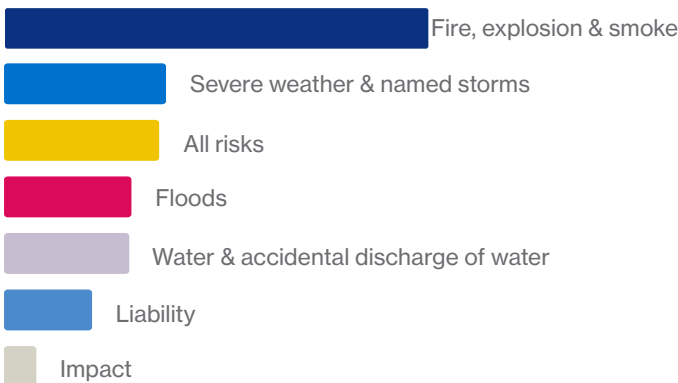
### INDUSTRIES WE SERVE GLOBALLY

The building & construction industry is the largest segment among Crawford’s® global large-loss claims.



### GLOBAL CLAIMS BY PERIL

The greatest perils among Crawford’s global large loss claims is fire, explosion & smoke followed by severe weather & named storms.



1. Includes Tech, Telecom and Media, Banking and Finance, Healthcare and Pharmaceutical, Oil, Gas and Mining, Manufacturing, Real Estate, Food and Beverage, Aviation and Aerospace, and Hospitality and Leisure

# Executive summary

With more than 10,000 employees in over 70 countries around the world, Crawford is recognized as a power house leader by the insurance industry, providing claims management and outsourcing solutions to entities large and small. **The company's scope is wide, with a total claims management value that exceeds \$18 billion annually.**

While technology and innovation has advanced insurance and claims management – such as artificial intelligence, thermal imaging and drone inspections – Crawford believes people make the difference. The soft skills that their talent possesses cannot be replicated by technology.

**The following pages feature a selection of recent case studies from across the United States, each highlighting our technical expertise in managing some of the most high-profile and complex claims in the region. These examples offer a snapshot of the caliber of work our teams deliver in the U.S. market. For readers interested in a broader perspective, this cross section is part of a more comprehensive global report that showcases similarly complex and impactful losses handled by our experts around the world. We invite you to explore the full report to gain deeper insight into our global capabilities and commitment to excellence in large loss management.**





# United States

The top claim perils for Crawford & Company in the United States include fire and explosions and severe weather.

## Claim snapshot

### LOCATION

United States

### INDUSTRY

Life Sciences

### EVENT

Water damage

### CAUSE

Hurricane Helene

### SITUATION STABILIZED

< 1 day

### LOSS PREVENTED

\$1 billion USD



## Stabilizing complex manufacturing production

When Hurricane Helene struck North Carolina, it left behind not just destruction, but a looming national healthcare crisis. One of the nation's life sciences facilities was hit hard by flooding. The flooding threatened critical equipment, with moisture, humidity, and rust wreaking havoc on proprietary systems. Even worse, production was halted completely, leaving hospitals and other emergency services programs facing critical shortages that resulted in product rationing for emergencies only and the cancellation of elective surgeries.

The facility's shutdown was a serious blow, not just for the company, but for the healthcare system at large. As a instrumental supplier to the Department of Defense (DOD), there were major impacts felt in the government sector as well. The company's product was essential to hospitals and clinics across the country. **Without a steady supply, patients who needed life-saving treatments were facing uncertainty. The potential for a prolonged shortage was a looming threat, and the urgency of restoring operations was clear.**

The insured, under immense pressure, faced operational paralysis. Without swift intervention, the financial and humanitarian consequences would be catastrophic. Houston Estes, managing executive general adjuster at Crawford, alongside a team of experts, was tasked with adjudicating a \$750 million loss while simultaneously orchestrating a recovery plan to restore production as quickly as possible.

Recognizing the gravity of the situation, Estes led a multidisciplinary response team that included industrial hygienists, process experts, and insurance professionals. The team acted quickly to assess the damage and implement a structured recovery process. Key elements of the solution included:

- **Building Trust and Effective Communication:** Houston worked diligently to reassure the insured that resolution was possible. By demonstrating patience, empathy and expertise, he built a collaborative environment focused on solutions rather than obstacles.
- **Rapid Mobilization of Resources:** Within 12–18 hours, Estes and his team initiated corrective actions to prevent further deterioration of the facility. Moisture control measures were implemented to mitigate rust and humidity damage to the proprietary equipment.
- **Employee Training and On-Site Workshops:** The team established mobile workshops to train facility employees in triaging, maintaining, and cleaning critical equipment. This initiative expedited the restoration process and allowed the workforce to play an active role in the recovery efforts.
- **Securing Additional Funding Beyond Policy Limits:** Recognizing the extraordinary nature of the crisis, insurers provided supplemental funding beyond the policy stipulations. This financial infusion helped accelerate repairs, prevent further loss, and provide a quicker return to full operational capacity.

The rapid and coordinated response led to the stabilization of the facility within hours, averting nearly \$1 billion in additional losses. Production was restored in record time, preventing a long-term supply chain crisis. As a result, emergency providers regained access to essential medical supplies to resume patient care without prolonged disruptions.

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# United States

## Claim snapshot

### LOCATION

United States

### INDUSTRY

Professional sports

### EVENT

Flooding from water main break

### CAUSE

Older water main pipes burst

### GTS

10-person team, including 2 adjusters, 2 forensic accountants, 2 equipment experts, plus 4 building consultants

### INSURERS

Multiple carriers

### CLAIM VALUE

\$25–\$50 million USD



*Crawford's David Cadmus, executive general adjuster, Christopher Wilkie, international executive general adjuster and cyber incident manager, and Jenna Gibbs, senior vice president of Crawford GTS, discuss recent claims and industry trends.*

## Unexpected flooding at a sporting venue

In the early hours of a Friday morning, a water main broke just outside a professional sports team's venue and flooded the facility. An estimated **two million gallons of water poured into the site for two hours** before the water could be shut off. In some areas, the flood left standing water as deep as three feet.

"Some games had to be postponed," says David Cadmus, executive general adjuster, at Crawford & Company. "The team anticipated the venue might be shut down for weeks before the water could be removed and the venue repaired."

“This claim is a great example of how Crawford handles large losses and why Crawford’s specialized GTS experts are in demand across the globe.”

Jenna Gibbs, senior vice president of strategy and growth, Crawford Global Technical Services

Representing the franchise, **Crawford adjusters were onsite that day to review the damage.** Our Crawford GTS team arrived within 48 hours, having begun organizing the remediation efforts when they were first alerted to the event. “Our mission was to make the facility operational for games and safe for fans as soon as possible,” says Cadmus.

The missed games were made up at the end of the season. Repairs that couldn’t be completed during the season were later finished in the off-season.

“While our GTS teams are located in different U.S. cities, with the strength of our bench, we were able to place an experienced Crawford adjuster onsite the morning of the flood.” The local adjuster was on the phone immediately with GTS to discuss the damage and remediation efforts. Within 48 hours, Crawford was spearheading those efforts at the venue.

**Crawford GTS experts provide specialized services backed by years of experience, polished skills and a vast network of consultants to organize complex remediation efforts.**

“We were able to shave weeks off a renovation schedule that was initially expected to take up to 40 days,” says Cadmus. “In a much shorter timeframe, the venue was ready for games, fans and TV broadcasts, saving the franchise millions in lost revenue.”

“GTS is there to quarterback the process, corralling different components such as adjusters, facility engineers and equipment experts,” says Gibbs. “We worked with people with varying skill sets, as well as conflicting insurable interests, to achieve the goal of reopening as soon as possible.”

“We are thankful for our partners as well as all the public agencies and private companies that were mobilized to ensure the venue could reopen safely,” says Cadmus.

Adjusting large loss claims is often as much about the complexity of the account structure as the total value of the claim. “With these types of claims, the account may be more complex, and the structure of the insurance program is likely to include multiple insurers and other parties,” says Gibbs. “It takes an adjuster with focused teams and expertise to handle these claims.”





# United States

## Claim snapshot

### LOCATION

United States

### INDUSTRY

Industrial grain processing

### EVENT

Explosion and fire

### CAUSE

Chemical gas

### GTS

8-person team, including 2-4 adjusters, 1 forensic accountant, plus equipment, construction and engineering experts

### INSURERS

Multiple carriers insurers

## Large explosion at a grain processing plant

On a Sunday evening, a processing tank exploded and ignited a fire at a grain processing plant. The blast damaged several structures, forcing the closure of a large section of the processing facilities.

The **Crawford GTS team was onsite the next day** to assess the damage and process the claim. “We projected a total loss that was significant,” says Christopher Wilkie, international executive adjuster for Crawford. “There was substantial damage to buildings and equipment in addition to loss of revenue.”

Although **several employees were injured in the explosion and fire, fortunately, there was no loss of life** in what could have been a devastating event. Firefighters fought the blaze for several hours to prevent it from affecting adjacent buildings before the blaze was brought under control. “It was a freak incident that caught employees and the company by surprise,” said Wilkie. “Crawford and our client are grateful no one perished in the explosion.”

Crawford GTS navigated the claim to a successful conclusion. “It was a complex claim involving multiple insurers and several other stakeholders,” says Wilkie. “Our client is an important part of the community. We’re happy the facilities can be rebuilt.”

**The company and Crawford deployed drone technology with thermal imaging to identify any potential hot spots. “Because of the vast size of the facility, we wanted to ensure all the fires were out,” says Wilkie.**





## Trends in the United States

A few trends are emerging for large loss claims in the United States. The increase in severe weather with tornadic activity is significant, predominantly in the midwestern and southern states. **“More clients are filing wind and tornado damage claims,” says Wilkie.** “The tornado season has been extended, starting earlier in the year and lasting until November and – in some cases – December.”

Cybercrimes are also on the rise. “Healthcare and educational facilities that maintain records with sensitive data are being targeted,” says Wilkie. “While Crawford is called in after an attack, we recommend IT leadership proactively review their cyber insurance policies to ensure they are covered for ransomware, malware and other data security threats.”







## Looking ahead

The insurance industry faces several key issues, including the increase in the use of AI, climate-related catastrophes, renewable resource demand, sustainability requirements and evolving cybercrimes.



Climate- and extreme weather-related events, including fires, floods, hurricanes and tornados, are increasing in number and intensity around the globe.

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**Crawford's top-tier training programs prepare adjusters to manage these catastrophic claims.**

By addressing these concerns, **Crawford is preparing for the future.**

The industry benefits from using AI to help navigate massive amounts of data, but it's important to recognize that **AI is another tool, not the solution.**

It will never replace the hands-on role of a skilled adjuster. Recognizing the need for talented and technical insurance professionals, Crawford continues to train each generation of adjusters to balance advanced technical expertise with down-to-earth people skills.

Crawford is taking steps to increase apprenticeships and graduate programs to attract new and diverse people into the claims environment, especially those who want to make a difference in the world, as claims management is a perfect example of purpose-led work.

**There is clear evidence of an uptick in the frequency and severity of extreme weather events, creating a 'new normal' of climate change-driven catastrophes.**

The volatility propelled by extreme weather events will endure as a challenge for both insurers and the claims management community. By thinking creatively and working proactively, loss adjusters can continue to deliver satisfactory claim outcomes.

When multiple events hit the same area – sometimes before a previous event has been fully addressed – an adjuster's ability to delineate between the original damages and the new losses is difficult. Crawford is developing new and creative ways to meet these challenges.

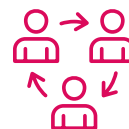
The renewable resource supply chains may not be capable of meeting the growing demand of the population. Companies are developing and installing new green technology and are building the necessary support networks, but getting the system to reach a fully operational level takes time as demand increases.

There are challenges facing the renewable energy sector that are further exacerbated by the location of facilities in areas that face catastrophic events. Building away from the shoreline complicates construction and increases risk. Furthermore, the cost of repairing damaged facilities offshore is higher due to transportation and engineering expenses.

On the consumer side, the increase in electric vehicles (EVs), especially smaller vehicles like scooters and bikes, has put excess stress on power grids. The widespread use of substandard aftermarket charging systems can spark lithium-ion battery fires that are extremely difficult to extinguish, resulting in much larger, more costly fires.

As renewable energy is a complex and ever-growing sector, Crawford launched a Renewable Energy Loss Adjusters team to provide a range of loss adjusting services for both insurers and investors related to renewable energy projects. This allows Crawford to provide relevant and responsive solutions to the evolving needs of companies across the renewable energy spectrum.

With thoughtful collaboration, the insurance industry can handle the speed and cost of repairs while also managing client expectations around delivering sustainable solutions.



**Collaboration is key among insurance carriers, brokers, loss adjusters and suppliers.**

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**Crawford is pairing catastrophe models with satellite imagery and other technology to assess weather events in real time and compare the condition of the assets pre-and post-loss.**





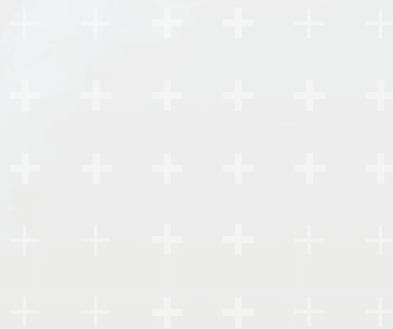
The demand for delivering more sustainable solutions and meeting carbon reduction targets is increasing.

Regulatory issues concerning sustainability often surface when policyholders try to rebuild after making a claim and are not aware that new construction must meet certain sustainability codes. In addition, there may be potential shortages in the sustainable building material supply chain.

By exploring ways to balance the growing cost of sustainable construction with the policy's coverage, insurers can help policyholders build back in a way that meets regulations and the individual's needs.

Cybercrime is an ever-growing global threat as more Personally Identifiable Information is stored in the cloud and more entities are connected digitally. In the past two decades, the digital crime sector has exploded, and the phishing, ransomware and distributed denial of service attacks have become ever-more sophisticated.

Crawford suggests companies install adaptable data security systems and insure against attacks to mitigate cyber security risks. Collaborating with Crawford Forensic Accounting Services (CFAS), Crawford's cyber business interruption experts are ready to advise clients on mitigation steps, and if necessary, quantify any business interruption loss.



# About Crawford & Company<sup>®</sup>

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**



**MEDICAL  
MANAGEMENT**



**ON-DEMAND  
INSPECTIONS**



**CATASTROPHE  
RESPONSE**

**10,000** employees | **50,000** field resources | **70** countries | **\$18B** claims managed annually

**Crawford<sup>®</sup>**

Learn more at  
[www.crawco.com](http://www.crawco.com) **in** 