



Data Center Solutions

Specialist expertise for complex, high value and business critical environments

Built for the most demanding risk environments



As technology continues to evolve and organizations increasingly rely on cloud-based services, demand for data center capacity continues to accelerate globally. As a result, data centers have become a critical part of global infrastructure, supporting both business operations and everyday digital activity.

The continued expansion of digital services, cloud adoption and advanced computing has increased both the scale and complexity of these environments. As reliance grows, so does the potential for significant operational and financial exposure when incidents occur.



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Andrew Bart
CEO, International Operations

For all stakeholders in the supply chain of data center services, the need for a fast and effective business continuity plan in the event of a disaster occurring is paramount. The financial aspects of this type of business continuity plan are usually supported by risk transfer mechanisms such as insurance. Data centers combine high value property, power and cooling systems, advanced technology and strict contractual service obligations. Financial losses can escalate quickly, extending across multiple policy lines and stakeholders.

For insurers, brokers and risk advisers, this creates a clear need for specialized expertise that can manage complexity, protect value and support confident decision making throughout the claims process. From initial construction and commissioning through to live operations, these environments present evolving risk exposures that require coordinated and technically robust responses.





Understanding the Supply Chain

Data center operations vary significantly around the globe with local, regional and global service providers in competition.

There are also significant supply and demand issues, not only for the data center storage space but also for all the required ancillary infrastructure such as power generation and network connections required for operation of these centers. Notwithstanding this, the operations can be broken down into two distinct areas from a risk perspective. These are construction risks and operational risks.

The stakeholders in a data center under construction will include:

Project Owner Interests

PROJECT OWNER

FINANCIAL BACKERS

SYSTEM/ CENTRE
INFRASTRUCTURE
DESIGNERS

OTHER CONSTRUCTION
ADVISERS

CUSTOMERS COMMITTED
TO USING SERVICES ONCE
OPERATIONS COMMENCE

Construction Interests

MAIN CONTRACTOR

NOMINATED
SUBCONTRACTORS

OTHER SUBCONTRACTORS

NOMINATED SUPPLIERS/
SPECIALISTS

OTHER SUPPLIERS

Supply Chain and Risks - Construction

The stakeholders in a data center under construction extend from project ownership to construction.

Data center construction is like all critical infrastructure plant construction although, unsurprisingly, has several unique elements. Due to the sensitive nature of the information held in a data centre, operators are understandably far more rigid in application of security and risk issues than perhaps for other critical infrastructure, and this feeds through to the construction elements.

Due to their critical nature, and the advance sale of the storage space they will contain, on time project completion is essential. The construction will involve civil work, mechanical work, general installation and installation of specialist equipment. Most construction projects have limited storage space for incoming equipment so there needs to be a clear plan for delivery schedules, and adequate space/management of laydown areas for the protection of high value equipment.

Insurance buyers will typically buy:

- Comprehensive construction of all risks/ erection all risks policies
- Marine cargo policies
- Delay in start-up cover for both construction and marine cargo risks
- Ancillary covers (general liability, workers injury etc)

Operational Risks - Understanding the operational ecosystem

Data center operations involve complex relationships between operators, customers, contractors, utilities and technology providers, creating interconnected risk exposures across infrastructure, operations and service delivery.

Data center operators

Organizations that own and operate large scale facilities providing colocation and hosting services for enterprise, cloud and technology driven businesses.

Hyperscalers

Global technology organizations requiring significant computing power and storage capacity to support large scale cloud and digital services, often operating their own facilities alongside third party environments.

Cloud service providers

Organizations delivering public and private cloud services requiring resilient infrastructure, scalable capacity and high availability environments.





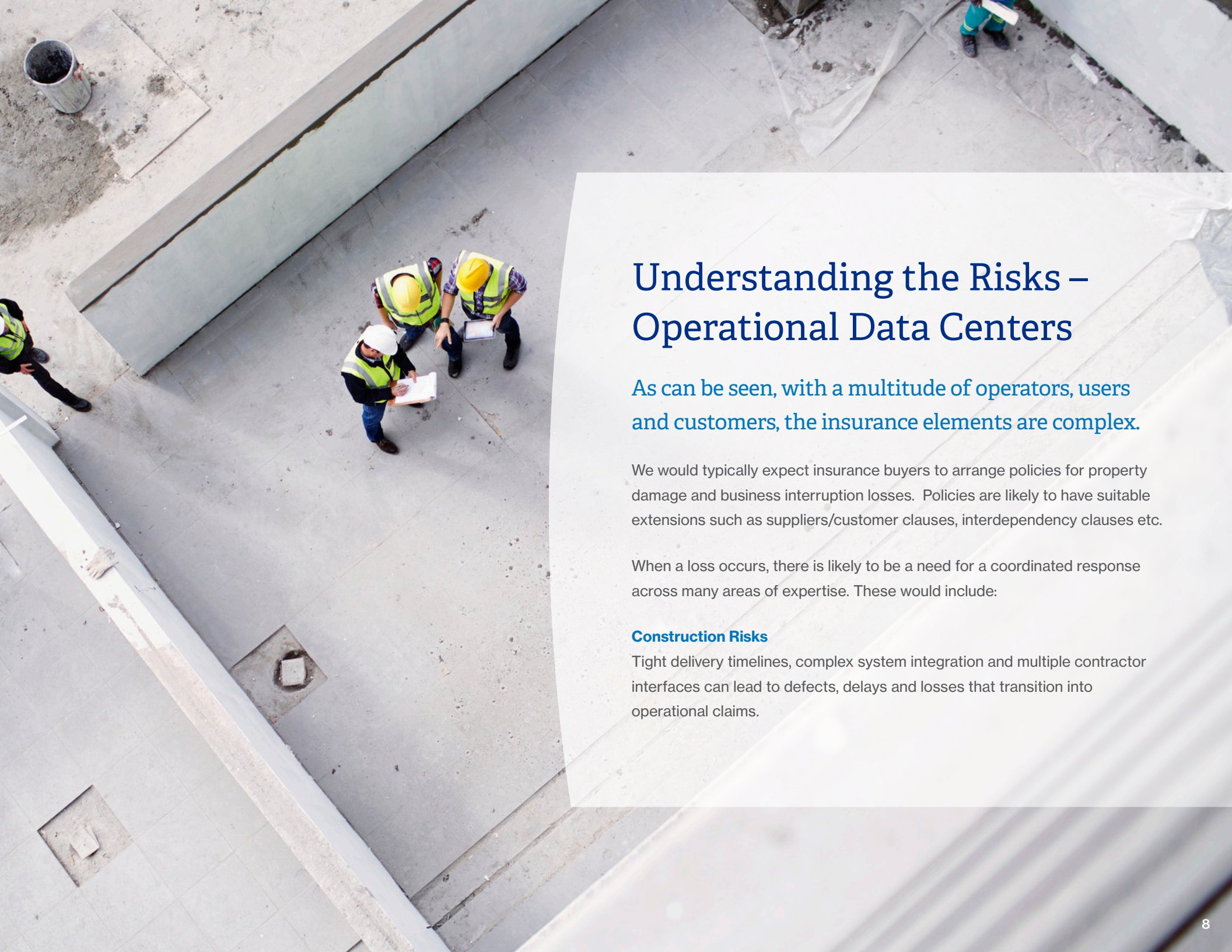
AI and high performance computing firms

Businesses requiring high density computing environments to support advanced processing, analytics and artificial intelligence workloads.

Colocation tenants

Organizations occupying dedicated or shared environments within larger facilities, often including financial institutions, technology firms and other operationally critical businesses.

With multiple operators, customers and service providers involved, data center risk and insurance structures are inherently complex. Programs frequently involve interconnected property, business interruption, cyber and liability considerations, often with extensive contractual and dependency exposures.



Understanding the Risks – Operational Data Centers

As can be seen, with a multitude of operators, users and customers, the insurance elements are complex.

We would typically expect insurance buyers to arrange policies for property damage and business interruption losses. Policies are likely to have suitable extensions such as suppliers/customer clauses, interdependency clauses etc.

When a loss occurs, there is likely to be a need for a coordinated response across many areas of expertise. These would include:

Construction Risks

Tight delivery timelines, complex system integration and multiple contractor interfaces can lead to defects, delays and losses that transition into operational claims.

Operational Risks

Operational risks will include:

Power and Electricity Infrastructure. Failures in grid supply, UPS systems or generators can trigger immediate service interruption and latent equipment damage. Financial impact can be significant even where physical damage is limited.

Cooling Systems. Disruption to cooling infrastructure can lead to rapid temperature increases, forcing shutdowns to protect equipment and creating immediate operational and financial consequences.

Property Damage and Contamination. Fire, battery incidents, water ingress and smoke contamination can affect entire data halls. Restoration requires careful assessment, specialist remediation and complex reinstatement planning.

Business Interruption and Service Interruption. Losses frequently exceed physical damage in value. Financial exposure is driven by contractual service obligations, service credits and complex revenue models unique to data center operations.

Cyber and Cyber Physical Events. Operational disruption may occur without physical damage, creating challenges across property, cyber and liability coverage and requiring aligned technical and policy interpretation.

Contractual and Liability Exposure. Losses often lead to multi-party claims governed by detailed contractual frameworks. Determining responsibility requires both technical understanding and contractual insight.





Dedicated Specialist Teams

MAJOR AND COMPLEX LOSS
LEADERSHIP

INTEGRATED TECHNICAL
EXPERTISE

BUSINESS INTERRUPTION AND
FINANCIAL ANALYSIS

CONTRACT AND COVERAGE
ALIGNMENT

MULTI-PARTY COORDINATION

CONTINUITY ACROSS
EVOLVING RISK
ENVIRONMENTS

GLOBAL DELIVERY MODEL

Our capabilities

Data center losses demand expertise across highly specialized disciplines. Crawford Global Technical Services brings together major loss leadership, technical expertise and coordinated global delivery to manage the full complexity of data center claims.

We operate with dedicated specialist teams across key domains including power and electrical infrastructure, mechanical and cooling systems, fire and contamination response, cyber physical events, construction and commissioning, and business interruption. These specialists are mobilized based on the requirements of each loss, while maintaining clear Major & Complex Loss leadership and coordinated oversight throughout the claim lifecycle.

Major and Complex Loss leadership

Senior adjusters lead the response from the outset, establishing control, setting direction and managing high value and sensitive losses with clear governance and oversight.

Integrated technical expertise

We deploy specialists across electrical infrastructure, mechanical systems, fire investigation and complex environments to establish cause, assess damage and guide recovery decisions.

Business interruption and financial analysis

Our forensic accounting teams quantify financial exposure linked to uptime obligations, service contracts and contingent dependencies, aligning technical causation with financial outcomes.

Contract and coverage alignment

We analyze and support understanding of complex contractual arrangements and policy structures across property, business interruption, cyber and liability to support clear and well-reasoned claim positions based on available information and applicable terms.

Multi-party coordination

We manage claims involving multiple insurers, policy layers and stakeholders, providing coordinated oversight and a single point of communication throughout the process.

Continuity across evolving risk environments

Experience spanning construction, commissioning and operational phases, supporting continuity in approach and a deeper understanding of how losses develop, evolve and impact operational performance.

Global delivery model

Our global network combines local technical expertise with central major loss governance, supporting consistent delivery across jurisdictions and complex international programs.





Collaborative claims management

Major data center losses require close coordination across insurers, brokers, insureds and technical stakeholders. Crawford GTS approaches every complex loss as a collaborative process from the earliest stage of the claim.

We work closely with all parties to assess technical issues, evaluate recovery and mitigation options, and align pragmatic and well-supported defensible solutions based on the circumstances of the claim. This approach supports faster decision making, reduces friction between stakeholders and helps maintain operational continuity where possible, while supporting alignment with policy intent and maintaining claim integrity.



Why Crawford GTS

Data center losses demand more than technical capability. They require leadership, coordination and the ability to operate across disciplines under pressure.

Crawford GTS is trusted by insurers, brokers and risk advisers to manage complex and high value data center losses by bringing together:

- Adjuster led response across property, business interruption, cyber and liability
- Deep expertise across construction, commissioning and operational environments, including mission critical power and cooling systems
- Integrated services including forensic accounting, damage mitigation and environmental expertise
- Global consistency supported by local technical delivery
- Clear governance, transparency and structured communication

Whether supporting insurers managing complex exposures, brokers advising on critical infrastructure risk, or risk advisers navigating technical and contractual challenges, our approach delivers outcomes that are technically robust, commercially sound and aligned with policy intent, while maintaining confidence across all stakeholders.

To learn more, please visit crawco.com.

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.

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

Crawford®

Learn more at
www.crawco.com  **in**