



A smarter model for subsidence claims

Blending technology, expertise, and end-to-end
ownership to transform the customer experience





Transforming subsidence claims in a changing climate

Climate change is reshaping the UK's subsidence risk profile. Hotter, drier summers and more frequent surge years are increasing the pressure to deliver faster, more efficient, and customer-centric claims pathways.

Crawford has redefined its subsidence model around three core innovations: Firstly, *SubSprint*[®], our rapid triage technology; secondly, the Fastrack model, our end-to-end, customer-focused claims pathway; and thirdly, our specialist mitigation & recoveries team, providing dedicated support for complex claim issues.

These complimentary services allow Crawford to handle subsidence claims of varying complexity through the most appropriate pathway, combining advanced triage technology with customer centric technical expertise. The result is shorter claim lifecycles, enhanced technical control and a significantly improved customer experience.

SubSprint[®]

Combining mobile technology, data science and AI-driven decision making, SubSprint accelerates early subsidence diagnosis from months to minutes while maintaining expert oversight. Not only is SubSprint 70% faster than traditional triage, its sheer speed and efficiency also saves an average of 11.4kg of CO₂ per claim.

- ✓ Rapid triage allows the right level of expertise to be deployed from the outset, helping insurers manage routine subsidence claims efficiently while maintaining technical discipline.
- ✓ For customers, SubSprint provides a modern, low-effort claims experience with greater transparency and faster outcomes.
- ✓ Each claim benefits from consistent analysis supported by Crawford's subsidence specialists, providing insurers with clear insight and transparency.
- ✓ SubSprint is already live within Crawford's global systems and can integrate with carrier platforms with ease, either as a standalone product or as part of Crawford's managed services.
- ✓ SubSprint is already delivering diagnoses with 88% accuracy. Through continuous learning, and as more claims are processed, its AI-driven engine will only become increasingly more precise, supporting consistent and informed decision-making into the future.





Fastrack model

A complete cultural and operational shift in subsidence claims management, purpose built for customer centricity, accountability, and speed – with claims lifecycles reduced by over 40%. The Fastrack model supports both SubSprint triaged claims and more complex subsidence losses requiring traditional loss adjusting expertise.

40% REDUCTION IN CLAIMS LIFECYCLES

- ✓ Dedicated technical subsidence consultant from first notification of loss through to settlement
- ✓ Single ownership removes hand-offs and delays
- ✓ Streamlined workflows and reduced caseloads accelerate progress
- ✓ Early intervention reduces claim drift
- ✓ Complaints ratio less than 1.5% of claims portfolio
- ✓ Award-winning in-house training and development delivers enhanced technical capability
- ✓ Supported by a specialist complex mitigation & recoveries team



Specialist mitigation & recoveries team

A key differentiator in Crawford's subsidence offering, fully aligned with the Fastrack model to manage and resolve complex claim issues quickly and fairly.

- ✓ Manage issues involving Local Authorities, statutory bodies, and third parties
- ✓ Address challenges related to Tree Preservation Orders
- ✓ Develop mitigation strategies early to avoid deterioration
- ✓ Improve recovery ratios, often including adjuster fees
- ✓ Use early-stage mitigation solutions such as recovery waivers and root barriers
- ✓ Reduce conflict through mediation and stakeholder engagement
- ✓ Support sustainability through regular Woodland Trust donations

Surge resilience by design

Subsidence surge events place enormous pressure on traditional subsidence operations, often resulting in elongated lifecycles, growing backlogs, and increased customer dissatisfaction.

Crawford's subsidence model has been specifically designed to remain resilient during surge: *SubSprint* accelerates early and accurate validation; the *Fastrack* model reduces handoffs and delays; and our specialist mitigation & recoveries team resolves complex mitigation barriers early.

We are also upgrading our customer portal to deliver a more tailored and immersive digital experience, giving both clients and customers improved transparency, clearer information and greater control throughout the claims journey.

Together, all these elements create a fully integrated, surge resilient operating model that's more than capable of maintaining service levels, protecting lifecycles, and delivering consistent customer outcomes even during severe spikes in claims volumes.

70% FASTER

SUBSPRINT VS.
TRADITIONAL TRIAGE

11.4kg OF CO₂

AMOUNT SAVED BY
SUBSPRINT PER CLAIM

OVER **40%**

REDUCTION IN CLAIM
LIFECYCLES BY FASTRACK



Our complete solution

Through continuous investment in both technology and technical expertise, Crawford has evolved how subsidence claims are managed for insurers and their customers. By combining SubSprint, the Fastrack model and our specialist mitigation & recoveries team, Crawford delivers a modern subsidence solution that provides insurers with:

- ✓ Faster claim lifecycles
- ✓ Improved customer satisfaction
- ✓ Greater control of technical and financial outcomes
- ✓ Reduced complaints and clearer decision-making
- ✓ Higher success ratios for mitigation and recovery opportunities
- ✓ Inbuilt surge resilience

This integrated approach delivers a subsidence solution that is not only customer centric and operationally efficient, but also financially disciplined – giving greater predictability, stronger cost control, and improved long term performance.



In subsidence claims, empathy is what builds trust and confidence. That's why at Crawford we use technology where it adds proven value, but people where it matters most."

Afzal Ahmed, Subsidence Director

For more information, visit our [website](#).

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.co.uk

