

MAJOR LOSS NEWSLETTER | JULY 2026

Collaboration – the key to the future

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People Development Director, Luke Brannigan, reflects on a busy first half of 2026 and homes in on an emerging theme – collaboration.

Update from **Luke Brannigan** FCILA MBA CMgr Dip CII FCMI FIFAA FUED-ELAE

Suddenly, we find ourselves halfway through 2026 and, as you'll see inside, alongside updates on key legislation and insight into Financial Ombudsman Service technical decisions, the Crawford Academy team has been busy delivering in-person training for colleagues, clients, and valued partners. I was also incredibly pleased to sit down with Lisa Harding to talk about her career and recent Virginia Crawford Award win.

Across these sessions, one theme has stood out - collaboration.

When people come together to share experience, challenge thinking, and fully engage as a group of committed insurance professionals, the quality of learning is significantly enhanced. It's a reminder that *none of us is as smart as all of us*.

The team has seen a real energy in our ongoing focus on face-to-face delivery. While different kinds of delivery (such as on Teams) are important and no doubt will remain part of our toolkit, the immediacy of in-person interaction continues to add real depth and value - and remains one of the most rewarding parts of what we do.

As the insurance sector evolves, embracing faster claims processes and responding to increasingly complex, technology-driven risks, the need for wide and deep levels of collaboration across the market has never been greater. It is no longer optional; it is essential to shaping a resilient future.

Crawford's continued focus on structured, collaborative learning and recognised qualifications reflects our belief that, by working together, we can build capability, strengthen our profession, and shape the future of the industry.



Technical Development Programme successfully launched in London

We're pleased to share the successful launch of the flagship Technical Development Program, which began on Wednesday 13 May with an engaging session on Insurance Law and the Principles of Insurance. The session was very well received and set a solid foundation for the program ahead.

The 18-month program is designed specifically for Development Property Adjusters from PCS, Subsidence and ARIEL, combining technical training, professional qualification support, and group mentoring by the Academy Director team. It provides a structured pathway for colleagues who are building towards full technical, professional, and operational capability within the Property function, supported by clear expectations and progression into fully autonomous loss adjuster roles.

Learning is delivered through a blend of classroom sessions, real-case application, off-site experiences, and collaborative discussion with experienced colleagues across Mid-Market, Major & Complex Loss, and the Crawford Academy. The program brings together three key elements: accredited technical training delivered by internal and external experts, face-to-face group mentoring designed to support practical application and peer networking, and structured support to achieve Cert CILA and Dip CILA qualifications.

Alongside this, participants will benefit from micro-learning sessions via Teams covering topics such as client knowledge, leakage prevention, and fraud trends, as well as face-to-face off-site learning including site visits and specialist-led sessions.

The energy and engagement from the launch session have set a great tone for the months ahead, and we look forward to supporting our Development Adjusters as they progress through the program.





The session was a great start to the training program for us as Development Adjusters. I've already learned so much over the first session and I'm really looking forward to continuing the journey.



It's been a great opportunity to meet colleagues from across the region—sharing knowledge, learning from each other's experiences, and building connections that will really support us going forward.



I truly believe this investment in our adjusters will result in benefits for clients, customers and Crawford alike. - *Katrina Wright, Operations Lead, PCS*



The engagement we've already seen is a great indicator of the impact this program will have on both individual development and the future strength of our capability within Core Claims Solutions. - *Cathy Scott, Head of Northern Ireland & Technical Lead – Property Claims Solutions UK*



Programme Statistics

30

individual sessions
across 18 months

25

Cohorts across PCS,
Subsidence, and ARIEL

1170

total hours of
technical content

42

hours of structured
training and above their
own CPD / pre-reading
received by each
attendee



GTS European Academy brings colleagues together in London

In May, Crawford Academy hosted the Global Technical Services (GTS) European Academy event which proved to be a fantastic opportunity to bring together colleagues and partner companies from across Europe and the Middle East for two days of learning, collaboration, and connection.

From the outset, there was a strong sense of energy and enthusiasm as attendees gathered to exchange ideas, strengthen relationships, and align on the future direction of GTS across the region.

The first day set the tone with a series of engaging and insightful sessions. Niels de Kock delivered a compelling overview of the European and Middle East strategy, providing valuable context on priorities, growth opportunities, and how teams can work together to drive success across the region. Other sessions also highlighted the importance of building strong business relationships thanks to Empower Development, and Rob Kleinveld highlighted the impact of corporate nominations in strengthening partnerships.



Beyond the formal sessions, attendees enjoyed a memorable exploration of London. The ever-popular tour of the iconic Lloyd's building offered a unique perspective into the heart of the insurance market, while a guided walking tour of EC3M, led by the Insurance Museum, brought the rich history of the industry to life.

The day concluded with a lively and friendly competition at Flight Club, where colleagues put their darts skills to the test. It was the perfect setting to unwind, continue conversations, and build connections in a relaxed and enjoyable atmosphere.

Day two began with an engaging session from Graham Cranford Smith on Effective Communication. His practical approach and emphasis on writing in plain English resonated strongly with attendees, reinforcing how clear and concise communication can enhance understanding, efficiency, and professionalism in everyday work.



Following this, Paul Handy provided an update on GTS initiatives, offering valuable insights into ongoing projects, current priorities, and the direction of travel for the business. His session encouraged open discussion and reflection on how teams can contribute to shared goals moving forward.

Across both days, the Academy created numerous opportunities for networking, business discussions, and collaboration. Whether in structured sessions or informal conversations, attendees were able to share experiences, build new relationships, and strengthen existing ones.

The event highlighted the importance of coming together as a community across regions, teams, and partner organisations, to learn from one another and to align on a shared vision for the future.

A big thank you to everyone who attended and contributed to making the GTS European Academy such a success. We look forward to continuing the conversations and building on this momentum with more such events in the months ahead.





Major Loss Development Conference at Kilworth House – collaboration, insight, and forward thinking

The recent Major Loss Development Conference, held at the picturesque Kilworth House, brought together colleagues and industry partners for two days of valuable insight, discussion, and reflection on the evolving landscape of claims and risk management.

Day One: Setting the scene and exploring industry perspectives

The conference opened with introductions from all attendees, setting a collaborative and inclusive tone for the days ahead. Glenn Thornton, Head of Major & Complex Loss, delivered the opening remarks, highlighting the importance of alignment across teams and reinforcing the Crawford's commitment to excellence.

This was followed by a comprehensive market update from Neil Middleton, Head of Private Clients, providing context on current industry trends and challenges. James Billings, London Market Director, then shared an update on his new role and responsibilities, offering clarity on his focus areas and how they will support future business objectives.

A particularly engaging session came courtesy of forensic consultants Hawkins & Associates, who introduced the emerging forensic risks that are becoming increasingly relevant in modern claims. Topics included photovoltaic solar panels and Battery Energy Storage Systems (BESS), with a focus on their varying chemical compositions, built-in safety features, and potential failure methods. The discussion provided valuable foresight into risks that are likely to become more prominent as technology adoption grows, particularly in light of the exponential uptake in e-scooters, e-bikes, and e-bike conversion kits.

The conference then shifted to professional development, with Phil Turner, Corporate Development Manager at the Chartered Insurance Institute (CII), outlining the Institute's member benefits, learning platforms, and educational pathways. This was complemented by John Bissell and Shaun Hobbs from the Chartered Institute of Loss Adjusters (CILA), who discussed forthcoming changes to qualifications and professional development programmes, highlighting the industry's continued evolution and commitment to raising standards.

Client Services followed with updates on Crawford's top 20 clients, focusing on how to strengthen relationships and deliver consistent, high-quality service.

The afternoon sessions brought valuable external perspectives. Stuart Powell from Zurich presented on the insurer's approach to claims handling, emphasising team structure, collaboration, and a strong willingness to attend site alongside loss adjusters. He reinforced Zurich's core principles of clear communication, exceptional customer service, and efficient claims resolution.

Craig Halliday from Aon provided a broker's viewpoint, delivering an insightful overview of the claims process from their side of the table. He stressed the critical importance of keeping brokers informed at every stage, particularly when issues arise or where there may be a risk of repudiation. His key message was clear: brokers possess a holistic understanding of the client and play a vital role in managing relationships, supporting adjusters, and helping insurers navigate complex situations.

The first day concluded on a relaxed note, with attendees enjoying food, drinks, and the opportunity to continue conversations in a more informal setting.

Day Two: Practical insights and key takeaways

The second day began with Peter Missen's update on corporate claims, including risk management, professional indemnity, and claims leakage. He explored common points of origin for these issues and offered practical guidance on how they can be mitigated, reinforcing the value of proactive risk management.

Graham Cranford-Smith followed with a thought-provoking session on communication, delivered with both clarity and impact. His message resonated strongly: effective communication is not just beneficial, but essential to successful claims handling.



Attendees then moved into breakout sessions, focusing on report writing. These sessions encouraged collaboration and discussion, allowing participants to share best practices and refine their approach to producing clear, accurate, and professional reports.

The conference concluded with closing remarks from Luke Brannigan, People Development Director, who reflected on the success of the event and reinforced the importance of applying the insights gained over the two days.

Looking ahead

The Major Loss Development Conference at Kilworth House proved to be both informative and energising. It highlighted not only the complexity of the modern claims environment but also the strength of collaboration between adjusters, insurers, brokers, and professional bodies.

With a renewed focus on communication, technical excellence, and client service, attendees left equipped with valuable insights to carry forward into their roles, ensuring that the organisation continues to deliver at the highest standard in an ever-evolving industry.



Supporting our emerging talent

With the full support of Crawford Academy, the Emerging Talent Network (ETN) was created to encourage our colleagues to network outside of their business area, and to meet and engage with mentors to help promote their career aspirations.

On Monday June 8, the ETN team hosted an informal event at our Hallmark Building offices in London, under the theme of **Leadership Spotlight: Paul Lofkin**.

Attended by over 20 colleagues, the highlight of the afternoon was an inspiring presentation from Paul Lofkin, who spoke about his career trajectory at Crawford. Starting with his initial rôle, Paul reviewed his own progression within the business and touched on the support, guidance, and opportunities he experienced as he advanced into increasingly senior positions – as well as reflecting on some of the hurdles he encountered along the way and how he dealt with them.

There then followed an informal networking session, giving attendees a chance to connect with peers and share ideas for their career paths ahead.

Paul said “I’ve always been clear that my mission is to recruit, train and develop top talent, providing a supportive environment where they can thrive. I’m delighted to have had this chance to talk to the ETN as well as other colleagues and to help them with their progression.”

For those studying for CII qualifications, the event counted as unstructured CPD.

If you’re interested in joining a group of aspiring, like-minded individuals, you can contact Conrad Dobie (Birmingham), Jordan Lewis (Manchester), or Nixon Joseph (London) to find out more about future events and initiatives.



Useful Tips

- 1. Network, network, network** - throw yourself into it, be your genuine self, and build a network. Believe me, you never know where that person you had a quick chat with five years ago might end up.
- 2. Results matter** - it's all important, but results matter. Learn how your business really makes money.
- 3. Reputation compounds** - meet deadlines, be reliable, do what you say you will do. The small things build a reputation and sponsorship that open doors later.
- 4. You don't need an MBA** - develop your commercial acumen for free with the likes of Harvard Business Review, Raconteur.net, and industry press such as Post Online. Also reach out to colleagues for mentors and advisors - being curious is a skill.



Creating pathways into loss adjusting

People Development Director, Luke Brannigan, talks to Technical Trainer Lisa Harding about her career journey, developing others, and the importance of opportunity in the insurance industry.

Based in Basingstoke and frequently working across Crawford's UK offices, Lisa Harding is a Technical Trainer within the Major & Complex Loss team. Having built her career across claims handling and loss adjusting, she now plays a leading role in developing the next generation of adjusters through the Crawford Academy.

In this interview, Lisa talks about her route into the industry, the support that has shaped her journey, and the advice she shares with those starting out.

Luke: Can you give us an overview of your career so far and how you found your way into insurance?

Lisa: Like a lot of people, I fell into insurance after university. I started as a property claims handler and really enjoyed it, and it was there that I first became aware of loss adjusting.

When my role was made redundant, it felt like an opportunity to try something new, so I applied for a trainee adjuster role. That's where I really found my feet – combining claims handling with the more personal, on-site aspect of the job.

Over time, I realised I also enjoyed helping others develop, which led me into training roles where I could combine technical knowledge with supporting people coming into the industry. Eventually, that path led me to Crawford, where I could focus on helping people build clear routes into adjusting.

Luke: What attracted you to a training-focused role, and how has that developed?

Lisa: I've always enjoyed helping people learn. Before getting into insurance, I used to tutor maths and English, so moving into training felt like a natural fit alongside my adjusting experience.

What I really value is being able to bridge that gap between technical knowledge and making it accessible. Loss adjusting can feel quite daunting when you're starting out, so helping people understand it in plain English and build confidence is something I enjoy.

It's also rewarding to see people progress – whether that's passing exams or moving into new roles. You get to be part of that journey, which is a great feeling.

Luke: What support have you received to help you develop as a trainer?

Lisa: I've had a lot of support internally. You've been instrumental – running sessions with me, observing my training, and giving really constructive feedback. That was particularly helpful early on, especially coming back from maternity leave and getting back into the rhythm of delivering training.

There's also been support from colleagues like Matt Lander, as well as 'train the trainer' sessions and external courses. Watching different people deliver training and picking up elements of their style has been really valuable.

Even things like Graham Cranford-Smith's excellent plain English training have made a difference – helping me refine how I communicate technical information more clearly.

Luke: Have there been any standout moments where you've seen the impact of your training?

Lisa: Honestly, I'm proud of everyone I train. I always encourage people to let me know when they're sitting exams so I can support them and celebrate their successes.

Whether someone passes a single exam or progresses all the way to chartered status, it's great to see. And even if things don't go to plan, it's about encouraging people to keep going and try again.

Seeing that progress over time is one of the most rewarding parts of the role.

Luke: You were recently recognised with the Virginia Crawford Award – how did that feel?

Lisa: It was a real surprise. I'd seen the nominations open but didn't expect anything to come of it, so to win was incredibly humbling.

It meant a lot, particularly because it recognises women in what is still quite a male-dominated industry. I was really proud to receive it, and it felt like a fantastic opportunity to highlight what's possible within the sector.

Luke: Do you see more diversity coming into the industry, and what advice would you give to those starting out?

Lisa: Yes, definitely. I'm having more and more conversations with people who want to get into the industry but aren't sure where to start. My advice is always to say yes to opportunities. You don't always know where something will lead but taking that step can open doors you didn't expect.

I'd also say that networking is really important. Technical knowledge matters, but so does having people you can learn from and turn to for support. That combination really helps you progress.

Luke: What's the key thing you've taken from your journey so far?

Lisa: It comes back to that point – say yes to opportunities and build your network.

Both are just as important as your exams and technical development. The more people you connect with and the more experiences you say yes to, the more opportunities you create for yourself.



Making practical, evidence-led claims decisions in drainage claims

Technical Trainer Mike Walton reviews a number of complaints related to basement and drainage damage claims and how the Financial Ombudsman Service assesses these.

Claims involving drainage systems and underground pipes are a recurring and often contested area of home insurance complaints referred to the Financial Ombudsman Service (FOS). The cases reviewed here demonstrate that disputes frequently arise from disagreements over causation, policy interpretation, and whether a drainage issue constitutes insured “damage” or a maintenance problem that’s excluded under the policy.

Across the decisions reviewed, the FOS has generally adopted a practical, evidence led approach, focusing on loss of function, the effective cause of the problem, and the fair application of exclusions such as wear and tear or gradual damage.

The purpose of this review is to provide an overview of recent FOS decisions and insight into how they may approach claims decisions, and the potential impact of their views on us as claims professionals. This review does not provide an exhaustive guide to FOS thinking, so it’s worth reading some or all of the below case studies for a rounded understanding of their expectations around our claims decisions.

Background and regulatory framework

The FOS is the UK’s statutory dispute resolution body for financial services, established under the Financial Services and Markets Act (2000). It resolves complaints between consumers and regulated companies within the insurance sector on a fair and reasonable basis.

In doing so, the FOS is not strictly bound by legal precedent, instead considering relevant law, regulation, industry practice, and the circumstances of each case. It will often look beyond a literal reading of policy wording to assess overall context, evidence, and whether the outcome may be considered to align with intended cover and the principles of fairness.

Key themes in FOS decisions

- **Focus on the effective cause of loss** – the FOS may look beyond labels such as wear and tear to determine whether an insured peril was the effective cause, even where pre-existing defects are present.
- **Evidence-led, practical assessment** – claims may be assessed using CCTV surveys, engineering reports, and timing of events, with expert opinions weighed accordingly.
- **Distinguishing damage from maintenance** – while gradual deterioration is typically excluded, sudden events causing blockages or collapse may still be covered.
- **Policy wording applied fairly** – ambiguities may be resolved in favour of the policyholder where appropriate.
- **Outcome-focused remedies** – the FOS may recommend proportionate settlements or reassess causation where needed.



Pitch fibre waste-water pipe claims

Pitch fibre pipes, widely used from the 1950s to 1970s, are prone to gradual deterioration and so many policies exclude them due to inherent material issues. Where exclusions are clearly defined, the FOS has generally considered them fair in certain cases, but insurers are expected to support their position with evidence confirming pipe material and cause of failure.

Consequential losses, such as flooding or escape of water damage, may still be covered under other policy sections if those perils are insured and causation is established.

See more useful FOS guidance [HERE](#).

Claims involving basement tanking

In cases of basement flooding, while deterioration of tanking may not be covered, the FOS, in some cases, consider it fair for insurers to fund improvements where necessary to deliver an effective and lasting repair to protect the property against future flooding. Read the full case study [HERE](#).

For general information only; summaries of FOS decisions reflect specific cases and should not be relied upon as definitive guidance.



Awaab's Law: Managing housing hazards, compliance, and risk

Here, Risk Consultant, Matthew Greenhalgh, and Carl Tatman, Client Account Director – Public Sector, take a look at Awaab's Law, another comprehensive piece of legislation with significant and evolving implications for social housing landlords. Implemented in the UK on 27 October 2025, it addresses critical issues relating to damp and mould in the social rented sector, providing greater protection for tenants.

In light of this legislation, it is essential for social landlords and their insurers to review both current and forthcoming legal requirements, particularly as the law expands in 2026 to cover additional housing hazards. Landlords should also consider a range of precautionary measures to comply with the legislation and protect tenant welfare.

Purpose and background of the legislation

The law is named after Awaab Ishak, a two-year-old boy who tragically died in December 2020 due to breathing difficulties caused by mould in the social housing where he lived. This tragedy highlighted longstanding failures in the management of damp and mould within the UK housing system.

Awaab's Law therefore aims to ensure that landlords address hazardous conditions promptly and transparently, removing ambiguity around response times and enforcement. It specifically targets the 29 Prescribed Hazards listed in the Housing Health and Safety Rating System (HHSRS), including damp, mould, excess cold, fire risks, and structural hazards.

The legislation also mandates clear, regulated time limits for investigation and remediation, replacing previously vague standards such as "reasonable" response times with explicit requirements.

A key principle of the law is that health hazards in housing should not be treated as 'lifestyle issues,' unless there is clear evidence that the problem has been caused by the tenant (for example, poorly installed saunas, fish tanks, or deliberate damage to sanitaryware). In all other cases, landlords are expected to act promptly, prioritising the reduction of potential harm over determining the precise cause of the hazard. Where there is any doubt about the severity or source of a hazard, immediate action is required.

Phased implementation timeline

The UK Government has adopted a phased approach to implementation, resulting in evolving requirements for social landlords:

Phase 1 (from October 2025):

Social landlords must address emergency repairs relating to any of the 29 Prescribed Hazards within 24 hours and investigate reports of damp and mould within 14 days. Works to address a significant risk of harm must begin within a fixed timescale (currently suggested as seven days, subject to final confirmation).

Phase 2 (October 2026):

The scope of regulation expands to include additional hazards such as excess cold or heat, hygiene and sanitation issues, risks of falls, electrical hazards, fire risks, and structural defects.

Phase 3 (October 2027):

All remaining prescribed hazards fall within the law's remit.

The law also clarifies that emergency responses may include temporary repairs or the provision of alternative accommodation where permanent solutions cannot be delivered within the required timeframe. Compliance is mandatory, and failure to act, including in cases arising from disrepair claims, will result in regulatory enforcement.

Recommended actions to support compliance

In response to the demands of the legislation, Crawford urges landlords to take proactive steps to align with Awaab's Law and mitigate associated risks:

- **Policy and procedure updates:** Review and update internal policies to reflect the new legal requirements. Pilot compliance ahead of each phase to identify gaps and stress-test response capabilities.
- **Training:** Make efforts to ensure all employees, particularly those receiving hazard reports (contact centres, field officers, schedulers, surveyors, contractors, etc.) are trained to recognise and manage issues in line with the legislation.
- **Evidence and documentation:** Maintain comprehensive records of investigations, actions taken, and communications. Robust evidence will be critical in responding to claims and regulatory scrutiny.
- **Emergency response planning:** Develop clear protocols for temporary repairs and alternative accommodation to meet the 24-hour emergency response requirement.
- **Risk assessment:** Implement robust risk assessment processes to identify hazards quickly and prioritise action based on potential harm rather than just causation.

- **Communication:** Educate policyholders on their responsibilities and the importance of prompt reporting and remediation of hazards.
- **Legal compliance:** Monitor regulatory developments to ensure insurance products, claims handling, and risk management practices remain aligned with evolving requirements.

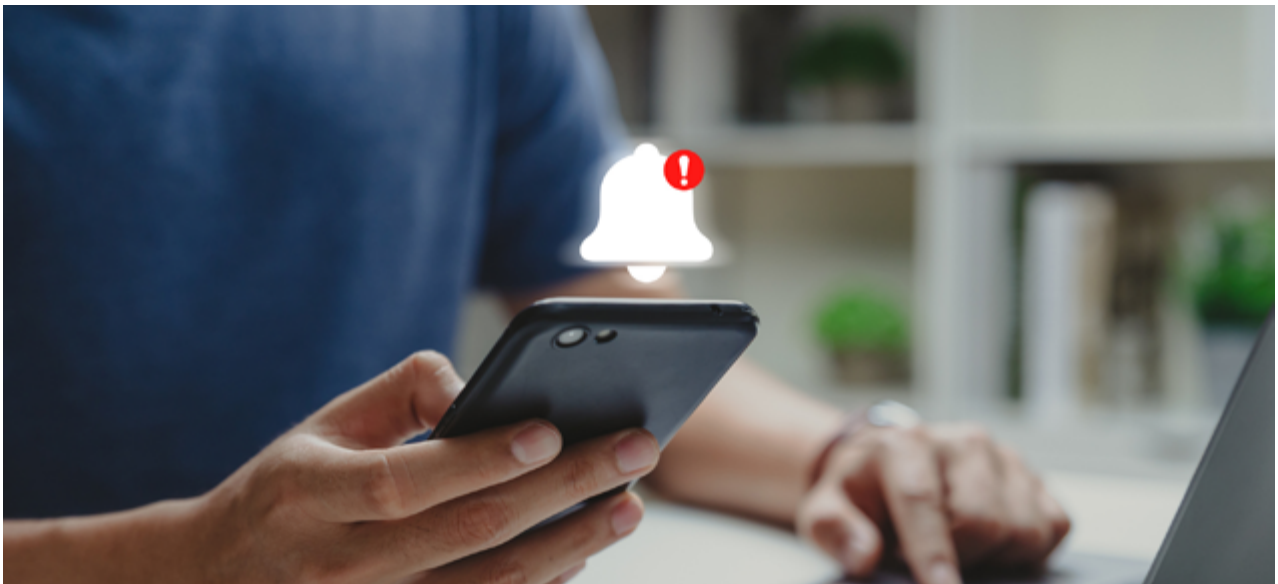
Managing risk and improving housing standards

In practical terms, the timeframes set out in Awaab's Law should now form the default response for landlords. Repair and maintenance procedures should be reviewed accordingly. Where a qualifying hazard is present, whether within a dwelling or in common parts, landlords should assume that Awaab's Law applies and act accordingly. Compliance should be the default setting.

Benefits

By adopting these measures, landlords can reduce exposure to regulatory penalties, reputational damage, and costly claims, while supporting safer housing standards.

It's important to remember that these cases do not currently operate under a fixed fee regime, so third party solicitors' costs are usually the biggest financial issue. Time in these cases is literally money. Landlords should be able to easily and quickly evidence when and how they received first notification of the issue as well as date and time of first attendance, work undertaken to mitigate impact, as well as when the issue was fully resolved. They should also be able to evidence the cause of any delay, no matter how small. This will allow Crawford to address claims quickly and cost effectively.



For more information around how Crawford supports the public sector and property risks, please contact [Carl Tatman](#) and [Matthew Greenhalgh](#).



Lisa Harding delivers CII-accredited Business Interruption training for Generali

Crawford Academy recently delivered a specially commissioned, CII-accredited training module for global insurance and asset management providers Generali, giving an essential introduction to Business Interruption (BI) claims across the UK and European markets. Designed to build strong technical foundations, the module supports claims professionals in developing confidence and consistency when handling straightforward BI losses.

The training was developed and delivered by Lisa Harding with the valued assistance of Angus Osbourne-White and Luca Ginocchietti, whose practical insight and market knowledge helped ensure the content was both technically robust and relevant to the challenges faced by insurers operating across multiple jurisdictions.

Building capability in a complex claims environment

BI claims remain one of the most technically demanding areas of property insurance. Variations in policy wordings, financial interpretations, and jurisdictional considerations across the UK and Europe can significantly affect claim outcomes. Recognising this complexity, Generali partnered with Crawford Academy to deliver structured, accredited learning that combines theory with practical application.

The program formed part of Generali's ongoing investment in professional development, equipping delegates with the skills needed to interpret policy coverage, engage with financial data, and assess losses accurately and efficiently.

A blended learning approach

The session was delivered using blended learning, combining flexibility with expert-led instruction:

- Virtual in-person delivery via Microsoft Teams, led by one of Crawford's technical trainers, reinforced learning through guided walkthroughs, examples, and discussion.

- Ongoing access to the digital content ensured delegates could revisit key topics both during and after the session, supporting long-term knowledge retention.

This approach enabled learners across various locations to participate consistently while benefiting from live interaction and practical explanations.

Supporting consistency across UK and European markets

With insurers operating across multiple territories, consistency in claims handling is critical. This training provided Generali's teams with a shared technical language and framework for approaching business interruption claims, while remaining mindful of regional differences within the UK and European markets.

The involvement of Angus Osbourne-White and Luca Ginocchietti added valuable perspective, helping to ensure that the learning reflected real-world challenges and expectations.

Investing in technical excellence

Crawford Academy continues to support insurers and claims professionals through tailored, accredited training programs that combine technical depth with practical relevance. This engagement with Generali highlights the value of structured learning in strengthening decision making, improving confidence, and ultimately delivering better outcomes for policyholders.

For organisations seeking to enhance capability in complex areas such as business interruption, blended learning solutions like this provide a flexible and effective path to developing long-term technical excellence.



Advanced Business Interruption modules

Following on from the introductory session, Crawford is delivering two further modules to develop advanced business interruption expertise for Generali. The second module will focus on techniques for analysing more complex losses and includes a self guided scenario that allows delegates to apply the methods introduced previously. This module is being delivered by Crawford's Cyber and Forensic accountancy teams, drawing on their specialist loss analysis experience.

The third and final module provides an expert level perspective, covering advanced risk management, stakeholder communication and emerging trends affecting business interruption claims across the UK and Europe. Also delivered by the Cyber and forensic accountancy teams, it equips delegates with the judgement and insight required to manage complex claims effectively.

These sessions are scheduled to be delivered in the coming months, and we look forward to continuing to build on this program in close collaboration with Generali.



Helping to inspire and encourage the insurance professionals of the future

BIBA 2026, the UK's largest insurance broking event, hosted thousands of brokers, insurers, and technology providers under one roof for a two-day conference in Manchester.

Lisa Harding and Learning and Development Manager, Matt Lander, were proud to attend this year's conference to support the Students Insurance Scavenger Hunt.

The initiative brought together 64 students from local universities, giving them the opportunity to explore the exhibition floor, meet industry professionals, and gain a better understanding of the many career paths available within insurance. Students followed a trail around a number of exhibitor's stands, including Crawford's, answering questions designed to introduce them to the world of claims and loss adjusting.

Throughout the event, students were encouraged to think about the key skills and responsibilities involved in the varying professions. Questions from Crawford included:

- What is loss adjusting and what role does it play within the insurance industry?
- What are three skills that make someone a strong loss adjuster?
- What are some of the key steps that happen when a major loss is first reported?

The conversations sparked by these questions were incredibly engaging. It was fantastic to see students showing genuine curiosity about the industry, asking thoughtful questions, and learning more about the fast-paced and people-focused nature of loss adjusting. From communication and empathy to problem solving and technical expertise, the discussions highlighted just how varied and rewarding a career in claims can be.

Events like this are a brilliant way of connecting the industry with emerging talent. They provide students with valuable exposure to professionals across the market, while also giving businesses the opportunity to share knowledge, experiences, and career insights with the next generation.

It was a fantastic opportunity to get in front of students, promote awareness of loss adjusting as a career path, and help inspire and encourage the future professionals who may one day join the industry. The enthusiasm and engagement shown throughout the day was extremely encouraging and reinforced the importance of initiatives like this in helping develop future talent within insurance.

Watch for more to come!

At the start of the year, we laid out our commitment to deliver in-person training whenever possible and attending in person conferences and events like BIBA and our European Academy and Major Loss Development conferences show that we mean business – and there's more to come in the second half of the year.

As we develop and deliver more programs designed to bring more collaborative and in-person training directly to our colleagues, you're almost certain to see some of the team in your local office as we continue our drive to build Crawford into a pre-eminent talent destination.

And remember, some of these programs were tailor made for defined audiences and specific outcomes, so please reach out to Lisa, Mike, or Luke if you have any specific training requirements, or aspirations to progress your technical knowledge and personal development.



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