



# Loss Mitigation Services

Swift solutions that cut costs, protect  
assets and minimise disruption

# Specialist expertise that delivers precision, protection and proven results.

Our team of loss mitigation specialists bring decades of invaluable experience gained within the disaster restoration sector. Drawing on this expertise **they identify and deliver practical solutions** and engage directly with the insured and all relevant stakeholders to provide immediate technical precision and measurable results.

Our work spans a variety of sectors, including manufacturing, education, commercial premises and high net worth properties, where proven methods help protect assets and reduce settlement values. By combining technical knowledge with hands-on experience, **we give insurers and policyholders confidence that the right steps are taken** from the outset, avoiding unnecessary strip out, minimising business interruption and reducing alternative accommodation costs.



For more than 80 years, Crawford has supported insurers, brokers and corporates with innovative, expert-led claims management. With global reach and local expertise, our teams deliver solutions that protect value and restore lives, businesses and communities.

### CASE STUDIES: A SNAPSHOT

#### Water Damage to Scientific Equipment — London University

An ingress of water into basement laboratories damaged two liquid scintillators valued at £74,000. Manufacturer service engineers reported both units beyond repair and recommended replacement. Crawford arranged a site visit with the engineers to reassess. One unit was successfully repaired and service reinstated, while the second was safely decommissioned due to radioactive material.

#### Escape of Water — South Coast University

Water ingress damaged prefabricated office partitions. Drying contractors advised the estates department that complete removal was required at a cost of over £100,000. The Loss Mitigation Team attended and recommended the removal of the lower sections only. Targeted drying was then successfully applied greatly reducing the reinstatement costs and disruption to the University.

#### Escape of Water — High Net Worth Property, London

A failed washing machine fitting caused extensive water damage across the ground floor and basement of a detached home. Initial surveys recommended full strip out, including the removal of bespoke kitchen units and flooring, as replacement tiles were not available. Crawford specialists proposed a targeted drying solution, removing units only in the utility room and using injection drying across affected areas. This preserved the kitchen, protected floor coverings in bathrooms and the wine store, and limited strip out works.

SAVING

**£69,956**

COMPARED WITH FULL REPLACEMENT.

SAVING

**£80,000+**

WITH TOTAL REPAIR COSTS UNDER £20,000.

SAVING

**~£64,000**

WITH EIGHT-WEEK REDUCTION.

## Our Team



**Barry Winfield** BDMA SEN TECH  
**MCL Head of Loss Mitigation**  
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Barry leads the team of loss mitigation specialists and has been with Crawford since 2019. With more than 25 years of experience in damage mitigation and restoration, he has managed major loss claims involving property, machinery, electronics, documents and fine art. Barry also brings extensive expertise in the high net worth market, including period properties. He promotes collaboration with restoration suppliers and encourages open discussion to secure the best outcomes for insurers and clients.



**Jamie Hutton**  
**MCL Loss Mitigation Specialist**  
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Jamie's career spans 24 years in damage mitigation and recovery, covering claims involving structural, machinery, plant and stock loss across multiple perils. He is highly experienced in fast, effective triage and mitigation decision making, reducing business interruption and additional accommodation impacts. Well-connected within the damage restoration market, Jamie leverages his network to enable swift third-party support when required. He has also managed some of the UK's largest and most complex recovery projects, earning multiple BDMA commercial claims awards.



**Kelly Merriman** BDMA SEN TECH  
**MCL Loss Mitigation Specialist**  
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Kelly has worked in damage restoration for more than 20 years, specialising in building drying methodology and smoke contamination. He has managed fire and flood damage projects throughout the UK and joined Crawford in 2022 as a loss mitigation specialist.



**Ben Falconer** BDMA TECH, IOSHT  
**MCL Loss Mitigation Specialist**  
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Ben joined Crawford in 2021 as a loss mitigation specialist for the major and complex Scotland team. A BDMA registered damage recovery specialist with more than 10 years in the industry, Ben has managed large-scale projects nationally and internationally for over 12 years. His expertise includes escape of water, flood, fire, electrical and mechanical machinery recovery.



**Dan Carpenter** BDMA TECH  
**MCL Loss Mitigation Specialist**  
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A Damage Restoration Professional with over 13 years of experience in the Insurance industry, Dan specialises in Major and Complex Loss claims including flooding, escapes of water and fire claims in both the residential and commercial sectors.



**Lucy Armitage** CII, CILA, BDMA TECH  
**MCL Senior Claims Technician**  
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Lucy joined Crawford in 2010 and has worked in the insurance industry for over 20 years. Lucys role involves providing technical support with the review of incoming claims to ensure they are triaged and allocated to the most appropriate mitigation team member.

For more information, speak with your sales representative or 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.com](http://www.crawco.com)    