

MAJOR LOSS NEWSLETTER | APRIL 2026

Building momentum

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People Development Director, Luke Brannigan, introduces some new faces and looks forward to another year of helping our people develop and grow as they help drive the future of the industry

Update from **Luke Brannigan** FCILA MBA CMgr FCMI

In March this year, we proudly supported Chartered Week, an initiative that shines a spotlight on those chartered professionals whose ethics, expertise and commitment raise standards across every sector, reminding us that professional registration isn't just about titles. It reflects our commitment to act with integrity, capability, and accountability – which aligns perfectly with Crawford's RESTORE values.

Chartered Week lasts for five days – but the Crawford Academy supports and drives professional growth all year round through accredited training, strong collaboration with the Chartered Institute of Loss Adjusters (CILA), and a comprehensive program of workshops and career development pathways. Here are a few highlights:

- ✓ CII accreditation renewed into its second year for our technical development programs
- ✓ Continued partnership with CILA, supporting qualification routes
- ✓ Cert CILA numbers up 44% since 2023 – a real sign of momentum
- ✓ Expanded Certificate (cert CILA) and Diploma (Dip CILA) support all the way through to Chartered Loss adjuster status throughout 2026
- ✓ Initiatives like Technical Tuesday, knowledge frameworks, and our constant focus on technical excellence

We've welcomed another member of the Academy team (you can read more about [John Allen](#) later) and we're showcasing four new faces who've recently joined the Major & Complex Loss Team – including [Tyler Pearson](#), who was featured by CILA during Chartered Week.

We're also beyond proud to announce that our very own Technical Trainer, [Lisa Harding](#), has justly been recognised as the Rising Star Award Winner in the fourth annual Virginia Crawford Awards.

With the insurance sector facing skills shortages and rising expectations, Crawford's unwavering commitment to structured learning and recognised qualifications is building some real momentum in its drive to shape the future of our profession.

Welcoming



Helen Stanley Dip CILA Dip CII BDMA Tech (Ins)
Adjuster, Major & Complex Loss

Helen is an experienced insurance claims professional with over 20 years' experience in property insurance claims, encompassing high net worth (HNW), domestic, and commercial property losses. Having worked for both insurers and loss adjusting practices, she brings extensive technical knowledge gained from handling a wide range of property claims, principally within the HNW and domestic sectors.



Meryl Martin ACILA
Mid-Market Adjuster, Major & Complex Loss

Meryl is a Chartered loss adjuster with 15 years' experience across all aspects of property adjusting. She specialises in domestic major loss, private client claims, and high net worth losses across London and the South East.



Michelle Thackeray ACILA ACII
Adjuster, Major & Complex Loss

Michelle is a Chartered loss adjuster and Chartered insurance practitioner working with the Major & Complex Loss team in London. With 30 years' experience in the insurance sector, Michelle first joined the industry as a commercial claims handler before making the transition into loss adjusting. Michelle has worked in various loss adjusting roles over the years and is experienced in handling a wide variety of commercial and domestic major property losses including high net worth, real estate, agricultural, and business interruption losses.



Like many loss adjusters, I first entered the insurance profession by chance rather than it being a conscious career choice and then progressed into loss adjusting. Loss adjusting is a rewarding and varied career which offers many different avenues for progression and the opportunity to gain professional qualifications. The work is diverse and varied with no two days ever the same.

- MICHELLE THACKERAY



Tyler Pearson ACILA FUEDI-ELAE AIFAA
Mid-Market Adjuster, Major & Complex Loss

Tyler is a Chartered loss adjuster, based in the West Midlands. He has expertise in claims for both domestic and commercial property, private clients and estates, as well as catastrophe response.

You'll see more about Tyler a little later.

Introducing



John Allen ACII FCILA FUEDI-ELAE
Technical Director, Major & Complex Loss

John has been a loss adjuster for 31 years. He joined Crawford in 2014 and has experience of dealing with all classes of large commercial property losses. These include claims within hospitals, universities, schools, factories, and retail premises as well as residential blocks of flats.

John moved into an Academy Director role with effect from March 1, 2026.

An enormous 'well done!' to a deserving winner:



In recognition of International Women's Day on March 8, 2026, we announced the fourth annual Virginia Crawford Awards winners.

These awards honour the legacy of Virginia Crawford, our first woman director, whose example paved the way for future generations. They highlight exceptional employees who embody Crawford's [RESTORE values](#), advocate for inclusion, and champion the progress of women and all employees at Crawford.

We simply could not be prouder of Lisa for being recognised as the Rising Star award winner – the wording on her award pretty much says it all: *"A person early on in their career who is paving the way for future leaders and advocating for inclusion in the workplace. They have a growth mindset and advocate for the success of women at Crawford and in the industry as a whole."*

Lisa adds *"Winning this award is an incredible honour. It reflects the collective effort, support and passion of the colleagues and mentors who've shaped my journey. I'm proud to champion professional development, empower others, and help strengthen our industry. This recognition inspires me to keep on driving learning, collaboration and excellence."*

The importance of Chartered status

Crawford Academy is proud of its CII accredited, structured training sessions designed specifically to support candidates studying for the Cert CILA and Dip CILA qualifications.



THE CHARTERED INSTITUTE
OF LOSS ADJUSTERS

Here, and with the kind permission of CILA, is their [feature on Tyler Pearson ACILA as part of Chartered Month 2026](#).

Tyler's journey highlights the value of structured learning and continuous development, and reflects the impact that CILA qualifications can have on career progression. His success is a great example of how our ongoing investment in professional development, through the Crawford Academy and our partnership with CILA, helps our people thrive and strengthens our profession.



Amy Annett ACILA BDMA Tech (Ins) Property Adjuster

Belfast-based Amy originally joined Crawford ten years ago from a background in the recruitment sector. Looking for a new challenge, she began working in a first notification of loss (FNOL) position and has since progressed into her current role as a property adjuster, mostly handling domestic claims but with the occasional foray into farming and livestock claims, too. Like Tyler Pearson, Amy has just achieved her Chartered status.

"I'd been working towards my ACILA for a while," says Amy, "but if I'm honest with myself, the fact that there was no fixed deadline meant that it was sometimes easier to focus on the 'day job'".

But that changed in January 2023, when Luke Brannigan joined Crawford as people development director.

"Luke took a genuine interest in my progression," recalls Amy, "and was always checking in with me to make sure I was up to speed with my work. I'm really grateful for the support shown by Luke and his team and I still enjoy the frequent knowledge top-up sessions."

Here's how our support in 2025 worked out for our colleagues in terms of CILA exam results:

- ✓ **Cert CILA** – 31 of 39 candidates passed (80% pass rate)
- ✓ **Dip CILA** – 30 of 33 candidates passed - including 14 distinctions! (91% pass rate)
- ✓ **Advanced Diploma** – 9 of 12 candidates passed - including two distinctions! (75% pass rate)
- ✓ **Associate** – all 11 candidates passed (100% pass rate)

If you're interested in progressing your professional qualifications in 2026, please reach out to [Mike Walton](#) for the CILA Certificate qualification, or [Lisa Harding](#) for the CILA Diploma.



Reserving in Property and Business Interruption Claims

In this edition, Lisa Harding, MCL Technical Trainer, provides an overview of effective reserve management, and outlines how getting it right is crucial for not only insurers, but also for maintaining a strong, trusted relationship with us as adjusters.

Reserve management is a core element of effective claims handling, underpinning both the financial stability of insurers and the credibility of loss adjusters. Reserves represent the funds insurers set aside to cover the expected cost of a claim, and accurate reserving enables insurers to manage their liabilities, invest appropriately, and allocate work to the right internal teams.

For adjusters, well-reasoned reserves demonstrate technical competence, a clear understanding of the claim, and professional stewardship from first notification through to settlement.

A wide variety of factors influence how reserves are set. Policy coverage must always be the starting point, as definitions, limits, exclusions, and the basis of settlement all determine what is and isn't claimable. Sum insured values and underinsurance can significantly impact the eventual settlement, so understanding risk values early is essential.

The nature of the claim also plays a major role: buildings losses require attention to materials, labour, access, professional fees, VAT, and potential hidden damage, while contents claims rely on accurate identification, valuations, restoration possibilities, and any storage or disposal needs.

Alternative accommodation claims depend on habitability, policy definitions and limits, and practical needs, including any reasonable adjustments for vulnerable customers. Commercial claims, such as business interruption or stock losses, bring additional complexity, requiring early financial information, awareness of turnover or gross profit cover, and clear understanding of increased cost of working.



External forces can also shift reserves unexpectedly. Changes in legislation and case law, global supply chain issues, inflation in materials and labour, weather driven surge events, and even international currency fluctuations can all affect the ultimate cost of reinstatement. These factors highlight why reserves should never be static; instead, they require careful monitoring and regular review as more information becomes available.

Good reserve management relies on consistency, clarity, and communication. Reserves should be reviewed around every 30 days, with any significant changes shared promptly with insurers along with a clear explanation.

Adjusters should base their calculations on the best available evidence but be prepared to refine their estimates as new details emerge. Recording thought processes on the file is essential, both to support insurer scrutiny and to facilitate continuity if a claim changes hands.

The overarching takeaway is that reserve management is not simply an administrative task but a professional judgment exercise; one that reflects an adjuster's technical accuracy, experience, and overall stewardship of a claim.

Understanding the principles behind reserving helps adjusters navigate common pitfalls, anticipate complications, and manage claims in a way that supports insurers, protects policyholders, and maintains the integrity of the claims process. By applying these principles consistently, adjusters can deliver reserves that remain realistic, robust, and aligned with both policy coverage and the evolving circumstances of the claim.



Crawford Academy provides technical training on Reserve Management as well as a number of technical subjects. Reach out to the team for more information.

Watch out for us on the road!

One of our key objectives for the year ahead is to spend even more time face to face with our colleagues and clients, to meet the increasing demand for Crawford Academy support across both our business and the wider industry.

We're taking this commitment seriously as it's a testament to our depth of knowledge and expert training.

With our ambition to bring more 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.

So please reach out to Luke, Lisa, or Mike if you have any specific training requirements, or aspirations to progress your technical knowledge and personal development.



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