

GLOBAL ACCIDENT DAMAGE RECOVERY PROGRAM

A proven model for scalable, cost-effective claims management that's recovered over **\$91 million** to date

OVERVIEW

A global brand operating thousands of retail and operational sites across multiple territories faced a growing challenge: **damage to the client's property** - often caused during everyday operations—was mounting in cost, complexity and reputational risk. The business needed a solution that could streamline recovery efforts, deliver consistency across jurisdictions, reduce financial leakage and get back to business-as-usual as fast as possible.

Crawford[®] was engaged to design and deliver a bespoke, globally coordinated Accident Damage Recovery (ADR) program. The result is a model that's now successfully managing thousands of claims globally, with over \$91 million recovered to date.

THE CHALLENGE

Operating in fast-paced, high-traffic environments such as retail forecourts sites, distribution hubs and industrial facilities increases exposure to third-party property damage—from minor vehicle collisions to more complex incidents. Prior to engaging Crawford the client lacked:

- ⚠ A standardised approach to managing recovery across regions
- ⚠ Transparency and oversight into the claims lifecycle
- ⚠ Clear insight into cost drivers and recovery performance
- ⚠ A scalable process capable of crisis response

OUR SOLUTION

Crawford developed and implemented a centralised ADR program which seamlessly combined local claims expertise and global governance. The program included:

- ✓ Third-party property damage triage and liability assessment
- ✓ End-to-end claims handling from notification through settlement and recovery
- ✓ Dedicated ADR recovery experts embedded across high-volume regions
- ✓ Integration of local language, law and customs compliance
- ✓ Real-time management information with tailor-made dashboards and KPIs
- ✓ A crisis response playbook tested in live scenarios

Additionally, Crawford's globally-available Claims Manager platform and Digital FNOL solution were deployed to automate processes, trigger alerts and support consistent performance measurement across territories.



RESULTS

The program's impact was both immediate and long-term:

+\$91M

recovered since implementation

+1K

claims managed annually
with improved closure rates

200+

management reports generated
monthly for client stakeholders

**Crisis
response**

capability deployed in real-world
incidents across North America
and Europe

Through this scalable and transparent approach, the client significantly reduced loss costs, improved operational efficiency.

WHO THIS CAN HELP

This model is ideal for any global business with a significant operational footprint—from retail and convenience to logistics, energy, and transportation—seeking to reduce claims costs, improve recoveries and lay robust plans for potential crisis scenarios.

WHY CRAWFORD

With a presence in over 70 countries, a dedicated global team and a technology-enabled approach to TPA and recovery services, Crawford is uniquely positioned to support complex multinational programs. Whether you're looking to launch a centralised ADR model, enhance existing processes or prepare for crisis events, Crawford brings the expertise, infrastructure and proven ability to deliver results.

FOR MORE INFORMATION

To learn more about how an Accident Damage Recovery programs could work for you, talk to **Global Relationship Leader Paul Spencer** on **+44 (0) 7827 879062** or send an email to **paul.spencer@crawco.co.uk**

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MANAGED REPAIR



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ON-DEMAND SERVICES



CATASTROPHE RESPONSE

10,000 employees | **70** countries | **50,000** field resources

\$18B claims managed annually

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