

Crawford & Company<sup>®</sup>

# Human Risk Management Solutions



**Crawford<sup>®</sup>**

# About Crawford & Company®

We bring together experts from across Canada to offer comprehensive, intelligent solutions to our customers.



Loss  
Adjusting



Third Party  
Administration



Risk, Health  
and Safety



On-Demand  
Services



Disability & Leave  
Management



Professional  
Services

**9,000** employees | **50,000** field resources | **70** countries | **\$18B+** claims managed annually

Crawford & Company is a Third Party Administration firm that has specialized in claims and risk management solutions for well over 50 years. Throughout Canada, we have a branch network of more than 60 locations ensuring that we are able to provide coast-to-coast service to our clients. As a global enterprise, we have an extended network of more than 700 locations, spanning more than 70 countries; through which we offer global capabilities with local expertise and provide a broad suite of customized solutions.

As a leading organization in our field, we have expanded on the depth and breadth of our service offerings to meet the evolving needs of our clients. Our vast service portfolio positions us well to be the “single solution” provider to our clients. Crawford’s services are designed specifically to address the wide-ranging needs of our clientele- cost effectively. Some of our business benefits include: centralization of business services, data management, consistency in quality, timely delivery of service and a single point-of-contact.

Our seamless, full-service or a la-carte claims and risk management solutions expedite the claims and prevention process through leveraging of our wide ranging expertise. Our use of assessment and risk mitigation tools, skilled in-house professionals, data management and trends analytics make us ‘top in class’.



## Core Services

- Third Party Administration and Program Management
- Absence Management - Workers Compensation and Disability Claims Management
- Risk, Health & Safety Consulting
- WSIB/WCB Premium Containment and Financial Review Analysis
- Emerging Risks Claims and Catastrophic Response Management
- Centralized Claims Intake (ClaimsALERT®) - 24/7
- Dedicated Crawford Personnel  
(Key Account Manager and/or dedicated unit)
- Centralized Oversight
- Customized Claims and Risk Handling Guidelines including Stewardship Reporting
- Crawford iQ™ Capabilities
- Customized reports via Crawford iQ Analytics™
- Annual or Semi-Annual Stewardship Reporting

## Specialized Additional Service Offerings

- EmployerWorks Digital PDA Tool
- YouGoLook®
- Crawford Legal Services
- Managed Network of Risk Control Resources

## Third Party Administration/Program Management

Crawford has successfully managed claims and safety programs of various sizes and levels of complexity across a range of industries. We provide tailored solutions for small to large organizations to improve their human risk management programs typically characterized by high frequency incidences and claims and often higher than desirable severity levels.

As an international organization we possess the capability to develop integrated cross-border programs, ensuring alignment and consistency in service.

# Absence Management Services

Employee absence, regardless of reason, is costly and difficult to manage for any organization. In fact some of the latest studies suggest that up to one in five employees are absent at any given time. This can put considerable strain on human resources, overall productivity and a business' bottom line.

All of our offerings are designed to increase employee productivity and decrease costs. Crawford's successful servicing of short-term disability (STD), long-term disability (LTD) claims, Insured/Uninsured Administrative Services Only and Uninsured Advice to Pay claims have made us a premier provider of disability and absence management services.



## Occupational and Non-Occupational Integrated Disability Management

Crawford proactively manages the claims and rehabilitation process to promote an early, safe and successful return to work. We have expertise in every jurisdiction and discipline across the country as well as internationally. Whether the injury or illness is related to a workers' compensation claim, STD/LTD claim or a casual absence, we offer assistance with:

- Individual tasks as well as end-to-end claims management and return-to-work services
- Claims intake and triage using our full service, 24/7 contact centre - ClaimsALERT®
- Real-time data management and customized tracking with timely reporting capabilities
- Offered separately, or as an integrated program, Crawford Human Risk Services can be customized to meet any clients' needs.

## Workers' Compensation Claims Management

Workers' compensation and health and safety issues can present considerable challenges to organizations. The complexity and cost of administering these programs is on the rise, which can impose large financial and legal penalties on an organization – regardless of size or industry type.

Crawford offers solutions to help organizations proactively manage their workplace disability costs and promote a healthy working environment. Offered individually, or as packaged solutions, our remain-at-work and return-to-work services include:

- WSIB/WCB claims and Appeals Management
- Employer Advocacy services
- WSIB/WCB Premium Containment and Financial Review Analysis
- Injury Trends Analysis
- Ergonomic assessments and Digital PDA solutions through our EmployerWorks solutions
- Motor vehicle accident injuries and workers compensation engagement consultations



## Risk, Health & Safety Services

Crawford's risk, health and safety professionals can assist any organization in designing and implementing a program to prevent workplace injuries and illness that is in compliance with the local occupational health and safety (OH&S) legislation.

An organization's success in developing and maintaining a sound health & safety program is based on showcasing a valid and improving Return on Investment. We can provide guidance and assistance in highlighting the actions and programs needed to achieve ROI. Crawford can help showcasing the investment needed to improve safety programs and the savings that can be achieved.

Our professionals will work in collaboration with an organization to identify and implement hazard mitigation solutions and post incident hazard analysis and future risk reduction solutions.

### Incident & Accident Investigation

Our highly qualified team utilizes a comprehensive, integrated approach to frequency and severity reduction for workplace injuries and illness as well as employers' liability claims management and risk mitigation solutions. One of the tools we provide is the development, implementation and monitoring of an end to end site and facility specific investigation program, including the benefit of providing tangible root cause analysis with effective recommendations. Ultimately, our investigation process – (post incident/accident) would provide an organization the timely opportunity to identify hazards in their operations and affect real change to avoid future occurrences.

## Workplace Inspections

Inspections are an essential part of an organization's health and safety program. In particular, detailed and timely workplace inspections can go hand-in-hand with an effective risk prevention program. Our inspection programs are tailored to the risks present in an organization's workplace and are usually accompanied by a health and safety hazards audit. Our inspection team can work with an organization's joint health and safety committee or health and safety representatives to design a custom-tailored program that will reduce the frequencies of incidences but also pin point trends requiring further mitigation.

## Policies and Procedures

Our experienced risk, health and safety professionals can tailor an organization's health and safety policies and programs to ensure compliance with the local occupational health and safety regulations. Our team consistently updates our policy baselines with current regulations and legislative mandates as they arise. Our policy and procedures team can create single-year policies or, for longer term clients, we can create annual updates with continuous improvement and due diligence updates depending on the hazard and near miss/accident records.

## Auditing

Crawford's team of risk, health and safety professionals use their extensive technical and varied industry knowledge to assess and rate the hazards and adequacy of the mitigation resources and policies in place to control risks and prevent near misses and accidents. An annual audit is an essential tool that all organizations should utilize to ensure their prevention program and hazards are regularly identified and mitigated. Our audits are report-based and provide solutions and photos/scene reviews.



## Comprehensive Health & Safety Consulting

Crawford provides proven and practical solutions that are customized to manage an organization's risk and OHS compliance and performance in any industry. Some of the additional services we provide include:

- COVID-19 Policy Development & Reopening Safety Strategies ›
- OHS Compliance Audit and Ministry of Labour Stop Work Order Compliance
- Process Safety Management
- Workplace Hazard Assessment
- Employee Training & Supervisor and Worker Courses ›
- Occupational Therapist Assessment and Consultation
- Air Quality and Noise Exposure Testing
- Emergency Response Plans and Implementation Guidance
- Risk Control Planning
- Digital PDA development and Effective Implementation
- Joint Health and Safety Committee Set Up and Audit
- Fleet and Owner Operator Health & Safety Audits and Training

For technical expertise and program guidance please contact our Director of Human Risk: [Anthony.Magagna@crawco.ca](mailto:Anthony.Magagna@crawco.ca)

## YouGoLook®

Designed with policyholders in mind, YouGoLook guides users step-by-step as they capture the images and information required to document their claims using nothing but their own smartphones. When paired with Crawford's experienced desk adjusting operation, YouGoLook plays a vital role in providing end-to-end remote claims management that is faster, safer, and less costly than traditional adjusting services.

## Crawford Legal Services

Crawford Legal Services provides our clients with effective and succinct solutions to insurance-related matters, reducing shelf-life and costs associated with claim and legal fees. Our defence-focused lawyers can assist you with any of the following matters:

- [Insurance Coverage Analysis](#) • [Defence & Mediation Services](#) • [Contractual reviews](#) • [Subrogation & recovery](#) • [WSIB Appeals](#)

Our CLS Team can help an organization understand liability, quantum, and associated potential issues. We can assist in developing an effective strategy to progress the claim or appeal and discover and preserve necessary evidence and avoid litigation.

## Managed Network of Risk Control Resources

Risk, Health & Safety professionals with knowledge and expertise in risk management are strong advocates for driving organizations to proactively manage risk and prevent losses pre and post incident. At times in order to achieve results in complex and high exposure incidences it is important that third party investigation experts are utilized. Crawford provides the connections and the cost effective solutions to access these resources and experts to achieve value and risk related cost reductions.

Some of our Network resources include [Medical & Treatment Management](#), [Social Media Investigation and Analysis](#), [Surveillance](#) and [Corporate Investigation Services](#).

