

Crawford & Company (Canada) Inc.

# Crawford's Transportation & Cargo Service Solution



**Crawford**<sup>®</sup>

# About Crawford & Company (Canada) Inc.

We are an independent adjusting firm that has specialized in claims and risk management for nearly 50 years. 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 portfolio of service offerings positions us well to be the “single solution” provider to our clients.



Third Party  
Administration



Loss  
Adjusting



Managed  
Network



Disability & Leave  
Management



On-Demand  
Services



Catastrophe  
Support



Professional  
Services

**50+** years of experience | **1,200+** employees | **50+** branch locations

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

# About Our Solution

Crawford's transportation service solution is designed to address the risks faced by the transportation, trucking and cargo industry in a seamless and cost-effective manner. From mitigating cyber risk and vulnerabilities to reducing the impact of accidents, and managing legislative compliance, Crawford's integrated service model entails a complete solution. Providing prompt incident response through our contact centre and loss management capabilities, conducting efficient and accurate physical damage appraisals, developing client programs to assist with legislative compliance and providing legal and forensic accounting support when needed, is some of what Crawford has to offer.

## Our Services at a Glance



# Risks Faced by the Transportation & Cargo Industry

## Increased accidents



## Trucks are getting into more accidents

*According to articles on The Cos-Mag.com and Trucks.com*

- 1 in 5 fatal Ontario road crashes involved a transport truck (2017)
- Large truck fatalities rose 9 per cent, an increase of 392 lives lost over the prior year (2017). About 1,300 of the deaths were truckers. The remaining 72 per cent occurred in the other vehicle involved in the collision.
- From July 2014 to June 2017, 344 collisions involved defective transport trucks
- Damaged axles, blown tires or detached wheels, faulty brakes, defective hitches and unsecured loads are just some of the many factors in truck-related crashes.



## Solution

Engaging in effective risk mitigation and prompt action at the onset of a claim is vital in order to expedite the claims process and manage claims costs. In this regard, Crawford offers a range of service offerings including:

### *24/7 Contact Centre*

Reporting an incident to Crawford is easy and straightforward. Call or email and we will handle it from there. A contact centre representative is available during or after regular business hours to provide assistance and route the claim electronically to the appropriate Crawford and client contact.

#### Features:

- Around the clock claim intake and customer service support, nationwide
- Dedicated phone number(s) and scripting
- Efficient management of call volumes, call distribution and call history data
- Customizable programs to meet the specific needs of our clients
- Ability to dispatch emergency tow services (including towing services for heavy vehicles)

### *Field Adjusting*

Crawford's Global Technical Services (SM) team has as a dedicated trucking and transportation unit of adjusters that specialize solely in losses of this nature. Their area of expertise ranging from small physical damage accident to mutli-vehicle losses which can entail serious bodily injury and large cargo losses (damage and theft). They are well-versed in handling losses range from \$2,000 to \$5,000,000. They proactively engage the right mitigation measures, including environmental cleanup in compliance with environmental regulations, collect all necessary loss details and oversee the involvement of relevant parties such as local authorities and special investigation units, and other required professionals.

### *Desk Adjusting*

Based on the loss amount and complexity, our dedicated transportation team will leverage desk adjusters to manage the entirety of the claim or work in conjunction with a field adjuster, who will conduct the full investigation. The most thorough and cost-effective approach will be adopted to ensure smooth, prompt and professional service.

### *Automobile Appraisals*

Crawford has a dedicated appraisal unit that utilize both desk appraisers and a vast network of field appraisals to conduct accurate property damage appraisals on all manner of vehicles including heavy equipment. Through the use of YouGoLook™ technology, body shop staff or trusted representatives from the insurer or insured can upload photos of the damaged vehicle and instantaneously transmit them to Crawford's desk appraisers to conduct a full damage assessment. This process is completed in two to three days from receipt of the images, reducing claim shelf-life by 20 per cent.

### *WeGoLook™*

In addition to our YouGoLook self service capabilities, our professional network of over 45,000 on-demand inspectors (called "Lookers"), spanning the U.S., Canada, and UK, can gather information and photos needed for vehicle damage appraisals and damaged cargo. Looker capabilities extend further to include...

- Scene inspections, including optional diagrams
- Police report pick-up
- Evidence & salvage retrieval
- Third party property damage inspection/verification

### *Third Party Administration/Program Management*

Our experience and knowledge in program management and the nature of our clients' business has enabled us to develop programs that effectively address our clients' unique needs. As an international organization we possess the capability to develop integrated cross-border programs, ensuring alignment and consistency in service delivery.

Our Third Party Administration services include:

- Centralized claims intake
- Dedicated Crawford personnel (Key Account Manager and/or dedicated team)
- Customized client service forms
- Loss adjusting (both desktop and field, based on need)
- Loss fund management
- Data management including customized reports

## Cyber Vulnerability



In terms of cyber risk, the penetration of business systems by cyber criminals and theft of business or client information is a concern, similar to any other organization. However, as a result of increased access points due to the adoption of fleet telematics systems that track location, status and condition of physical assets, there is a heightened threat of potential physical damage to vehicles and cargoes by hackers. For example, cyber attackers could control the digital dashboard of a truck carrying fresh produce that displays the trailers' temperature to show an appropriate reading, even while shutting down the cooling mechanism, and spoiling the cargo.

### **Solution**

---



Crawford's Cyber program provides our clients with an integrated cyber-response program to effectively manage cyber losses. Our modular service solution can be customized to provide our clients with an effective and proactive cyber program, addressing their unique cyber risk needs. From pre- and post-loss consultative services and breach response planning to first notice of loss (FNOL) and incident and loss management, Crawford offers a range of services to identify vulnerabilities and manage and minimize damages.

Our experts will work with clients to identify their cyber risk management needs and customize a service solution around loss management, as well as pre- and post-loss activities.

## Talent Shortage



Workforce shortage in the trucking and transportation industry is driven by the retirement of generation X workers, difficulty filling vacant positions with new recruits, and increased delivery demands by the rise of e-commerce. A study commissioned by the Canadian Trucking Alliance revealed that the trucking industry will be short as many as 48,000 drivers by 2024, and the average age of the Canadian truck driver is 48. The same situation rings true in the United States. This workforce shortage places more pressure on veteran drivers to put in extra runs and more hours on the road per day in order to make deliveries on time, leading to fatigue and an increased risk of an accident.

### Associated Risks



### Solution

To assist in offsetting the effects of workforce shortages Crawford has the resources and expertise to assist organizations to develop an effective health, safety, workers' compensation, and disability management programs to increase employee safety and health and better manage leaves lessening the burden placed on other staff.

#### *Workers' Compensation, Disability & Leave Management*

Crawford offers effective workers' compensation programs which oversee work-related injuries or occupational diseases sustained by employees, such as injuries sustained as a result of operating a vehicle while tired, and disability claims (short, long and casual leaves) by employees as a result of an injury sustained outside of work or an illness acquired from non-work related activities.

As your third party administrator, Crawford will proactively manage the claims and rehabilitation process to promote an early, safe and successful return to work, while providing solutions to mitigate future risk. We have expertise in every jurisdiction and discipline across the country as well as internationally. Whether the incident is related to a workers' compensation claim, short-term disability or long-term disability 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 CLAIMSALERT<sup>®</sup>, our full service 24/7 contact centre
- Real-time data management and customized tracking and reporting capabilities
- Offered separately, or as an integrated program, our services can be customized to meet our clients' needs

### Workplace Health & Safety Services

Crawford's in-house health and safety consultants can assist our clients in designing and implementing a program to prevent workplace injuries and illness that is in compliance with local occupational health and safety (OH&S) legislation, and other pertinent regulations. Our consultants will work in collaboration with our clients to customize a program that meets their requirements, ensures compliance and creates a safe and healthy workplace. Our programs and service packages can be customized to meet our clients' individual needs and can consist of an assortment of the following:

- Accident investigations
- Workplace inspections
- Development of policies & procedures
- Auditing

## Regulatory Compliance



In Canada, the trucking industry has a number of regulations to adhere to that govern road transportation, workplace health and safety and environmental matters. To name a few...

CANADIAN ROAD TRANSPORT REGULATIONS	WORKPLACE HEALTH & SAFETY
<p>The Motor Vehicle Transport Act</p> <p>The Motor Carrier Safety Fitness</p> <p>The Commercial Vehicle Drivers Hours of Service</p> <p>Memorandum of Understanding on International Provincial Weights &amp; Dimensions</p>	<p>Occupational Health &amp; Safety Act</p> <p>WHIMIS</p> <p>Working at Heights</p> <p>Musculoskeletal Disorder Training &amp; Mitigation</p> <p>Workplace Violence and Harassment</p> <p>Worker and Supervisor Awareness</p> <p>Biological/Chemical/Designated Substances &amp; Physical Agents Hazard Training &amp; Mitigation</p> <p>Transportation of Dangerous Good Certification</p> <p>*For Federally regulated transportation companies, training is required for the Canada Labour Code.</p>

Failure to comply can be costly both in terms of fines, business costs and insurance-related costs.



## Solution

---

Crawford implements an integrated approach to ensure pertinent legislative compliance. Our professionals will work with our clients to develop corporate programs and policies with required training, leveraging the services of our Health & Safety professionals, as well as Crawford Compliance's Tracker Central system to track the educational, training, and insurance requirements of each employee, and conduct ongoing audits and continuous improvement training to validate compliance.



### Compliance services include:

- Design and implement a workplace health and safety program and policies to prevent workplace injuries and illness that is in compliance with pertinent, local regulations (i.e. Motor Vehicle Transportation Act , WHMIS, Occupational Health & Safety Act, Workplace Violence & Harassment, Working from Heights, etc.)
- Develop and conduct training programs to educate and enforce the above
- Leverage Tracker Central software to capture, monitor and track the educational, training, and insurance requirements of each employee. This information is captured in real-time and alerts are pushed out to all relevant parties as the expiration date approaches providing ample time to take the necessary actions to ensure compliance. As a flexible system, it can be integrated into existing geo-tracking and work monitoring systems
- Conduct regular and ongoing site inspections and audit to ensure compliance
- Develop and conducting ongoing continuous improvement training

## Additional Professional Services

### *Forensic Accounting Services*

For commercial, business interruption and general financial losses, Crawford's team of forensic accountants combine their accounting knowledge with investigative skills to analyze financial evidence and determine the extent of a financial loss. Crawford Forensic Accounting Services (CFAS) support the efforts of the adjusters, from first notification of a loss, to simplify pertinent financial documents and to quantify and present the details and extent of a financial loss. They work diligently to provide our clients with a clear understanding of the extent of a loss early on in the claim cycle, enabling them to set appropriate reserves and implement cost control strategies as needed.

### *Legal Services*

Our client-focused approach and combined experience enables us to provide the necessary legal advice and defense work on a timely basis to ensure that our clients are serviced well.

Resulting from inherent efficiencies in our work-flow model and professional acumen, our clients can realize up to a 25 per cent reduction in file shelf-life and a 20 per cent decrease in overall legal fees. Our strong experience in insurance-related matters enables us to effectively address the needs of our clients and provide fast and effective resolutions.

## Primary Transportation Contact

### Brad Cox | BA, CIP



Senior General Adjuster/ Transportation Leader | [Brad.Cox@crawco.ca](mailto:Brad.Cox@crawco.ca)

Brad began his career at a national transportation company before becoming an independent adjuster with Crawford in 2000. He is licensed in all lines and has earned his Chartered Insurance Professional (CIP) designation. His transportation claims experience includes truck, rail and cargo claims as well as physical damage to rolling stock and heavy equipment.

For more information email us at [info@crawco.ca](mailto:info@crawco.ca)

[www.crawfordandcompany.ca](http://www.crawfordandcompany.ca)

