

Water Damage Claims Forge a Rising Tide

It wasn't that long ago that fire, theft and wind damage were the most common types of losses for property owners. While these claims are still regularly reported, they have been overshadowed by the steady rise of water-related losses, particularly sewer backup claims. In recent years, damage from water and flooding has become the biggest claims cost for insurers.

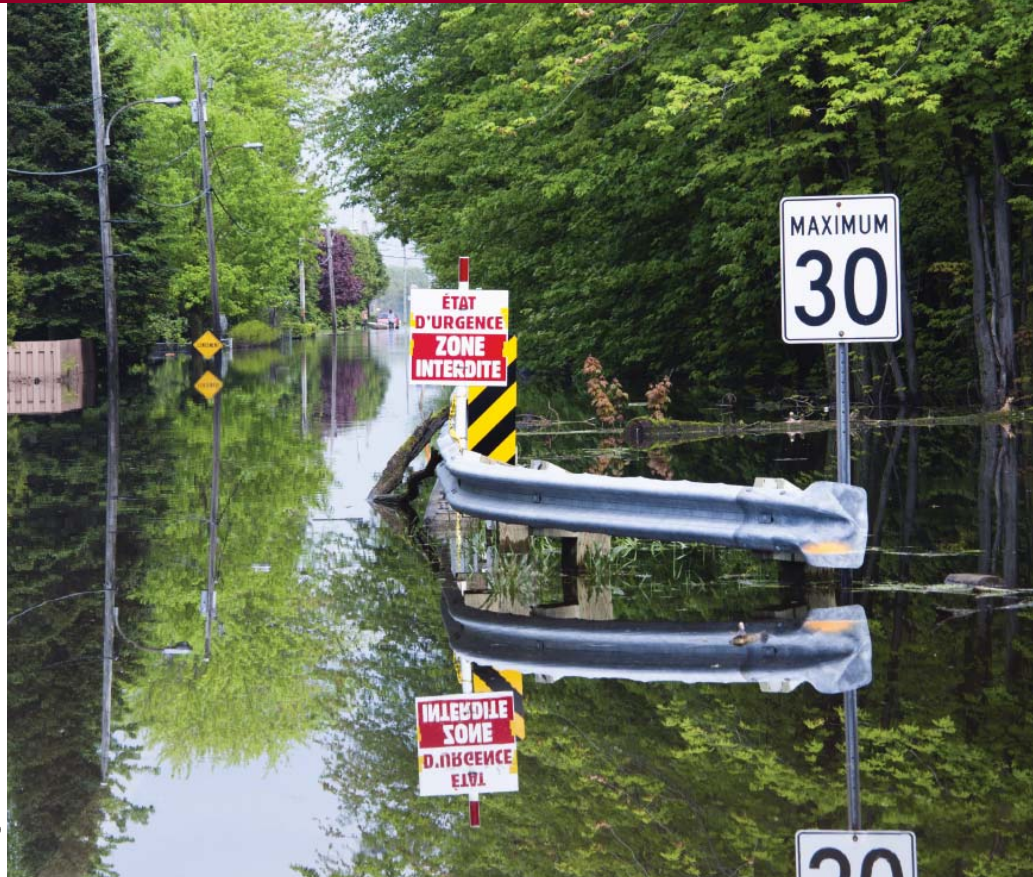
"We have seen increases in both frequency and severity of water damage claims, especially in reporting to our after-hour claims service," says Jim Eso, Vice President, National Property & Casualty, Crawford & Company (Canada) Inc. "These tend to be urgent claims that require clean up and restoration quickly."

In an average year, the Canadian insurance industry pays \$1.32 billion in claims due to water damage, according to the Insurance Bureau of Canada (IBC). The vast majority of this damage comes from sewer backup claims, which are covered under most homeowner insurance policies.

There are three main reasons for this costly increase in water-related losses – changing weather patterns, aging infrastructure and lifestyle/home changes in the form of finished basements.

The general trend in global warming has led to increased precipitation rates in countries around the world. According to the study "Temperature and Precipitation Trends in Canada During the 20th Century" by the Meteorological Service of Canada, "Annual precipitation increased by 12% in southern Canada during 1900–1998."

Precipitation rates have not only increased, but they have resulted in more unpredictable events. The same study also observed that there has been a 20% increase in the number of rainfall events measuring more than 50mm, considered



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Flooding in Saint-Jean-sur-Richelieu, QC Spring 2011

a heavy rainfall event, between 1900 and 1998. Storms once thought to be 1 in 40 year events are now considered 1 in 6 year storms.

Consider some recent examples in Canada. Approximately 230mm of rainfall since April 2011 has flooded the Richelieu River in Quebec, and more than 1,000 people in the area have been evacuated from their homes. The flooding is estimated to have affected more than 3,000 homes, with compensation costs so far at \$4 million.

In 2008, New Brunswick experienced its worst spring flooding in 35 years along the entire length of the Saint John River. Over 1,600 properties were affected, causing \$50 million in damages to homes, farms and small businesses.

On August 19, 2005, a '1 in 100 year' storm event became the costliest natural catastrophe in Ontario history. Roughly 150 mm of rain fell on parts of northwest

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Water damage claims *(continued from page 1)*

Toronto in a three-hour deluge. There were more than 13,000 sewer backup claims with insured losses of \$247 million.

“While there are questions about whether more rain is due to long-term climate change or short-term weather cycles, it is clear we are witnessing greater storm activity,” says Eso, who notes increased flooding in Western Canada, as well. “There are only so many times you can call a storm a ‘1 in 100 year event’ before you have to start revising that figure.”

Compounding this trend of increased and more severe precipitation is Canada’s aging municipal infrastructure system. Several studies have pointed to a prolonged period of neglect and resulting decay in roads, sewers and storm water facilities in key regions across the country.

In a 2007 study, the Federation of Canadian Municipalities calculated that the deficit in municipal infrastructure rose from \$12 billion in 1985 to \$123 billion in 2007, a tenfold increase in just 22 years. Similarly, the Canadian Water and Wastewater Association projects that Canada needs to invest \$89 billion to build new water and sewer systems between 1997 and 2012. In Montreal alone, a report for the city reveals that 33% of its water distribution pipes reached the end of their service lives in 2002, with another 34% projected to do so by 2020.

For Eso, the issue is not just the aging infrastructure, but also the proliferation of housing development into more vulnerable areas. “When it comes to construction, you are seeing an expansion of the population into flood plains or regions with inadequate sewer or storm systems,” he says.

The trend towards refurbishing homes, particularly basements, continues at a steady pace in regions across Canada. Figures from the Canadian Mortgage and Housing Corporations show that over \$25 billion was spent on home renovations in Canada in 2009 – well up from the \$15 billion reported in the late 1990s. Approximately 50% of Canadian households renovated their home last year.

“Finished basements have become a significant part of the real estate value proposition in today’s market; that was not the case 20 years ago,” Eso notes. “We are seeing claims in basements for high-end electronic equipment, home theatres, wine collections, even separate apartments occupied by renters.”

Industry claims data illustrates this trend of expensive retrofits to basements.



Flooded bridge along the Red River, Manitoba, Spring 2011

In a study by the Institute for Catastrophic Loss Reduction (ICLR), average claim amounts for sewer backup, which occur mostly in basements, increased from \$3,000-\$5,000 in 2000 to \$19,000 for the 2005 Toronto storm event. Recently, one insurer, Aviva Canada, reported that the average cost of a water damage claim rose 160%, from \$5,423 in 2000 to over \$14,000 in 2010. Aviva estimates that 40% of all its home insurance claims are water-related.

Educating homeowners on how to reduce the risks of water damage should be the main priority of loss adjusters, according to Eso – but he acknowledges this is not an easy task.

“There is a significant challenge in educating insureds about water damage,” he notes. “This often comes at a time of confusion about whether the coverage will respond to the loss. There is a lot of misunderstanding amongst consumers about what is and what is not covered, such as sewer backup, seepage and overland flood.”

Eso divides consumer education into two categories – pre-loss and post-loss. He cites regular “preventive maintenance” in reducing water losses, including keeping gutters and downspouts clear and ensuring water is diverted away from the house’s foundation. Broken or malfunctioning sump pumps are also a key source of water damage, so Eso recommends regularly checking pumps and installing battery back-ups with an alarm system. Another

loss management tool that is becoming more common is the backflow prevention valve, which can be installed to prevent sewage from backing up into a house.

In 2009, the ICLR released its Handbook for Reduced Basement Flooding, a publication that provides information on how to mitigate flood risk for individuals and communities. The handbook itself contains 20 measures that homeowners can take to reduce risks, such as disconnecting eaves trough downspouts from municipal sewer systems and sealing cracks in foundation walls and basement floors.

In terms of post-loss, Eso says adjusters have a vital role in “educating insureds about the future risks of water damage. They may think they have handled the problem by pulling up the carpet and putting a fan in place. But behind the drywall, the insulation is wet and mould is starting to grow.”

That is one of the reasons Crawford & Company (Canada) Inc. uses Critical Path Letters as a communication tool in many water damage claims, according to Eso. These can help explain the claims process to clients and provide details of what to expect in the next steps.

Another important consideration is the qualification of the restoration firm. “Customers require a certified contractor for water damage and mould,” Eso notes. “For insurers, their preferred contractor relation-

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Water damage claims

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ships will ensure this certification, but this may not apply if the homeowner simply calls someone in the phone book.”

One of the continuing question marks for the insurance industry and its policyholders is why coverage is offered to homeowners for sewer backup but not for overland flooding. This is especially confusing in that national flood insurance programs are offered in Australia, the U.S. and several European countries. Canada is the only G8 country where flood insurance is not available to homeowners. In one ICLR study, 70% of 2,100 survey respondents in Canada indicated that they believed they were covered for overland flood damage, even though no such coverage exists here.

In November 2010, ICLR and Swiss Re released a discussion paper that called for a national flood program in Canada. “Making Flood Insurable for Canadian Homeowners” recommends a partnership between the insurance industry, government and private homeowners. Specifically, it suggests that a “bundled approach,” which integrates flood insurance into homeowner policies, is a suitable model for Canada. Such an approach has existed in the UK for the past 50 years.

“I think it is an idea whose time has come, at least for a serious discussion between the insurance industry, government emergency measures and disaster assistance programs and regulators,” says Eso, who acknowledges the challenges around developing such a program. “We all have different definitions and terms of coverage for water damage claims, but, to a client, water is water. From a claims handling perspective, it would be a lot simpler if a national flood program were in place. This would be a fundamental change to our insurance system and will require significant review and input from stakeholders.”

For now, the immediate concern for adjusters, insurers and homeowners is trying to find practical ways to mitigate the high \$1.32 billion price tag of water damage claims in Canada. Through education and ongoing discussions around a national flood program, the insurance industry is hoping to plug a major hole in its costs and exposures.

For more information on water damage claims and Crawford's property services, please complete the reader response card.

Onwards and Upwards

John Sharoun, chief executive officer, Crawford & Company (Canada) Inc., is pleased to announce the following nominations within the company:



Robert Francoeur has joined Crawford as the Branch Manager of the Saint-Jérôme National Claims Service Office in Quebec. Robert specializes in individual property, commercial and industrial property, and especially in fire, and civil and professional liability.



Michael McLeod has been promoted to branch manager of our Toronto West office. Mike joined Crawford in 1998 and has most recently worked as our AB account prime on one of our larger programs. Mike holds a CIP and is an active member in the OIAA.



Jennifer Tims has been named branch manager of our Campbell River, Nanaimo and Victoria offices. Jennifer has been with Crawford for ten years and is primarily a casualty specialist but has also handled property losses and worked in such areas as hospital-based nursing and clinic nurse management.

Branch Manager Changes

The following branch managers have taken on the responsibility of different or additional offices. Please amend your records to reflect these changes.

Balu Naidu – Calgary, AB

David Leavitt – Medicine Hat, Lethbridge, AB and Cranbrook, BC

Brian Hambly – Whitby and Toronto East, ON

Mary Charman – Orangeville, Newmarket and Barrie, ON

Mark Hale – Oakville, Mississauga, Brampton, ON and Commercial Auto Services (located in Mississauga, ON)

New and Moving Branches

Crawford is pleased to announce the expansion of Crawford's National Claims Services network in Quebec with the opening of a new branch office in Baie-Comeau, QC.

Baie-Comeau

P.O. Box C 2053

Baie-Comeau, QC G5C 2S8

Tel: 418-480-1944

Fax: 418-480-2254

Manager: Thierry Tremblay

Email: BaieComeau.Claims@crawco.ca

The following branch office has relocated to better serve our clients. Please amend your records to reflect its new location:

Cambridge

315 – 180 King Street South

Waterloo, ON N2J 1P8

Tel: 519-621-7140

Fax: 519-621-8896

Manager: Michael Virley

Email: Cambridge.Claims@crawco.ca

Contractor Connection a Hit in Canada

Since its Canadian inception in February 2010, Contractor Connection has made important strides in delivering top-notch workmanship and reliability to the policyholders of insurance companies. With two insurance clients now on board, The Economical Insurance Group and North Waterloo Farmers Mutual, the network of qualified contractors is generating industry attention and is poised to move forward this year, according to Daniel Loosemore, District Manager – Canada for Contractor Connection.

“We are seeing a great deal of interest in Contractor Connection and we have been active in presenting this program to insurers,” Loosemore says. “Insurance companies are operating in a competitive economic environment and they are quite eager to explore anything that can help them with policyholder retention, estimating accuracy and reduced costs.”

When damage to a building occurs, the last thing a policyholder wants to do is worry about the quality of the restoration work or the contractor’s commitment to fix the problem. Whether the loss is in a home or business, the owner expects quality repair and as little inconvenience as possible. Often claimants look to their insurers for help in finding a reputable contractor to do the work. That’s where Contractor Connection comes in.

The program is a carefully managed network of qualified general and specialty contractors that makes it easy for policyholders to find the right restoration firm. First founded by Crawford & Company in the U.S. in 1998, Contractor Connection has been the leader in serving the insurance restoration industry for over a decade. Loosemore says the success of the program, which now has more than 300 contractors on board in Canada, hinges on stringent screening procedures, simplified processes for contractor selection and a thorough performance monitoring system.

“Our contractor network is growing quickly with the addition of properly qualified firms,” he notes. Loosemore adds that Contractor Connection is expected to launch in Quebec in the near future, which will appeal to national insurance carriers with substantial business in that province. A roofing network is also in the works.



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Using many of the same processes and technology that have been so successful with Contractor Connection in the U.S., the Canadian service offers clients access to Crawford’s strictly credentialed network of contractors, detailed performance reports and customer satisfaction monitoring.

If a restoration goes smoothly, an insured is unlikely to take his business elsewhere, so helping a claimant find a good contractor can enhance customer loyalty. Contractor networks can also reduce costs for insurers, especially on high-frequency, low-severity claims. Insurers can offer their policyholder a contractor who can provide the repair estimate and be available to complete the repairs.

Finding a properly licensed and professional service provider is not an easy process, and Contractor Connection removes this hassle for consumers. They can eliminate the time it takes to get multiple bids and complete necessary background checks on contractors by using the network. The customer service team ensures that providers make timely contact with homeowners and return estimates as quickly as possible.

Maintaining high standards for repair work is as crucial as controlling costs, so the insurance industry has begun measuring contractor performance. It’s important to have guidelines regarding response times and to conduct follow-up surveys to assess policyholders’ satisfaction with the quality of the work done. Most importantly, Crawford monitors contractor service standards, with the support of the U.S.-based corporate office for Contractor Connection.

“We track contractor performance to include service standard compliance, and conduct customer satisfaction surveys to ensure that the assigned contractors are maintaining the high quality standards we expect of them,” Loosemore explains. “This performance methodology, which has been designed over the course of a decade, builds a lot of integrity into the process.”

Contractors who qualify for the network operate on the following five-point quality assurance program:

- Electronic estimate review: Electronic review ensures that the approved estimating system is being used properly. The system identifies any deviation in pricing, delivering cost efficiencies and the best value to Crawford’s clients.

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CMS Property ADVANTAGE Update

Since launching its cutting-edge CMS Property ADVANTAGE software application in 2010, Crawford & Company (Canada) Inc. has seen a spike in usage rates and a measurable improvement in the amount of time it takes to close claims files.

To date, 300 adjusters are using the ADVANTAGE software that allows them to complete site visits and reports right at the claim scene. More than 7,800 claims have now been successfully processed through ADVANTAGE. Using tablet technology and wireless connectivity, this mobile platform creates a truly mobile adjuster workforce.

“With the introduction of ADVANTAGE, we have seen a dramatic decrease in the shelf life of claims,” says Dale Avis, vice president, information technology, and chief information officer for Crawford & Company (Canada) Inc. “This really improves the adjuster’s ability to quickly close files.”

Across Crawford’s property book of business, there has been a shelf life reduction of 10% on claims under \$10,000 and 15% on claims between \$10,000-\$50,000 when claims are processed through CMS

Property ADVANTAGE. This trend is accelerating as more and more claims are processed through the new system.

The application accelerates claim closing times not only because it provides a mobile office for the adjuster, but also because it automates best practice claims handling processes.

“With the introduction of ADVANTAGE, we have seen a dramatic decrease in the shelf life of claims,” says Dale Avis.

“I think the CMS Property ADVANTAGE software brings more structure and process to claims handling,” Avis explains. “It allows the same steps to be repeatable every time a claim is managed by our adjusters. That creates a high level of consistency and a benchmark standard of service to our clients.”

The mobile claims platform means that all an adjuster needs is a wireless connection to do claims servicing on site.

“Our adjusters can get all the information they need, even the client’s signature, right on the mobile platform,” Avis notes. “They can complete and upload the report right from there and move on to the next job. They don’t need to come back into the office.”

That means Crawford’s property adjusters can now spend less time on paperwork and more time where they belong—in the field, assessing claims and assisting customers.

Crawford CMS Property ADVANTAGE is integrated with Crawford’s CMS Claims Management System™, so all reports are consistently updated and accessible to clients. Once a site visit is complete, ADVANTAGE generates a report with all site visit documentation, which can be immediately uploaded and available to be viewed instantly by Crawford staff or the client. Clients will also have access to the improved and meaningful data that is now accessible via the new system.

When a claim is first reported, many details are entered by staff at Crawford’s CLAIMSALERT® contact centre. At the scene, the adjuster needs to fill in only the

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ADVANTAGE Software Wins IT Award

In March 2011, Crawford & Company (Canada) Inc. received an Insurance-Canada.ca Technology Award for its CMS Property ADVANTAGE software. The award recognizes organizations whose implementations of technology in the Canadian property and casualty and life insurance industries show the greatest positive impact on their business.

“Technology is constantly evolving and Crawford is committed to not just keeping up with the changing landscape around us, but leading the way in finding new strategies to improve the claims handling process through technological innovation,” said Dale Avis, vice president, information technology and chief information officer for Crawford & Company (Canada) Inc. “We’re very proud that Insurance-Canada.ca has recognized our efforts with this prestigious award.”



From left to right: Michael Luong, Cortney Young, Grabame Mackenzie, Pat Van Bakel, Dale Avis, Steve Anderson, Norma Jones and Val Heimpel.

Crawford Adjuster Leads Contingency Group

Crawford is proud to be associated with many outstanding and respected organizations throughout the insurance industry. The North American Contingency Association (NACA) is one such organization. We are thus very pleased to announce that at the annual convention this past May, Crawford's own Neil Gibson, senior general adjuster, Global Technical Services, was appointed President of the NACA.

What started as a small group of colleagues and friends working in the contingency insurance industry has now grown to a network of over 200 professionals who come together once a year to share their experiences, knowledge and expertise with one another. Members of the NACA represent individuals within the insurance industry that deal with entertainment and contingency-related fields. This would include film and television production, the music industry, event cancellation, weather coverage, redemption and prize indemnity insurance.

The association's board has many mandates but its main focus is on the annual convention, where members from around the world come together to take part in seminars, keynote sessions and networking events.

Contingency a niche market

At this year's convention in Orlando, Florida, Gibson, who has been involved in the NACA since its inception in 1998, was elected incoming president. Gibson says that it is a great honour for him to serve as president of the organization which he



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has been a member of since its infancy. For him, the association is important "because contingency is a niche market, a specialized market that is spread out from a geographical perspective. It is important for us to get to know each other, learn from each other."

Potential areas of growth

The NACA was formed to provide members with the network and connections necessary to understand the diverse industry which its members are a part of.

The association is made up of brokers, insurers, adjusters, accountants and lawyers. "We have a good network of people with knowledge of all sides of the business," says Gibson.

The contingency business makes up a very small part of the global insurance industry. As such, NACA's 200 members are spread around the globe. The annual convention enables them to come together, meet potential markets, and share information, knowledge and perspectives. The

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ADVANTAGE Update *(continued from page 5)*

fields that have not yet been addressed, reducing data duplication for the adjuster and relieving some of the stress on the policyholder.

Crawford CMS Property ADVANTAGE is incorporated with Xactimate, so the adjuster can save time by performing a sketch and scope on the premises using a laser measurement device. Using the touchscreen pen, the adjuster then indicates the damage directly on the scope, making notes in real time, while viewing the scene.

The adjuster's photos can also be immediately loaded into ADVANTAGE and embedded into the site visit report. The adjuster can annotate the photos, pointing out damaged areas and the cause of the loss.

All of the information gathered by the adjuster throughout the interview, investigation and scoping process is gathered into the site visit report. This document is easy to read and typewritten, doing away with trying to decipher the handwriting of an adjuster or a policyholder.

While the technology is currently being used by Crawford's property adjusters, it can and will be adapted to other lines of business such as liability, accident benefits, Crawford Healthcare Management Services and more.

For more information on Crawford CMS Property ADVANTAGE, please complete the reader response card.

Crawford adjuster and contingency *(continued from page 6)*

NACA's annual convention affords members the opportunity to discuss future business relationships and to target potential areas of growth within the industry.

As Gibson explains, "The convention is mainly about getting to know people. It's about finding leads and opportunities, finding people who will write certain policies." He also says that, "When we started holding the convention, we didn't really cover film and television but we've grown to include that piece of business because it falls within the type of specialized market that we consider to be contingency."

Gibson recognizes that the association must evolve as the industry does. In fact, one of his main goals as president is to take the association to the next level, to

continue its growth and, more importantly, to increase the industry's awareness of this market.

This is where education comes in. Going forward, one of the goals of the current NACA board is to present educational sessions from speakers who are involved in the industries which are covered by contingency insurance (for example, a concert tour promoter).

"By listening and learning about the risks and issues that the insured's deal with, we on the insurance side can gain a better understanding of the needs and requirements that are needed in the insurance products we provide," says Gibson, "It is also important to have sessions that relate to the overall insurance industry and world

that we live in, because they address issues that can impact the contingency business... such as reinsurance, weather, terrorism and health issues."

Essentially, the seminars at the convention are designed to address issues within the industry. Gibson is excited to lead the association to even greater success and to uphold the reputation that it has earned over the past 13 years. At Crawford, we are looking forward to seeing how Gibson will enhance the association and bring much-deserved awareness to this unique business.

For more information on contingency insurance, please complete the reader response card.

GTSSM

Crawford Global Technical Services

GTS News

Paul Hancock, National Director, Crawford Global Technical Services, is pleased to announce the following designation achievements:

Executive General Adjuster



Michael Virley, FCIP, CLA, CFEI, CFE, CFII
Branch Manager –
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Waterloo, ON N2J 1P8
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Mike manages our Kitchener branch office and reports to Brent Hackett, VP, Ontario Operations. He has been working in the industry for 27 years and his areas of expertise include agriculture and food, building and construction, business interruption and public liability.

General Adjuster



Scott Gibson
BA, CIP, CFEI
600-4 Hughson St. S.,
Hamilton, ON L8N 3Z1
905-529-9600
Scott.Gibson@crawco.ca

Scott is based in our Hamilton office and reports to Joseph Turcotte, Branch Manager, Hamilton, Brantford, Simcoe and Woodstock. He has 10 years of experience in the industry and specializes in large commercial property losses.

General Adjuster



Len Raymond
BA, FCIP, CRM
600-10709 Jasper Ave.,
Edmonton, AB T5J 3N3
780-486-8000
Len.Raymond@crawco.ca

Len works out of our Edmonton office and reports to Bruce Toma. He has 17 years of experience in the industry. His areas of expertise are all property losses including major fires and flood and advanced interviewing techniques.

About the Designations

Executive General Adjuster

An Executive General Adjuster (EGA) must have 15 years of commercial or industrial experience and relevant claims experience in related product offerings. He or she is a proven expert in the field and has dealt with the largest, most complex losses. EGAs are available to travel nationally and internationally on losses within their subject matter expertise. They are leaders and mentors in their field and often write articles, conduct research and instruct classes relating to their area of expertise.

General Adjuster

A General Adjuster (GA) must have a minimum of five to ten years of relevant commercial or industrial experience, including dispute resolution mechanisms. He or she displays strong analytical abilities, conflict resolution and proven negotiation skills, along with excellent oral and written communication skills. Maintenance of a CIP and continuing education courses are also required for this designation.

Contractor Connection *(continued from page 4)*

- Technical scope and quantity audit per industry guidelines: An experienced reviewer performs an “estimate review” on 100 per cent of line items to ensure that the estimate is technically accurate and within industry and client estimating guidelines.

- Reinspection program: Contractor reliability is important. At least five per cent of all managed repair assignments are randomly reinspected on a consistent basis. Capitalizing on the geographic strength of Crawford offices located across Canada, Contractor Connection is able to ensure that program integrity is maintained.

- Customer satisfaction monitoring: Contractor Connection measures and monitors policyholder satisfaction through regular and random customer satisfaction surveys. Customer feedback measures key satisfaction components such as timelines, professionalism and overall satisfaction with the quality of repair. Clients receive a monthly reporting package with the full results.

- Performance Objective Monitoring System (POMS): To ensure that only top-quality contractors are referred to claimants, all providers must maintain a satisfactory performance score to remain in the network. Key performance criteria are captured, measured and shared with each contractor to drive high performance.

The feedback from insurance clients of Contractor Connection has been positive. “Crawford’s Contractor

Connection provides our customers with access to a credentialed contractor network with service and performance standards that improve the overall claims experience,” says Geoff Bean, Property Claims Team Leader, North Waterloo Farmers Mutual.

“This solution delivers on our need to simplify the process, speed up the time it takes to get repairs completed, manage and control the cost of repairs and ultimately improve customer satisfaction,” says Rocco Neglia, Vice President, Claims for The Economical Insurance Group. “We believe this solution provides Economical with an opportunity to be an industry leader in the area of property claims.”

Loosemore says a video of Contractor Connection was launched as part of the program’s annual convention in late 2010. It contains several references to the Canadian network, along with testimonials from satisfied customers.

“Contractor Connection is building momentum in the Canadian marketplace,” Loosemore notes. “We are going to see more interest throughout 2011.”

For more information, please visit our website, www.contractorconnection.com, or complete the reader response card.

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