

GRIPPING

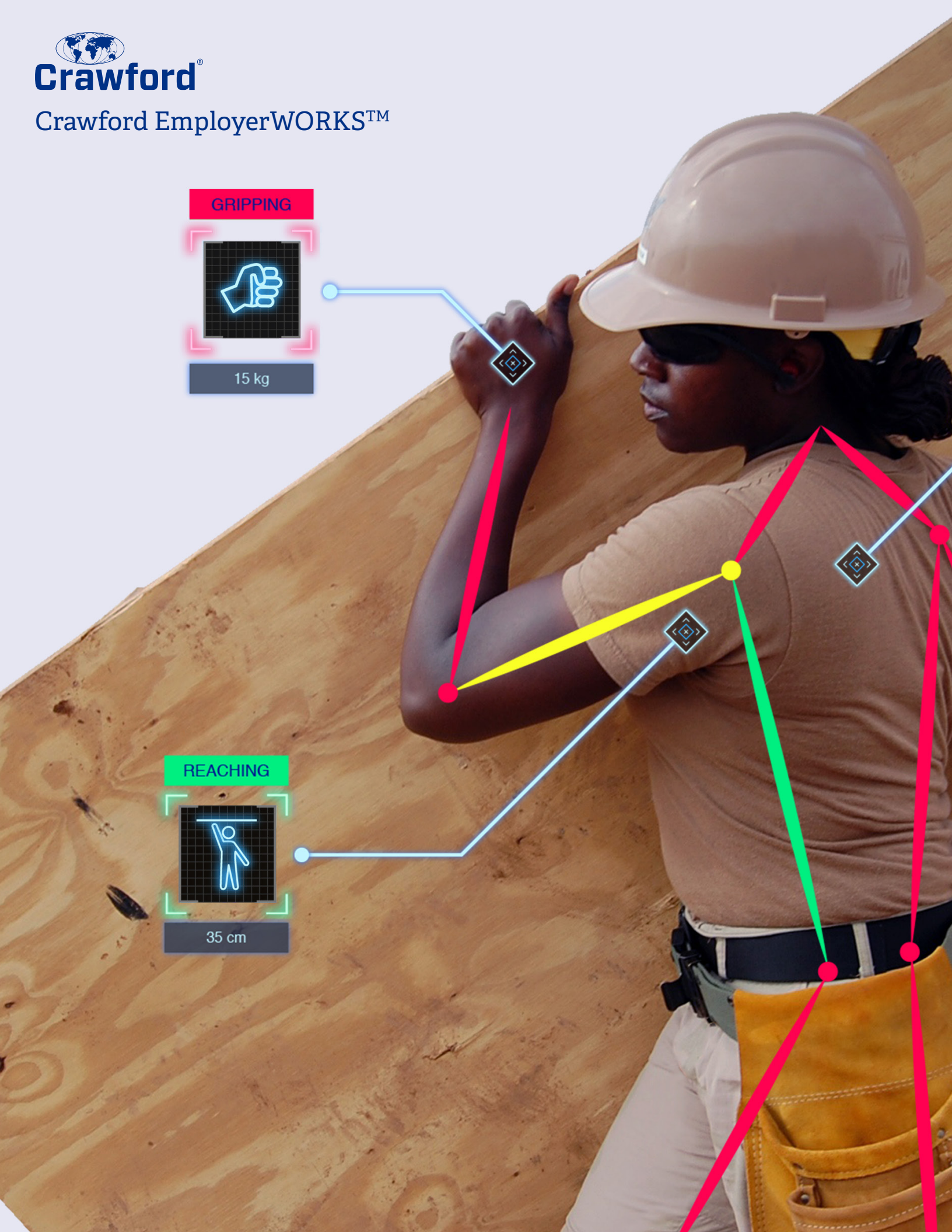


15 kg

REACHING



35 cm



About Crawford

Crawford & Company (Canada) Inc. is an independent provider of claims management solutions that has specialized in claims and risk management for nearly 50 years. Throughout Canada we have a branch network of more than 40 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 across 70 countries; we offer global capabilities combined with local expertise to provide a broad suite of customized solutions.

As a leader within our industry, we have expanded the depth and breadth of our solutions 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, which include claims management, consulting, professional services, insurance technology and vendor management programs. Crawford’s services are designed specifically to address the wide-ranging needs of our clientele and benefit them in the following ways: providing centralization of business services and data management, consistency in quality and delivery of service, increased cost savings, and a primary point-of-contact.

About Crawford Human Risk Services

Employee absence, regardless of reason, is costly and difficult to manage for any business. In fact, up to one in five employees are absent at any given time. This can put considerable strain on Human Resources, overall productivity and your bottom line. Crawford & Company (Canada) Inc., a leading third-party administrator to employers and insurance companies throughout Canada, offers a broad range of offerings designed to increase employee productivity and decrease costs. We provide customized claims and prevention services, coupled with our renowned medical management services. Crawford’s successful management of short-term disability (STD) and long-term disability (LTD) claims has made us a premier provider of disability and leave management services.

A Revolutionary Return to Work Tool!

Technological developments continue to enhance and transform our lives in a number of ways. To enhance our claims experience, Crawford has taken considerable strides in investing in and developing technologies across all of our service lines – including our human risk services with the integration of Crawford EmployerWORKS software. As a tool for the disability and case management consultants of Crawford's Human Risk division, EmployerWORKS empowers our professionals to effectively and efficiently handle disability claims, ensuring a prompt and successful return to work and implementing proper measures to prevent workplace injuries.



2,000,000
non-fatal work-related injury



\$40 Billion
in compensation payments

In the United States and Canada, almost 2 million people sustained a non-fatal work-related injury or occupational disease resulting in time away from work and compensation payments of nearly \$40 billion per year¹. From an employer standpoint, the effective management of human risk in the form of workplace safety, promoting health and wellness, managing leaves associated with illness or injury, and implementing sustainable return-to-work programs is vital to ensuring the overall wellbeing of employees, maintaining productivity and avoiding unnecessary financial repercussion.

EmployerWORKS can assist in...

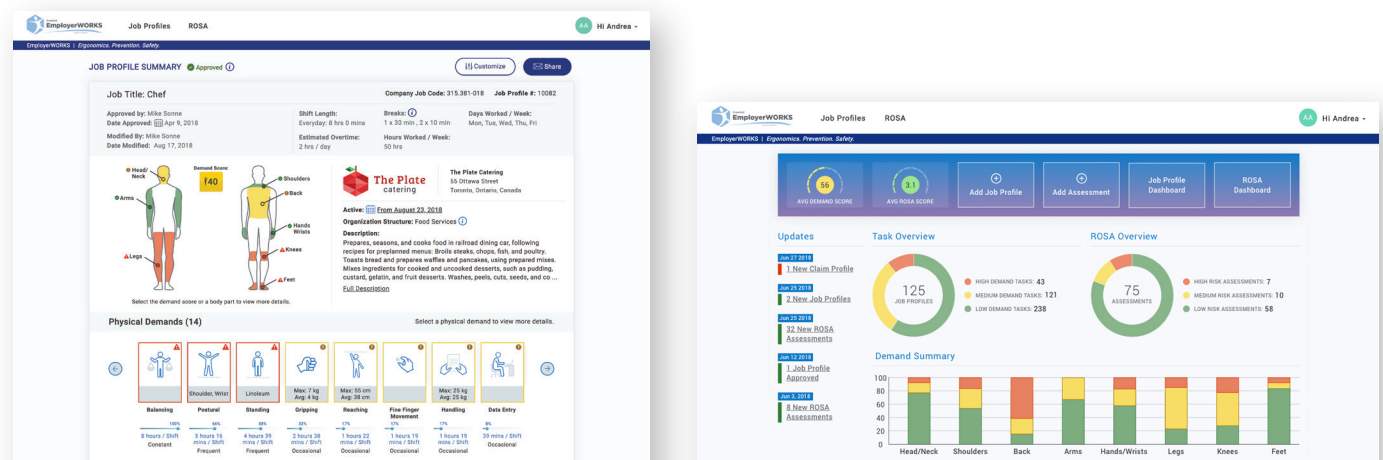


¹ "Return to Work: A Foundational Approach to Return to Function," IAIABC Disability Management and Return to Work Committee. April 19, 2016. Accessed October 3, 2018. https://www.wcbask.com/wp-content/uploads/2013/10/Return-to-Work_Foundational-Approach-to-Return-to-Function_Final.pdf

Crawford EmployerWORKS brings automated, integrated, and data-driven solutions to challenges associated with keeping employees well and productive, and effectively and efficiently returning employees to their pre-injury capabilities when they become injured or ill. This software serves to simplify and enhance our communication capabilities with clients, reduce claim costs, and increase success rates tied to the implementation of sustainable return to work solutions.

Features of the Crawford EmployerWORKS Software include:

- Access to a job profile database with over 30,000 standardized job profiles to map out physical and cognitive demands
- Ability to modify and customize job profiles to meet the criteria of each employee
- Ability to input non-occupational and occupational risk factors to determine likely cause(s) of workplace injuries
- Psychosocial risk factors questionnaire to identify potential barriers which can impede a successful return to work
- Rapid Office Strain Assessment (ROSA) tool for training, self-assessment, and tracking of office ergonomics
- Easy access and communication of claimant details between involved parties, including adjudicators, insurers, physicians, or health care providers
- Apian technology leveraged for ease of use on PDAs



By leveraging the capabilities of the EmployerWORKS software in conjunction with the expertise and professional acumen of our professionals, our clients will realize the following advantages:

- Increased workplace safety through artificial intelligence (AI) and advanced ergonomics
- Develop prevention solutions for each employee to reduce workplace injuries
- Use of data analytics to expedite the return to work of injured workers
- A reduction in overall claim costs
- The promotion of a healthy workplace

How Crawford EmployerWORKS™ Works!

Claims Management Capabilities

The Crawford EmployerWORKS Claims/Medical Management System relies on its proprietary digital job/risk profile, making it a unique and effective approach to traditional management practices. The components of the Claims/Medical Management System include:

1. Digital Claim Profile

The digital claim profile consists of job and risk profiles securely accessed on the digital platform in real-time allowing claim adjusters, case managers, rehabilitation teams, and physicians to compare an individual's current functional status against job or daily life activities, yielding accurate determinations of impairment and/or disability. This also provides a mechanism for monitoring treatment progress, and treatment modifications aimed at achieving pre-morbid status.

Job profiling

The Crawford EmployerWORKS Digital Job Profiling system is comprised of the world's first shareable, comprehensive database encompassing the physical, cognitive and environmental demands specific to over 30,000 jobs spanning nearly every industry.

Conducting a physical demand assessment (PDA) starts with accessing one of our Job Profiles, which is then customized to meet the exact demands of each job, added to the company's proprietary database, and made shareable to everyone with the right of access – in real-time.

Whether managing an employee's return to work, short-term and long-term disability, or providing proactive ergonomics intervention, the Crawford EmployerWORKS Demand Score associated with each Digital Job Profile lets you quickly understand what jobs offer opportunities for success.

This feature can assist in:



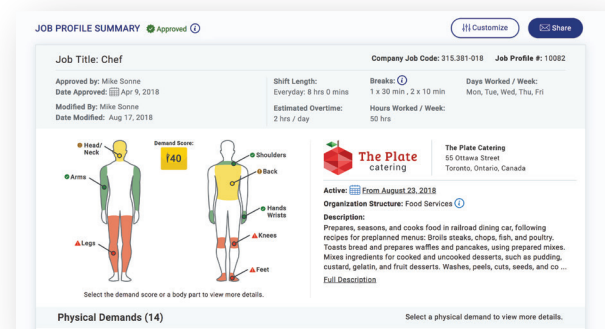
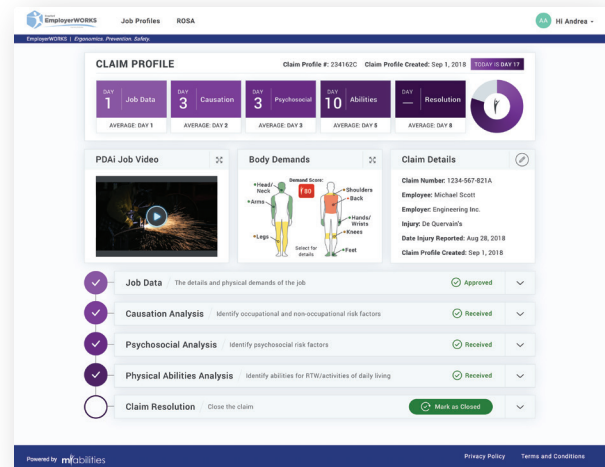
Injury Prevention
Ensure job safety while reducing injuries.



Ergonomics
Prioritize proactive ergonomics interventions.



Return to Work
Expedite the return to work of ill or injured employees.



2. Causation Analysis

Crawford's EmployerWORKS proprietary causation analytics assists in the differentiation of occupational from non-occupational conditions, founded on evidence-based medical research. This is a critical step for our claim adjusters in determining compensability, as a series of diagnosis-specific questions and responses utilizes an automated scoring methodology to guide the user towards an "occ or non-occ" decision.

Questionable causation outcomes can trigger additional clinical review by nurses or physicians. The causation analysis tool is periodically updated as new high-quality research emerges.

The screenshot shows the 'Causation Analysis Report' for an injury to the upper limb. It features two main sections: 'Occupational Risk Factors (1)' and 'Non-Occupational Risk Factors (2)'. Each section contains a table of factors and responses. The 'Occupational' section has a score of 8/100, while the 'Non-Occupational' section has a score of 2/100. A 'Report Details' box on the right identifies the injured employee as Keith Lucas, reviewed by Jackson Young on Sep 23, 2017. The interface is powered by myAbilities and includes links for Privacy Policy and Terms and Conditions.

Factor	Response
Combination of Risk Factors (Force + Repetition, Force + Posture)	No
Vibration	No
Highly Repetitive Work	No
Forceful Work	No
Awkward Postures	No
Keyboard Activities	Yes
Cold Environment	No
Length of Employment	No
Acute Trauma	No

Factor	Response
Age	Yes
BMI	No
Female Gender	Yes
Psychosocial Factors	Yes
Diabetes	No
Dominant Hand	No
Smoking	Yes

3. Psychosocial Risk Factor Analysis

The psychosocial risk factor analytic tool uses brief, standardized and validated questionnaires to yield quantitative psychosocial risk scores. This alerts claim and medical staff to non-physical factors that have been found to unfavorably impact the duration and success of recovery from injury or illness. High risk levels warrant additional, intensified or specialized resources in order to address these issues and promote timely return to work or activities of daily life.

Additionally, the response patterns of this tool can assist clinicians in designing the most appropriate interventions (e.g. cognitive behavior therapy or functional restoration programs) to support recovery, consistent with the current biopsychosocial model of medical management.

The screenshot displays the 'Psychosocial Risk Analysis Report' for the same employee. It shows a 'High Risk' overall score of 66/100. The report is divided into 'Psychosocial Domains' (Fear/Escapes Avoidance, Confidence-Health/Condition, Emotional-Depression and Anxiety) and 'Non-Psychosocial Domains' (Pain Intensity, Nerve Pain Presence, Sleep Disturbance). Each domain includes a score and a brief description. The interface is powered by myAbilities and includes links for Privacy Policy and Terms and Conditions.

Domain	Risk Level	Score
Fear/Escapes Avoidance	High Risk	31/60
Confidence-Health/Condition	Medium Risk	18/60
Emotional-Depression and Anxiety	High Risk	17/20
Pain Intensity	Low Risk	1/7
Nerve Pain Presence	High Risk	7/7
Sleep Disturbance	Medium Risk	4/7

Optimize Interactions Human
Stress Anatomy Biomechanics Posture
Backache Performance Business Comfort
Healthy **ERGONOMICS** Position
Industrial Well-Being Health
Process Therapeutic Scientific
Factor Functional Proper Office
Work Physiology Spinal Employee
Design Shoulder Injury Chair
Data



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