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For more information contact:
Lynn Cufley +44 (0) 207 265 4067
lynn.cufley@crawco.co.uk

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Crawford & Company UK ready for next milestone in Civil Justice Reforms

All liability adjusters armed with new tablet software to meet MOJ timescales

London – Crawford & Company’s UK liability experts have warned insurers to be ready for the next milestone in civil justice reform, as new rules come into force on 1 October.

Insurers and employers will shortly experience the impact of new regulations after years of the standard of care being placed primarily at the defendant’s door when facing claims for breaches in health and safety legislation.

Now with a new position enabled by Section 69 of the Enterprise and Regulatory Reform Act (E&RR Act), and the switchover from old to new regimes for accidents occurring on or after 1 October, John Buckle, liability managing director, says the benefits of putting up a strong defence could begin to emerge.

“Next month, section 69 of the E&RR Act will come into effect for accidents occurring on or after 1 October 2013,” says John. “Until that time, any alleged breach of health and safety legislation is actionable in civil law unless the regulations provide otherwise; a statutory right which has arguably contributed to quick settlement in favour of detailed investigation.”

The changes could be particularly important for insurers facing claims within the £10,000-£25,000 value bracket. “The new section reverses the old position, imposing a burden upon claimants to

prove negligence, even against employers, thereby potentially opening up to insurers more potent defence arguments with regard to primary liability and most likely with regard to increased contributory negligence percentage reductions, more commonly associated with common law cases.”

Crawford has armed its network of field adjusters and investigators with sophisticated tablet software for thorough data capture and analysis. “This enables the adjuster to conduct a prompt and detailed investigation, within the timescales laid down by the MOJ reforms process. Now, with the opportunities presented by s69 it is perfectly possible to benefit from a technical investigation, particularly on claims valued between £10,000 and £25,000.” explained John.

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Notes to News Editor:

Based in Atlanta, Ga., Crawford & Company (www.crawfordandcompany.com) is the world's largest independent provider of claims management solutions to the risk management and insurance industry as well as self-insured entities, with an expansive global network serving clients in more than 70 countries. The Crawford System of Claims Solutions® offers comprehensive, integrated claims services, business process outsourcing and consulting services for major product lines including property and casualty claims management, workers compensation claims and medical management, and legal settlement administration. The Company's shares are traded on the NYSE under the symbols CRDA and CRDB.

