Broadspire
A CRAWFORD COMPANY

Crawford

Forging Stronger TPA Partnerships with Technology

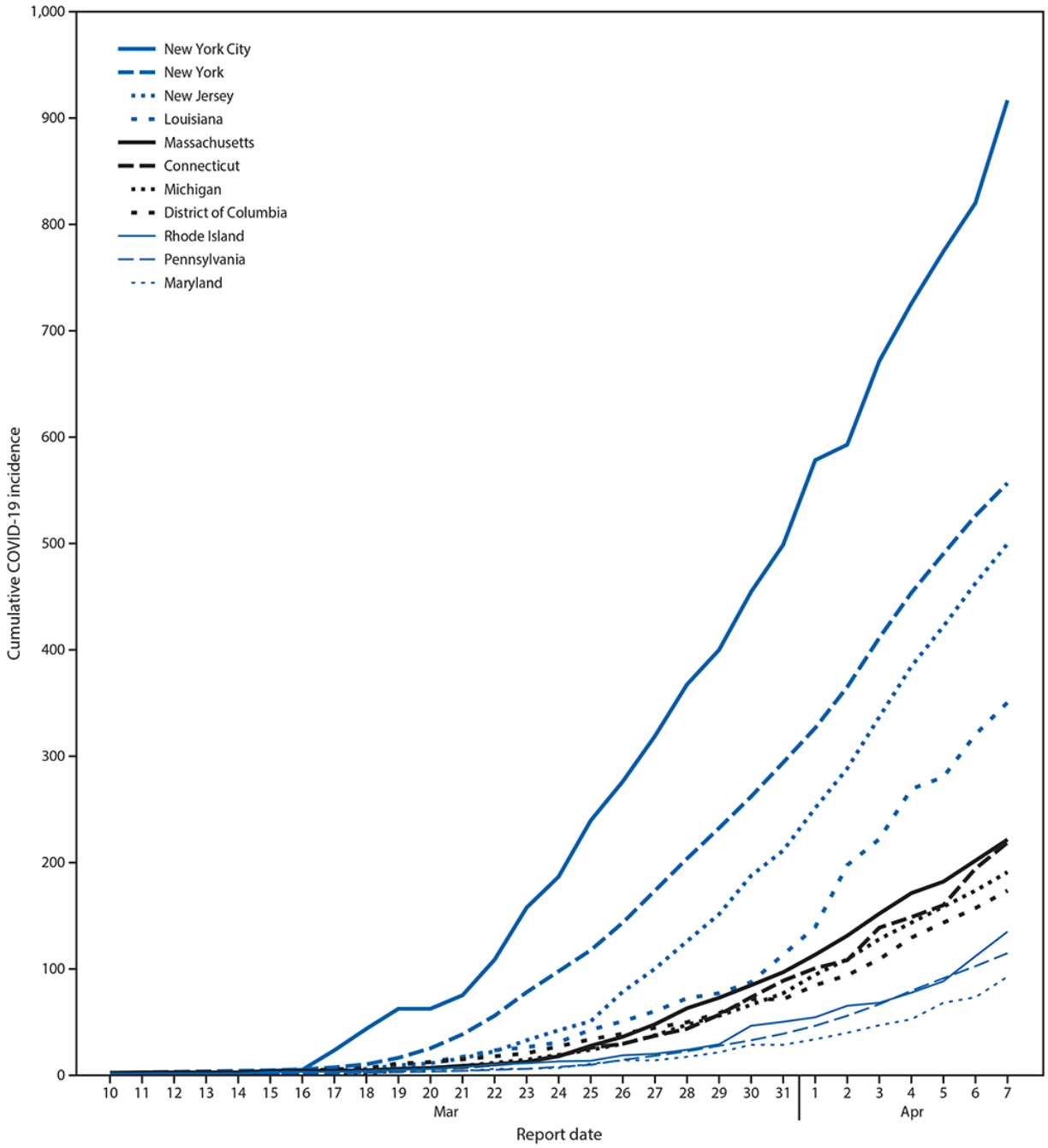
2020 has been

unique…

We asked our clients…

Do you have any needs as the pandemic unfolds?

Yes!


New York City
New York
New Jersey
Louisiana
Massachusetts
Connecticut
Michigan
District of Columbia
Rhode Island
Pennsylvania
Maryland
Cumulative COVID-19 incidence
1,000
900
800
700
600
500
400
300
200
100
0
10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 1 2 3 4 5 6 7
Mar
Apr
Report date

What's the **impact on our business**?

How much are these claims going to cost us?

How can we use this information to **keep our employees safe**?

Communication is essential

- Can come at any time
- Can come from anyone in the organization
- Consultative and proactive

We then ask **ourselves** some questions.

How can we **help**?

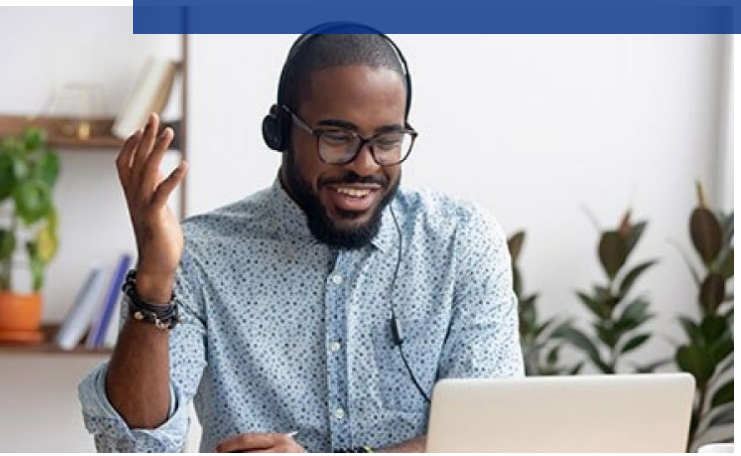
How can we help

immediately?

How can this solution be **flexible**?

Agility is essential in times of change

- Priorities may need to shift
- Experimental approach
- Should be part of the culture



Time to **get to work…**

Action through two lenses

1. Developing effective solutions
2. Applying with a focus on risk mitigation

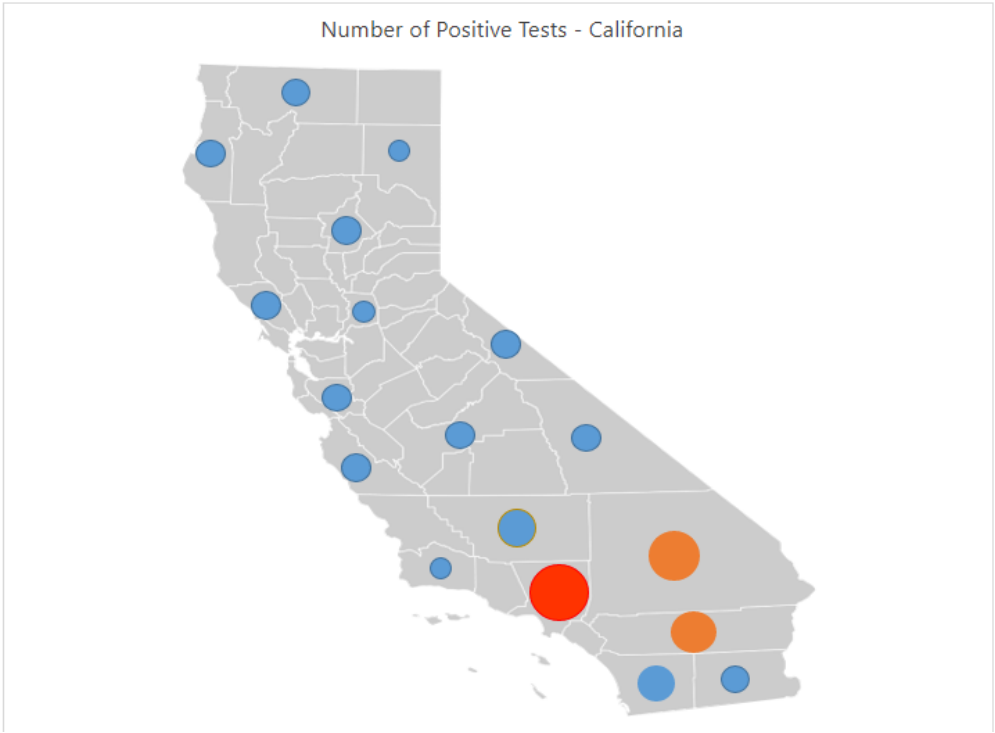
Developing COVID-19 Solutions

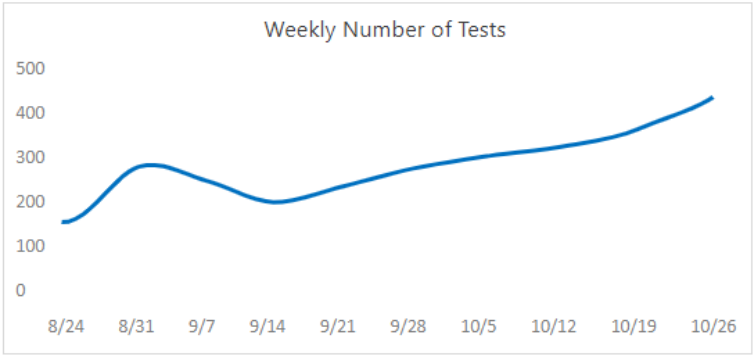
- Custom claim operations protocols
- Products to support pandemic response
- Specialized technology and analytics tools

Outbreaks

State: All | Location: All | Time: All

Number of Locations with an Outbreak	Number of Locations in Warning	Total Positive Tests in the last 30 days
1	2	29





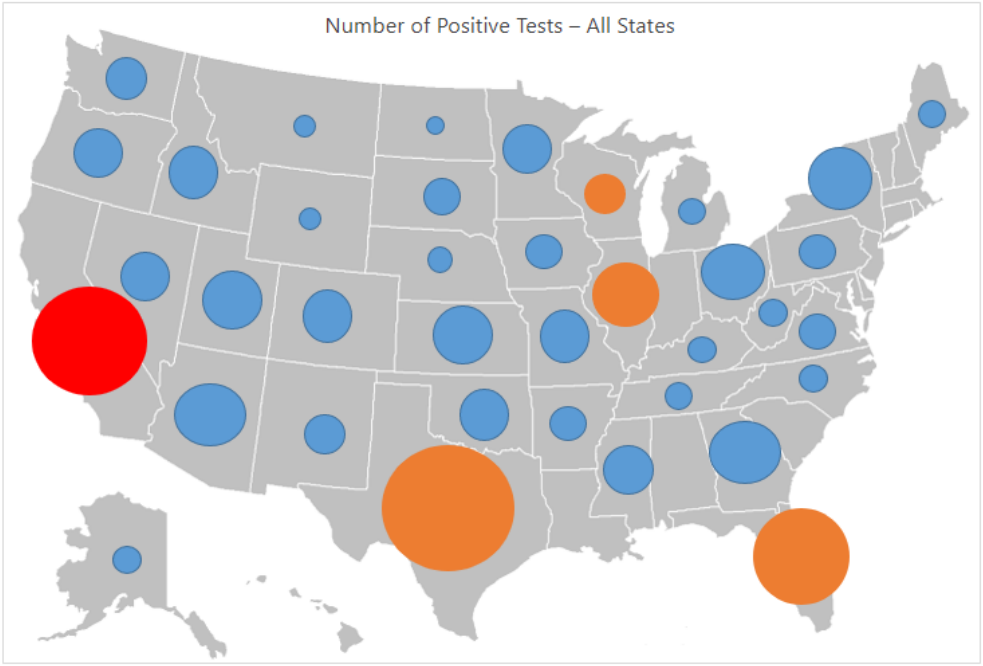
Positive Test Results

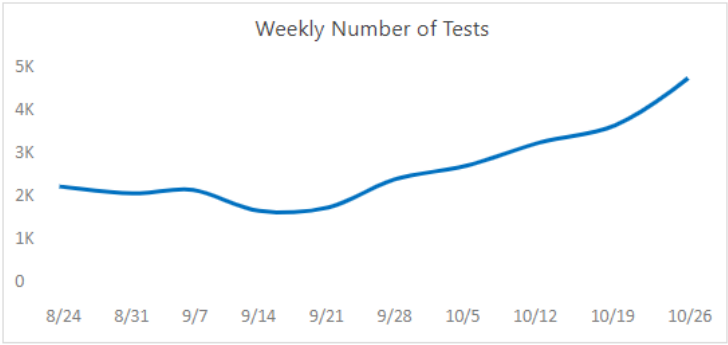
Location City	Location State	Date of Test	Number of Employees
Glendale	CA	8/14/2020	39
Glendale	CA	8/24/2020	52
Anaheim	CA	9/27/2020	43
Long Beach	CA	9/27/2020	75
Long Beach	CA	10/4/2020	32
Long Beach	CA	10/5/2020	54
San Jose	CA	8/31/2020	12
El Segundo	CA	9/7/2020	127

Outbreaks

State: All | Location: All | Time: All

Number of Locations with an Outbreak	Number of Locations in Warning	Total Positive Tests in the last 30 days
1	4	52





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… and doing it **fast.**

	Fatality Rate (Row 6)	This is the percentage of cases that result in death. It is calculated by dividing the number of deaths by the number of cases for each state and it used to calculate *Client Expected Death Frequency.*	CDC
1.)	**Average Salary** (Row 7)	This is an input field that will drive the wage replacement severity costs for each case type. The NCCI Tool uses salary from the U.S. Bureau of Labor Statistics and is as of May 2019 for all occupations. This data has been entered into the *US Bureau Salary Statistics* tab for reference.	U.S. Bureau of Labor Statis
2.)	**Total Headcount** (Row 8)	This is an input field that reflects your total headcount in each state.	
3.)	**Percent of State Workforce at Risk** (Row 9)	This is an input field that calculates your headcount "exposed" or "at risk" from your total headcount in each state. It is set to 80%, but any percentage can be entered and it will reflect in the next row *Headcount at Risk.*	
	Headcount at Risk (Row 10)	This field represents your employees that are "exposed' or "at risk" of contracting the virus while at work. This is calculated by taking Total Headcount x Percent of State Workforce at Risk, but can be manipulated separately if there are known numbers to input.	
	Virus Frequency (Rows 15, 22, 29)	This is the frequency of cases per state. Each case severity type has a different calculation. See TABLE 3 to the right for calculation formulas.	NCCI
	Client Expected Claim Frequency (Rows 16, 23, 30)	This is the predicted client claim count. It is calculated by rounding up the calculation of Virus Frequency Overall for the specific case type x Headcount at Risk.	
	Wage Replacement Severity (Rows 17, 24, 31)	The Wage Replacement Severity factor is derived from the NCCI Calculator, and is based off of each state's unique guidance. It is calculated by taking Average Salary x the wage multipliers in rows 11-13. (These multipliers are specific to each state and taken from the NCCI Hypothetical Scenario's Tool (Wage Replacement Severity/Average Salary). This gives the ratio that will reflect in the wage replacement severity numbers when the Average Salary is changed).These values and ratios are subsituted with the averages in TABLE 1 for states that have not designated NCCI as the licensed rating and statisical organization and therefore do not have specific state data.	NCCI

TABLE 2:

Case	Level of Medical Care
Mild	May require some medical treatmen respiratory distress, but hospitalizati required.
Moderate	May require a hospital stay (using 3 without ICU or ventilation.
Severe	Requires a hospital stay with either I ventilation, using 7 day average.

See ***Severity of Covid-19 Symptoms*** on page 3 ar ***Severity Estimate by Case*** of the NCCI Research

TABLE 3:

Case	Virus Frequency Calculation
Mild	(Infected Rate x Knowledge x (1.0 - Hospitalization Ra
Moderate	(Infected Rate x Knowledge Rate x H Rate) x (1.0 - Critical Care Rate

		Alabama	Alaska	Arizona	Arkansas	*California*	Colorado	Connecticut	*Delaware*	District of Columbia	Florida	Georgia	Hawaii	Idaho
	Infected Rate													
	Hospitalization Rate													
	Critical Care Rate													
	Fatality Rate													
1.)	Average Salary													
2.)	Total Headcount													
3.)	Percent of State Workforce at Risk													
	Headcount at Risk													
Mild	Virus Frequency													
	Client Expected Claim Frequency													
	Wage Replacement Severity													
	Medical Severity													
	Incurred per Mild Claim													
	Total Mild Indemnity + Medical													
derate	Virus Frequency													
	Client Expected Claim Frequency													
	Wage Replacement Severity													

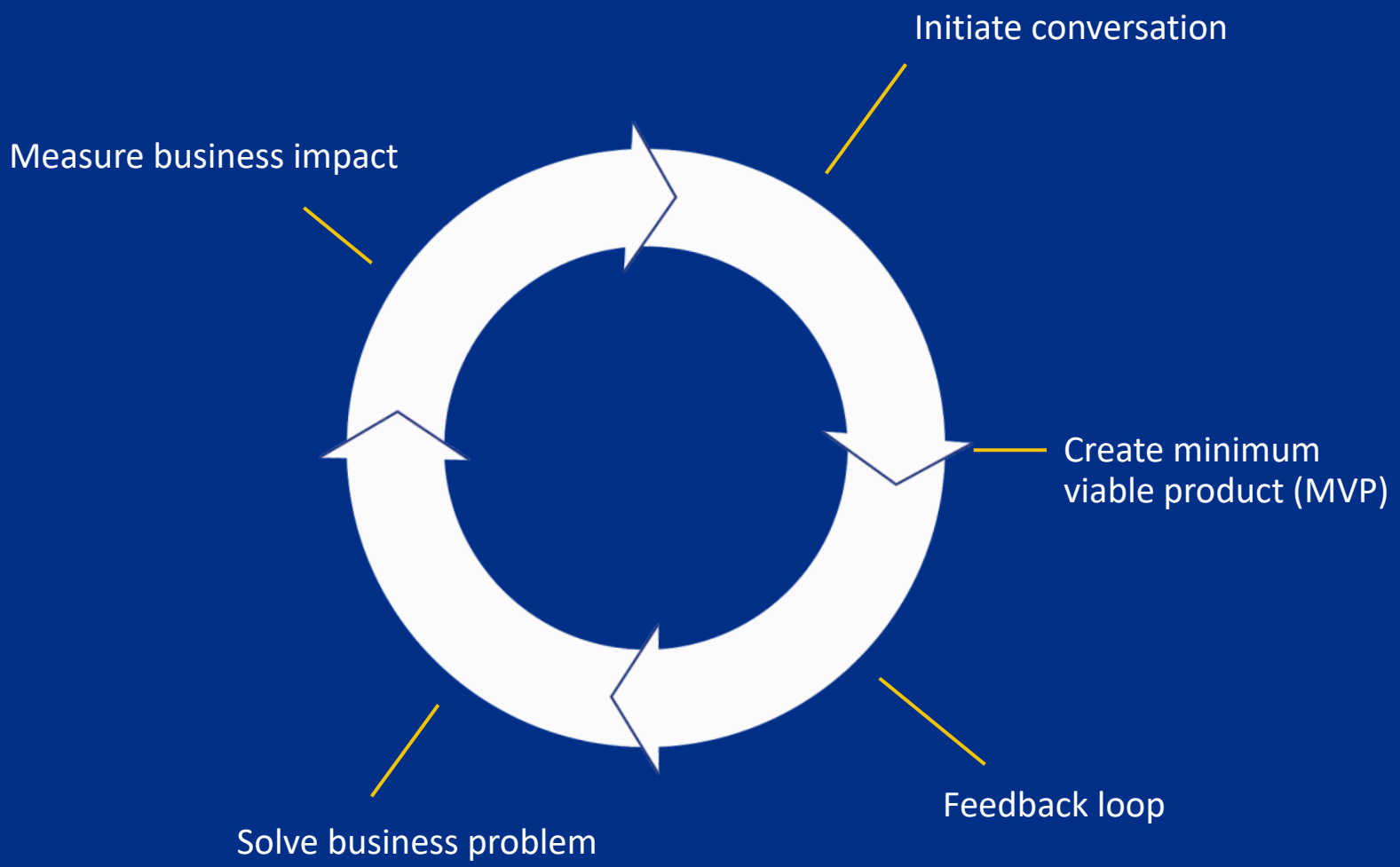
		Alabama	Alaska	Arizona	Arkansas	*California*	Colorado	Connecticut	*Delaware*	District of Columbia	Florida	Georgia	Hawaii	Idaho
Mild	Wage Replacement Severity													
	Medical Severity													
	Incurred per Mild Claim													
	Total Mild Indemnity + Medical													
Moderate	Virus Frequency													
	Client Expected Claim Frequency													
	Wage Replacement Severity													
	Medical Severity													
	Incurred per Moderate Claim													
	Total Moderate Indemnity + Medical													
Severe	Virus Frequency													
	Client Expected Claim Frequency													
	Wage Replacement Severity													
	Medical Severity													
	Incurred per Severe Claim													
	Total Severe Indemnity + Medical													

			Alabama	Alaska	Arizona	Arkansas	*California*	Colorado	Connecticut	*Delaware*	District of Columbia	Florida	Georgia	Hawaii	Idaho
	Incurred per Moderate Claim														
	Total Moderate Indemnity + Medical														
Severe	Virus Frequency														
	Client Expected Claim Frequency														
	Wage Replacement Severity														
	Medical Severity														
	Incurred per Severe Claim														
	Total Severe Indemnity + Medical														
Death	**Client Expected Death Frequency**														
4.)	**Estimated Death Benefits x Medical Care**														
	Total Death Benefits														
Total	**Total Incurred by State**														
	Total Incurred Potential	$													
	Total Expense (Expected)														
	Total Potential Financial Risk	$													

Effectively applying solutions

- Rapid, agile development
- Keep up the communication
- Be ready to adjust

Agile partnerships



Collective takeaways

What we were able to do…

1. “Explain the unexplainable”
2. Created solutions with a wide-ranging impact
3. Formed stronger bonds working together
4. Had fun!

Thank you!

To learn more:

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