



# STRONGER TOGETHER



2021 Global Citizenship Report



Across continents and communities, we're dedicated to creating a better world and brighter outcomes for future generations.

For us, that starts with fostering a culture where we celebrate our differences, inspire each other and grow stronger together.



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## MESSAGE FROM THE CEO AND THE PRESIDENT

**“..We look forward to making further progress towards our corporate responsibility goals as we endeavor to affect even more change in 2022 and beyond.”**

2021 was a landmark year for Crawford as we celebrated 80 years of service. We are humbled by the unwavering support of our employees and clients. Our purpose to restore lives, businesses and communities has never been more relevant. Serving communities and people in need is not only inherent in the kind of work that we do, but it is also reflected in our envisioned future, culture and RESTORE values. We believe in minimizing environmental impact, behaving with honesty and integrity and driving conscious inclusion and diversity at all levels of our organization.

We are pleased to share with you our inaugural Global Citizenship Report! We are proud of all that we have accomplished thus far, and we look forward to making further progress toward our corporate responsibility goals

as we endeavor to effect even more change in 2022 and beyond.

In 2021, we prioritized the health and well-being of our 9,000+ global employees, developing programs and initiatives that helped them weather the uncertainty of the pandemic and created a safe space where they could come to work as their authentic selves. Our annual Global Day of Service, held each October, gave employees the opportunity to give back to causes of their choice in their regions. On an ongoing basis, we also supported organizations like the Alzheimer’s Association in the U.S., the Alzheimer’s Society in the UK and many more. Our compliance and procurement teams worked tirelessly throughout the year to ensure that our partners and policies upheld our corporate values and governance.

We would like to offer our heartfelt thanks to all who contributed their time and hard work to the many causes that we supported in 2021.

We are confident that the next 80 years of Crawford will be just as rewarding as the last. Our future success is determined by our ability to improve the lives of our people, communities and world. We hope you’ll join us as we forge ahead on this journey to do our part to make the world a better place.

### **ROHIT VERMA**

Chief Executive Officer

### **JOSEPH BLANCO**

President

## COMPANY OVERVIEW

As the world's largest publicly-listed independent provider of claims management and outsourcing solutions, our company's footprint and capabilities span the globe – enabling us to go beyond the claim and solve complex, critical challenges wherever they may occur. From minor damage to catastrophic events, Crawford has a worldwide network of experts dedicated to restoring lives, businesses and communities. Every day, we strive to make a positive social and environmental impact where we operate.



## Our Global Footprint

Our global footprint delivers the right local expertise wherever losses occur. Working together in over 70 countries, our experts form an unsurpassed claim handling and outsourcing network, providing global solutions that are executed anytime, anywhere to support our clients and their customers.

## Crawford By The Numbers

1.7M  
CLAIMS HANDLED  
WORLDWIDE

50K+  
FIELD  
RESOURCES

9.4K  
EMPLOYEES  
WORLDWIDE



\$18B+  
CLAIMS MANAGED  
ANNUALLY

6K  
NETWORK  
CONTRACTORS

## Our Purpose

# Restoring lives, businesses and communities.

What began over 80 years ago as an idea to make milk truck deliveries more efficient has evolved into a global enterprise – going beyond the claim to solve complex, strategic challenges for businesses around the world. Today, our continued growth is guided by a common purpose that sets us apart in an industry where lives, businesses and communities are at stake.

## Our Values

Our purpose is embedded in our values — to RESTORE is a part of everything we do.



RESPECT

ONE CRAWFORD

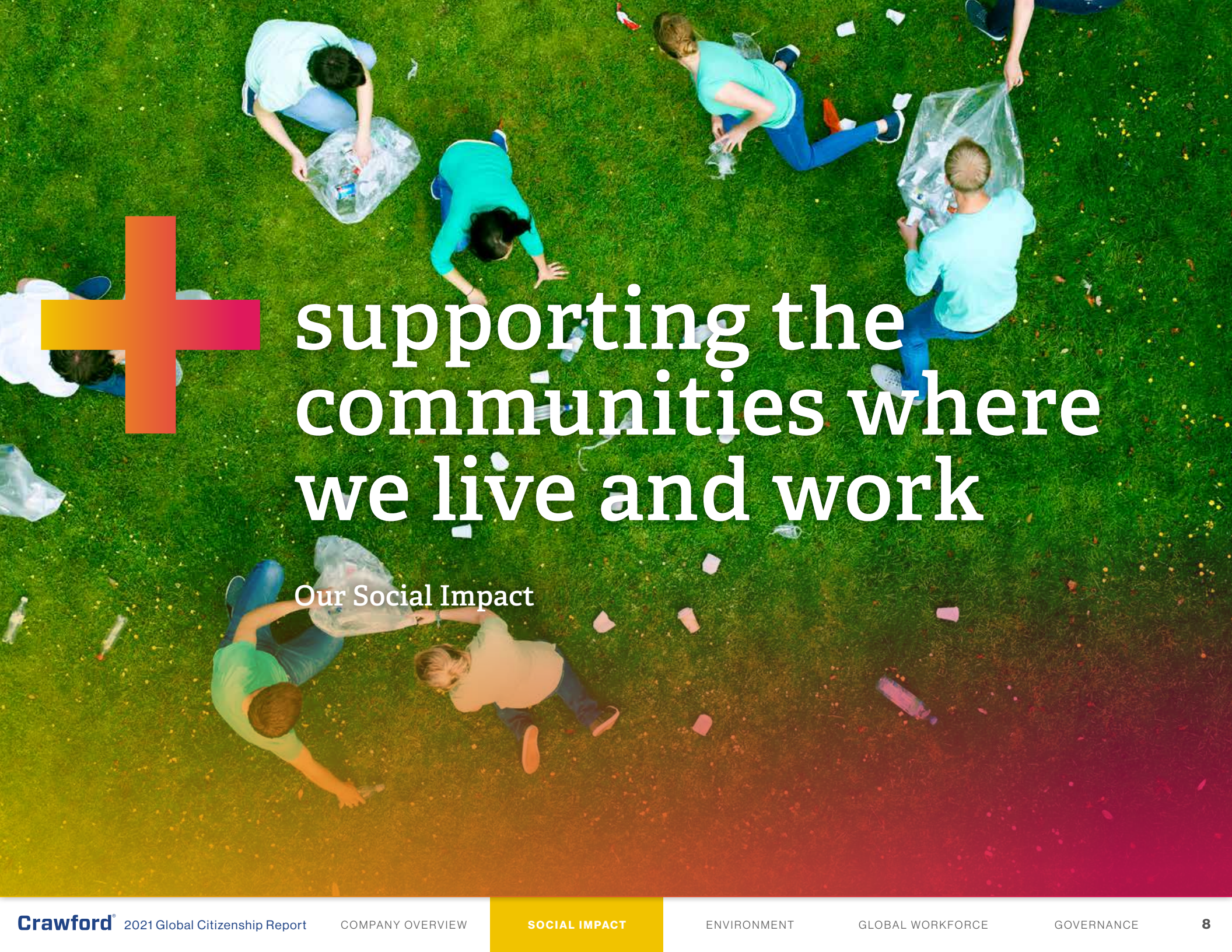
EMPOWERMENT

RECOGNITION

SUSTAINABILITY

ENTREPRENEURIAL  
SPIRIT

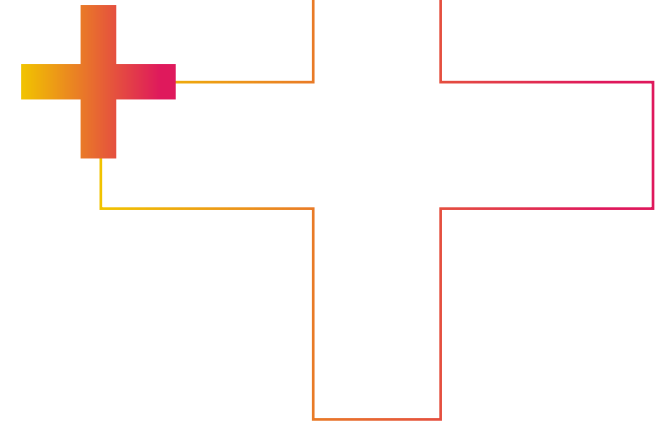
TRAINING



# supporting the communities where we live and work

Our Social Impact





## OUR SOCIAL IMPACT

As a global company, we pursue a wide range of meaningful engagements with worthy causes that matter to our employees, clients and partners. We recognize that our success is closely linked to the communities in which we live and work, and we are constantly looking for opportunities to make a difference. We also know that global challenges require collaborative solutions to create a better world and brighter outcomes for future generations. Through our social impact initiatives, we work with our employees, customers and partner organizations to tackle these challenges – building on Crawford's reputation for honesty, integrity and quality.

# Global Day of Service 2021

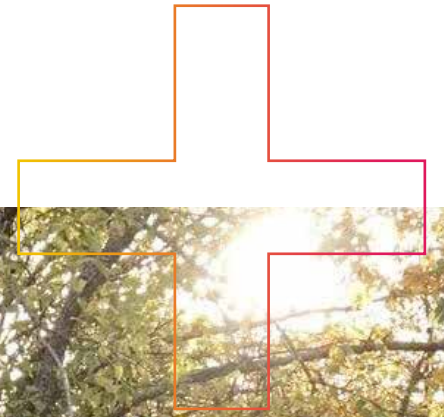


## Global Day of Service 2021

Every October, Crawford employees join together in service of their respective communities for a Global Day of Service. Over the last decade, our teams have participated in hundreds of diverse humanitarian projects, each chosen by employees in their regions. From building homes for the houseless in Florida to providing support to victims of earthquakes and tsunamis in Indonesia, Crawford employees donate their time to restore lives, businesses and communities around the world.

Global Day of Service is also a manifestation of Crawford's RESTORE values. We strive to embody these values collectively and as individuals both within our communities and at work. When we work together as One Crawford, there is no limit to what we can accomplish for the greater good.

**Crawford employees donate their time to restore lives, businesses and communities around the world.**



# Crawford Cares

The Crawford Cares, Inc. foundation supports Crawford employees affected by catastrophes or unexpected events or losses. Crawford has provided financial assistance to hundreds of employees affected by hurricanes and wildfires, suffering from catastrophic illnesses or injuries, coping with the loss of loved ones, and more. Using these funds, employees are able to offset many unexpected costs, including property repair, food, clothing, temporary housing and funeral expenses.

In 2021, we hosted a fundraising event during our 80th anniversary virtual celebration to help raise money for Crawford Cares. With a goal of raising \$25,000, employees from around the globe rose to the challenge and donated nearly \$30,000, which Crawford matched dollar for dollar – bringing the total to \$60,000.



# \$60,000

TOTAL RAISED FOR CRAWFORD CARES

*During the four-day virtual event, the executive team helped us raise funds for Crawford Cares by completing some fun challenges.*



## Reconciliation Action Plan

**“...RAPs provide tangible and substantive benefits for Aboriginal and Torres Strait Islander peoples increasing economic equity and supporting First Nations self-determination.”**

As a specialist insurance law firm designed to challenge the traditional law firm model by bringing clients fast, efficient and commercially savvy legal solutions, HBA Legal is part of Crawford Legal Services. It partners with clients in all states and territories across Australia and the London insurance market.

Reconciliation Action Plans (RAPs) have enabled organizations operating in Australia to sustainably and strategically take meaningful action to advance

reconciliation between Indigenous (i.e., Aboriginal and Torres Strait Islander people) and non-Indigenous Australians. Based around the core pillars of relationships, respect and opportunities, RAPs provide tangible and substantive benefits for Aboriginal and Torres Strait Islander peoples, increasing economic equity and supporting First Nations' self-determination.

This RAP represents a formalization of HBA's commitment to reconciliation and describes the initiatives we plan

to take to increase meaningful support of First Nations people. It will be launched in 2022, following an extensive development period of more than 12 months. As HBA's first RAP, we consider it only the beginning of our reconciliation journey. With a growing team and an increasing sphere of influence, this RAP will form a foundation from which HBA aims to grow to actively support all dimensions of reconciliation.



## Caring for Her Clients and Her Community

Rachel Lopez, Broadspire National Product Manager,  
Care Management

In her 20 years with Crawford TPA: Broadspire, Rachel has played an integral role in the lives of many injured workers. From coordinating the proper treatment to providing emotional support, she continuously goes the extra mile to help them on their road to recovery. But for Rachel, serving others does not stop there. In her hometown of Mesquite, Texas, Rachel uses her skills from care management to make a difference through social work.

In 2005, Rachel founded the Hispanic Forum of Mesquite (HFM), an organization that seeks to provide communication opportunities for issues affecting the Hispanic community in their city. Through the organization, she has helped provide over \$56,000 worth of scholarships to support Hispanic youth to pursue higher education and has provided a means for educational growth among its members.

“The things I do at Broadspire and in my community don’t come without their challenges,” she reflects. “But I’ve never shied away from a challenge. Sometimes, these people just feel like they’re navigating through everything by themselves, so I hope to be that person who can help bring support and relief.”



On March 31, 2021, Rachel Lopez was honored for her service to the City of Mesquite, TX.

**\$56,000**

**PROVIDED IN  
SCHOLARSHIPS TO  
SUPPORT HISPANIC YOUTH**

## Organizations We Support

Crawford employees are deeply committed to improving the communities where we live and work. We take pride in making a difference so our people and our business can thrive. Across all of our regions, we collectively volunteer thousands of hours for causes we are passionate about.

By fostering lasting relationships with nonprofit organizations and communities, we are able to support several important causes while simultaneously promoting a strong culture of caring from within.

alzheimer's  association®



Gosnells Community Legal Centre



Note: The logos above represent only a portion of the organizations we support as a Company.



# creating a more sustainable future

Our Environmental Commitment



## OUR ENVIRONMENTAL COMMITMENT

For over 80 years, Crawford has helped people recover from the unexpected. Today, with the acceleration of climate change and the increasing severity of weather-related catastrophes, we have a unique opportunity and a responsibility to use our expertise and capabilities to address these environmental challenges.

**It's about doing what's right for our clients, our people and our planet while charting a course that safeguards our environment and ensures growth and prosperity for all stakeholders.**

At Crawford, everything we do ties back to our purpose of restoring lives, businesses and communities. This includes our commitment to promoting genuine, environmentally responsible behavior on behalf of our company and our partners wherever and whenever we can.

In 2021, we took meaningful steps to ensure our processes are more efficient and sustainable. We incorporated sustainability criteria into our purchasing policies. We implemented programs to reduce energy consumption and travel-related impacts. And more of our administrative and operational processes are now carefully reviewed to potentially reduce our carbon footprint. Looking ahead, we will continue to build on what we have already achieved and work passionately to be a part of the solution to the environmental challenges we face as a global community.

**We recognize our responsibility to help protect the planet and support those working to improve global environmental sustainability. We are committed to the following:**



**Promoting the protection of the environment and minimizing the impact of all of our activities on the environment.**



**Integrating environmental management policies and practices at every level across the company.**



**Procuring all goods and services in ethical, sustainable and socially responsible ways that reduce the environmental footprint of our operations and supply chain.**



**Fostering a culture of sustainability that engages and attracts people who want to make a difference.**



## OUR ENVIRONMENTAL COMMITMENT

# What We've Done

Crawford's sustainability commitments highlight the progress our company is making toward becoming a more environmentally responsible global citizen. The S in RESTORE stands for sustainability because doing the right thing for the planet and its people is an integral part of our values. Moving forward, we will continue to examine ways to minimize our environmental impact and will focus our efforts on lessening our carbon footprint, reducing waste and committing to processes and platforms that improve efficiency. The following actions represent the steps we have taken:



### ENTERPRISE PRINTING

- Removed local/personal printers and installing departmental printers globally. Where permitted, we have implemented technology to facilitate the electronic signature of documents across the entire claim lifecycle.
- Transitioned from wet ink to digital signatures on all contracts to eliminate printing and reduce paper usage in the workplace.



### FLEET

- Introduced hybrid, plug-in hybrid and all-electric vehicles into our corporate fleet program.
- Evaluated all remaining fuel vehicles using defined sustainability metrics.
- Offered employee commuter benefits to encourage sustainable commuting habits.



### DATA & DEVICES

- Committed to the reuse of company mobile devices through inventory and recycling programs.
- Implemented programs to reduce energy consumption in our data centers and use audio and video conferencing to reduce travel impacts.
- Hosted yearly electronics recycling events at main offices.



### SOURCING

- Incorporated a sustainability clause in all Master & Professional Service Agreements and required disclosure of relevant sustainability information from suppliers.

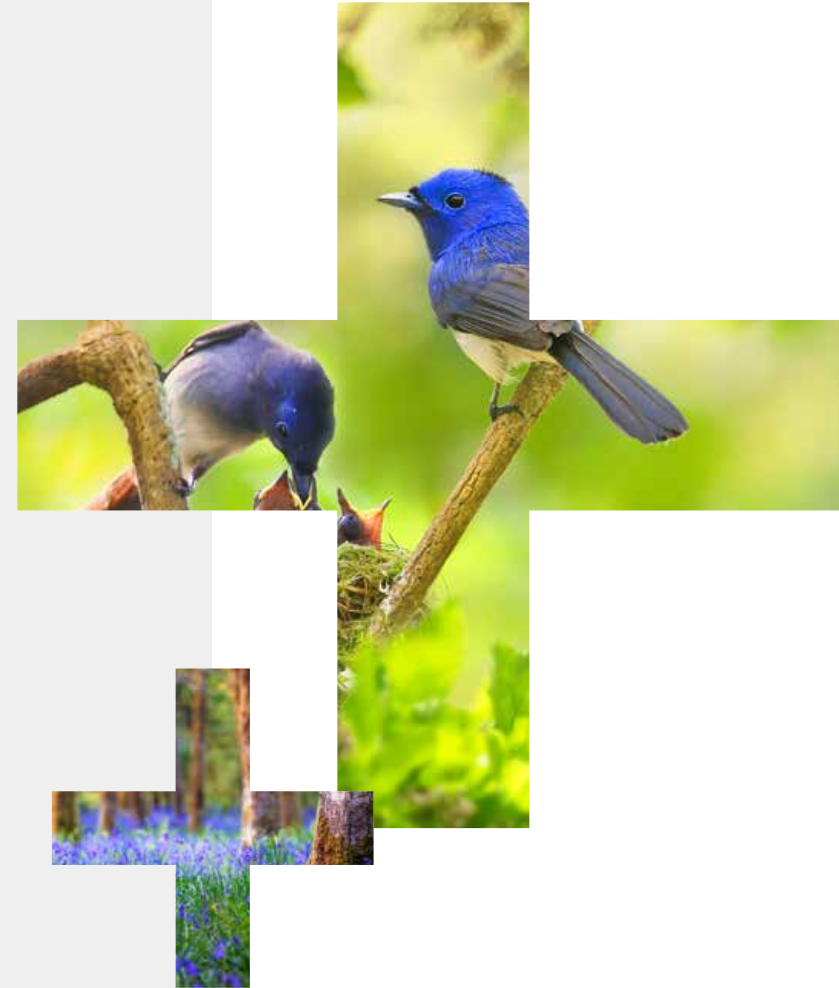
## Supporting Sustainability at the Local Level

With its focus on the creation, protection and restoration of native woodland heritage, the Woodland Trust is the largest woodland conservation charity in the United Kingdom. The Woodland Trust has three key aims: to protect ancient woodlands, which are rare, unique and irreplaceable; to restore damaged ancient woodlands; and to plant native trees and woods with the aim of creating resilient landscapes for people and wildlife. Since 1972, the Trust has planted over 50 million trees across the UK.

Crawford & Company has always looked at ways to develop our sustainability program in line with our most significant community and environmental impacts, taking some of the best ideas and initiatives directly from our people. One of those ideas came from a phenomenon called subsidence, which occurs when the soil beneath a building is unstable. The soil sinks downward and is a common problem in the UK, affecting thousands of households and businesses.

Subsidence claims cost insurers around £400m per year, and approximately 60 - 70% of those claims are considered to be due to the influence of trees and other vegetation. Many trees are removed to protect properties affected by tree root damage. Tree loss due to subsidence damage claims can have a high negative impact on the environment in the communities we serve.

To help offset the loss of trees that subsidence had to pull up as a consequence of an insurance claim we handled, we decided we should support the Woodland Trust in their efforts to create, protect and restore UK Woodland. Since 2016, Crawford has donated over £4,000 to this important organization. Sustainability is becoming more critical for businesses across many different industries, but understanding how to tackle the issues our own business encounters can deliver the most profound impact.



## Restoring Lives and Businesses in the Agricultural Community

Farmers have always had to contend with the weather, but given the increasing intensity and frequency of extreme weather events, insurance claims for weather-related crop losses have soared across the globe. Last year in the United Kingdom, Crawford's Agricultural Team responded to a series of large claims caused by periods of intense drought, record summer temperatures, flash flooding, and golf-ball-sized hailstorms. "It was a difficult year," said Yvonne Aplin, Crawford Loss Adjuster. "In 2021, crop and livestock yields were lower than expected, while the number of claims filed by producers increased substantially, which meant Crawford had to evolve its adjusting capabilities to meet the needs of British farmers."

The hail storm last July, for example, inflicted widespread damage on a number of different crops across the UK, including wheat, barley, top fruit and rapeseed, which required a fast response to assess the amount of yield reduction and measure potential future impact on plant health.

**To accurately measure the losses and speed up claim processing, we conducted investigations using a fleet of specialized agricultural drones and NDVI (Normalized Digital Vegetation Index) surveys to assess the affected areas. NDVI is a technology primarily used to measure plant health based on how the plant reflects light at certain frequencies. In the aftermath of an extreme weather event, however, sparse vegetation reflects more visible light and less near-infrared light.**

Drone-enabled NDVI surveys offer numerous benefits over the time-consuming physical process of walking through muddy fields to assess damage, and Crawford Agriculture is the first specialist agricultural adjuster to incorporate this technology. "Farmers are already under a lot of emotional and financial stress," notes Max Perris, Crawford Agricultural Consultant. "And when an unexpected, unprecedented hailstorm damages crops, these custodians of the countryside need our help to get the claim moving quickly. We also partner with the Royal Agricultural Benevolent Institution (RABI) to provide local support and guidance to the farmers over the life of a claim."





# creating opportunities to grow, succeed, and be ourselves

Our Global Workforce

## OUR GLOBAL WORKFORCE



At Crawford, our Diversity, Equity and Inclusion (DEI) philosophy fosters a safe and inclusive environment where every employee's unique perspective and experiences are heard, valued and respected.

**Making everyone at Crawford feel they belong is integral to who we are as a company and plays a critical role in our company's success.**

Our leaders across the globe view DEI not only as the right thing to do for our people, but as a true competitive differentiator that drives creativity and innovation.

In 2021, we drew insights from best practices in the DEI space, participated in research on racial equity by G100, a preeminent executive peer-to-peer organization, and shared our thought leadership at multiple industry forums. We also received the Diversity and Inclusion award at the 2021 British Claims Awards, acknowledging and celebrating our DEI efforts in the United Kingdom.



## Diversity & Inclusion

In today's rapidly changing work environment, employee feedback is the most useful data source for measuring inclusion. At Crawford, measurement and data help us prioritize the perspectives and experiences of the more than 9,000 employees who bring their unique talents to our global family.

# 2021 Diversity Numbers

50%

COUNTRY-PRESIDENT  
ROLES

25%

EXECUTIVE LEVEL

32%

SENIOR LEVEL

55%

WOMEN  
REPRESENTATION  
GLOBALLY

16% ↑

BLACK & AFRICAN  
AMERICAN

In the US, our representation of Black and African American employees (16%) is higher than the United States Bureau of Labor Statistics (12%).

50%+

WOMEN &  
MINORITIES

Crawford has over 50% representation of women and minorities on its ten-member board and proudly joins other leading companies that have taken the critical step of including at least three women directors.

1<sup>st</sup>

In May 2021, Crawford announced the appointment of Michelle Jarrard, a Company Board member, as the first woman non-executive chair of Crawford's Board of Directors.

## Employee Pulse Surveys

To monitor employee satisfaction and engagement, Crawford conducts employee Pulse surveys twice a year. Out of the over 80% of employees who complete these surveys on average, the feedback received remains positive, further demonstrating our commitment to preserving the morale of our global workforce.

To measure inclusion, we introduced four new items in our global 2021 Employee Pulse Survey. The survey items revealed the state of current employee sentiment around DEI. In the survey, 85% of the respondents indicated that they do not experience bias due to their personal identity and 6% responded unfavorably to facing any bias to their personal identity. The 85% favorable response rate to this question is 17% higher than the Professional Services Insurance Norm, an external norm, which we use to benchmark all pulse survey data.

As a baseline and first-time survey response on these survey items, these numbers reflect how our culture and people programs in place are creating an inclusive workplace.





“We strive to create an environment where every idea is embraced, every voice is heard and every employee can bring their fullest self to work.”

- NIDHI VERMA,  
Vice President, Learning, Talent Management and DEI



## Our Global DEI Framework

Crawford's Global Office of Diversity, Equity and Inclusion is responsible for designing and implementing programs that promote an inclusive culture and help us achieve our company's DEI goals. This office also partners with local geographies through our Global DEI Council to ensure initiatives reach every employee and are embedded wherever we do business – underscoring our deeply held belief that activating DEI is a shared responsibility.

Our global DEI framework is focused on three pillars:



# 01

## Consciousness

We raise awareness about diversity, equity and inclusion through candid and continuous conversations. We are committed to eliminating bias and enabling change within our workplace through education, empathy and allyship. To ensure our leaders model fairness and inclusivity in their behaviors, we launched unconscious bias training in 2021, as well as allyship training in which employees learn about the relationship between power, privilege and personal access to opportunity.

### Crawford's Women Leadership Exploration and Development

Crawford's Women Leadership Exploration and Development (Women LEAD) program, which is in its sixth year, is geared toward developing and advancing Crawford's women professionals. Women LEAD is a nine-month online learning journey offering skill building, networking and leadership exposure to participants. Each year 100 rising women leaders across the globe attend this program.

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**100** RISING WOMEN LEADERS  
ATTEND EACH YEAR

### Multi-Cultural Leadership Program

Our Multi-Cultural Leadership Program is designed for talented professionals belonging to underrepresented employee groups with the goal of building skills, capabilities and networks to help them overcome headwinds and advance to higher leadership positions. The key objectives of this program are to amplify the visibility and voice of emerging leaders from underserved demographic groups, expand their circle of influence and improve the talent pipeline at every level with greater racial and ethnic representation.

# 02

## Capability

We focus on building core DEI capabilities for our programs and people. Talent programs such as hiring, performance management and promotions are regularly reviewed to help ensure a diverse slate of talent. We are committed to recruiting the most qualified people for the job regardless of gender, ethnicity or other protected traits. We believe in providing opportunities for career progression for our people and have established the goal of filling 70% of open positions with internal talent.



Sarah Baker, left, accepts her trophy at the Women in Insurance Awards.

### WINNER: CLAIMS PROFESSIONAL OF THE YEAR WOMEN IN INSURANCE AWARDS 2021

#### Sarah Baker, Head of CFAS in the UK

Recently appointed Head of Crawford Forensic Accounting Services in the UK, Sarah is a specialist in large and complex international business interruption claims with nearly 30 years' adjusting experience. As one of the most respected experts in the insurance industry, her varied career has seen her complete overseas catastrophe assignments in the Cayman Islands, Bahamas and most recently Bangkok. She was also a consultant to the United Nations in the early 2000s in Kuwait following the Iraqi aggression.

**“When I joined loss adjusting, there were few women in the role,” she reflects. “I hope my experiences demonstrate that there are no barriers for women within the claims arena and smarter working practices now mean even greater opportunities.”**

# 03

## Culture

We infuse DEI in Crawford's DNA by creating a culture of inclusion and belonging through initiatives like Employee Resource Groups (ERGs), which are employee-driven, voluntary, self-governed resource groups. ERGs at Crawford increase advocacy, create a sense of belonging and enable change. Crawford's ERGs provide employees numerous opportunities to lead, manage projects and be mentored – giving them visibility and career growth opportunities. Each of our ERGs is supported by an executive-level sponsor and the Office of DEI.

### **RISE** Elevating Diversity

Established for racially and ethnically diverse employees and allies, this group focuses on providing resources, access and opportunities to strengthen diversity and connection within Crawford and our local communities. RISE celebrates heritage months like Black History Month, Asian-American Pacific Islander month and Hispanic Heritage month, invites internal and external guest speakers, spotlights champions for race and ethnic causes relating to the company.

### **ZEAL** Zealous, Empowered, Authentic Leaders

Zealous, Empowered, Authentic Leaders (ZEAL) is an ERG for women and allies that promotes the professional growth and empowerment of women in the workplace. This group organizes the annual International Women's conference every March and offers multiple networking opportunities to women for navigating workplaces, careers and personal lives.

### **PRIDE** Visible | Equal | Empowered

This ERG supports LGBTQ+ employees and allies and provides mentoring, support and networking opportunities for Crawford's LGBTQ+ community. This group conducts educational sessions on important LGBTQ+ topics, advocates for more inclusive policies and works on making Crawford an Employer of Choice among the LGBTQ+ community.



## Supplier Diversity

We want to build strong business relationships that reflect the cultural diversity of local communities. By engaging in relationships with new and diverse suppliers, we further establish our competitive advantage in the marketplace and create a host of benefits for customers as well as internal and external stakeholders. Through our Supplier Diversity Program, we develop strategic alliances with companies whose culture and values are consistent with ours – focusing on Respect, Empowerment, Sustainability and Entrepreneurial Spirit.

Crawford promotes the inclusion of minority, diverse and disadvantaged businesses through the following actions:



Reviewing industry-leading resources and market trends to ensure a best-in-class supplier base



Utilizing industry resources and diversity certifying agencies to review supplier characteristics and engage best-in-class suppliers



Analyzing existing supplier base to identify opportunities and issuing RFP and RFQ engagements to prequalified suppliers within a particular market



Participating in trade shows to provide visibility into our sourcing and purchasing processes and our support of supplier diversity

## Manager Acceleration Program (MAP)

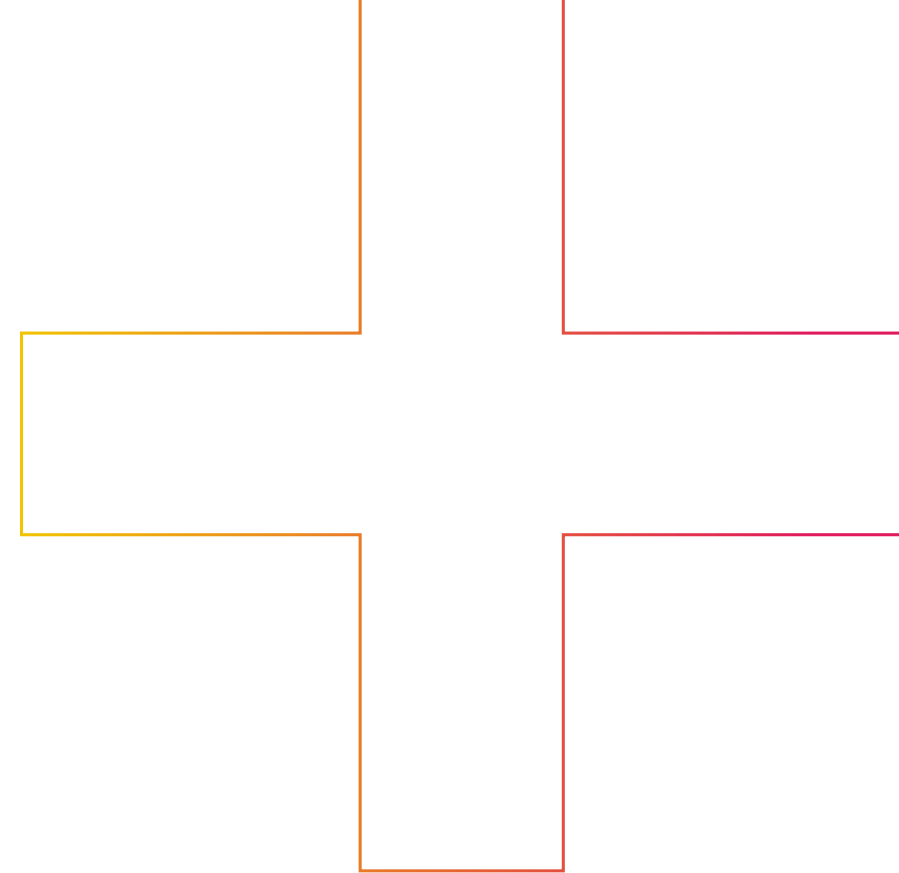
In May 2021, we rolled out a 12-month learning journey called Manager Acceleration Program (MAP) for Crawford's managers globally to enhance their management capability. MAP consists of a high-impact, comprehensive curriculum designed to help managers reach their full leadership potential and master skills for motivating, empowering and successfully managing teams. In this learning journey, managers experience a blend of courses through online, self-paced and virtual instructor-led delivery formats.

 1,340

MANAGERS PARTICIPATED IN 2021

## Employee Advisory Council (EAC)

This council consists of sixty employees from diverse backgrounds, levels, service lines, functions and geographies who are selected to work on critical business projects. The Crawford EAC tackles high-priority projects by combining the collective power of their group and other internal experts. They drive innovation, share views from the frontlines and offer multiple perspectives on internal issues or market challenges facing Crawford.



“While we may be divided by geography, the members of the Employee Advisory Council are united in their desire to make Crawford a stronger company where every employee feels valued and empowered.”

- SUSAN VANLOAN,  
Vice President, Global Technical Services

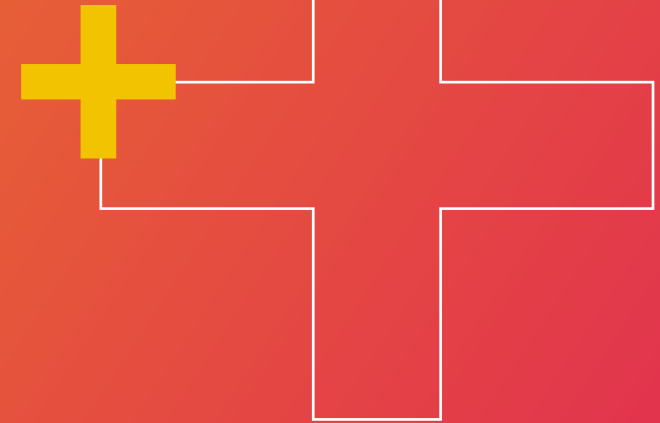






# setting high standards of honesty, integrity and respect

Our Corporate Governance



## OUR CORPORATE GOVERNANCE

Fostering a culture of honesty, integrity and respect is the most important commitment we can make to all our stakeholders, including investors, employees, clients and partners. At Crawford, we have a comprehensive corporate governance structure that guides our actions and ensures we uphold the highest professional and ethical business standards. We also know that good corporate governance is vital to meeting our performance goals by ensuring that our governing processes run smoothly and efficiently. From the diverse experience of our board and corporate management team to our regular reporting and independent auditing practices, our robust corporate governance ensures transparency, effective oversight and accountability at all levels of our global operations.



## Diversity of the Board

Crawford has long recognized the value of maintaining an inclusive board of directors and management team, proudly celebrating the legacy of Virginia Crawford, the company's first woman director. Today, Crawford has over 50% representation of women and minorities on its ten-strong board and proudly joins other leading companies who have taken the important step of including at least three women directors. In addition, our Global Senior Management Team is over 30% women and minorities, and we will continue to grow this level of diversity.

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50%

REPRESENTATION OF WOMEN  
& MINORITIES ON BOARD

3

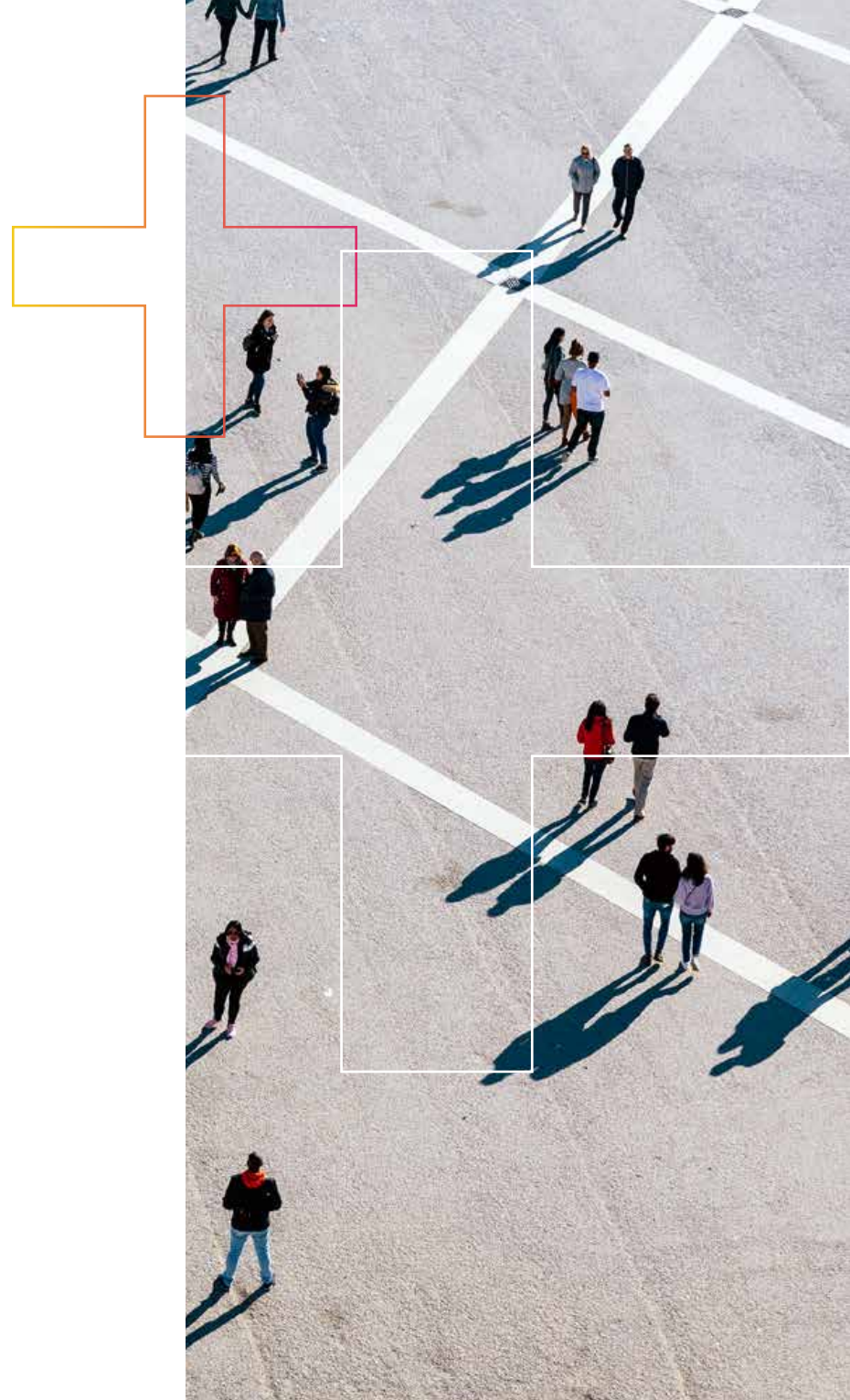
WOMEN DIRECTORS

## Data Privacy and Security

We are committed to protecting the privacy of the personal information we collect and providing clear information about how we handle personal information. Crawford maintains an information security program designed to protect the confidentiality, integrity and availability of our data and information systems.

The Crawford information security program is aligned with the National Institute of Standards and Technology's (NIST) Cybersecurity Framework and includes the implementation of global information security policies and procedures to protect Crawford information and information systems from unauthorized access, use and other malicious acts.

Our Global Privacy Office (GPO), led by the Chief Privacy Officer, has strategic and operational responsibility for data privacy and data protection. The GPO is resourced and organized to ensure the policies and compliance processes, technology and physical controls and security we rely upon to govern the collection, use, storage and transfer of personal data all over the world meet statutory and regulatory requirements. Crawford's approach is to use a coordinated and collaborative approach in managing the contribution of several corporate disciplines — including ethics and compliance, legal, human resources and information and physical security. The GPO is responsible and accountable for advising Crawford's businesses on best practices in privacy compliance, developing policies, procedures, training, risk assessment and monitoring programs that enable Crawford to provide personal data protection for its clients, employees and other relevant individuals in all geographies and jurisdictions in which we operate.

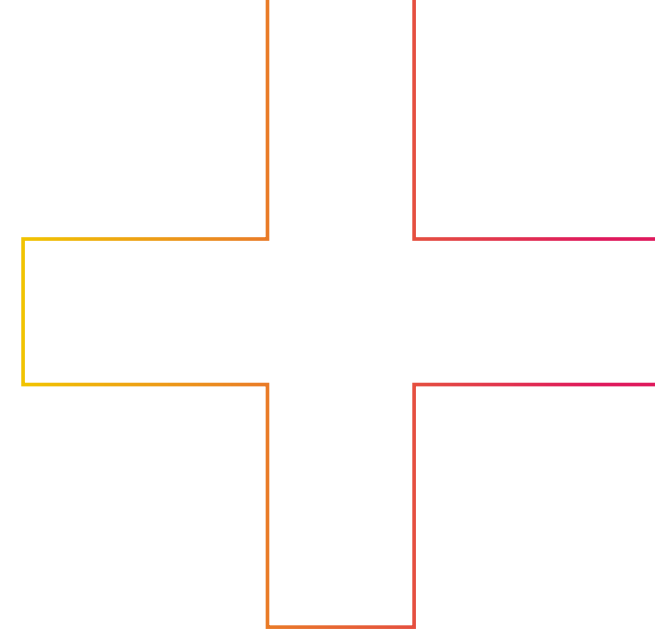


## Code of Business Conduct & Ethics

How we do business is just as important as our financial growth, and everyone at Crawford is responsible for doing the right thing, everywhere and always. To ensure absolute clarity around these expectations, our Code of Business Conduct and Ethics lays out the standards we want to uphold. Encouraging honest and ethical conduct, this Code covers a wide range of topics related to ethics and compliance, including diversity and nondiscrimination, conflicts of interest, customer and employee data privacy, and our commitment to the environment.

**We are all driven to make a difference at Crawford, and by applying that same drive to our ethical commitments, we continue to build and expand our culture of respect and integrity.**

[DOWNLOAD OUR CODE OF BUSINESS & ETHICS](#)



## Alertline

### A Culture of Speaking Up

Our first two RESTORE values, respect and empowerment, mean taking accountability for our actions and ensuring that we behave in an ethical way. This includes speaking up when we see something unethical or illegal and asking for help when we find ourselves in doubt. If there is an issue or concern, we need to know about it in order to take appropriate action and fix it. Aligned to this is an assurance that we will not tolerate any form of retaliation against anyone that reports a concern in good faith. To ensure full transparency, Crawford's Chief Ethics Officer reports information on related investigations at least quarterly to the Governance Committee.



Crawford & Company  
5335 Triangle Parkway, NW  
Peachtree Corners, GA 30092  
An equal opportunity employer

**[crawco.com](http://crawco.com)**