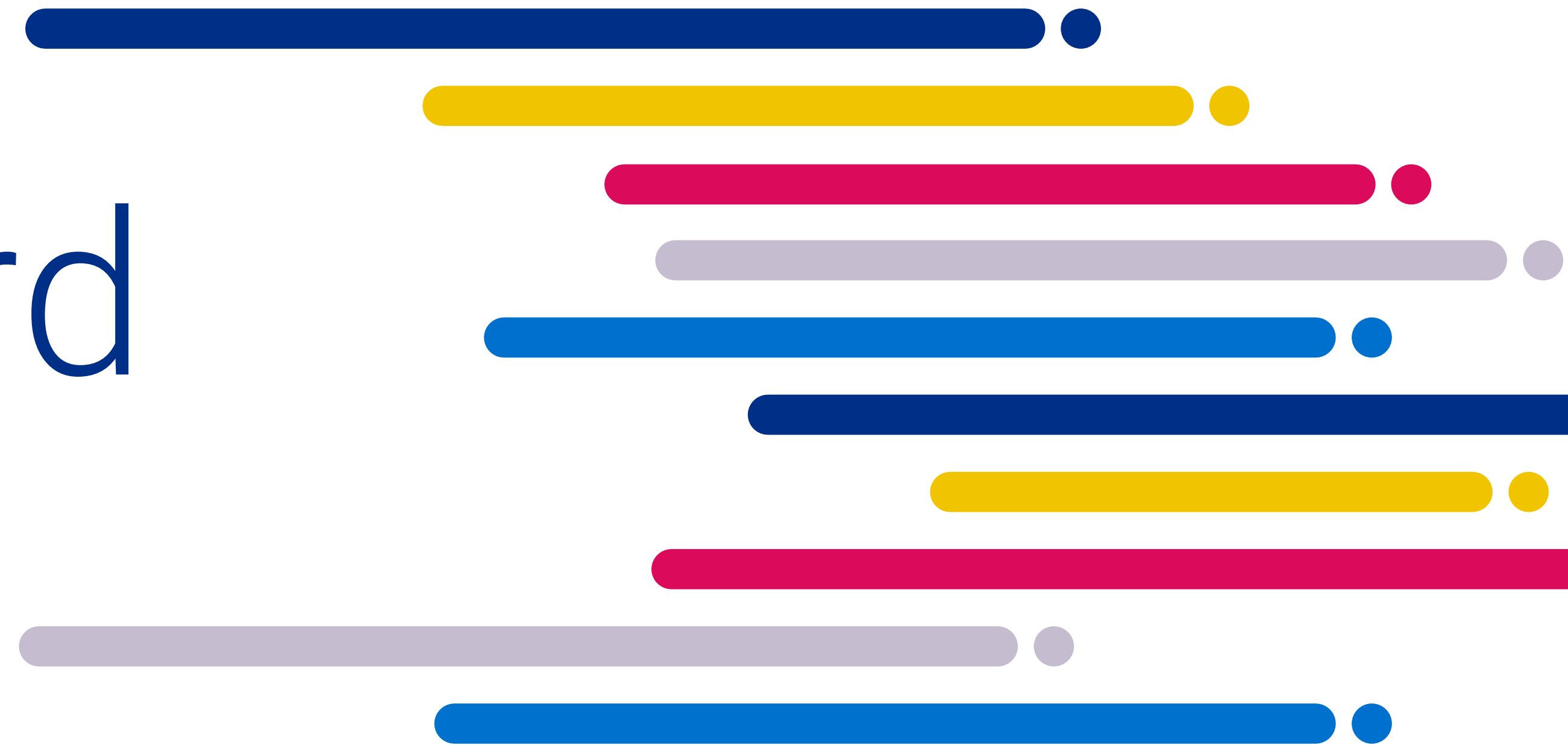




# A Path Forward

Global Citizenship Report 2023



At Crawford<sup>®</sup>,  
we're moving  
in the right  
direction.



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# Company Overview

As a leading international provider of quality claims management and outsourcing solutions, Crawford has a footprint and capabilities that 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 be a better citizen of our world, and in 2023, we continued to make progress.



# A Message from the President & CEO

I am immensely proud of what we achieved in Crawford’s 82nd year. Our path forward continues to evolve and expand with the world and the communities and cultures within it that we serve.

I am humbled by the opportunity to lead Crawford’s 10,000+ talented employees who are tasked with providing empathy and support to people on their worst days. Our continued success is attributed to the dedication and loyalty of our workforce and the strength of our client relationships. It is because of them that we are a claims management partner of choice in the industry, committed to delivering top quality, promptly, to our clients and their policyholders.

We are committed to acting sustainably and responsibly by focusing on three essential elements.

## People

We actively pursue people of diverse backgrounds and perspectives and, most importantly, help people to restore and rebuild following a loss. We continued our efforts in attracting and retaining diverse talent, investing in their growth and development and embedding an inclusive culture. We also

continue to dedicate our time and energy to philanthropic organizations and serving our local communities.

## Positive Governance

We believe that our purpose to restore lives, businesses and communities is built upon a strong governance foundation. Our corporate governance structure includes financial reporting and board of directors oversight, regular business risk monitoring and mitigation, continued investment in cybersecurity and data privacy, fair labor practices, and training of our global workforce in ethics and compliance.

## Planet

We stay committed to minimizing the environmental impact by exploring energy-efficient practices, reducing our real estate footprint, ensuring optimal travel and promoting agile work arrangements for employees.

As we reflect and share our collective contribution to the three elements in our third annual Global Citizenship Report, we know there is still more work to be done. I hope you will take a moment to review our progress in 2023. Our employees, clients and partners are instrumental in delivering impact. We are grateful for and inspired by you.

In 2024, we will continue to move in a positive direction, lifting up our clients, partners and employees along the way. As always, we thank you for your trust and support and look forward to working with you.

Sincerely,

**Rohit Verma**

President & Chief Executive Officer





# Our Sustainability Road Map

Sustainability is a journey, not a destination.

That's why we have set milestones to focus our efforts and measure our progress. These targets are integral to our strategic planning, and as we work toward achieving them, we'll keep looking for more ways to run our business in a way that enhances growth while decreasing our environmental impact.



**“In 2023, we continued to advance our initiatives and amplify our impact. By unlocking the full potential of our people and investing in their well-being, we delivered tangible, sustainable solutions to clients and communities in an empathetic and ethical manner. While we know there is more to be done, we continue to work together with dedication and intent to reimagine and strengthen our company’s capacity to build a more equitable, sustainable world.”**

NIDHI VERMA, CHIEF PEOPLE & ESG OFFICER

## ASSEMBLE

- Recruit dedicated resources to create and monitor our sustainability strategy through a multidisciplinary, cross-functional team
- Create a coalition of sustainability process/data owners
- Empower the workforce for ideation and employee-led sustainability

## ASSESS

- Evaluate the current process for sustainability measurement, disclosure and reporting
- Assess current public or drafted disclosure and reporting requirements
- Identify gaps in key areas of sustainability through a variety of lenses, including people, processes, management systems and technology

## ASPIRE

- Identify and engage stakeholders in a materiality assessment to provide a foundation for future sustainability aspirations
- Define and operationalize cross-functional sustainability strategy, aligned to business objectives and grounded in accountability through meaningful targets/metrics

## AWARE

- Keep the board of directors and leadership informed on the sustainability progress and educate and upskill our workforce
- Communicate our sustainability story to external stakeholders and build brand credibility

## ACT

- Build processes and capabilities to deliver on the strategy
- Partner with best-in-class vendors for market-based data, indicators for reporting, disclosure and advice on the evolving sustainability landscape
- Embed actions and measure performance



# Our Global Footprint

Working together across the world, our experts comprise an unsurpassed claims handling and outsourcing network, providing global solutions to support our clients and their customers wherever losses occur.

# Our Purpose

Restoring lives, businesses and communities

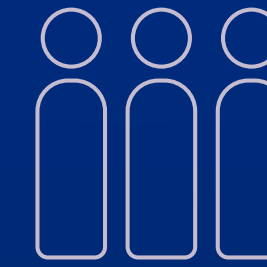
What began over 80 years ago as an idea to make milk truck deliveries more efficient has evolved into a global enterprise – going beyond the claim to solve complex, strategic challenges for businesses around the world. Today, our continued growth is guided by a common purpose that sets us apart in an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

# Crawford by the Numbers



1.6M

CLAIMS HANDLED  
WORLDWIDE



10K+

EMPLOYEES



50K

FIELD RESOURCES



6K

NETWORK  
CONTRACTORS



\$18B

CLAIMS MANAGED  
ANNUALLY



# Our Values

## Embedding the Crawford Way into our organization

Our RESTORE values shape Crawford’s culture and identity, and they demonstrate our ongoing commitment to putting people first and delivering the highest-quality service for our customers. Through our shared values, we foster a culture of empathy, accountability and integrity that helps guide our actions and ensures the best outcomes for our clients and their customers.



### RESPECT

A workplace where we practice integrity and ethical behavior, value each individual’s unique talents, embrace diverse life and work styles, and promote a spirit of cooperation.



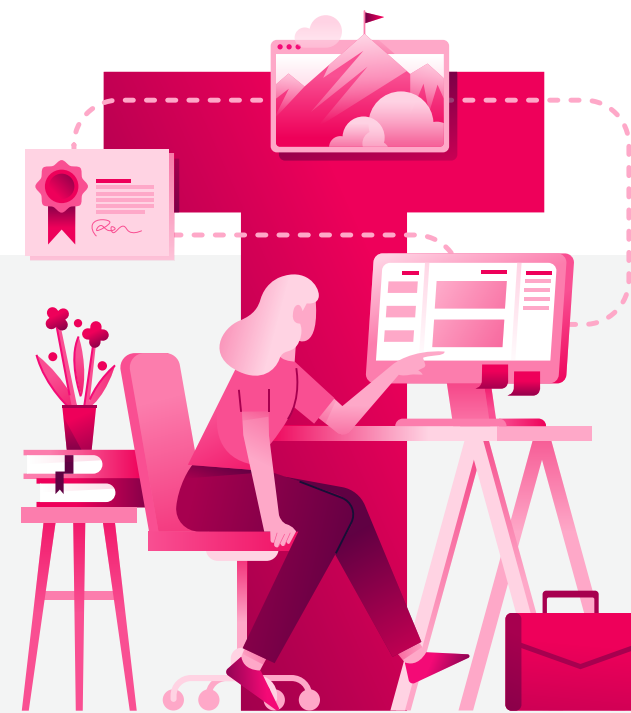
### EMPOWERMENT

A sense of trust and autonomy where employees are emboldened to advance the company objectives by holding themselves and others accountable.



### SUSTAINABILITY

A focus on corporate social responsibility, giving back and being good stewards of our communities.



### TRAINING

An environment where employees are stimulated, knowledgeable and fulfilled.



### ONE CRAWFORD

A global mindset that’s inclusive, purpose-focused, customer-centric and collaborative.



### RECOGNITION

An ecosystem of recognition, accountability and reward for our employees’ hard work.



### ENTREPRENEURIAL SPIRIT

A shared passion to succeed, outpace competitors and innovate.





## Global Workforce

Fostering, educating and inspiring  
the next generation of leaders



# 2023 Diversity, Equity & Inclusion Progress

While we have more progress to make, these numbers demonstrate our steadfast commitment to driving measurable results and positive change. As we push ourselves to do more, we're working to deepen our understanding of our workforce and prioritize where additional efforts are most needed.



15.7%

U.S. BLACK & AFRICAN AMERICAN\*



56.8%

WOMEN REPRESENTED GLOBALLY

27.5%

EXECUTIVE LEVEL

24.1%

SENIOR LEVEL

14.3%

COUNTRY-PRESIDENT ROLES

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

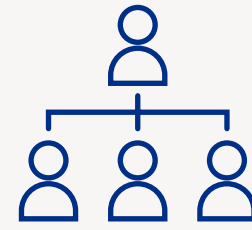


# Employee Pulse Survey Results

Global Pulse survey participation rate: 73%

Every year, Crawford conducts employee Pulse surveys to gauge the satisfaction and engagement of our employees. This open, honest feedback helps us understand where our organization is succeeding and where more support is needed. In 2023, we collected valuable insights into how to enhance our culture and enable a more purpose-driven, inclusive and wellness-focused workplace.

Pulse Positives: Three areas that emerged as clear strengths and opportunities



## THE WAY WE LEAD

Respondents agreed that managers support their efforts, hold them accountable for reaching their performance goals and have a sincere interest in their well-being.



## EMPLOYEES' SENSE OF PURPOSE

87% of respondents consider their jobs to be meaningful, and 86% understand how their work aligns with our business strategy.



## ALIGNMENT WITH VALUES

Our values are the guideposts that drive our culture and strategy, and an overwhelming number of respondents believe that the decisions of their immediate manager are consistent with the company's core values.

Pulse Possibilities: Three areas of opportunity on which we will continue to focus



## EMPLOYEE HEALTH & WELL-BEING

From reinforcing personalized approaches like Headspace® to exploring flexible work options and training as well as fostering a culture of respect and kindness, our 2023 Pulse results show we can be more effective at encouraging employees to improve their health and well-being.



## EMPLOYEE LISTENING

We are committed to a culture of continuous listening and learning. We want to ensure everyone feels comfortable voicing their opinions or concerns and encourage leaders/managers to seek a diverse range of perspectives in their decision-making.



## EMPLOYEE EXPERIENCE

While our overall Pulse scores on how we engage our employees are favorable, the survey results push us to continuously evaluate our people initiatives to ensure we engage and retain our talent.



# Employee Development Programs

Crawford has been investing in the professional development of its employees since the early years of its founding in 1941. Today, our company is recognized globally for its commitment to comprehensive training, talent development and expert leadership in the insurance industry. The focus on professional growth and personal achievement has helped Crawford grow from a small local office in Columbus, Georgia, to a leading global provider of claims management and outsourcing solutions.



**“The ability to cultivate and identify Crawford’s future leaders is one of the most valuable aspects of our leadership development program. Beyond the coursework itself, you get to observe and evaluate the participants in ways that go far beyond their resume or skillset. This really helps us identify internal candidates for promotion, which is so important because when you have someone who already understands our business and our industry, they can be effective from day one in their new role.”**

NIELS DE KOCK, PRESIDENT, EUROPE & MIDDLE EAST

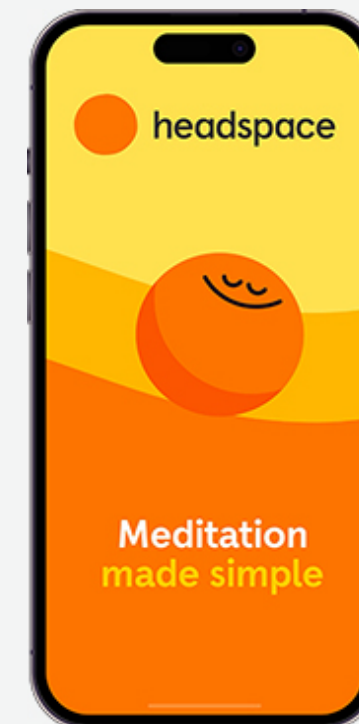


**Professional Development Award**

Developing our people is a strategic priority.

In July, Crawford won the Professional Development awards at the British Insurance Awards (BIA). With an aging workforce nearing retirement, the insurance industry is experiencing a talent gap. Crawford recognized the reality of the situation, which served as a catalyst for implementing a robust and extensive talent management and development program.

This initiative was strategically designed to future-proof our business and safeguard our unique selling proposition: Crawford's exceptional, highly skilled workforce. We want our people to have a shared purpose and values and operate in an agile culture, and this Professional Development Award reflects that commitment.



Creating a happy, healthy workforce is essential for the success of our business.

To help build a culture that brings out the best in people, we give employees free access to Headspace, an award-winning mindfulness app where one can find resources and support for various issues, including managing stress and improving sleep quality.

In 2023, we expanded the range of Headspace services to include on-demand 24/7 mental health coaching and virtual therapy sessions with a licensed mental health provider. No matter what a Crawford employee is going through, they know they can receive responsive, high-quality support for themselves and their families.



# Our 2023 Numbers



## MANAGER ACCELERATION PROGRAM (MAP)

160 PARTICIPANTS FROM ACROSS THE GLOBE

Crawford's MAP is a one-year program that offers leadership essentials for managers looking to reach their full potential and master skills for motivating, empowering and successfully leading teams.

## EMERGING LEADERS PROGRAM (ELP)

38 PARTICIPANTS FROM ACROSS THE GLOBE

For our managers who have shown great potential through their work contributions, skills and leadership abilities, our ELP provides them with the opportunity to grow in their roles and expand their capabilities.

**"I participated in both MAP and ELP, and these programs allowed me to learn from and network with people not just in different lines of service but across Crawford's global footprint. With its different cultures and perspectives, our Latin American operations are very diverse, and I'm grateful to have had the opportunity to become a more inclusive, collaborative leader."**

ROBERTO MCQUATTIE, GLOBAL CHIEF TRANSFORMATION OFFICER



# Our 2023 Numbers

**“I’ve participated in both LEAD and MLP, and these programs were very rewarding, helping me understand my full potential at Crawford. In my current role, I’m always looking for ways to grow these programs and give our underrepresented colleagues a chance to expand their network and see what’s possible.”**

YELENA ARRINGTON, DIVERSITY, EQUITY AND INCLUSION SPECIALIST



## MULTICULTURAL LEADERSHIP PROGRAM (MLP)

31 PARTICIPANTS FROM ACROSS NORTH AMERICA

The MLP selects individuals from underrepresented groups and helps them cultivate the leadership skills needed to respond to the challenges and possibilities of learning, working and living in a diverse world.



## WOMEN LEADERSHIP EXPLORATION AND DEVELOPMENT (WOMEN LEAD)

124 PARTICIPANTS FROM ACROSS THE GLOBE

Crawford’s Women LEAD program is a nine-month online learning journey geared toward developing and advancing Crawford’s women professionals.





# Employee Resource Groups (ERGs)

## RISE

Elevating Diversity

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

## ZEAL

Zealous, Empowered,  
Authentic Leaders

Zealous, Empowered, Authentic Leaders (ZEAL) is an ERG for women and their allies that promotes the professional growth and empowerment of women in the workplace. This group offers multiple networking opportunities to women for navigating workplaces, careers and personal lives. The group also supports organizations such as Dress for Success in Atlanta, which helps women achieve economic independence by providing a network of support, professional attire and development tools to help them thrive in work and life.

## 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 to make Crawford an employer of choice among the LGBTQ+ community.

## ABILITY!

Advance | Belonging | Intentional | Learning  
Improved | Teamwork | Yielding

The mission of ABILITY! is to foster a completely inclusive environment at Crawford where all our team members with a disability are set up for success. This group aims to eliminate obstacles, stigmas and misconceptions by increasing awareness surrounding people with visible and invisible disabilities. ABILITY! members work to address benefits and policies aimed toward those with disabilities and provide the resources they need to thrive.



**“I’ve been helping people overcome disabilities and restore their lives for over 30 years, and as the current co-chair of Crawford’s ABILITY! ERG, I’m able to apply that same mindset here internally. Some disabilities are visible, and some are not, but we want all our employees with disabilities to feel safe, seen and supported. Through ABILITY!, we’re able to create more opportunities for employees to ask for what they need and help them perform at their best.”**

NESHA COURTNEY, MANAGER ADVOCACY, BIOPSYCHOSOCIAL, DISABILITY AND RETURN TO WORK SERVICES, BROADSPIRE



# Crawford ERGs Give Back

In October 2023, Crawford’s Office of Diversity, Equity and Inclusion asked each of our Employee Resource Groups (ERGs) to identify a charity in alignment with their overall purpose that they would like to put additional philanthropic effort toward. Each ERG worked diligently to select their top charity – and Crawford donated \$5,000 to each one.

The goal of our philanthropic endeavors is to be a catalyst for broader, systemic change. We believe that contributing to the organizations presented by each ERG will allow us to make a deeper impact and help them in tackling their everyday challenges.

# \$20,000

DONATED TO THESE  
SELECTED CHARITIES



ABILITY! selected Canine Companions, an organization that enhances the lives of people with disabilities by providing highly trained service dogs at no charge to the recipient.



PRIDE selected The Trevor Project, a nonprofit providing crisis support services for LGBTQ youth.



RISE selected Peace Preparatory Academy, a community resource that educates the whole child, supports the whole family and provides growth and change opportunities for the whole community.



ZEAL selected Girls Inc., a nonprofit that equips girls with the skills to navigate through economic, gender and social barriers and to grow up as independent individuals.





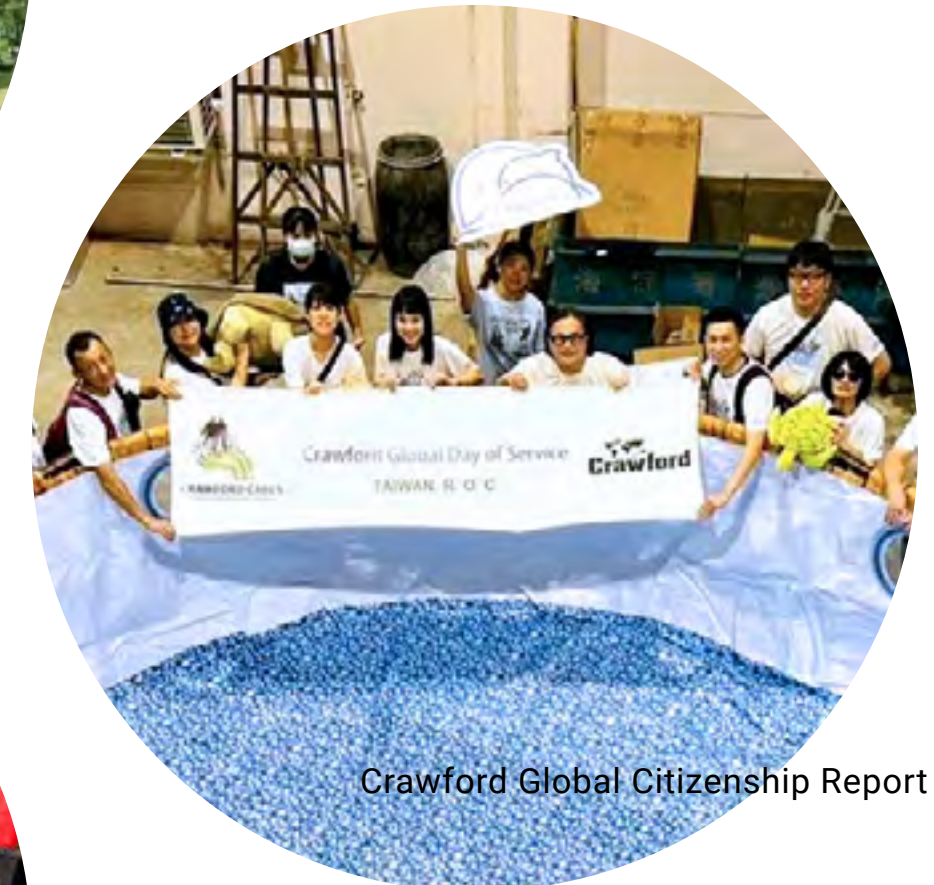
## Social Impact

Making a difference in the communities where we live and work



# Global Day of Service

From building homes for the unsheltered in Florida to supporting victims of earthquakes and tsunamis in Indonesia, Crawford employees donate their time to restore lives, businesses and communities around the world. Every fall, we join together in service of our 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 respective regions.





# Crawford Cares

Crawford Cares supports Crawford employees affected by catastrophes, unexpected events or losses.

Every year, the foundation provides thousands of dollars in financial assistance to our team members. Using these funds, employees are able to offset the costs of restoring their lives, including property repair, food, clothing, temporary housing and funeral expenses.

## Organizations We Support

To make the places where we live and work better, we have fostered lasting relationships with nonprofit organizations. This commitment defines our role as a responsible global citizen, and in 2023, Crawford employees worldwide donated time and resources to help build healthier, more sustainable communities.

The logos featured on the right represent only a portion of the organizations we support as a company.



In partnership with



# Dare to Cure

The Children’s Cancer Institute (CCI) is Australia’s only independent medical research institute dedicated solely to finding a cure for childhood cancer. Originally founded by two fathers of children with cancer in 1976, the institute has an integrated team of laboratory researchers and clinician scientists working in partnership to discover new treatments that can be progressed from the lab bench to the beds of children in hospitals as quickly as possible.

CEO Dare to Cure, one of the institute’s leading fundraising events, raises over \$1 million Australian dollars annually. The event invites Australian CEOs to take on dares and challenges to generate funds, and past years have seen participants attempt to walk across hot coals, eat the world’s hottest chili pepper, get tattooed publicly, shave their heads or even eat insects.

In 2023, several members of Crawford’s Australian leadership team took part in Sydney’s CEO Dare to Cure. Participants tested their willpower in a variety of ways, including swimming with sharks, bathing with snakes and undergoing the ice bucket challenge. Their participation raised AU\$30,790, which is the largest amount Crawford Australia has ever raised for this charity and almost double the amount raised in 2022.

# AU\$30,790

RAISED THROUGH PARTICIPATION



## CEO DARE TO CURE





# Alzheimer's Society Charity Trek

Dementia is harrowing for those affected, but it also greatly affects everyone around them. It frequently falls on the families to dedicate time and emotion to dealing with their mother, father, partner or friend who is suffering and often frightened, confused and feeling lost and alone.

It is more important than ever that we continue to help those most in need. Charities such as the Alzheimer's Association, the Alzheimer's Society and Insurance United Against Dementia give us an opportunity to fight for better care for people living with dementia and support their families in trying to make their quality of life better, and there are a lot of families that need our help.

All of this good work requires resources, however. In 2023, on one of the hottest days in July, Lisa Bartlett, chief operating officer, International, led a team of colleagues to walk 26 miles along Devon coast in England, raising over £20,000 for a great cause.

# £20,000

RAISED THROUGH PARTICIPATION





# Crawford TPA: Broadspire Charity Golf Tournament

Since its inception in 2008, the Broadspire Charity Golf Tournament has engaged with local communities by supporting charitable organizations that provide programs and services for children in need. Thanks to the generosity of our vendor partners, clients and sponsors, Crawford has raised hundreds of thousands of dollars for charities that touch lives and build brighter futures.

Kids' Chance of America was created to provide educational opportunities and scholarships for the children of workers seriously injured or killed on the job. For over three decades, Kids' Chance of America has collectively awarded over 9,300 scholarships, totaling over \$33.2 million.

SOS Children's Villages provides displaced children a place to call home and space to heal. By keeping brothers and sisters together with a professional foster parent in an individual home, SOS helps rebuild a loving family life. The Village in Florida was opened in 1993 and has since helped to raise hundreds of foster children.

# \$270,000+

DONATED BY BROADSPIRE TO KIDS' CHANCE AND SOS CHILDREN'S VILLAGES IN 2023





## Sustainability

Working to ensure the sustainability of our company and the world around us



# 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.

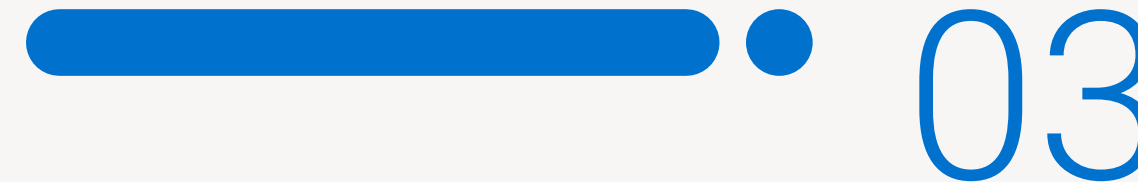
We recognize our responsibility to help protect the planet and support those working to improve global environmental sustainability. While we are in different stages of this process throughout the globe, we are committed to the following:



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



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



Procuring 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



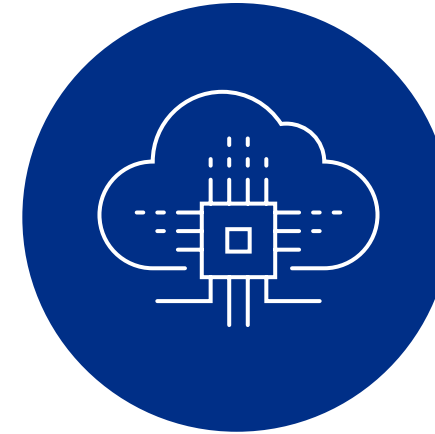


# Our First Carbon Footprint Report

In January 2023, we began our development of a sustainability road map.

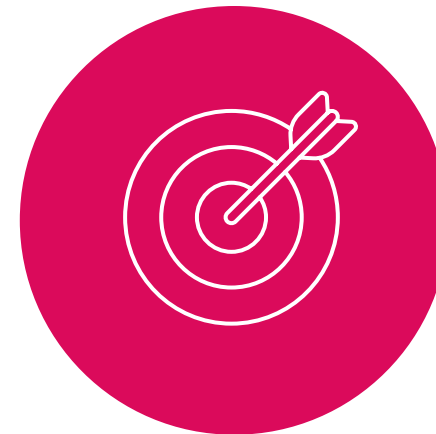
This started with a company-wide materiality survey and then moved into environmental data collection for the calculation of the carbon footprint of the organization. By calculating our carbon footprint, we can identify our highest sources of emissions, allowing the organization to implement targets, determine our emissions reduction strategy and, ultimately, work toward these targets to reduce our environmental impact.

## Next Steps



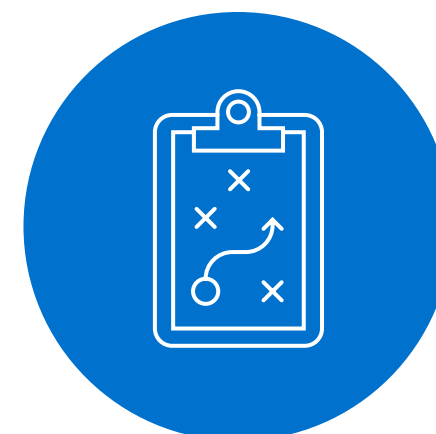
### IMPROVE DATA QUALITY AND DEPTH

Our goal is to create a live and continuous data collection strategy to formalize data capture procedures.



### SET EMISSIONS REDUCTION TARGETS

With better data quality and consistency, we can build a pathway to net zero and science-based target routes.



### IMPLEMENT STRATEGY

We develop agile and resilient solutions for efficient energy and responsible travel to meet our sustainability goals.



# Committed to Achieving Net Zero in the UK

As a global citizen, Crawford has a responsibility to work at the local level to protect the world we share. In 2023, our UK operations committed to reducing its carbon footprint with an internationally recognized sustainability certification, Planet Mark.

This means we have begun the journey to cut greenhouse gas (GHG) emissions to as close to zero as possible across England, Scotland, Wales and Northern Ireland. We are initially measuring our carbon footprint across Scopes 1 and 2 and core elements of Scope 3, and once they have been verified by Planet Mark, we will achieve Business Certification. We will then be able to measure our wider Scope 3 emissions portfolio to understand the footprint of our entire value chain. This will enable us to establish a complete baseline and set credible and realistic science-based net zero targets.

As part of the next stage of the Net Zero Program, our UK team will be working to understand the sustainability credentials of key suppliers in order to reduce emissions across our supply chain. Knowing that, we can begin planning tailored engagement interventions to ensure that suppliers feel supported and equipped to provide us with the necessary data.



Based in the UK, Planet Mark is an internationally recognized sustainability certification that helps organizations reduce carbon emissions, create greater operational efficiencies and work toward the global transition to a net zero economy.



## Governance

Ensuring transparency, effective oversight and accountability at every level



## Board Diversity

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.



45%

representation of women and minorities on Crawford’s 11-member-strong board



3

women directors for 3+ years

## Global Compliance Training

We believe reinforcing ethical principles and educating our officers, managers and employees about compliance with the law are important responsibilities.

To protect our organization’s values, policies and commitment to the law, we require every employee to participate in our annual global compliance training program. Utilizing an intuitive online risk and compliance platform, this program is designed to set expectations and ensure employees are well equipped to respond correctly when situations arise that could put our organization at risk. In 2023, we educated employees in every country where Crawford operates about the standards of conduct that apply to their jobs and the potential consequences of violations. We had close to 100% completion of this training across our entire global workforce.



## Data Privacy

Designed to ensure the confidentiality, integrity and availability of our data and information systems, the Crawford information security program is aligned with industry standards.

This includes implementing global information security policies and procedures to protect Crawford's 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 protection. The GPO is responsible and accountable for advising Crawford's businesses on best practices in privacy compliance; developing policies, procedures, training and risk assessment; and monitoring programs that enable us to provide personal data protection for our clients, employees and other relevant individuals in all geographies and jurisdictions in which we operate.

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, our approach uses 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.



**“I was hired in the spring of 2023 to lead our efforts in protecting the right to privacy for both corporate clients and individual policyholders. As privacy and data protection laws and regulations continue to proliferate across the globe, my role is constantly evolving, but our mission as it relates to privacy remains unchanged — maintaining the trust of those we serve.”**

K ROYAL, CHIEF PRIVACY OFFICER



# Artificial Intelligence (AI) Council

In the rapidly evolving insurance technology landscape, AI has transformative potential with far-reaching implications.

Today, Crawford already uses AI to automate aspects of the claims processing life cycle in ways that help our vast network of adjusters and contractors make more informed, data-driven decisions. As we look ahead, this new technology will continue to speed up resolutions and ensure policyholders are engaged and informed, culminating in a best-in-class customer experience.

To identify and evaluate the different opportunities for integrating AI into our business practices, we established an Artificial Intelligence Council in 2023. At Crawford, we recognize the immense potential associated with AI, and this council will help address ethical concerns, guide strategic decisions across our global organization and foster the responsible development and deployment of AI into the Crawford service offering.

# Supplier Diversity

As a global company, it is important that our business partners reflect the demographics of our clients and the communities where we live and work.

Our engagement with diverse vendors who deliver exceptional products and services not only supports minority-owned businesses but also helps make our company unique and establishes our competitive advantage in the marketplace.

In 2023, we increased our participation in the National Minority Supplier Development Council (NMSDC). Founded in 1972, the NMSDC is an established business growth engine for the broadest group of systematically excluded communities of color in the U.S. (Asian Indian, Asian Pacific, Black, Hispanic and Native American). It provides an equal shot at participating in the American dream of entrepreneurship, and our membership in the NMSDC helps us engage in relationships with new suppliers to build a more agile and diverse supply chain.





# 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 on 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.



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

# Modern Slavery

Taking positive steps to eliminate human trafficking and the coercion of people into forced labor or financial bondage is a fundamental moral imperative that aligns with our purpose of restoring lives, businesses and communities.

With the rise of globalization and the movement of people, there are criminal elements who will seek to take advantage of vulnerable people to make a profit at the expense of those peoples' liberty and basic human rights. We all have a legal and moral obligation to be vigilant and report instances where we suspect coercion is occurring.



[DOWNLOAD OUR GLOBAL ANTI-MODERN SLAVERY](#)

# Conflict of Interest Disclosure

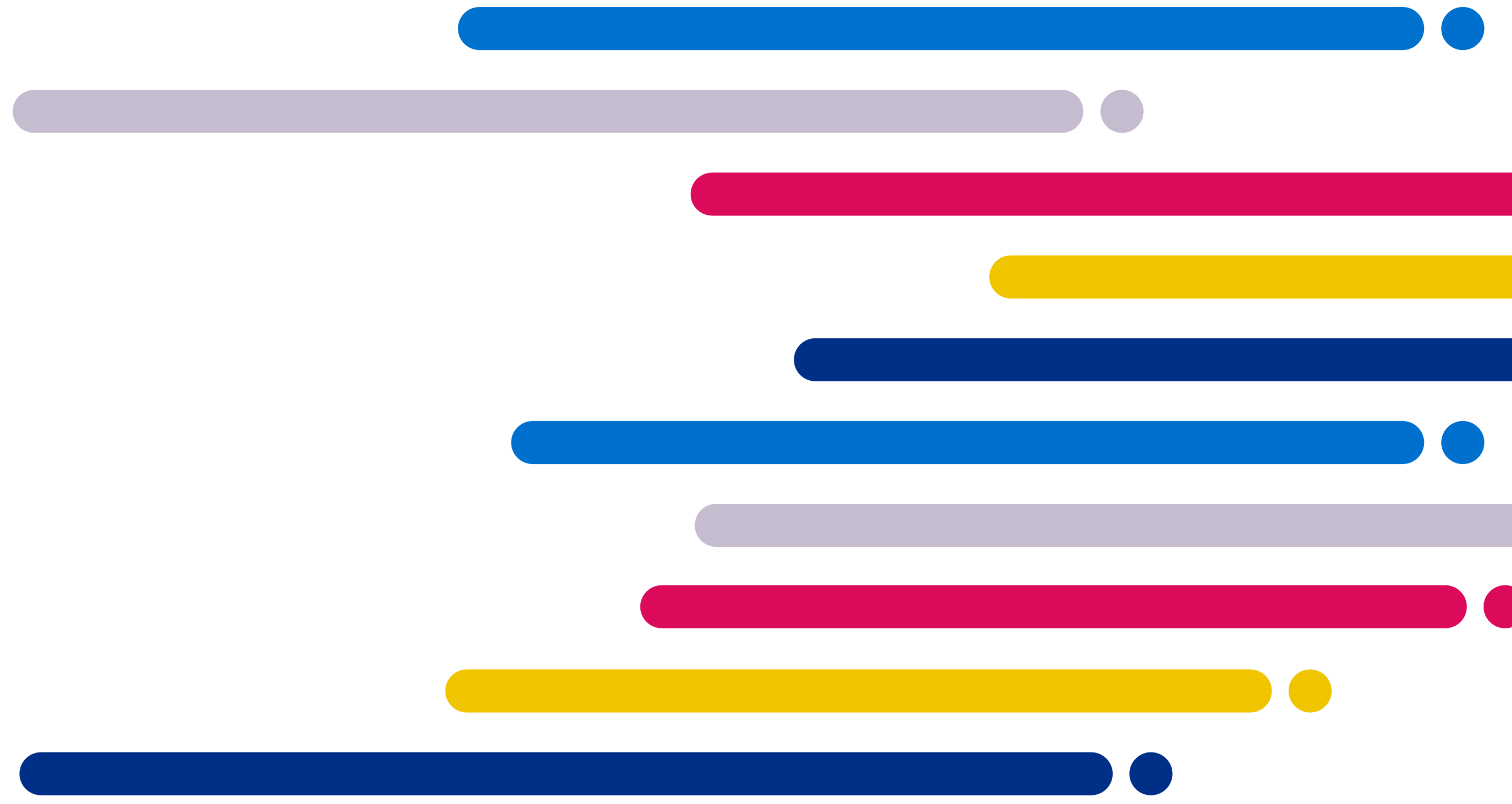
To maintain our culture of integrity, we all have a responsibility to always act in our company's best interest.

Failing to do so could create legal and reputational risk for Crawford, our stakeholders and employees. For this reason, we must be committed to identifying both potential and actual conflicts, taking into consideration the impacts on all parties within the parameters of our governance.



[DOWNLOAD OUR CONFLICTS OF INTEREST POLICY](#)





Crawford & Company  
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