



A Different Perspective

2022 Global Citizenship Report





**At Crawford,
we begin by
seeing things
through the
eyes of others.**





**All of those
different
viewpoints
help us
develop better
solutions.**





**Because
anything is
possible when
we understand
the world from
someone else's
perspective.**



Table of Contents



06 | Company Overview

- 07 - Message from the CEO and the President
- 08 - Message from the Chief People & ESG Officer
- 09 - Our ESG Roadmap
- 10 - Crawford by the Numbers
- 11 - Our Purpose & Values

12 | Global Workforce

- 13 - Diversity, Equity & Inclusion (DEI)
- 14 - Employee Pulse Surveys
- 16 - Manager Acceleration Program
- Emerging Leaders Program
- 18 - Multicultural Leadership Program
- Women LEAD
- Employee Advisory Council
- 20 - Employee Resource Groups
- RISE, ZEAL, PRIDE, ABILITY!
- 21 - Awards



22 | Social Impact

- 23 - Global Day of Service 2022
- 24 - Crawford Cares
- Organizations We Support
- 25 - Broadspire Charity Golf Tournament

26 | Environment

- 27 - Our Commitment
- 28 - Planet Positive
- 29 - Zero to Landfill



30 | Governance

- 31 - Board Diversity
- 32 - Global Compliance Training
- 34 - Data Privacy and Security
- 36 - Code of Business Conduct & Ethics
- Modern Slavery
- 37 - Crawford 2022 Annual Conflict of Interest Disclosure



Company Overview

Making a difference for over 80 years.

As a leading global provider of quality claims management and outsourcing solutions, Crawford'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.





Joseph Blanco

Rohit Verma

“Understanding others’ viewpoints is not only intrinsic to our purpose of restoring lives, businesses and communities, but it shapes our relationships with our clients, employees and the world at large.”

Message from the CEO & the President

We are pleased to present our second annual Global Citizenship Report, showcasing our evolving perspective and continued commitment to corporate responsibility. Understanding others’ viewpoints is not only intrinsic to our purpose of restoring lives, businesses and communities, but it shapes our relationships with our clients, employees and the world at large. When we approach each with empathy, we build stronger, lasting relationships that make an impact.

In 2022, we shared our “Empathy + Technology” report which demonstrated how leveraging empathy in the workplace can lead to more job satisfaction for our employees and a better customer experience for our clients. We have found that empathy creates new pathways of connection between us and the world – fostering understanding at all levels of our organization, leading to more efficient outcomes and enabling us to explore the cutting-edge technology needed to reimagine the claims process.

Our 10,000+ employees across the globe are experts in their field, helping individuals, families and businesses recover from losses of any size and scale. Each day, we see our extensive network of employees making significant contributions to community projects and nonprofit organizations in every corner of the world, creating a deeper appreciation of both our similarities and differences no matter where we are.

In 2022, we named Nidhi Verma chief people and environmental, social and governance (ESG) officer. Over the course of her eight-year tenure at Crawford, she has developed a proven track record of success, and her vast expertise in talent, culture, people strategy and DEI will drive our ESG goals. In her first year in the role, she pushed us forward, helping us level-set and make decisions about where we should invest our time and resources. She talks more about this on the next page.

We understand that corporate responsibility is a journey and not a destination, which is why we are excited about the progress we made in 2022. The accomplishments highlighted in the 2022 Global Citizenship Report are the stepping stones that will lead to the next phase of our journey. While we are proud of what we have accomplished, we will continue to look at the world from different perspectives, changing our course as needed to make the greatest impact.

No matter our vantage point, Crawford is committed to affecting positive change in the world, and we could not do it without the support of our clients, partners and employees. We look forward to what the future holds for all of us as we work together to make the world a better place.

Rohit Verma

Chief Executive Officer

Joseph Blanco

President



Message from the Chief People & ESG Officer

I am honored to contribute to Crawford's second annual Global Citizenship Report as the newly appointed chief people and environmental, social and governance (ESG) officer. From natural disasters and geopolitical instability to systemic inequities and humanitarian crisis, the challenges facing society have reinforced the need to collaborate and create bold ESG actions. Taking action rooted in integrity and intention is no longer just an option, it's an obligation. At Crawford, we are committed to fostering a more equitable and inclusive world and service our clients sustainably to meet our purpose of restoring lives, businesses and communities. This report reaffirms our commitment, underscores our priorities and presents our progress.

In 2022, we reinforced our focus on our people and planet through our business operations. Employee well-being and engagement were at the forefront. We not only continued to offer employee assistance programs, and free access to the mental wellbeing platform Headspace, but we also took measures to create a mentally healthy workplace. The first step was to view mental health not just as an individual challenge but a collective priority. Our managers were offered training and tools to have the difficult conversations necessary to destigmatize mental health struggles of employees. We continued to engage our people through high-impact training and reward programs. We introduced the ABILITY! employee resource group for individuals with disabilities and their allies, in addition to our three existing ERGs. Our focus in 2023 will be to expand our workforce and management development offerings, spread our diversity, equity and inclusion efforts globally and weave ESG into the fabric of our organization.

Having a strong business without a thriving planet is an impossible reality. In 2022, we began prioritizing sustainability, and in many regions, played a part in helping the world get to net-zero emissions. Our first step in addressing materiality, compliance and stakeholder expectations in the immediate term is to set ESG targets supported by robust and transparent sustainability analytics. In support of these efforts, we identified a carbon reporting software to assist with data capture, carbon benchmarking and sustainability targets. Our intent is to not collect an avalanche of carbon data, but to build processes for data-driven decisions and deliver outcomes that will generate value for our clients. As we continue to work toward reducing our carbon footprint over time, we are emphasizing technology-based solutions, decreasing real estate space, monitoring impact on our fleet usage and minimizing work commute by promoting agile working programs.

I invite you to read about our ESG efforts in this report. While we are proud of our progress, we know that this journey is long. We are determined and optimistic about pursuing our ESG aspirations by leveraging our talent and technology every day to its fullest potential, staying transparent in reporting our ESG progress and working together to bring purposeful change. I am truly inspired by my Crawford colleagues for their dedication to this important imperative and passion for creating a better future for all.

Nidhi Verma

Chief People & ESG Officer



"In 2022, we began prioritizing sustainability, and in many regions, played a part in helping the world get to net-zero emissions."



Our ESG Roadmap

Behind every claim is a story about a family, community or business, which is why leading with empathy plays a crucial part in how we make a difference following a loss. This philosophy also informs our company culture throughout the 70 countries where we operate, and in 2022, we took concrete steps to develop an integrated ESG roadmap.



Assemble

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

Assess

- + Evaluate current process for ESG measurement, disclosure and reporting
- + Assess current public or drafted disclosure and reporting requirements
- + Identify gaps in key areas of ESG through a variety of lenses (e.g., people, process, management systems, technology)

Aspire

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

Aware

- + Keep Board of Directors and leadership informed on the ESG progress and educate and upskill workforce
- + Communicate our ESG 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 for advice on evolving ESG landscape
- + Embed actions, measure performance



Our Global Footprint

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

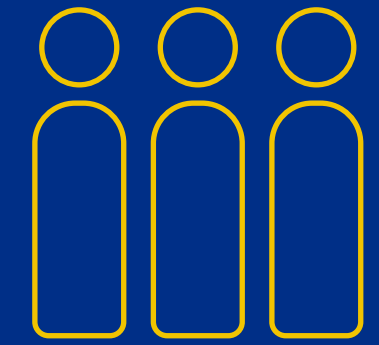
Crawford by the Numbers



1.7 M
CLAIMS HANDLED
WORLDWIDE



50K+
FIELD RESOURCES



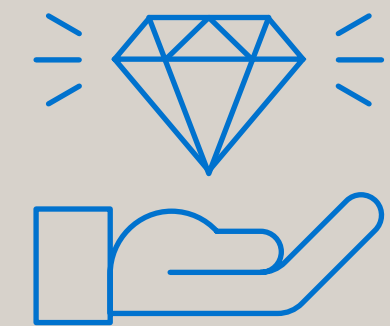
10K+
EMPLOYEES



\$18B+
CLAIMS MANAGED
ANNUALLY



6K
NETWORK
CONTRACTORS



50%
OF U.S. FORTUNE 250
COMPANIES SERVED



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 we believe 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
- Empowerment
- Sustainability
- Training
- One Crawford
- Recognition
- Entrepreneurial Spirit



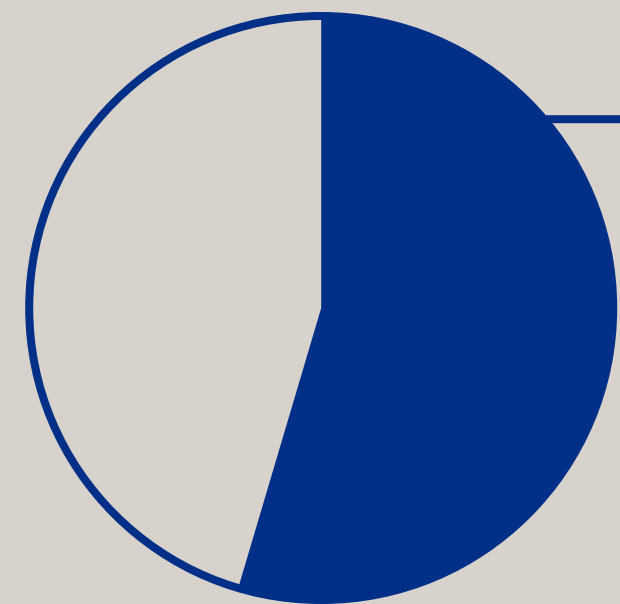


Global Workforce

One company with over 10,000 unique points of view.

As one of the world's largest providers of claim and risk management services, we have the global reach to drive positive change both within our company and across the communities where we live and work.

We're proud of the differences that make us who we are, and in 2022, we continued our efforts to cultivate a strong and healthy workplace by creating opportunities to become more self-aware and understanding of one another.



56%

**WOMEN REPRESENTATION
GLOBALLY**

**18% COUNTRY-PRESIDENT
ROLES**

23% EXECUTIVE LEVEL

29% SENIOR LEVEL

Our different perspectives help us see clearly

Fostering a culture where diversity, equity and inclusion (DEI) are at the heart of our values plays an integral part in Crawford's success. To ensure we prioritize the perspectives and experiences of our more than 10,000 employees, we believe their feedback has never been more essential to build a supportive and welcoming workplace culture.

Since we began documenting our DEI progress in 2021, the data has shown steady representation growth within our global workforce year after year, and that trend continued in 2022. 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.

2022 diversity, equity & inclusion numbers

17%

BLACK & AFRICAN AMERICAN

In the U.S., our representation of Black and African American employees (17%) is higher than the United States Bureau of Labor Statistics (12%).

45%

**WOMEN & MINORITIES
ON THE BOARD**

Crawford has 45% representation of women and minorities on its 11-member board and proudly joins other leading companies that have taken the critical step of including at least three women directors.



Employee Pulse Survey Results

To monitor employee satisfaction and engagement, Crawford conducts employee Pulse surveys. This helps us gather open and honest feedback about where our organization is succeeding and where more support is needed. In 2022, we had an overall response rate of 75%, which shows that our employees have a strong desire to be heard and that their voices matter.

We had highly favorable scores on two new elements measured last year – empowerment and customer-centricity. Empowerment is one of our RESTORE values, and it represents the trust we have in our employees to make autonomous decisions, challenge the status quo and experiment with new ideas. Employees also responded positively when asked whether they believe Crawford has a deep understanding of what our customers think is important.

Our overall survey results in 2022 showed consistent and positive responses in the following three areas →



Growth Mindset

Having growth-oriented employees is an asset and incubates a culture of curiosity, innovation and change. An overwhelming number of our respondents demonstrated a growth mindset and believe our company has a culture of accepting failure in order to learn and grow.

Diversity, Equity and Inclusion

Our continued commitment to DEI is supported by respondents validating senior leadership's emphasis on DEI strategy and programs at Crawford. A significant number of respondents agreed that they do not face any bias due to their personal identity and that Crawford is committed to the fair treatment of its employees.

Manager Support

Now more than ever, an employee's relationship with their manager plays an integral role in their experience and success with the company. Survey responses showed extremely favorable results for managerial support for employees' efforts in achieving their performance goals and improving their personal well-being.



One of the many benefits of our Emerging Leaders Program is that it gave us a chance to work with colleagues across the globe, exchanging points of view and sharing insights into what's happening in other regions so that you can help develop a solution for your own.

Fernando Bustos Picot

Country Manager, Crawford & Company Mexico





Manager Acceleration Program (MAP)

Crawford's Manager Acceleration Program (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. In this unique learning journey, participants from across our different geographies experience this high-impact, comprehensive curriculum through a blend of courses and online self-paced and virtual instructor-led delivery formats. With their new perspectives and expanded skills, graduates of MAP have the ability to both lead with greater effectiveness and empathy in today's fast-evolving business world.

987 MANAGERS FROM 28 COUNTRIES
PARTICIPATED IN MAP IN 2022

Emerging Leaders Program

For our managers who have shown great potential through their work contributions, skills and leadership abilities, our Emerging Leaders Program provides them with the opportunity to grow in their roles and expand their capabilities. Designed to challenge participants and create new opportunities to make a difference at Crawford, this immersive course brings together the next generation of industry leaders and empowers them to work collaboratively to solve a complex business issue. At the end, the participants present their strategic recommendations to Crawford's executive leadership team, helping our company capitalize on opportunities, overcome obstacles and enact change.

53 MANAGERS FROM AROUND THE WORLD
PARTICIPATED IN EMERGING LEADERS IN 2022



Even if you're an industry veteran, you can still learn new things and push yourself. The new skills and insights I gained from participating in MAP have inspired me both professionally and personally.

Yadranka Häschke

Vice President, Global Client Development





Multicultural Leadership Program

The Multicultural Leadership Program (MLP) cultivates the leadership skills needed to respond to the challenges and possibilities of learning, working and living in a diverse world. In 2022, Crawford selected 25 individuals from underrepresented groups based on their leadership potential, desire for self-improvement and dedication to positively impacting the world. Participants come together for nine months to absorb the curriculum and collaborate with a team of their peers on capacity-building projects throughout the community. MLP's intense professional leadership development curriculum provides a framework for current and potential leaders to grow.

Women LEAD

Crawford's Women Leadership Exploration and Development (Women LEAD) program, which is in its seventh year, is geared toward developing and advancing Crawford's women professionals. Women LEAD is a nine-month online learning journey offering participants skill building, networking and leadership exposure. In 2022, we had 145 rising women leaders from across the globe attend this program.

Employee Advisory Council

The Employee Advisory Council (EAC) consists of 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. Working together, they drive innovation, share views from the frontlines and offer different perspectives on the internal and external challenges facing our company and industry.



In order to develop into a leader, you need to do more than simply achieve good results. There is a mindset shift that needs to take place, and after participating in the Multicultural Leadership Program, I can interact with my team in a more empathetic, meaningful way.

Kheela Bernard

Director, SOC Reporting/SOX Compliance





Employee Resource Groups

RISE Elevating Diversity

Established for racially and ethnically diverse employees and allies, this employee resource group (ERG) 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 organizes events like the International Women's Conference and 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 women 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.



A year of well-deserved recognition

At Crawford, we strive to be an organization where our people can thrive. With our focus on professional development and operational excellence, we hire people who are among the best and brightest in the industry. In 2022, our employees won multiple awards around the globe in a wide range of categories, including DEI, corporate counsel, excellence in claims management and technological innovation. We're honored by the recognition we have received from these different organizations, and we're proud of the men and women who were recognized for their dedication and hard work.



NU PropertyCasualty360 Luminaries 2022

Formerly known as PropertyCasualty360 Insurance Innovators, this recognition program honors companies, people, programs and practices that are modernizing and humanizing the P&C insurance business. Honorees in this category are inventive and accomplished in both words and deeds when it comes to pushing DEI initiatives and placing DEI at the center of their business and culture. Congratulations to Elizabeth Robertson, Senior Corporate Counsel - Litigation at Crawford, and Spencer Quinn, Content & Product Manager at Broadspire, for being named 2022 NU PropertyCasualty360 Luminaries Award honorees.



5-Star Diversity Equity and Inclusion

We are proud to have been named on the 2022 Insurance Business 5-Star Diversity, Equity & Inclusion list. This accolade is given to a small number of companies across the insurance industry that are demonstrating effective DEI programs that help foster change. Here at Crawford, we strive to create a culture where everyone feels supported and valued, and we are incredibly proud of this acknowledgment.





Social Impact

We're committed to making life better everywhere we do business.

With a presence in over 70 countries and territories, our ability to see the world from the perspective of others gives us a unique opportunity to make an impact. We recognize that our success is closely linked to the communities where we live and work, and we are constantly looking for opportunities to make a difference. In 2022, we supported a range of worthy causes that matter to our employees, clients and partners.





Global Day of Service

Every fall, 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 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. 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.



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 in the U.S. and the Philippines. 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 2022, Crawford employees worldwide donated time and resources to help build healthier, more sustainable communities.

Note: These logos represent only a portion of the organizations we support as a company.





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.

\$200K+

IN 2022, BROADSPIRE DONATED OVER \$200,000 TO KIDS' CHANCE AND SOS CHILDREN'S VILLAGES.



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.



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.





Environmental

No matter how you look at it, we have a responsibility to protect our planet.

Whether we're helping a community in Southeast Asia recover from a typhoon or a self-insured business in Europe improve the health outcomes of its employees, our work transcends borders and crosses continents. As a global citizen, we have a responsibility to care for the resources we share with our communities and ensure a brighter future for those who come after us.



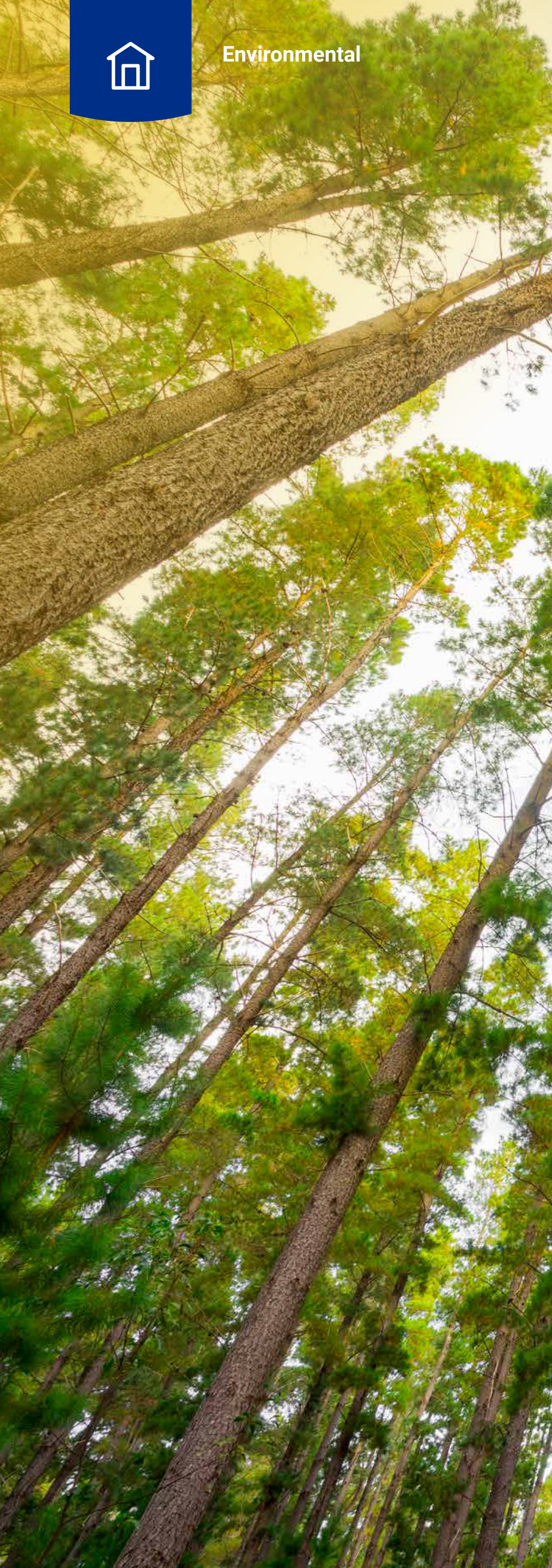
Our Environmental Commitment

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





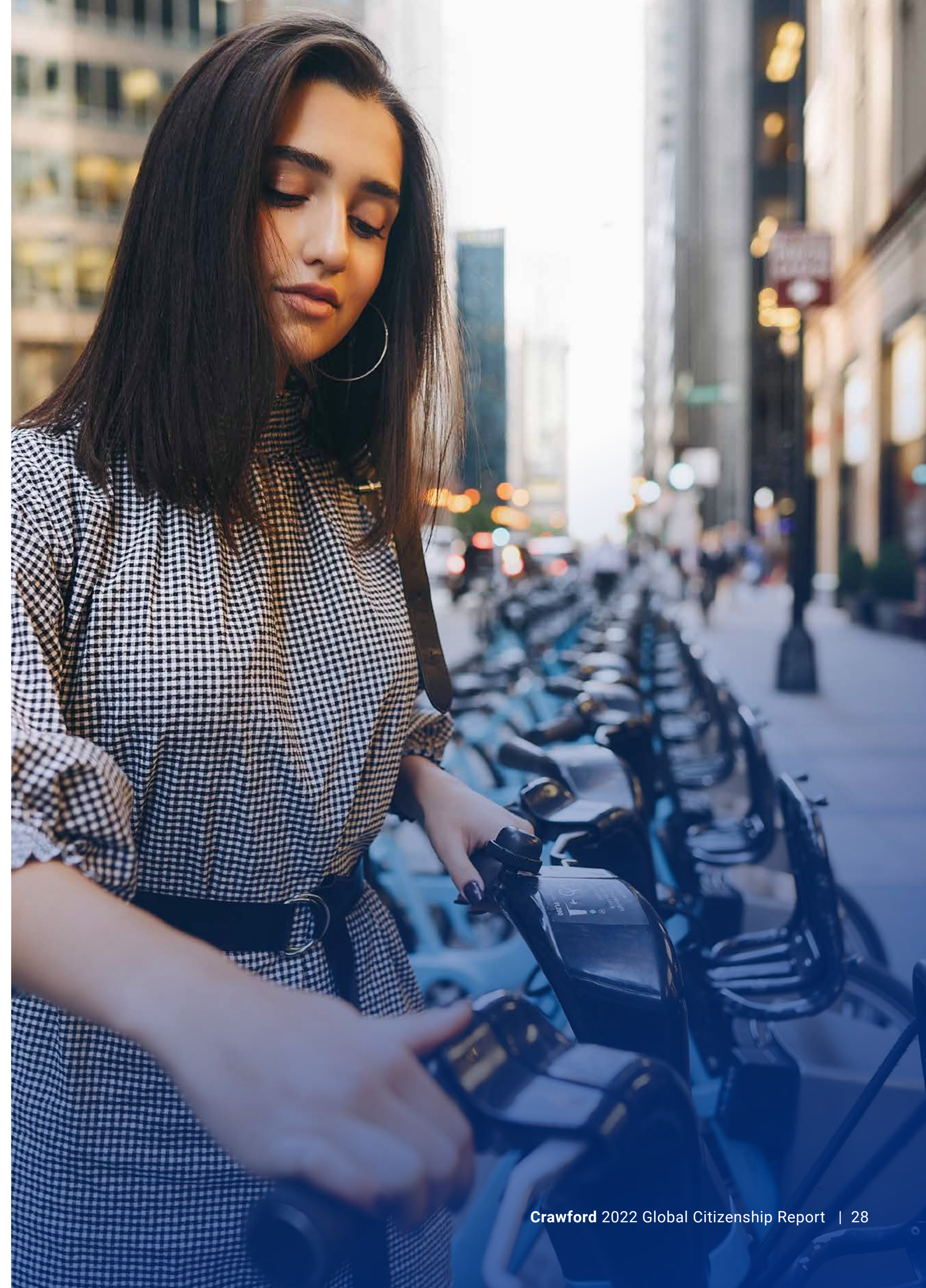
Planet Positive

Last year on November 6, the U.N. climate change conference, COP27, got underway in Sharm El-Sheikh, Egypt. As the devastating impacts of a shifting climate become more apparent almost daily, the onus on countries to deliver the actions needed to achieve the goals of the Paris Agreement and meet the commitments made at COP26 is a global imperative.

At Crawford, we are committed to playing a role as we progress towards a net-zero carbon economy and strive to be nature positive in all we do. That commitment extends out to our clients and their climate ambitions as we look to offer more climate-responsible products and services.

In 2022, we developed our sustainability approach, designed to achieve a real-world impact and is based on the following objectives we refer to as Planet Positive:

- + Measure and reduce greenhouse gas (GHG) emissions, including waste, energy, fuel and water data collection
- + Consume resources responsibly
- + Be a good steward of nature
- + Collaborate with partners to achieve a nature positive position





Promoting more effective environmental project management with *Zero to Landfill*

In 2022, the Crawford Environmental Consultancy team developed a new soil management policy called *Zero to Landfill* in the UK to promote sustainable soil management in the aftermath of a polluting incident. This new program enhances our clients' environmental and sustainability credentials while ultimately supporting efforts to reduce carbon emissions and the wider impacts of climate change.

The *Zero to Landfill* policy forms part of our company's broader commitment to promoting effective, more sustainable environmental project management. Working closely with specialist contractors, waste brokers and treatment centers across the UK, this team employs a diverse range of in-situ treatment programs for contaminated soils to help mitigate the requirement for offsite disposal, which is both costly and environmentally damaging. Where onsite treatment is not possible, contaminated soil is transported to the nearest viable treatment center for remediation to agreed safe levels for re-use. Effective soil management is a critical component of efforts to reduce climate change and restore degraded soil diversity. Studies show that over \$2.5 billion per annum is spent by the construction and engineering sectors in the UK alone to dispose of waste soil, much of which is sent to landfills rather than being repurposed.





Governance

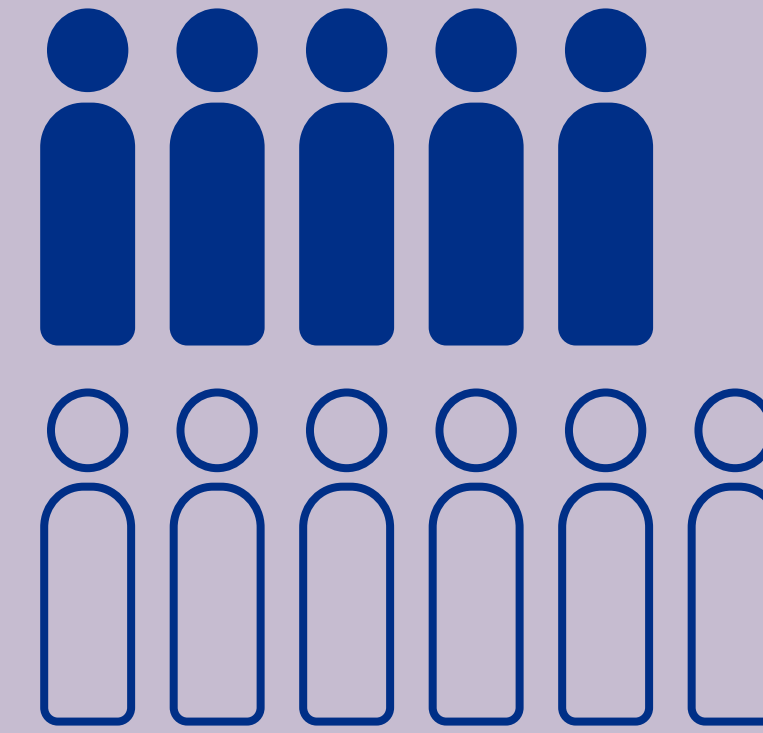
Our pursuit of long-term, sustainable value creation begins with doing the right thing.

Upholding the highest professional and ethical business standards lets us promote the best interests and different perspectives of all our stakeholders. Our founding values from 80 years ago still guide us today as we foster a culture of accountability, transparency and trust. 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.



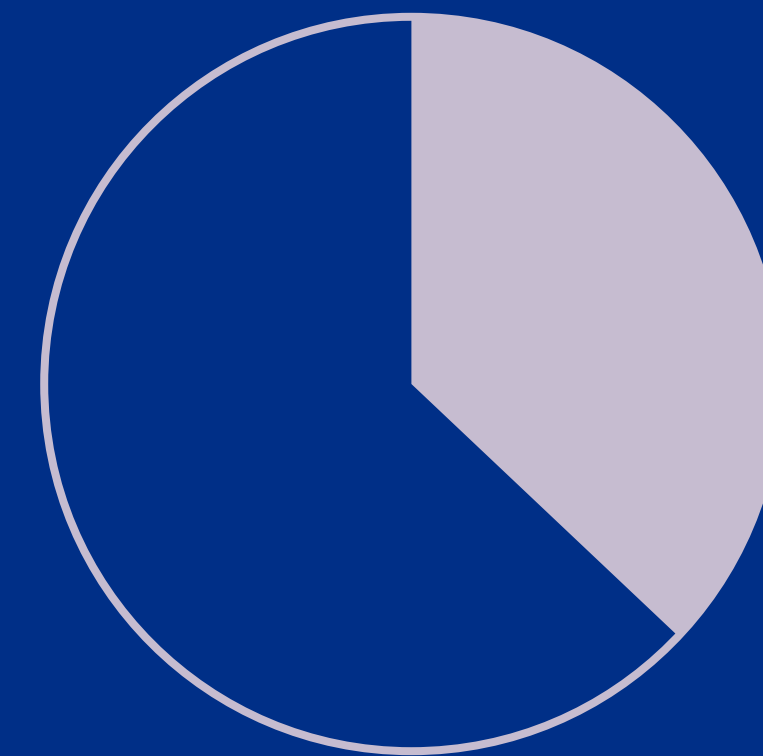
Board Diversity

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. Today, Crawford has 45% representation of women and minorities on its eleven-member 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 30% women and minorities, and we continue to grow this level of diversity.



45%

**WOMEN AND
MINORITIES ON
THE BOARD**



30%

**WOMEN AND MINORITIES
ON THE GLOBAL SENIOR
MANAGEMENT TEAM**



Global Compliance Training

At Crawford, we believe reinforcing ethical principles and educating our officers, managers and employees about compliance with the law are ongoing and 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 2022, 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.





Effective compliance training is a fundamental element of our company's culture. It encourages our people to speak up about what's going on around them to ensure that Crawford has an ethical, respectful work environment.

Shaun Kelly

Chief Ethics Officer and Vice President,
Global Compliance Office

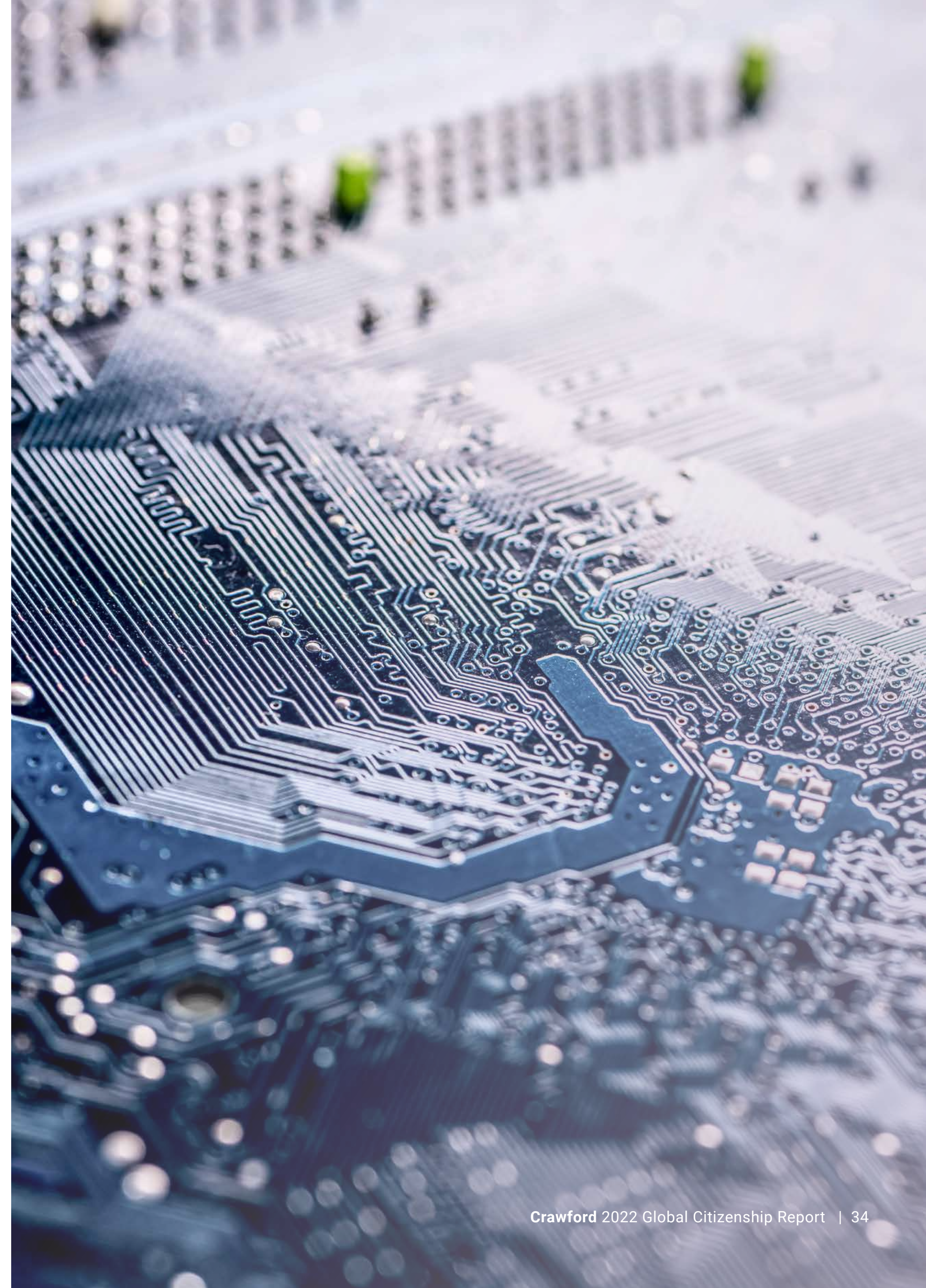




Data Privacy

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





As we continue down our path of digital transformation, we will make sure our people have the training and technology they need to protect the privacy and data of the companies and individuals we serve.

Jemin Thakkar

Chief Information Security Officer





Code of Business Conducts & 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.

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.



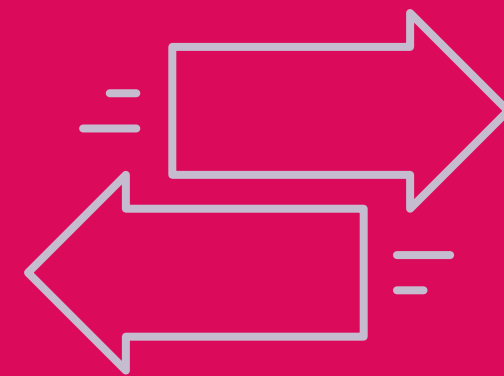
**DOWNLOAD OUR CODE OF
BUSINESS CONDUCT & ETHICS**





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 not just for Crawford but also for us as individuals. For this reason, we must be committed to identifying, managing and avoiding any personal conflict of interest situations. When determining whether or not a conflict exists, we must make sure to consider not only our activities, but also those of family members and significant others. Conflicts can arise when we face a choice between acting in our Company's best interest and acting in a way that would benefit us individually.



DOWNLOAD OUR CONFLICTS
OF INTEREST POLICY





Crawford[®]

Crawford & Company
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