

# Beyond the



2019 ANNUAL REPORT

Our mission & vision

p.2

Our reach

p.4

Our letter to shareholders

p.6

Our services

p.10

At Crawford,  
we believe true  
innovation begins by  
going beyond what's  
been done before.



Our innovation

p.24

Our values & responsibility

p.28

Our people

p.30

Our financial highlights

p.31





**From new technologies to process improvements, our passion for what's possible enables us to address the challenges of carriers, brokers and corporations today while anticipating what lies ahead.**

# 1.6M

claims handled worldwide

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# 50+

years as a public company

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# \$18B+

claims managed annually

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# 47%

of Fortune 250 companies served

# Restoring and enhancing lives, businesses and communities.

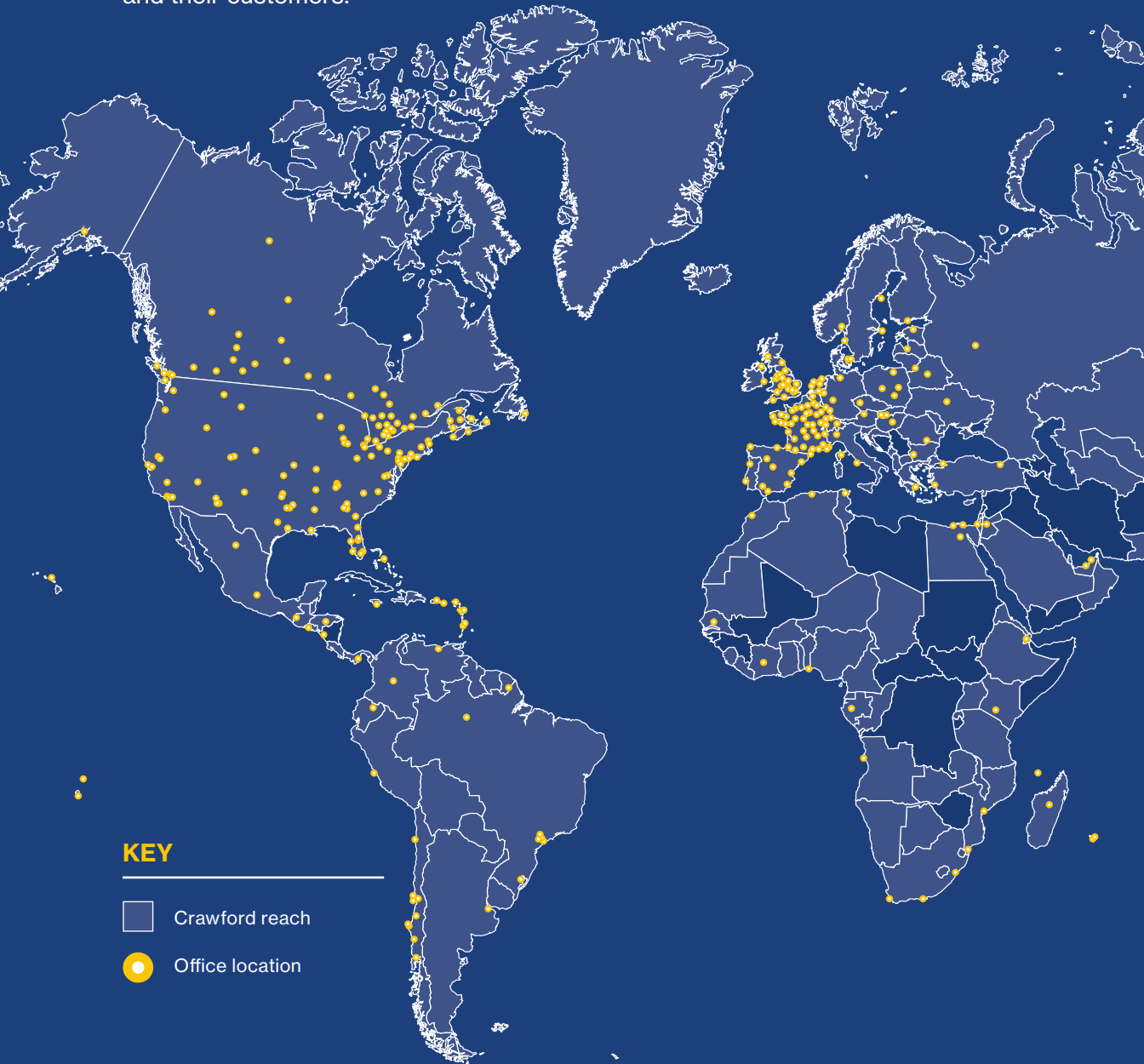
What started nearly 80 years ago as an idea to make milk truck deliveries more efficient has evolved into a global enterprise – going beyond the claim to solve complex, strategic challenges for businesses around the world. Today, our continued growth is guided by a common mission and vision that set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



Our vision is to be the leading provider and most trusted source for expert assistance, serving those who insure and self-insure the risks of businesses and communities anywhere in the world.

Crawford

As the world's largest publicly-listed independent provider of claims management and outsourcing solutions, our global footprint delivers the right local expertise wherever losses occur. Together, our experts form an unsurpassed claim handling and outsourcing network, providing global solutions that are executed locally 24/7 to support our clients and their customers.



**KEY**

- Crawford reach
- Office location



# Global coverage that goes beyond borders.



**70**

countries

**9K**

employees worldwide

**50K**

field resources

**6K**

network contractors

TO OUR SHAREHOLDERS

Though 2019 had its share of challenges, Crawford & Company® has emerged stronger and more determined to realize our mission to restore and enhance lives, businesses and communities around the world. We are more nimble and capable than at any point in our history and have laid the foundation for transformative growth. The talented people of Crawford® are more focused than ever on executing our strategic priorities and realizing our true potential. We are moving forward, together, beyond the claim.



**Harsha V. Agadi**

President and  
Chief Executive Officer

**Growth**

We accomplished a great deal in 2019, and I am optimistic about our ability to grow in 2020 as we pursue sustained revenue and earnings growth. As we exited 2019, we experienced the strongest sales pipeline in the company's history. We made the right investments to attract and acquire new clients, and I expect this to continue through 2020 and beyond.

Our successes in 2019 have helped us offset the impacts of benign weather. Our revenue from weather-related surge events dipped in 2019 with most events taking place outside of the U.S., trends that were reflected in the industry at large. We are taking advantage of

growth opportunities in our existing core business and continuing our efforts to reduce volatility from weather. Our primary objective is to grow organically across all of our global service lines.

Despite a calmer than usual storm season, the damage Hurricane Dorian inflicted on the Bahamas was significant and made recovery efforts difficult. Nevertheless, Crawford's catastrophe teams were on the ground ensuring claims were being handled swiftly. On the other side of the globe, our colleagues in Australia endured deadly, country-wide bushfires, which devastated over 27 million acres. We have focused intensely on restoring and enhancing lives, businesses and communities that have been impacted by these unprecedented crises.

Crawford Claims Solutions has solidified a very important new relationship with a top-five U.S. carrier. This was a massive, cross-functional effort that involved the hard work and dedication of a number of people. I thank each and every one of them for their efforts, and I'm pleased to report that the partnership was finalized in February 2020. Crawford Third Party Administration: Broadspire continues to acquire new clients globally and accelerated its client acquisitions by winning more than 150 new clients in 2019. Crawford Contractor Connection experienced several important wins in the U.S., UK and Canada and also enjoyed significant expansion with a key top-five U.S. carrier. We continue to invest in our Global Technical Services' sales team and have added 65+ programs. The team has an impressive sales pipeline with momentum building every day. The growth in new business accounts reflects our commitment to the market and the proven, effective solutions we offer.

The Penta acquisition on July 3, 2019 has been extremely well received. Penta will enhance delivery of the large loss adjusting, accounting, and construction and engineering services across the Benelux region. The strategic cross-selling that we envisioned has now come to fruition as we have expanded our servicing of global clients.

“Our primary objective is to grow organically across all of our global service lines.”

## People Readiness

I am very proud of our people who work hard every day to execute and enhance the services we deliver to our clients. To win the war on talent, we are focused on attracting the right talent and engaging our people. We've made investments in expanding our adjuster footprint in 2019. We filled some of our most important leadership roles internally and spent valuable time developing our talent through programs such as Executive Leadership and Emerging Leaders.

We are particularly excited about our efforts in support of diversity and inclusion. We recently announced the inception of our Office of Diversity & Inclusion, which will be a great asset to our business in 2020.

Diversity is a powerful multiplier of growth and has a positive impact on organizational performance, and we have already made strategic decisions that demonstrate our commitment to a diverse workforce.

**“Diversity is a powerful multiplier of growth and has a positive impact on organizational performance.”**

In 2019, we made key changes in operational leadership. Over one-third of those changes resulted in promoting or hiring a woman for the role. Moreover, our Global Senior Management team is comprised of over 40% women or minorities, and six of the nine members of our Global Executive Management team are women or minorities. Lastly, we are honored to have Dame Inga Beale join our board of directors in 2020. Dame Inga is the former CEO of Lloyd’s of London and was the first female CEO in the global insurance and reinsurance market’s 325-year history. She brings the count of Crawford’s female board members to three, which is another important step towards our diversity and inclusion goals.

## Systems Readiness

From innovative new technologies, like Claims Fabric, to tailored One Crawford solutions, we are making changes that are setting the foundation for Crawford’s success.

Claims Fabric is bringing a modern, responsive user interface to standardize, enhance and streamline the adjuster experience. Additionally, Claims Fabric will provide real-time integration of Crawford’s systems with clients and partners. This single platform will become the hub of all information sharing within Crawford’s loss adjusting business in 2020.

Because technology is the most critical enabler of intelligent solutions, Crawford is focused on transforming our business data into usable insights. We have initiated projects to routinely capture and classify claims data and large losses. This is critical in our efforts to scale up our production and use proof points to support our value propositions. Our clients depend on us for solutions that solve their challenges. Our thoughtful investments in technology will help us serve them like never before.

**“Because technology is the most critical enabler of intelligent solutions, Crawford is focused on transforming our business data into usable insights.”**

## Fiscal Responsibility

2019 was a record year for share buybacks, an important part of our capital allocation strategy. We ended the year financially strong with our leverage at a three-year low, while our free cash flows are at a three-year high. This strength allows us to pursue growth opportunities invest

in our talented workforce, make strategic acquisitions and return value to our shareholders.

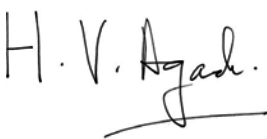
We will remain fixated on growing revenue, leveraging our robust sales pipeline and client-centric solutions to evolve the business. With our continued focus on improving our financial strength, our plan is to deliver cash flow growth rates above revenue growth rates while

continuing to deliver on returns to shareholders. We have momentum in the market. Staying close to our clients and prospects to understand their needs will be key to delivering our unique One Crawford solutions.

## Looking Forward

While this year has been challenging on many fronts, we remain steadfast in our mission to restore and enhance lives, businesses and communities and determined in our execution of our strategic priorities. We will work together relentlessly and bring extraordinary energy to rethinking and reshaping our industry as we drive towards our goal of sustained revenue and earnings growth.

We are moving Crawford beyond the claim and into a brighter future with opportunity and success for all. Thank you to our shareholders, employees, clients and the communities we serve. It is truly an honor to lead this great organization and to serve each of you every day.



**Harsha V. Agadi**

President and Chief Executive Officer

CASE STUDY

# Innovative startup seeks industry-leading claims management partner.

**COMPANY:** OPENLY, INC. | **INDUSTRY:** PREMIUM HOME INSURANCE

Created to modernize and simplify insurance with a focus on independent agents, Openly is an InsurTech startup that launched its insurance product in 2019. According to Co-Founder and CEO, Ty Harris, "We started Openly because there was an evident gap in the market for premium insurance made simple. Consumers should have more complete coverage at competitive prices, and our use of data, sophisticated pricing, cutting edge technology and insurance expertise give us the opportunity to bring something better to the market."

**“The number one thing we need to be when there is a total loss is empathetic. This is where Crawford comes in.”**

**Chris Bacon, Chief Customer Officer, Openly, Inc.**

### **Challenge**

Independent agents for personal insurance don't always have access to the latest innovations and technologies. “It should be simple and easy for agents to issue a home policy, but in fact, it's a very clunky, challenging process” explains Chief Customer Officer, Chris Bacon. “From a product perspective, there are just a lot of ‘gotcha moments’ within the insurance contract that our new approach addresses.”

Having been independent agents themselves, the co-founders wanted to create a product with responsive support services for agents, but they needed a trusted partner for the critical claims processing of their business. So they turned to Crawford & Company.

### **Solution**

Openly decided to fully outsource claims handling to Crawford. Our focus on top-tier customer support and innovative solutions were a perfect fit for its model. Openly's independent agents write the policies, and Crawford manages everything from the first notice of loss all the way through to repair of the damaged property. This means Openly can take advantage of all of our market-leading property and casualty services, WeGoLook's on demand workforce and Contractor Connection's managed repair network with access to over 6,000 vetted contractors.

Our comprehensive global expertise allows us to go beyond the claim to offer seamless, intelligent solutions to our clients around the world.

# Specialized expertise for every claim

## Loss Adjusting

From minor damage to catastrophic events, Crawford has the right team, the right technology and the right processes to help businesses and communities restore and rebuild. Through our global network of experts, we have experience handling any type of loss – from simple to large and complex – in virtually every industry.





CASE STUDY

## Streamlining the claims handling process

### Challenge

When a large Florida insurance carrier was battling existing hurricane claims and an increase in volume from more recent storms, it quickly found itself experiencing low closure rates and inconsistent outcomes resulting in more litigation and regulatory pressures.

### Solution

We implemented our Total Property Solution, which streamlines the claims handling process through key services to counteract dramatic increases in claim volume as a result of catastrophic events. These services included a centralized claim intake center operating 24/7, assisted self-service tools, an on-demand workforce, traditional field adjusting and Contractor Connection, all of which were managed by Crawford's desk operations.



27%

reduction in cycle time

23%

reduction in loss adjustment expense

23%

improvement in estimate accuracy

# Delivering responsive service in the aftermath

## Catastrophe Response

With one of the largest trained and credentialed field forces in the industry, Crawford is ready to respond to natural and man-made disasters in virtually every location around the world. Our teams of adjusters are unmatched in experience and depth and are supported by ongoing innovations such as RENOVO, our proprietary, state-of-the-art adjuster portal and WeGoLook, our on-demand field force.



CASE STUDY

## Rebuilding after a devastating storm

### Challenge

In February 2019, Townsville, located on the Eastern coast of Australia, was devastated by one of the worst natural disasters to affect the state of Queensland. A slow-moving, low-pressure tropical system and monsoon trough stalled for nearly a week over the Townsville region, causing widespread flooding and wind damage to many properties.



# 80+%

of claims settled (above industry average)

### Solution

In the immediate aftermath of the event, Crawford mobilized over 50 adjusters into Townsville and the surrounding areas. Crawford Australia was well supported by colleagues from New Zealand and handled over 2,220 commercial, business interruption, marine, motor and household claims. After eight months of hard work, Crawford is approaching the milestone of over 80% of claims now being settled, which is above the industry average.

# A faster repair and restore cycle

## Managed Repair

With over 6,000 rigorously-vetted contractors, Crawford Contractor Connection maintains the largest independently-managed network of contractors in the world. Through our proven managed repair model, we improve time-in-process, reduce claims handling expenses and deliver estimate accuracy while ensuring a world-class customer experience from first notice of loss all the way through to finished repair.



CASE STUDY

## World-class customer service through to the finished repair

### Challenge

An electrical fire caused more than \$1 million in damage to the home of a high-profile property owner. There was significant structural and smoke damage throughout the home and high-value cars and auto lifts were destroyed. The insurance carrier needed a trusted partner to deliver speed, accuracy and world-class customer service from first notice of loss all the way through to finished repair.

### Solution

A Contractor Connection emergency services network member completed a site inspection and began work the same day of receiving the claim. The services included air purification and pack-out of salvageable contents. The extensive cleaning process was completed in a month.

Once cleaning was complete, an accredited Contractor Connection general contractor was assigned to complete repairs and restore the home to its original condition. A site inspection and estimate was completed the same day the assignment was received and work to restore the property began immediately upon client approval.



**\$1M**

total cost of repairs

**1 hour**

on-site emergency response

**1 day**

estimate upload

# A better way to manage risk

## Third Party Administration

Managing risks, claims and losses in multiple locations around the world requires a significant investment in infrastructure and resources. As a trusted partner, Crawford helps organizations of every size and type, and in every geography, meet the needs of their customers while helping to reduce costs and overhead through a variety of third party administration (TPA) activities.





## CASE STUDY

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# Delivering immediate results for a fast-casual restaurant

### Challenge

A global chain of high-volume fast casual restaurants with 2,000+ locations and 65,000+ employees was experiencing rising general liability claim costs and an increase in workers compensation claims from cuts, punctures and scrapes while washing dishes.

### Solution

Using detailed data analysis and a cross-functional team of experts, Crawford TPA Solutions: Broadspire developed a customized solution for the client, which included the application of predictive modeling and in-house medical management for workers compensation claims. Additional recommendations included training to reduce common injuries that occur within the first year of employment. These solutions, and others, were implemented while maintaining a close eye on claim quality and the satisfaction and well-being of each patron and injured worker.

# 17%

reduction in total workers comp incurred

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# 34%

reduction in total liability incurred



# Greater efficiencies and personalized care

## Medical Management

Crawford TPA Solutions: Broadspire offers a comprehensive set of end-to-end clinical management programs to support our TPA services and improve outcomes for both claimants and insurers. Our clinical professionals understand the value of the right care, utilizing best-fit services and personalized solutions to restore the lives of those who suffer from illness or injury.



CASE STUDY

## A tailored medical solution for an injured worker

### Challenge

Claims that involve head injuries typically require the worker to receive prolonged care and can cost as much as \$1M in some cases. This was the case for one 44 year-old worker who had become a paraplegic after being injured on the job. As a result, he was unable to return to work and required long-term care.

### Solution

The Crawford TPA Solutions: Broadspire case manager assigned to the litigated claim went above and beyond to ensure the injured worker experienced better health outcomes while controlling costs. She made frequent home visits and coordinated an evaluation by a brain injury specialist, who determined that four hours a day for five days a week of home health care was more appropriate than 24/7. In addition, the case manager worked closely with the injured worker's physician to implement a bulk medication delivery system that resulted in significant savings.

# \$1M+

in savings

# 88%

reduction in home health hours



# Lower costs. Better results.

## On-Demand Services

WeGoLook, a Crawford company, combines technology with an on-demand workforce of over 45,000+ Lookers across the U.S., Canada and the UK to help businesses and individuals gather and validate information anytime and anywhere. From insurance claim inspections to fleet assessment and franchise monitoring, Crawford helps clients enhance their businesses with accurate and timely information at a fraction of the cost of traditional offerings.



CASE STUDY

## Improving the way insurance renewals are handled

### Challenge

Annual homeowner policy renewals are commonplace in the insurance industry. For an insurance provider in the Northeastern U.S., the inability to acquire timely, accurate information from its field teams caused delays and added considerable expense.

### Solution

Showcasing some of Crawford's latest innovations, WeGoLook customized a version of its self-service app, YouGoLook, to meet the provider's renewal specifications. YouGoLook empowers policyholders to complete their homeowner renewal inspections autonomously, guiding them through the data and photo capture process based on the provider's requirements. The app is designed to streamline low-risk evaluations, saving critical time for the insurer and insured.



63%

of renewal orders completed

56%

of those in less than 24 hours

40%

decrease in operating time

# Seamless, sophisticated solutions

## CASE STUDY

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### Integrated solutions help insurance carrier succeed

#### Challenge

A mid-size insurance company needed a trusted partner to manage its \$500M premium small business program and help drive claims innovations that shape its business moving forward.

#### Solution

A dedicated team was established to lead new claims management processes utilizing Crawford's vehicle services and WeGoLook, along with an AI solution partner for auto appraisals and property loss inspections. Contractor Connection and Crawford Global Technical Services were leveraged for more significant losses, while an innovation council was developed to ensure the carrier could continue providing its clients with best-in-class services.

# 1.5K+

claims processed in the first six weeks

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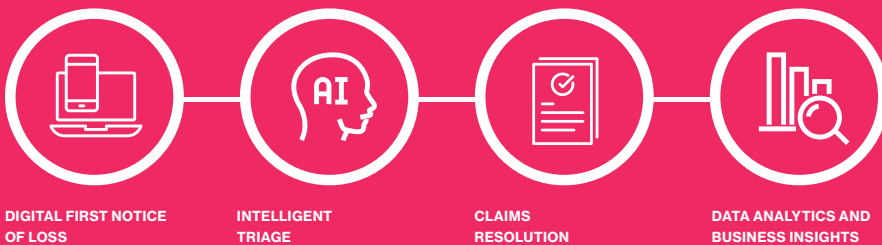
# 30 days

rigorous SLAs completed



# Going beyond the claim to deliver next-generation solutions

Crawford's global Claims Fabric is an API-first environment that supports the exchange and integration of data and technology services, internally and externally, throughout the lifecycle of a claim.



## Benefits

- Accelerate and enhance claims processing
- Improve customer satisfaction
- Improve accuracy and safety of claim data
- Support all regulatory requirements to make data collection, storage and enrichment straightforward and safe
- Simplify the claims experience for our clients and their customers
- Improve user experience for all stakeholders

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## Digital first notice of loss

In 1971, Crawford was the first to pioneer a 24/7 claims intake service. Today, we are accelerating and enhancing the industry standard with Omnis, a truly digital, global, omnichannel FNOL process that has removed all barriers for reporting an incident. With this API-powered approach, Crawford is centralizing all claim-related data at the first notification and orchestrating actions based on inputs, rules and more.

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## Claims resolution

From adjuster mobilization tools to drone image reconnaissance, we are constantly adding cutting-edge technologies to our suite of innovations to improve outcomes throughout the life of the claim.

## Technologies

CAT RENOVO

SELF-SERVE PORTALS

FRAUD SCREENING

360 VR

VIDEO STREAMING

DRONES

JOBTRAK

EMPLOYERWORKS

CLAIMS PROCESS MACHINE

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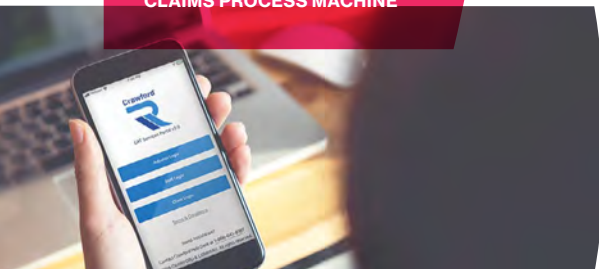
## Intelligent triage

Crawford is simplifying triage for all claims with solutions that leverage our digital FNOL and automatically route claims to the correct resources. Factors such as severity, complexity, licensing requirements and client guidelines are all taken into consideration by our automated technologies to achieve the most efficient and financially viable outcomes for clients and their customers.

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## Data analytics and business insights

Crawford's data analytics and business insights (DABI) framework offers a comprehensive solution for collecting, reconciling, organizing, analyzing and sharing data on a customizable platform. Unlike other systems, DABI is agile and can generate applications on-demand that are fully configurable. This customer-focused approach to data analysis uses predictive analytics that allow our clients to garner insights into how their claims processing will look in the future.



Our mission to restore and enhance lives, businesses and communities is embedded in our values – to restore is a part of everything we do.

RESPECT

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EMPOWERMENT

---

SUSTAINABILITY

---

TRAINING

---

ONE CRAWFORD

---

RECOGNITION

---

ENTREPRENEURIAL SPIRIT





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## Promoting a more inclusive culture

Crawford has always embraced diversity, and this year, we are excited to formalize our commitment with the establishment of the Office of Diversity & Inclusion. This new office will be responsible for designing and implementing programs that promote an inclusive culture and focus on achieving the company's diversity goals.



Crawford is an active member of the Business Insurance Diversity & Inclusion Institute, an organization dedicated to promoting and advancing diversity & inclusion in every facet of the commercial insurance industry. Additionally, in 2017, the company launched the Women Leadership Exploration and Development (LEAD) program, a high impact e-learning and networking experience that empowers women leaders to achieve their career goals.

# Global executive management team

- 1. **Harsha V. Agadi**  
President and  
Chief Executive Officer
- 2. **Joseph O. Blanco**  
General Counsel
- 3. **Danielle M. Lisenbey**  
Global President,  
TPA Solutions: Broadspire
- 4. **Kieran Rigby**  
Global President,  
Crawford Claims Solutions
- 5. **Bonnie C. Sawdey**  
Chief People Officer
- 6. **W. Bruce Swain**  
Chief Financial Officer
- 7. **Larry C. Thomas**  
Global President,  
Crawford Specialty Solutions
- 8. **Greta G. Van**  
Chief Strategy Officer
- 9. **Rohit Verma**  
Global Chief Operating  
Officer

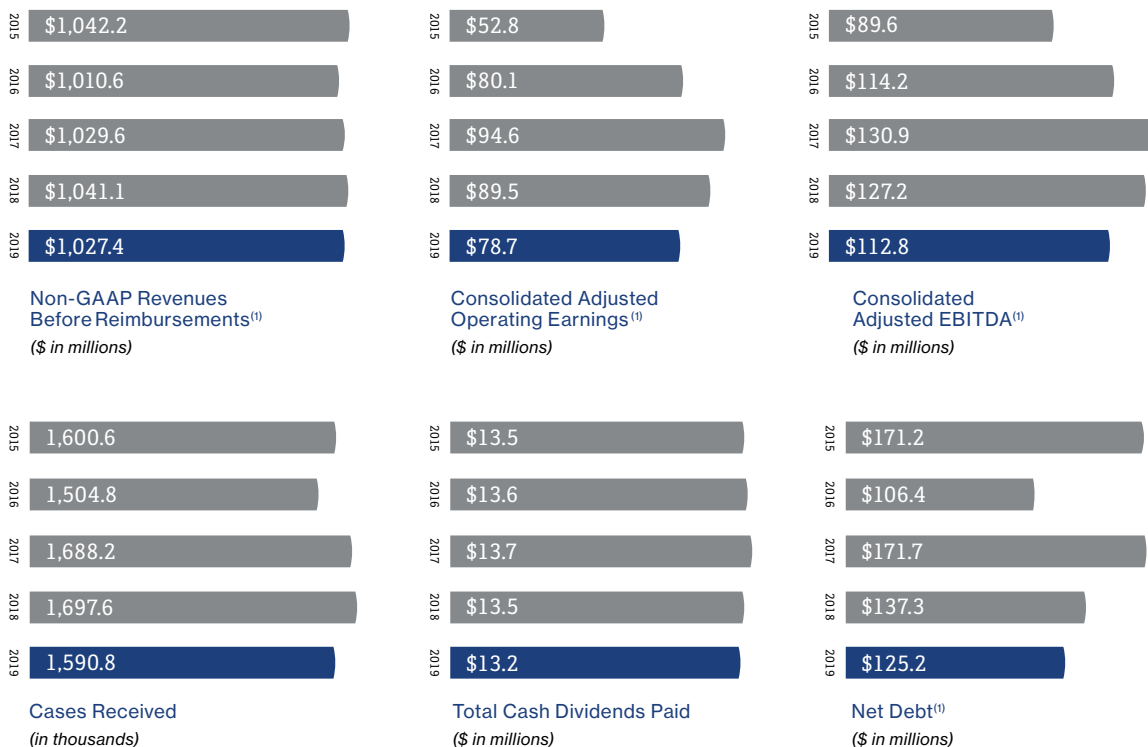


## 2019 financial highlights

(dollars in millions, except per share amounts) (unaudited)

FOR THE YEARS ENDED DECEMBER 31,	2019	2018
Revenues Before Reimbursements	\$ 1,005.8	\$ 1,071.0
Non-GAAP Revenues Before Reimbursements <sup>(1)</sup>	\$ 1,027.4	\$ 1,041.1
Net Income Attributable to Shareholders of Crawford & Company	\$ 12.5	\$ 26.0
Consolidated Adjusted Operating Earnings <sup>(1)</sup>	\$ 78.7	\$ 89.5
Consolidated Adjusted EBITDA <sup>(1)</sup>	\$ 112.8	\$ 127.2
Operating Cash Flow	\$ 75.2	\$ 52.4
Diluted Earnings per Share – CRD-A	\$ 0.26	\$ 0.50
Diluted Earnings per Share – CRD-B	\$ 0.19	\$ 0.42
Return on Average Shareholders' Investment	7.6%	14.7%

### Percentage of Total Company Revenues Before Reimbursement by Business Segment



(1) Measurements of financial performance not calculated in accordance with U.S. Generally Accepted Accounting Principles ("GAAP") should be considered as supplements to, and not substitutes for, performance measurements calculated or derived in accordance with GAAP. Any such measures are not necessarily comparable to other similarly-titled measurements employed by other companies. For additional information about the non-GAAP financial information presented herein, see the Appendix shown on our website at <http://investors.crawfordandcompany.com/phoenix.zhtml?c=83420&p=quarterlyearnings>. All periods exclude the impact of the disposed GCG business.

# Board of directors

- 1. Harsha V. Agadi**  
President and  
Chief Executive Officer,  
Crawford & Company
- 2. Jesse C. Crawford**  
Chief Executive Officer,  
Crawford Media  
Services, Inc.
- 3. Jesse C. Crawford, Jr**  
Independent Investor
- 4. Lisa Hannusch**  
Founder  
Rhino Inspired, LLC
- 5. Michelle Jarrard**  
President  
BioCircuit Technologies, Inc.
- 6. Charles H. Ogburn**  
Non-Executive  
Chairman of the Board,  
Crawford & Company
- 7. Rahul Patel**  
Partner  
King & Spalding LLP
- 8. D. Richard Williams**  
Non-Executive  
Chairman of the Board,  
Primerica, Inc.



## CORPORATE INFORMATION

### Corporate Headquarters

5335 Triangle Parkway, NW  
Peachtree Corners, GA 30092  
404.300.1000

### Inquiries

Individuals seeking financial data should contact:  
W. Bruce Swain  
Investor Relations  
Chief Financial Officer  
404.300.1051

### Form 10-K

A copy of the Company's annual report on Form 10-K as filed with the Securities and Exchange Commission is available without charge upon request to:

Joseph O. Blanco  
General Counsel  
Crawford & Company  
5335 Triangle Parkway, NW  
Peachtree Corners, GA 30092  
404.300.1021

Our Form 10-K is also available online at either [www.sec.gov](http://www.sec.gov) or in the Investor Relations section at [www.crawco.com](http://www.crawco.com)

### Annual Meeting

The Annual Meeting of shareholders will be held at 2 p.m. on May 15, 2020, at the corporate headquarters of: Crawford & Company  
5335 Triangle Parkway, NW  
Peachtree Corners, GA 30092  
404.300.1000

### Company Stock

Shares of the Company's two classes of common stock are traded on the NYSE under the symbols CRD-A and CRD-B, respectively. The Company's two classes of stock are substantially identical, except with respect to voting rights and the Company's ability to pay greater cash dividends on the non-voting Class A Common Stock than on the voting Class B Common Stock, subject to certain limitations. In addition, with respect to mergers or similar transactions, holders of Class A Common Stock must receive the same type and amount of consideration as holders of Class B Common Stock, unless different consideration is approved by the holders of 75 percent of the Class A Common Stock, voting as a class.

### Transfer Agent

EQ Shareowner Services  
P.O. Box 64854  
St. Paul, MN 55164-0854  
1.800.468.9716  
[www.shareowneronline.com](http://www.shareowneronline.com)

### Internet Address

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

### Certifications

In 2019, Crawford & Company's chief executive officer (CEO) provided to the New York Stock Exchange the annual CEO certification regarding Crawford's compliance with the New York Stock Exchange's corporate governance listing standards. In addition, Crawford's CEO and chief financial officer filed with the U.S. Securities and Exchange Commission all required certifications regarding the quality of Crawford's public disclosures in its fiscal 2019 reports.

### Financial Information

The financial information contained herein should not be considered a substitute for the Company's audited financial statements, inclusive of footnotes and Management's Discussion and Analysis of Financial Condition and Results of Operations, included in the Company's annual report on Form 10-K, as filed with the Securities and Exchange Commission.

The Form 10-K also contains detailed discussions of certain major uncertainties, contingencies, risks, and other issues the Company faces. A copy of the Form 10-K including the full financial statements, can be obtained by calling 404.300.1021 or accessing it online at either [www.sec.gov](http://www.sec.gov) or in the Investor Relations section at [www.crawco.com](http://www.crawco.com).

### Forward-Looking Statements

This report contains forward-looking statements, including statements about the future financial condition, results of operations and earnings outlook of Crawford & Company. Statements, both qualitative and quantitative, that are not statements of historical fact may be "forward-looking statements" as defined in the Private Securities Litigation Reform Act of 1995 and other securities laws. Forward-looking statements involve a number of risks and uncertainties that could cause actual results to differ materially from historical experience or Crawford & Company's present expectations. Accordingly, no one should place undue reliance on forward-looking statements, which speak only as of the date on which they are made. Crawford & Company does not undertake to update forward-looking statements to reflect the impact of circumstances or events that may arise or not arise after the date the forward-looking statements are made. For further information regarding Crawford & Company, and the risks and uncertainties involved in forward-looking statements, please read Crawford & Company's reports filed with the SEC and available at [www.sec.gov](http://www.sec.gov) or in the Investor Relations section of Crawford & Company's website at [www.crawco.com](http://www.crawco.com).

# Crawford<sup>®</sup>

Crawford & Company  
5335 Triangle Parkway, NW  
Peachtree Corners, GA 30092  
An equal opportunity employer  
[www.crawco.com](http://www.crawco.com)