



Crawford & Company

Annual Meeting of Shareholders

May 9, 2012

Jeffrey T. Bowman

President and Chief Executive Officer



Overview

- ❖ **Financial Results**
- ❖ **Opportunities and Strategy for Success**
- ❖ **Brief Look at 2011**
- ❖ **Questions**



2011

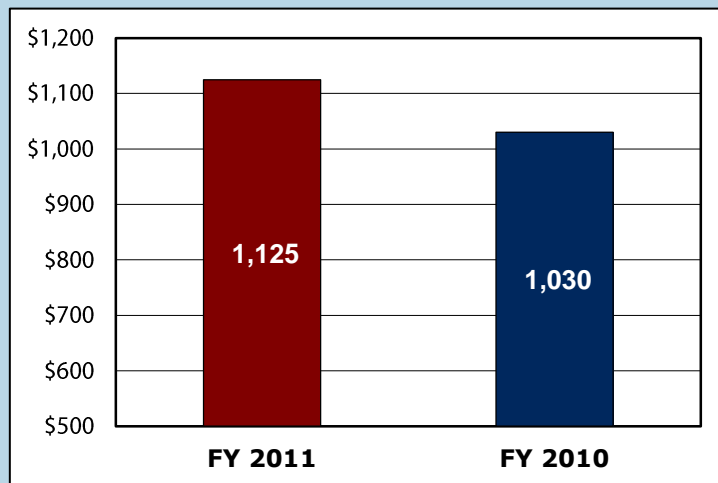
**... an active year with many challenges and opportunities
for success**



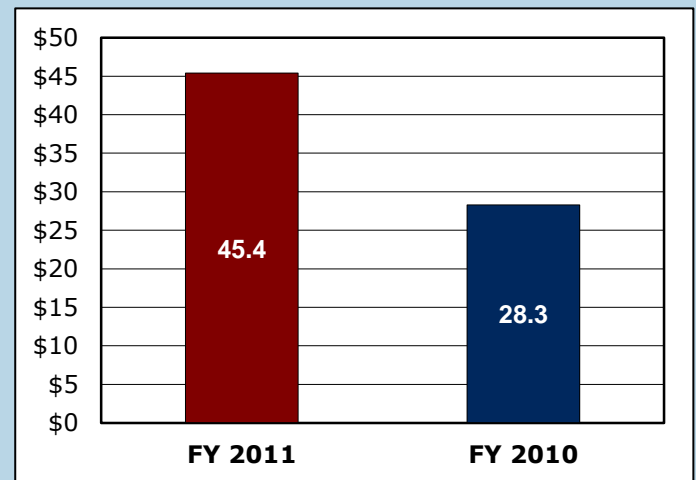
2011 Financial Review

- Record revenues increased 9.2% over 2010 to \$1.125 billion
- Net income attributable to shareholders of Crawford & Company increased 60% over 2010 to \$45.4 million

REVENUES (in millions)

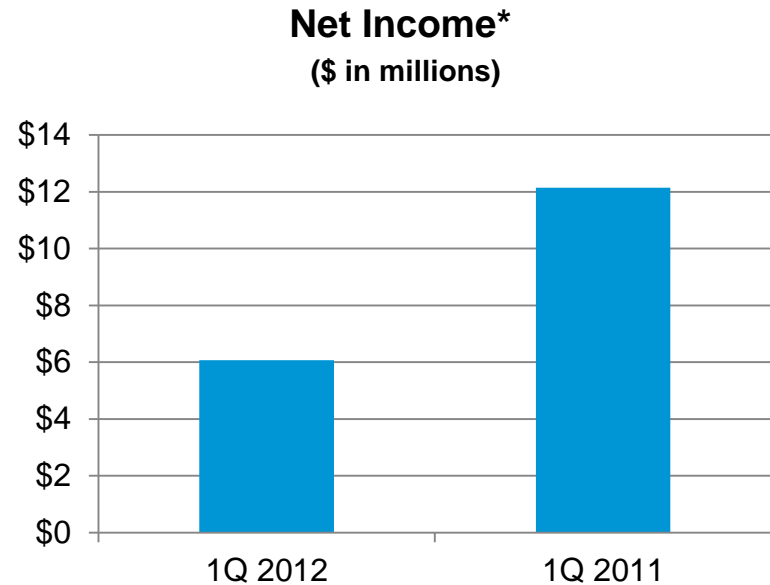
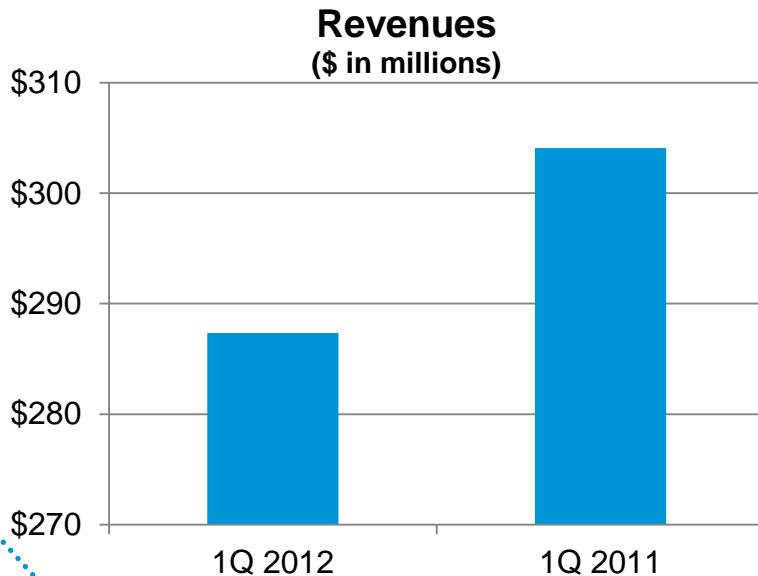


NET INCOME* (in millions)



First Quarter 2012 Business Summary

- Improved operating performance in Broadspire
- Anticipated lower volume from GCCF special project in Legal Settlement Administration
- Mild weather affected claims frequency in North America and the U.K.
- Weather events in Australia and Thailand improved Asia Pacific results

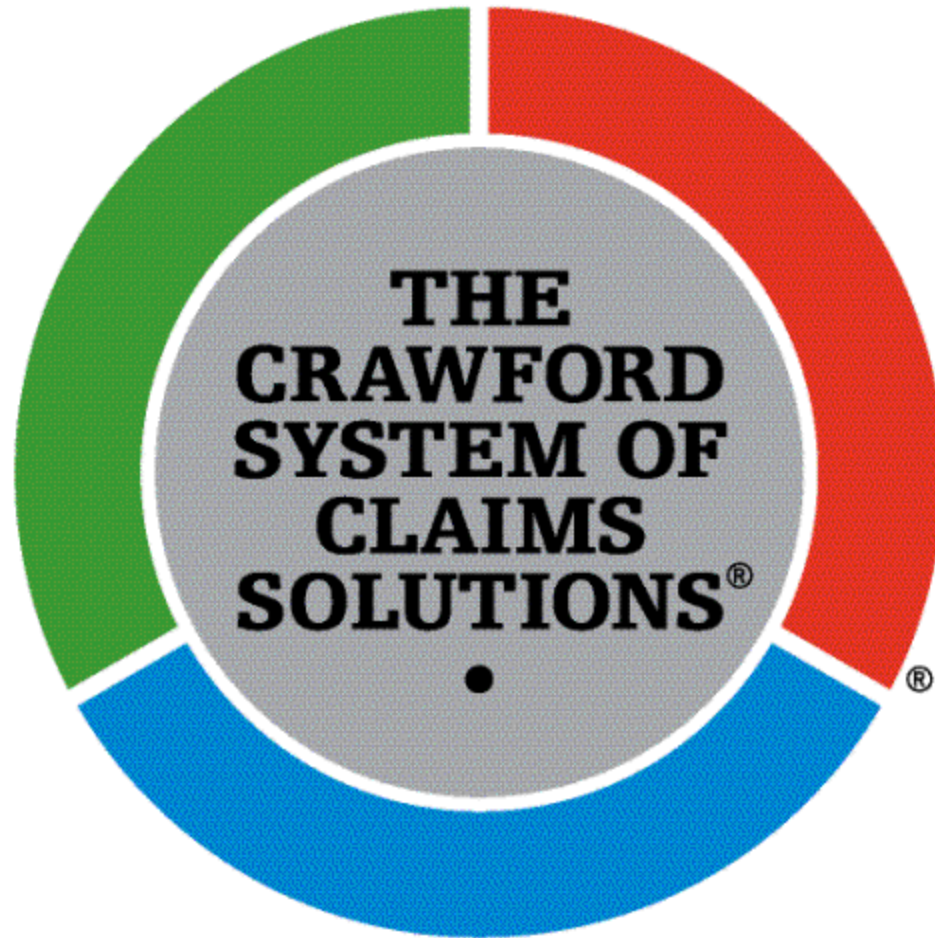


* Attributable to Shareholders of Crawford & Company



The Crawford Brands





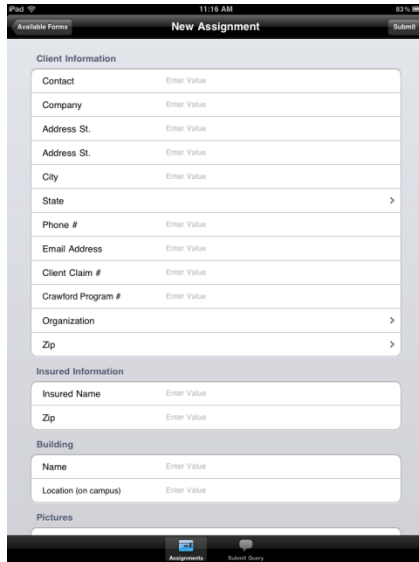
Operational Focus 2012 - 2015

- ❖ **Bring Broadspire to an acceptable earnings profile**
- ❖ **Significant debt reduction**
- ❖ **Continue to grow revenue and operating earnings**
- ❖ **Capitalize on global opportunities**
- ❖ **Enhance shareholder returns**



Making Connections

❖ Technology



CMS Mobile



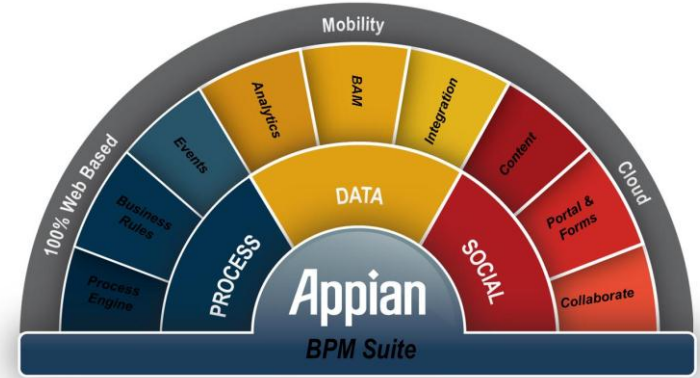
Making Connections

❖ Responsiveness

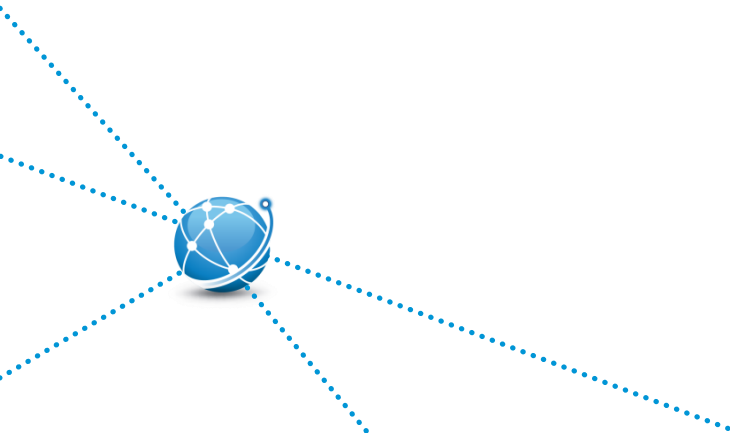


Making Connections

❖ Innovation



Broadspire® Launches the BOLD® Rx Network



Making Connections

❖ Integrated Claims Solutions



Community Involvement & Corporate Responsibility



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Thank you!



2011 The Year in Review



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Any Questions?

