

From the Desk of Jeffrey T. Bowman
To all employees
Subject: Update on the Global Business Services Center

As a Company we remain laser focused on the continued development of the Global Business Services Center (GBSC) in Manila. Many teams are working diligently to ensure we hit our key milestones and critical dates. Before I update you on the progress of the GBSC, I wanted to reiterate the business value behind its launch and illustrate why this is such an important initiative for Crawford & Company®.

Driving Growth - The GBSC supports our focus on simplification and standardization, while enabling improvements in quality and compliance. It will also meet the needs of the organization to seamlessly scale with the growth of the business. The GBSC enables Crawford® to consolidate transactional processes globally through a central, scalable infrastructure.

Process Improvement – The GBSC enhances the quality of our services and serves as a global hub for process improvements and analytics. Through more efficient use of emerging technologies, the center reinforces Crawford’s recognition as a leader in business process applications.

Operational Excellence – The GBSC supports our strategic priorities and enables Crawford to better serve its customers by improving turnaround time, enhancing process and quality control, and facilitating continuous improvement.

Innovation – This is the next step in Crawford’s global business evolution. Consolidating our operations allows us to leverage our collective knowledge and expertise to enhance innovation.

Cost Advantage – Through more efficient management of our expenses, the GBSC will provide enhanced services to clients at a lower operating cost.

Recent developments and notable highlights of the Global Business Services Center include:

- The permanent facility in Manila was opened on July 1. We occupy the 22nd and 23rd floors of the 24/7 McKinley building.
- 200 Broadspire® employees have moved from the temporary facility to the new 24/7 building.
- U.S. Property & Casualty employees have been hired and are in training in Manila.
- Joy Bamba has been appointed operations director for the Americas at the GBSC.
- Marites “Marie” Curitana has been named GBSC HR director.
- Interviews for the Canadian team have started and will continue for the next few weeks.
- On the job training in various areas continues at the GBSC.
- Some processes being supported at the GBSC include:
 - Broadspire® – case create, causality review, customer service, and utilization management
 - U.S. P&C – contents services, case create, billing, collections and ClaimsAlert call center
- Targeted client communications have been held with clients who had contract stipulations regarding offshoring processes.
- An internal survey was distributed to selected individuals in the affected business units to obtain insight into the level of understanding and commitment; identify potential project risks and provide feedback. The survey results rating average was a high 4.38 out of an upper limit of 5.00.
- The GBSC is expected to have 400 employees by year end.

While there is much work to do, the GBSC is already yielding cost efficiencies for the Company in addition to improved turnaround times, enhanced process control, higher quality, and a path for continuous improvement. Further, the diligent activity around the process documentation required to set up the GBSC has led to process improvements throughout the business units involved to date.

Corporately, the GBSC reinforces our industry-leading position and provides a platform to support future growth efficiently while meeting the evolving needs our clients. In short, we are building a stronger, high-performing organization. Global business centers are quite common among leading large companies and a commonly accepted business practice.

Should you have any questions on the GBSC, please submit them to GBSCquestions@us.crawco.com. More information will be forthcoming as it become available. I am pleased with the progress thus far and appreciate all of your support and hard work. Change does bring challenges, but with each challenge comes opportunities to seize more market share, grow the business and deliver value for our shareholders.

Thank you for all you do for Crawford & Company.