

To: all employees

From: Jeffrey Bowman

SUBJECT LINE: Announcing the Global Business Services Center

I am pleased to announce that Crawford & Company has established a Global Business Services Center in Manila, Philippines and started initial operations on September 1, 2014. Additional operations will be phased-in over a three-year period.

The Global Business Services Center is staffed by Crawford employees and allows us to consolidate certain business functions, shared services, and currently outsourced processes. We are very excited about the possibilities this center provides for our future growth.

Benefits of the Global Business Services Center

The Global Business Services Center supports our strategic priorities and will enable Crawford to better serve its customers by improving turnaround time, enhancing process control and facilitating continuous improvement.

The center will enable us to consolidate transactional processes globally through a central, scalable infrastructure, and will meet the needs of our organization to seamlessly scale with the growth of our business. Through more efficient management of our expenses, the center will provide enhanced services and lower our operating cost.

The center supports the simplification and standardization of operational processes. In addition, it 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 position as a recognized leader in business process applications and supports our expansive global footprint.

This new center is the next step in Crawford's global business evolution. It is an extremely important initiative for Crawford, and I am asking for your support as we move forward. The center will allow us to leverage our collective knowledge and expertise to enhance innovation, and you are key to making this a success. How we adapt to change determines our ability to win.

Attached to this email is a list of anticipated Frequently Asked Questions. You will also receive additional information as we move forward with this initiative. In the meantime, if you have any questions, please contact your manager, HR representative, or submit them to GBSCquestions@us.crawco.com.

Thanks in advance for your support of this important global center.