Frequently Asked Questions

Global Business Services Center (GBSC)

What is the Global Business Services Center?

The Global Business Services Center (GBSC) is a global consolidation of certain business functions, shared services, and currently outsourced processes. The center is staffed by Crawford employees and will be phased-in over a three-year period.

Why Manila, Philippines?

Manila was chosen as a result of careful evaluation of financial attractiveness, human capital, business environment, and existing infrastructure. The Philippines ranked highest in business English proficiency for non-native English speakers and has a skilled, stable labor force. In addition, the Philippines has a growing highly educated middle class, strong domestic economic spending demand and is politically stable.

What are the key services the center will perform?

The center will be focused on process-related and transactional activities and will perform a host of operational, administrative and shared services functions. On September 1, 2014, Broadspire began operations in Manila and is servicing several areas of Broadspire claims and medical management operations. The initial goal of bringing in all the functions performed by the local vendor in house under our direct management was met. Our nurses, coordinators and agents are performing a variety of functions such as claim case creation, causality review, utilization management, customer service and telephonic case management support.

Why are we doing this and why now?

Opening a center in Manila, staffed by Crawford employees, is aligned with our strategic plan and will help us drive business value. We're doing this now in anticipation of specialized talent shortages in strategic areas of focus over the next decade, increasing pricing and margin pressures, as well as evolving competition. In addition, the GBSC supports our expansive global footprint.

What are the benefits?

There are a number of benefits that Crawford will realize with the launch of the Global Business Services Center. They include:

- Simplifying how we do things today
- Standardizing the best way of working globally
- Consolidating for greater flexibility and scalability of resources
- Driving growth to enable the launch of new products and services profitably
- Serving as a platform to drive greater business value from support services
- Focusing on operational excellence by using our global scale to learn, innovate, and continuously improve
- Delivering significant cost savings
- Enhancing quality
- Increasing the use of data analytics to create growth opportunities

How does this affect me?

This GBSC will ultimately reinforce our industry leading position. Crawford will be a more agile company with the ability to scale for future growth to meet the evolving needs of our clients. Depending on your role, the impact may or may not be directly felt immediately, but as we innovate and continuously improve, everyone should begin to realize the benefits. The center will continue to evolve over the next three years. We are committed to keeping you informed throughout this process.

Will there be business process changes?

Yes. The center will be focused on operational excellence and simplifying how we do things today. We will also standardize and adopt the best ways of working globally.

Will there be technology changes?

Yes. There will be technology changes that enable the center's operations; however, at this time, plans for these changes have not been fully developed much less finalized.

Who will be impacted by the changes?

Many of those initially impacted will be vendors who currently perform back-office administrative, process-related and transactional activities. For Crawford employees, the transition will occur over a three year period.

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Will there be lay-offs/redundancies as a result of the changes?

Yes. We do anticipate that there will be lay-offs/redundancies. At this time, there are still many details to be determined. We will keep you apprised of any updates as key decisions are made.

Will this impact our clients and if so, how?

With the opening of the Global Business Services Center, we anticipate an increase in service levels. Therefore, any impact to our clients should be positive and any process changes should be seamless.

Will this impact our primary vendors and if so, how?

Yes. Changes will vary from vendor to vendor and will be discussed individually with each vendor.

When will we know more?

Information will be made available as the project progresses.

Where can I find more information about the Global Business Services Center?

To find out more about the Global Business Services Center, contact your manager or HR representative. You can also submit your questions to <u>GBSCquestions@us.crawco.com</u>.

Who can I contact if I have specific questions?

If you have specific questions about the GBSC, you can submit your questions to <u>GBSCquestions@us.crawco.com</u> or contact your manager or HR representative who may be able to answer your questions.

