

Crawford & Company

2013 Strategic Plan



Forward-Looking Statements

This presentation 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 historical facts may be “forward-looking” statements as defined in the Private Securities Litigation Reform Act of 1995. 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 reports filed with the United States Securities and Exchange Commission and available at www.sec.gov or in the Investor Relations section of Crawford & Company’s website at www.crawfordandcompany.com.



Table of Contents

Forward-Looking Statements	Inside Front Cover
Our Vision, Mission, and Values	2
2013 Global Strategic Objectives	3
Growth	4
Fiscal	5
Customer	6
Employee	7
Community	8
2013 Business Unit Objectives	
Europe, Middle East, Africa and Asia-Pacific	9
Americas	10
Broadspire	11
Legal Settlement Administration.....	12
Global Client and Business Development	13
Global Strategy and Performance Development.....	14
Information and Communication Technology	15
The Crawford Brands.....	16



Our Vision, Mission, and Values

To attain our global strategic objectives, we remain focused on a growth agenda illustrated in our vision and mission statements.

Vision

To be recognized as the world's leading provider of custom claims and administrative solutions

Mission

To be the service provider of choice by delivering the highest quality claims and administrative solutions in each of the markets we serve

Values

In pursuit of our mission we believe in:

- Acting responsibly, with honesty and integrity
- Providing value-added services to our clients
- Open, positive communications with our clients and employees
- Recognizing the value and contributions of all our employees
- Providing a safe and healthy work environment
- Commitment to continuous learning, improvement and innovation
- Providing long-term, profitable growth for our shareholders
- Educating others by the example we set



2013 Global Strategic Objectives

Growth

- Leverage and grow Crawford & Company's business portfolio

Fiscal

- Create significant cost advantage through cost management and resource allocation

Customer

- Implement innovative, analytical, value-added solutions that drive quality, global collaboration and results

Employee

- Further enhance leadership and refine culture

Community

- Further expand our community involvement and corporate social programs



Growth



Leverage and grow Crawford & Company's business portfolio

- Increase revenue
- Prioritize and implement organic growth businesses
- Implement a formal process to evaluate new markets and new products/services
- Create a Crawford Global Technical Services® (GTS®) powerhouse
- Capitalize on the strengths of our global footprint
- Optimize Global Account Management companywide
- Develop a formal global cross-selling program



Fiscal



Create significant cost advantage through cost management and resource allocation

- Reduce cost and improve process efficiencies
- Improve operating margins
- Reduce Days Sales Outstanding (DSO)
- Improve cash flow and reduce debt



Customer



Implement innovative, analytical, value-added solutions that drive quality and global collaboration

- Enhance our customer value proposition
- Reinforce our data management capabilities
- Anticipate evolving customer needs and utilize technology to enhance decision making
- Encourage ideation and entrepreneurship
- Continue to implement technological integration and innovation



Employee



Further enhance leadership and refine culture

- Continue to provide management training opportunities
- Offer innovative mentoring programs
- Continue pay for performance culture
- Uphold business conduct guided by the Global Code of Business Conduct and Ethics
- Leverage technology solutions to enhance employee work product
- Develop an employee engagement survey and communicate/act on the results



Community



Further expand our community involvement and corporate social programs

- Continue to select vendors that offer eco-friendly solutions
- Incorporate sustainability criteria into all purchasing policies
- Further expand the Company's Global Day of Service, by both employee and country participation
- Encourage volunteer participation throughout the year
- Provide outlets for employees to donate to select organizations



EMEA/A-P

Europe, Middle East, Africa and Asia-Pacific

- Develop, target and deliver product segment strategies for potential markets
- Protect and grow share of market in high margin products
- Continue to enhance Catastrophe (CAT) and Global Technical Services (GTS) capabilities
- Develop a shared service organization



Americas

Canada, Latin America, United States

- Reposition U.S. Property & Casualty in the high volume, low severity claims segment
- Accelerate transition to a more variable work force
- Expand into a North American vertical operation
- Develop excellence in technical capability
- Continue to enhance Catastrophe (CAT) and Global Technical Services (GTS) capabilities
- Invest in Contractor Connection



Broadspire

- Improve profitability
- Increase TPA/Medical Management sales
- Build current customer relationships using consultative strategies
- Reposition operating model by developing internal global sourcing model
- Develop predictive analytics module to enhance and expand analytic capabilities
- Communicate business unit strategies internally to drive staff and customer satisfaction



Legal Settlement Administration

- Build direct relationships with corporations facing class action settlements
- Target government opportunities
- Expand call center business
- Continue to grow business portfolio
- Expand sales force and office locations



Global Client and Business Development

- Drive sales accountability and performance management
- Consolidate and execute global cross-selling initiatives
- Integrate the intellectual capital of the firm
- Introduce and implement global account management for global insurers and brokers
- Secure continued growth opportunities to maintain market leadership position
- Optimize Global Markets structure



Global Strategy and Performance Development

- Manage performance development within all business units
- Ensure execution of strategic plans
- Aggressively monitor the implementation of cost reduction initiatives
- Monitor business unit programs to increase revenue in support of the growth framework
- Oversee Enterprise Risk Management initiatives and value proposition development



Information and Communication Technology

- Implement systems convergence through the Global Systems Roadmap (GSR)
- Deploy the Crawford Innovates technology program across all business units and country borders
- Implement a portfolio of Crawford Business Process Management applications



The Crawford Brands

In 1941, Jim Crawford watched milk trucks from several different companies delivering milk to neighboring houses in Columbus, Georgia. He thought they would be much more efficient and less costly if an independent company carried milk for multiple dairies in one truck. While the dairy companies failed to recognize the benefit of a consolidated independent service, the insurance industry did not, and thus the Crawford brand was born.

Today Crawford & Company operates under nine different brands that provide claim service management, business process outsourcing and consulting solutions for major product lines including property and casualty claims management, workers compensation claims and medical management, and legal settlement administration.



Crawford & Company

Based in Atlanta, Ga., Crawford & Company (www.crawfordandcompany.com) is the world's largest independent provider of claims management solutions to the risk management

and insurance industry as well as self-insured entities, with an expansive global network serving clients in more than 70 countries. The Crawford System of Claims SolutionsSM offers comprehensive, integrated claims services, business process outsourcing and consulting services for major product lines including property and casualty claims management, workers compensation claims and medical management, and legal settlement administration. The Company's shares are traded on the NYSE under the symbols CRDA and CRDB.



BROADSPIRE[®]

a Crawford Company

Broadspire is a leading international third party administrator offering a broad array of customized claim and medical management services designed to increase employee productivity and contain costs. Broadspire's U.S. offering of workers compensation, auto and general liability claims administration, medical

management and absence and care management, is available bundled or individually. In addition, Crawford provides liability, motor and property claims management services in Europe under the Broadspire brand. Broadspire is based in Atlanta, Georgia with a network of 85 locations throughout the United States (www.choosebroadspire.com) and Europe (www.Broadspire.eu), including the United Kingdom (www.BroadspireTPA.co.uk).



People. Power. Performance.[™]

The Garden City Group, Inc.

(www.gacginc.com) is the recognized leader in legal administration services for class action settlements, bankruptcy cases and legal noticing programs, with more than 1,000 employees in

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The Crawford Brands



Crawford Contractor Connection®, an industry leader in contractor managed repair services, provides insurance carriers and consumers a national network of residential and commercial contractors that are vetted and performance managed, measuring quality, time in process, and customer satisfaction. Visit our website at:
www.contractorconnection.com.



Global Technical Services® (GTS®) is the single best global resource for adjusting large or complex losses. Our unique combination of experienced and qualified professionals, infrastructure and leadership enables us to strategically manage major losses anywhere on the globe.

www.crawfordgts.com



KMC On DemandSM (www.kmcondemand.com) provides employees, clients and the property and casualty industry with a unique online platform that marries cutting-edge knowledge management technology with customized insurance courses and performance support information.



Risk Sciences Group delivers risk management information systems (RMIS) that provide the ability to track and consolidate multi-coverage claims data and enterprise-wide exposures to risk by maintaining highly accurate and credible databases on behalf of each client. Visit our website at:
www.risksciencesgroup.com.



SLS encompasses Crawford's entire UK liability service with a combined staff of 150 specialists across 22 locations. Each office represents a local 'centre of excellence' staffed by experts from different liability disciplines.

www.slsLtd.com



— DIVISION OF CRAWFORD & COMPANY —

Strategic Warranty ServicesSM provides warranty solutions to manufacturers and retailers in the home construction and building products industry. Our end-to-end suite of warranty solutions can help companies be more efficient, more productive and more focused on their core business. Its website is:
www.strategicwarrantyservices.com.



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