



2014–2016 Strategic Plan



STRATEGIC INITIATIVE	SUCCESS METRIC
Increase revenue	<ul style="list-style-type: none"> Invest in future business units to grow them to core services Increase market coverage
Grow the business	<ul style="list-style-type: none"> Launch new products Increase revenue growth Enhance our business unit cross-selling programs Improve evaluation process for entering new markets and initiating potential new products and services
Create a global GTS powerhouse	<ul style="list-style-type: none"> Add world-class GTS adjusters Increase global GTS revenue and expand breadth of services
Develop significant cost advantage	<ul style="list-style-type: none"> Improve operating margin percentage Increase efficiencies in global shared services
Enhance our data management and analytics capabilities	<ul style="list-style-type: none"> Grow Risk Sciences Group® (RSG) Further develop analytics consulting business
Be a great place to work	<ul style="list-style-type: none"> Attract, engage and retain the best talent Leverage technology solutions to continue to further enhance employee productivity Continue to provide management training opportunities Offer innovative mentoring programs
Further expand environmental sustainability initiatives	<ul style="list-style-type: none"> Continue to select vendors that offer eco-friendly solutions Incorporate sustainability criteria into purchasing policies

Message from CEO Jeffrey T. Bowman

Crawford & Company has become the recognized global leader in providing custom claims and associated administrative solutions not only because we consistently deliver a broad range of valued products and services, but also because we are committed to innovation and continued thoughtful analysis of our business. Our 2014-2016 Strategic Plan demonstrates that commitment.

This year's Plan provides a basic operational and geographic road map for the future; reflects our optimism, excitement and dedication to our operational and financial success in 2014; and shows our commitment to growing Crawford's position in the marketplace. The Plan also reveals our intent to enhance our data management and analytics capabilities to further improve efficiency and flexibility of our claims management services, to develop new lines of business in this area, and, ultimately, to further enhance our service clients.

As we look to 2014-2016 and beyond, we need to always have higher goals to strive for both as a company and as employees. We must keep improving and evolving. While there is much work to do, the Plan details how Crawford and its valued employees will further grow its business.

New Vision and Values Statements

Also included in the Strategic Plan are the newly revised vision and values statements. As the foundation of the company, it is important that the vision and values are re-examined and re-evaluated periodically to ensure that we are ideally positioned to make the most of our abundant opportunities. I believe the new vision statement appropriately depicts our goals for the future and the values are those that guide us in our day-to-day activities globally.

I hope you find the Plan informative and a helpful guide as you go about your daily business, and I welcome any thoughts you have on it. Please send them to me at info@us.crawco.com.

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.

Crawford & Company is an equal opportunity employer.

Europe, Middle East, Africa and Asia-Pacific (EMEA/AP)

- Implement growth initiatives and continue cost efficiency programs
- Continue our development into Speciality Markets
- Deployment across the region of lean process methodology
- Expand in the developing regions of SE Asia, Middle East and Australia
- Drive innovation - new products for both existing and new markets

Broadspire®

- Generate new annualized sales and retain 95% + of current clients
- Develop and expand into new product and services offerings
- Increase margin by repositioning operating model
- Develop enhanced technology and expand analytic capabilities
- Better engage and communicate with staff

Global Client and Business Development (GCBD) and Global Markets

- Embed the One Crawford Sales Transformation methodology into our business development processes and culture to drive profitable revenue growth
- Fully implement formal strategic relationship management for our largest clients on a global basis
- Establish Crawford as the preeminent claims solutions provider to Lloyd's and the London Market
- Create and execute a global marketing strategy that effectively integrates our claims solutions and information technology capabilities
- Grow our market share with the *Fortune*® 1000 company segment

VISION

To be the world's leading provider of claim services, business process outsourcing and consulting solutions. We will inspire our organization to develop world-class technology and innovative solutions to clients; to employ the best and brightest people; and to deliver a strong financial performance.

VALUES

- Integrity:** Do the right thing, always
- Quality:** What we do, we do well
- Innovation:** Change is constant
- Communication:** Engage and be in the know
- Leadership:** Leaders lead
- Collaboration:** Leverage collective genius
- Accountability:** If it's to be, it's up to me
- Passion:** Committed in heart and mind
- Diversity:** As inclusive as our services

Americas

- Transform the US Property & Casualty field operations model to achieve profitability
- Expand ClaimHub network
- Accelerate Contractor ConnectionSM growth
- Further develop Specialty Markets
- Further enhance Latin American and Caribbean region

Garden City Group (GCG)®

- Simplify processes and procedures
- Strengthen sales team
- Pursue preferred vendor relationships
- Expand our mass tort market place offering
- Pursue growth through acquisition

Information Communications & Technology (ICT)

- Retire legacy systems
- Reduce "lights on" expenses while maximizing investments in business technology
- Implement portfolio of Crawford Business Process Management (BPM) applications
- Deploy the Crawford Innovates program across all business units and regions

CULTURE

Crawford & Company employees are innovative, dedicated, hardworking, and reliable. We are resilient, collaborative, fast-acting, and share a passion to succeed. We hail from more than 70 countries and speak dozens of languages reflecting the global audience we serve. With ongoing investments in technology and a laser focus on implementation, our technologists have improved efficiencies and earned industry recognition and awards for their work. Crawford employs the best and the brightest individuals in the niche markets they serve, specialists who possess unmatched experience in difficult situations when our clients need us most. After all, at the end of the day we are in business to help people.

Crawford's talented employees pursue a wide range of interests often taking time to give back to their communities in a multitude of unique ways. From serving as directors of non-profit organizations, to initiating fundraising drives, to running marathons, mountain climbing and participating in cross-continent, off-road cycling adventures to raise money for charities, we are visible in our communities and passionate about improving them.

