

Tax Strategy

Our Tax Strategy

Crawford & Company is committed to being a good corporate citizen while maintaining shareholder value in accordance with applicable tax laws and regulations. As such, our tax strategy is guided by the following principles:

1. **Tax Planning** – We strive to maintain shareholder value while remaining a reputable corporate citizen and taxpayer in accordance with applicable laws and regulations. We comply with the Organisation for Economic Cooperation and Development ("OECD") guidance.
2. **Compliance with Accounting Principles** – We issue quarterly and annual financial statements containing tax results in accordance with the principles of US Generally Accepted Accounting Principles ("GAAP") and statutory financial statements where required by law.
3. **Compliance with Regulatory Tax Filing Obligations** – We prepare tax filings in accordance with the rules and regulations of the jurisdictions in which we operate and maintain supporting documentation as required by law.
4. **Employment of Qualified Tax Professionals** – We recognize that by operating in more than 70 countries we have additional tax complexities and employ a team of qualified tax professionals with diverse tax backgrounds to address such complexities. In certain instances, we require expertise of subject matter experts beyond our qualified tax professionals and in these instances engage external accountants or counsel to advise us on an as needed basis.
5. **Relationships with Regulatory Bodies** – Where the matter is unclear we seek guidance from regulatory bodies, including HMRC, and work openly and collaboratively with authorities to resolve tax matters and audits in an efficient and effective manner.
6. **Risk Tolerance** – We balance our level of tax risk against the views of our shareholders and the Crawford & Company board of directors.
7. **Operate within Internal Controls Framework** – We operate in an environment with a strong internal controls (Sarbanes-Oxley) framework that meets the standards of a US Securities and Exchange Commission ("SEC") registrant and are audited by both internal and external accountants.
8. **Governance** – We are governed by the Crawford & Company board of directors and keep them apprised of material tax developments through quarterly audit committee meetings and abide by our "Code of Business Conduct" globally.

The tax strategy outlined above applies to all companies within the Crawford group. This document is on behalf of all qualifying entities in the Crawford & Company group pursuant to paragraph 19(2) of Schedule 19 to the Finance Act 2016 and is intended to comply with all other obligations within Schedule 19 to the Finance Act 2016.

Application

We review and update our tax strategy on an annual basis. The tax strategy outlined above applies for the year ended 31 October 2023 and was approved by the Crawford & Company EMEA / A-P Holdings Limited Board of Directors. It includes but is not limited to the following UK entities:

- Crawford & Company EMEA / A-P Holdings Limited,
- Brocklehursts Holdings Limited, THG (Dormant) Limited,
- Anglo-Kuwait Loss Adjusting Group Limited,
- Crawford (Taiwan) Limited,
- RBAG Legacy Holdings Limited,
- RBAG Legacy London International Limited,
- RBAG Holdings UK Limited,
- R.D.& L. International Holdings Limited,
- RBAG Legacy UK Limited,
- Crawford Aviation Limited,
- Buckley Scott Holdings Limited,
- Specialist Liability Services Limited,
- Contractor Connection (Repairnet) UK Limited,
- Crawford & Company Legal Services Limited,
- Crawford & Company Adjusters Limited,
- Crawford & Company EMEA/AP Management Limited,
- Crawford Graham Miller Holdings Limited,
- Crawford Graham Miller Europe Limited,
- Crawford Trustees Limited,
- WeGoLook GBR, Limited,
- Crawford & Company Adjusters (UK) Limited,
- Crawford & Company Risk Services Investments Limited,
- Arnold & Green Pension Scheme Trustees Limited, and
- Crawford Arnold & Green Limited.

The last update to our Tax Strategy was made on 31 October 2023.