

Crawford & Company

Crawford & Company® is the world's largest publicly listed independent provider of claims management and outsourcing solutions to carriers, brokers and corporations with an expansive network of global experts serving clients in more than 70 countries.

Our innovative portfolio of technology-driven solutions are leading the industry and advancing our purpose to restore and enhance lives, businesses and communities across the globe. For 80 years, Crawford has solved the world's claims handling challenges and helped businesses keep their focus where it belongs – on people. www.crawco.com



Overview



CRD-A & CRD-B

NYSE Ticker



~\$500M

Market capitalization¹



\$0.06

Per share quarterly dividends for CRD-A & CRD-B²



1.6M

Claims handled



\$18B

Claims managed annually



9,000

Total employees

Crawford delivers services to its clients through a global service line reporting structure consisting of three operating segments.

Loss Adjusting

Services the global property and casualty market by combining low- and high-complexity claims handling into one business unit to become a comprehensive solution provider to our clients across the spectrum of losses from \$5,000 to \$5 billion.

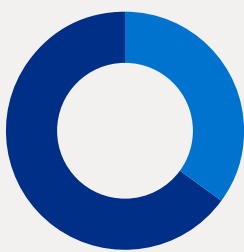
Platform Solutions

Reimagines traditional loss adjusting by bringing together networked resources and technology that transforms the current insurance claims value chain. Platform Solutions consists of Contractor Connection and Networks. Contractor Connection is the leader in managed repair with over 6,000 contractors and \$3 billion in total project costs. Networks houses Crawford's Catastrophe Services (CAT) group with over 7,000 licensed and trained resources responding to natural disasters across the U.S., as well as over 45,000 on demand resources across WeGoLook and Crawford Inspection Services, a network of lookers and ladder assist resources.

TPA: Broadspire

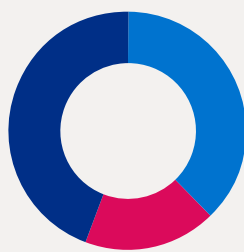
Provides third party administration for workers' compensation, auto and liability, disability, absence management, medical management, and accident and health to corporations, brokers and insurers worldwide, as well as legal services such as recovery, fraud and litigation. TPA is our non-weather dependent business, currently operating predominantly in North America. Our strategy is to leverage our data, technology and medical management capabilities to create a differentiated offering for our clients, while capitalizing on emerging growth opportunities in the markets within which we operate.

BY MARKET³



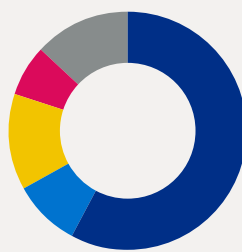
65% | Carriers
35% | Corporations

BY GLOBAL SERVICE LINE³



38% | TPA: Broadspire
44% | Loss Adjusting
18% | Platform Solutions

BY GEOGRAPHY³



58% | US
9% | Canada
13% | UK
7% | Australia
13% | Rest of the World

¹Combined market capitalization as of 7/5/2021, rounded down to the nearest million. ²As of announcement on 2/12/2021. ³Reflects YTD Q4 2020; figures are approximate

Our Purpose

To restore and enhance lives, businesses and communities.



Our Values

Restore

Respect, Empowerment, Sustainability, Training, One Crawford, Recognition, Entrepreneurial Spirit.



Scope and Scale of Operations

Comprehensive experience across the spectrum of the claims world¹

Loss Adjusting

\$5,000 – \$5B

Claims sizes

~315,000

Claims managed annually

\$10B+

Indemnity dollars

~2,500

Claims professionals

700+

Executive general adjusters

Platform Solutions

Contractor Connection

\$3.0B

Total project costs

Catastrophe Services (CAT)

7,000+

Licensed and trained resources

~6,000

General and specialty contractors

WeGoLook (WGL)

45,000+

On demand resources

TPA: Broadspire

50%+

U.S. Fortune 250 corporations served

\$1.0B

Managed medical spend

\$3.3B

Claims paid

~813,000

Claims managed

Financial Highlights

Full Year 2020

GAAP



\$982.5M

Revenues before reimbursements



\$28.3M

Net income



\$93.2M

Operating cash flow

NON-GAAP²



\$988.3M

Revenues before reimbursements



\$72.7M

Operating earnings



\$0.86

EPS CRD-A

\$0.84

EPS CRD-B

Key Metrics²



\$105.6M

Adjusted EBITDA



10.7%

EBITDA margin



\$68.9M

Net debt

¹Figures are approximate. ²See 2020 fourth quarter and full year release for non-GAAP explanation and reconciliation of non-GAAP measures