

Crawford & Company International and U.S. Global Technical Services Standard Billing Policies

The following are Crawford & Company International and U.S. Global Technical Services (Crawford) standard billing policies ("Policies") for professional and administrative services in all international and U.S. Global Technical Services operating units. These Policies supersede all existing policies for the billing of these services. This document does not address scope of service, which is dealt with by letter of engagement or service level agreement.

I. Client Specific Fee Arrangements for Professional and Administrative Charges

Most of Crawford's billing rates and procedures are specific to the program and claim related activities being handled for each client. Typically, a client's specific fee arrangements for professional and administrative charges are negotiated and agreed to prior to the handling of any assignment and should be stated in writing. An arrangement may include scale rates, flat rates, scheduled rates, fixed time charges for specific limited assignment tasks from the Limited Assignment Menu of Services (see attachment), fixed fees for certain administrative tasks and agreed upon hourly or daily rates which may vary from the scheduled rate.

In all cases where Crawford has agreed to client specific fee arrangements for professional and administrative services that differ from the general billing policies described below in section II, III and IV, the client specific fee arrangements will always take precedence. Client specific fee arrangements for professional and administrative charges must be stated in writing. This can be in the client specific instructions or service level agreements, in the pricing section of any written contract, if applicable, or other relevant documents. The client specific instructions or sales level agreements, once agreed upon, should be sent to the client at inception of each program or activity.

II. Assignments with:

a) No Pre-Established Fee Arrangements for Professional and Administrative Charges or b) Where, Fees are Under an Agreement Which Specifies Crawford Time & Expense Billing Method

Our fees will be billed at the applicable Crawford & Company hourly rate at the time such services are performed except for standard fees for the administrative tasks listed in section IV. This approach applies to all professional time on assignments except those:

1. with pre-established client specific billing arrangements (see section I)
2. under an agreement where services are provided on a specified time and expense basis the time that is billed will be for, (i) providing professional services, and (ii) travelling or waiting in connection with providing those services.



Time is recorded for each task in minimum six minute units per task (10 units per hour) rounded up to the next one-tenth of an hour when the prior one-tenth of an hour is exceeded: e.g. if a telephone call is 7 minutes long, the recorded time will be 2 units.

The hourly rate will not include expenses unless agreed to the contrary and will be based upon the nature of the assignment, the grade of staff to be used and their expertise. We may adjust our fees to reflect the value and skill we bring to an assignment by delivering an innovative solution or the special responsibility or urgency of the matter. We may also adjust our fees to reflect the benefit to you of any previous work product or precedents. For the avoidance of doubt, time spent on assignment specific quality control, including senior adjuster review of reports and advices will be chargeable.

Administrative tasks not listed below also are billed based on the actual time spent by professional or administrative staff to perform the task. This administrative time is billed at the applicable hourly rate that applies at the time such services are performed. Time is recorded for each task in minimum six minute units per task (10 units per hour) rounded up to the next one tenth of an hour when the prior one-tenth of an hour is exceeded: e.g. if a telephone call is 7 minutes long, the recorded time will be 2 units.

Interim bills will be issued to an agreed cycle to the client but will not be less in frequency than quarterly.

We will review this issue with you at the outset of handling an assignment.

III. Specific Policies Pertaining to All Billings

Multiple Files

When a professional employee is travelling in connection with a file, his or her work on another unrelated file should not be billed in addition to the travel or waiting time on the first file without client agreement. Where travel is incurred for more than one file, the actual time shall be prorated among such files, except where standard charges are agreed with the client. Mileage charges incurred for more than one file shall be prorated among such files, not to exceed total miles driven.

Any single task charge pertaining to multiple related files, including administrative tasks for which a standard fixed fee is charged, should be prorated across all related files. After such proration, any time which is less than, or between, one unit of time is rounded up to the unit of for each of the related files.

Notification to Client

For all assignments, an acknowledgement communication to the client, either by mail, fax or email, will be sent, ASAP, ideally within three (3) business days of receipt of the assignment and shall include (i) an acknowledgement of the receipt of the assignment, and (ii) a reference to Crawford's Standard Billing Policies, located on Crawford's web site at www.crawfordandcompany.com, to ensure a clear understanding between Crawford and the client relating to Crawford's billing policies. Crawford should send a hard copy of the Standard Billing Policies to a client in all cases.

If the client has already been provided with the Billing Policies, and requests in writing that acknowledgement letters no longer are sent, this should be confirmed by letter to the client. At that point, an acknowledgement letter need not be sent.



Rate changes

Rates for our fees and disbursements are subject to regular review and may change during the course of completing an assignment. If the rates change, the revised rate will generally apply to our chargeable work from the date of the change.

Estimates

We will, where practical, offer an estimate to our clients of the likely fees and expenses for a case assignment. The final fees and costs may differ from that estimate if there are unforeseen circumstances or our role changes. We will however, keep our clients advised as to significant changes in our fee estimate. The estimate will be our best view, on the information we hold, as to the final cost of our services in relation to an assignment.

Tax

Local taxes will be billed as applicable. All fee rates quoted will be exclusive of any Goods or Services Taxes. We will liaise with you on any particular issues the application of local tax rules pose.

IV. Expenses

Out of pocket expenses will be charged at cost without mark-up, there will be regional variations as to the scope of rechargeable expenses but examples may include:

- Airfare, accommodation, subsistence, taxis and hire cars.
 - Mileage is charged at per mile / kilometer
 - Parking and tolls.
- Photocopies and faxes are billed per page.
- Photograph(s) will be charge each item.
- Telephone Charges for all domestic and mobile calls are at a per call rate.
- International calls.
- A standard mailing charge per file is charged for routine mailings, including electronic communications. Special mailings or deliveries (overnight mail, certified mail, courier service, international mail, etc.) are charged at cost.
- Miscellaneous expense incurred for items such as police reports, medical reports, cassettes, and other allocated expenses, etc.