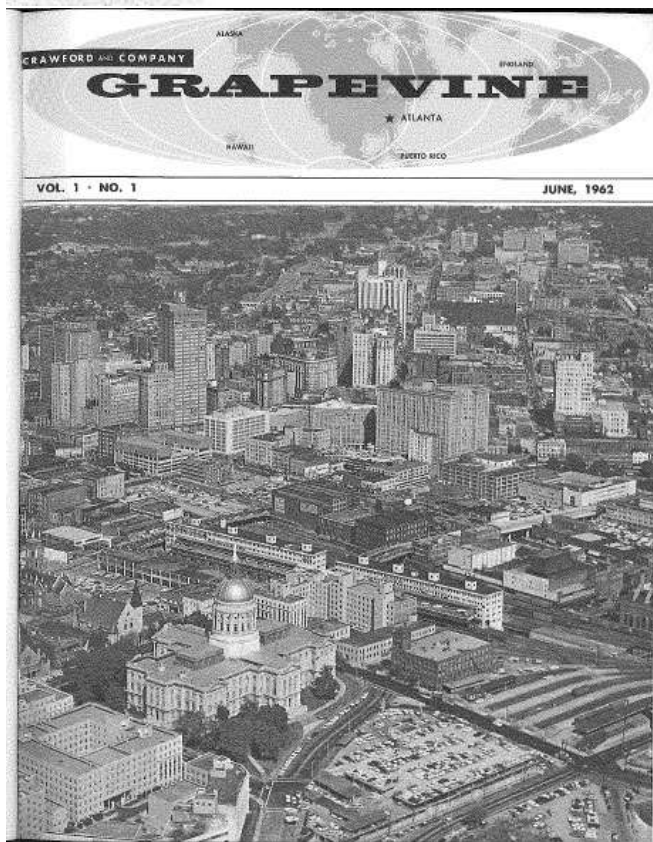


Week Six (April 20, 2016) Communications

THE EARLY YEARS • THE EARLY YEARS



This used to be our most advanced business machine!



FIRST GRAPEVINE COVER PHOTO

In 1962, a little typewritten newsletter was put together by Edie Bailey, wife of San Francisco Manager Pete Bailey. Originally called the “*West Coast Grapevine*,” then changed to “*GRAPEVINE*,” it was the start of a company newsletter, with a simple mission: Let everyone feel involved again. To this end, it was ordered that every branch would be represented in each issue. Each issue featured a full-color cover, usually one of the cities where Crawford had an office. On May 27, 1962, the 24-page, quarterly magazine was a chatty, lighthearted piece that, except for the “President’s Message,” stayed away from business and dealt heavily in local happenings. From articles submitted by branch “reporters,” people learned what was happening with their friends, be it babies born, or summer picnics, or the office’s best bowler.

The masthead was a “squashed globe” that was picked up and duplicated on letterhead and other materials. Unintentionally, the new employee newsletter had spawned a new company logo. By the time of the first GRAPEVINE publication, Crawford operated in 180 locations stretching from Anchorage, Alaska; to San Juan, Puerto; and from London, England; to Honolulu, Hawaii. Our payroll records listed 1,350 employees at that time. The ‘Editor’s Corner’ included a note that Jim Crawford had expressed the belief that Crawford & Company was “approximately 30% grown” and didn’t think it unrealistic to plan in the next 15 years for an operation of 600 branch offices staffed by approximately 5,000 men and women. How forward thinking was that?

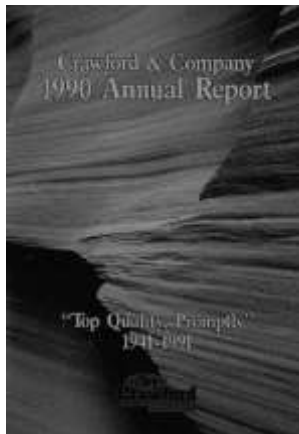
With a common purpose to keep employees informed about the goings-on within our Company, employee communication vehicles have taken many forms and names over the years, from the *GRAPEVINE* to others including *The Standard*, *Currents*, *eNEWS*, *E-UPDATE*, *Crawford Insights*, and many more. In an effort to control costs of production, as the company has grown, these communication vehicles began as printed newsletters and are now delivered electronically to global employees and retirees. Paramount to them all, two-way information sharing has always remained at the top of their objectives. Employee surveys, email, management open door policies, executive Town Hall meetings, and the like have been instrumental in gathering input from employees. Business units have set up formal employee councils to represent and communicate with the field, starting the first Human Resources Advisory Council in April, 2005, which served as a combination focus group, representative body, and communications vehicle. Formed from randomly selected volunteers, the Council represents in exact proportion, the employee population in such categories as size of business unit, length of service, age, sex and race and they consider the medical plans; career-path guidelines; recruitment and retention initiatives; HR self-service systems, performance evaluations, recognition; and communications.

External communications is just as significant to our operations and has gone from solely face-to-face meetings, to information-sharing via telephone, email, as well as newsletters such as *Tech Talk* (GTS®), *Clarity* (risk management clients), *Geriatric Care Insights*, *Crawford Alumni*, *Puri Crawford Pulse* (for employees and clients in India), *Medigram* (Broadspire® clients), and *Take Note* (Crawford Educational Services clients). In 2016, Post magazine, the UK’s leading general insurance trade publication, named Crawford as a finalist (winner to be announced June 10, 2016) in its Insurance Marketing & PR Awards, for our ‘Engage through Education’ internal campaign. Via this campaign, designed to enhance the depth, breadth and frequency of our market-wide communications, we launched a ground-breaking publication and website, **On the FrontLine**, a new range of topic-driven ‘conference dailies’, and a ‘finger on the pulse’ social media strategy (via Face Book, Twitter, LinkedIn and our *ClaimsWorld* blog) delivering rapid-fire communications from across our Group following major incidents or key market developments. This integrated communication approach, based on delivering highly technical information in easily digestible and engaging formats across multiple channels, has delivered a significant hike in online traffic, industry applause for On the FrontLine and praise for our thought leadership showcasing the full range of expertise within Crawford. Via our Crawford website (www.crawfordandcompany.com), clients and potential clients can learn about breaking

headline Company news, white papers on current industry topics, Crawford services around the world, and even submit claims or apply for current job openings within the Company. Crawford's stock price is also available on the site daily. In an age when information must be presented in engaging and interactive ways, our website also offers videotaped messages of Crawford leadership presenting their perspectives on our business. The Crawford website, an ever-evolving tool for clients and employees alike, is packed with an abundance of Company and industry features and resources designed to make it easy to do business with Crawford.

Annual Report

In March 1969, the Home Office staff developed the first Annual Report to the stockholders to be presented at its first annual stockholders meeting. Charlie Freeman (editor of the GRAPEVINE at that time) and his staff were also busy in many areas, one of the most demanding of which was their publications program which included new directories, the GRAPEVINE quarterly employee newsletter, and reports connected with the recent stock dividend issue. Since then, Crawford Annual Reports have been developed every year and are filled with valuable information of interest to shareholders including Company financial reviews, employee photos, management perspectives, and more. Crawford & Company is dedicated to a continuous process of technological innovation to not only help clients achieve their business goals but internally, to continue to enhance process improvement, automation and analytics. Technological advances played an important role in 2012 and as such, for the first time we produced our 2012 Annual Report online, highlighting several initiatives made possible through technology. "Leaner, Faster, Smarter" was the theme of our 2012 Annual Report.



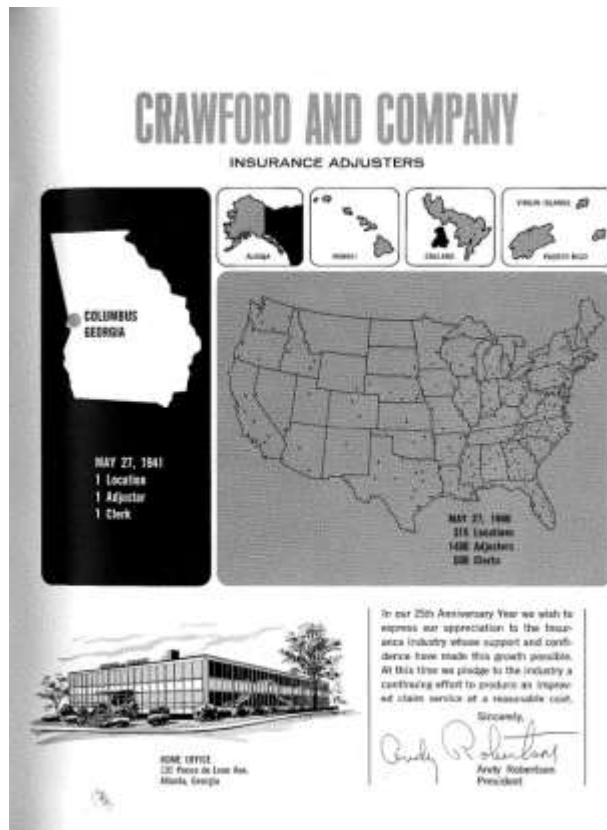


This is what a company president looks like. Color him Andy Robertson.

Uncharted Waters

After the passing of Jim Crawford in 1963, **Andy Robertson** took the helm. An even-tempered, even-handed gentleman, Robertson was a good administrator and leader. He did an admirable job at a tough task, following in the footsteps of such a charismatic leader as Jim Crawford. One reward of Robertson's steady hand was presiding over the company's first genuine international expansion late in 1966 when Toronto, Ontario, Canada opened for business. Robertson was also one of the leading proponents of the company's retirement pension plan that was established in 1963. Where Jim Crawford tended to forge ahead, leaving administrative details to sort themselves out, Andy Robertson was more willing to slow down and make administrative arrangements. Managing the company's fleet of cars is one example. Robertson formed the **Automobile Department** in 1966, bringing focus and control to this area. Robertson was quoted in the *GRAPEVINE*, employee newsletter, "In this our 25th anniversary year, your Home Office Staff has a tremendous feeling of satisfaction and pride in a decision which has been released to the field today (November 7, 1966) to the effect that we are now in a position to furnish leased cars to all adjusters and supervisors and to managers in certain categories..."

Where Jim Crawford had quickly built a grand, but imperfect structure, Andy Robertson worked to correct some of the company's flaws. Formalizing the recruitment process, establishing medical benefits and a pension plan, allowing natural expansion into related fields, developing the home office, and keeping a calm, steady hand on the helm all served to refine and stabilize the company.



25 Years

Following is an excerpt from “Our Image in 1966”... (in A.B. Robertson’s “Robertson Reports” column, editorial consultant for *The GRAPEVINE*, the quarterly employee newsletter):

“...we can already tell that 1966 is a “good” year. ...When a man, woman or corporation is 25 years of age, they should have some record of achievement, a pattern of behavior should have been established, and the potential for success should be determinable. I believe that all of us can agree that Crawford and Company successfully meets these yardsticks (*Until 1968 the company was initially called “Crawford and Company” – with the conjunction “and”, instead of the ampersand “&”.*)

In our first 25 years of existence, we’ve had a most satisfying growth, furnishing opportunity for a great number of people, and have established a most enviable record for ethical operation and have created a most satisfying image of honesty and integrity. Also, we are firmly established and have a permanent and important part in the history of the insurance industry in America. When a representative from your Home Office calls on clients in...New York City ...Chicago...San Francisco...and in dozens of other well-known centers of insurance, we no longer have to explain what Crawford and Company is and where it is located, because we are

known and have become an institution in the insurance industry in America. This has not been easy and it has required the devoted efforts and loyalty of many men and their families, and though we can never become complacent, we can pause for a moment in our 25th year and come to the conclusion that “we’ve come a long way” and that it’s all worthwhile.”

On the occasion of its 25th anniversary celebration, 1966, Robertson said, “We are a large family, with approximately 200 of us at the party. No man or woman sits higher than the other, because, though no one of us is indispensable to the history or to the future of Crawford & Company, each of us has played our part in the history and will help shape the future. Without any one of those present, the pattern would be changed.””

Andy Robertson
Crawford President 1963 - 1971



GRAPHIC OF 25 YEAR ISSUE OF GRAPEVINE