

Modern Slavery Statement

Crawford is proud to comply with the UK Modern Slavery Act 2015, alongside mirroring legislation which is developing globally. Taking positive steps to eliminate human trafficking and the coercion of people into forced labour or financial bondage is a fundamental moral imperative which aligns with our purpose of restoring lives, businesses, and communities.

With the rise of globalisation and movement of people, there are criminal elements who will seek to take advantage of vulnerable people to make a profit, at the expense of those peoples' liberty and basic human rights.

We all have a legal and moral obligation to be vigilant and report instances where we suspect coercion and, perhaps slavery, is occurring. How we do business is just as important as any measurement of financial growth. All of us- employees, directors, and third-party business partners – are responsible for doing the right thing, everywhere and always.

Our Company

In 1941, Jim Crawford opened the first Crawford & Company in Columbus, Georgia. Since then, Crawford & Company has a long history of restoring and enhancing lives, businesses and communitiesit is embedded in the work we do every day. But there is another, equally important part of our history that we must live up to: **Integrity.**

Crawford is proud to comply with the Modern Slavery Act 2015, alongside similar legislation around the world. Such action is a fundamental moral imperative and is fundamental to our purpose, vision and values.

Our Purpose

Restoring lives, businesses and communities.

Our Vision

To be the **leading provider** and most **trusted source** for **expert assistance**, serving those who insure and self-insure the risks of businesses and communities anywhere in the world.

Our Values

R – **Respect** – We practice integrity and ethical behaviour, embrace each individual's unique talents, honour diverse lives and work styles, and promote a spirit of co-operation

E – **Empowerment** – Employees are emboldened to advance the company mission, take ownership of their career progression, contribute ideas to meet industry challenges, and hold themselves and others accountable

S – **Sustainability** – A focus on corporate social responsibility, giving back and being good stewards in our communities

T – **Training** – An environment where employees are stimulated, knowledgeable, and satisfied

O – **One Crawford** – A global mind set that's inclusive, mission-focused, customer focused and on the move

R – **Recognition** – An eco-system of recognition and reward for our employees' hard work

E – **Entrepreneurial Spirit** – A shared passion to succeed, outpace competitors and innovate

Structure and supply chains

Given the size of our global organisation, ensuring we avoid any involvement in modern slavery, particularly beyond our first-tier suppliers, is a discernible challenge. Despite this challenge, we are committed to continually improving how we work with regulators, businesses, and civil society to meet our moral and ethical obligations to combat modern slavery and to ensure it does not occur in our business or supply chain.

As primarily a loss adjusting business, a significant proportion of our revenue comes from providing managed repairs to both domestic and commercial property, on behalf of our clients in the insurance industry. The risk of modern slavery practices within our business is therefore highest within our thirdparty contractor relationships, operating in the property arena. We know that this sector faces an elevated risk due to high demand for labour, complex supply chains, and raw materials which can be sourced from high-risk geographies.

We also see risk in our sourcing of materials, from tech hardware to basic office resources, as well as in the workers employed indirectly via our service suppliers, such as cleaners or delivery drivers.

As a global company, the risks in these sectors vary depending on the geography and Crawford is committed to establishing the necessary third-party risk management tools and procedures to help identify and close gaps, as they are occur.

Policies and procedures

As part of our commitment to compliance with Anti-Modern Slavery legislation – Crawford & Company, the parent group, is introducing a global Anti-Slavery policy which will apply to all entities throughout the world.

This policy is one of the tangible actions taken by the company to improve visibility and comprehension of slavery as it relates to our business.

• **Contractors:** Our property contractors are vetted against our strict due diligence requirements in order to join our network of contractors, and required to make an annual declaration of adherence to the Anti-Modern Slavery Act, and attest they have put in place measures to ensure that their business, and all of its affiliated supply chain, does not knowingly participate in, or support, human trafficking or modern slavery either directly or indirectly

• **Service suppliers:** Crawford continues to develop and improve our comprehensive third-party risk management and due diligence processes with our suppliers and those we do business with

• **Recruitment:** All new employees, and senior promotions, are subject to pre-employment vetting

• **Clients and vendors:** All new clients and vendors are subject to sanction screening

Risk assessment and effectiveness management

We monitor, manage and report progress on a range of indicators used to assess the effectiveness of our responsible business programs and performance. We recognise our influence and impacts go beyond our own operations and therefore our performance indicators extend along our value chain, from our supply chain through to our operations, and onto our customers and the community.

When these issues come to our attention through our Alertline™ processes and through comprehensive due diligence and audits, we consider this evidence.

These mechanisms are effective in uncovering problems and providing us with an opportunity to remediate them. These reports also enable us to identify and improve potential gaps in our policies and procedures and can enable us to better manage and prevent reoccurrences or similar incidents.

To date there have been no reported incidences within our operations or supply chain.

Training and monitoring:

To achieve the objectives of this policy, Crawford will:

a) Ensure vetting of supply chain partner controls to guard against human slavery and trafficking within the procurement processes

b) Provide information, instruction and training for employees in respect of the business obligations under the Modern Slavery Act 2015

c) Monitor, audit, and review the supply chain from time to time to establish its compliance with the Modern Slavery Act 2015

Commitment

Crawford & Company Adjusters (UK) Limited (Crawford) and its subsidiaries is committed to fulfilling not only its legal obligations but also its corporate social responsibilities encompassing society's moral expectations and legal and financial responsibilities in respect of eliminating modern slavery and human trafficking. It is the policy of Crawford to meet its commitments by ensuring, so far as is reasonably practicable, that no part of the business, whether through direct employment or through the supply chain, engages or supports the human slave trade or networks of human trafficking.

The Board of Directors of the Company (the"Board") takes overall responsibility for ensuring that human slavery and traifficking is afforded proper consideration at the highest level and that adequate and effective arrangements, together with appropriate resources, are provided to meet its objectives.

This Statement will be reviewed, and if necessary revised, annually to ensure that effective controls are maintained to ensure the business is not allowing or supporting human slavery and continues to comply with the Modern Slavery Act 2015 through its conduct and business.

Signed 

Paul Lofkin
President, UK & Ireland
Crawford & Company

Date 1 December 2024

About Crawford & Company®

For over 80 years, Crawford has led the industry through a relentless focus on people and the innovative tools that empower them.



Loss Adjusting



Third Party Administration



Managed Repair



Medical Management



On-Demand Services



Catastrophe Response

10,000 employees | **50,000** field resources | **70** countries | **$18B** annual claims payments

Crawford®

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