

# Modern Slavery Statement

## Introduction

Crawford & Company has a long history of restoring and enhancing lives, businesses and communities – it 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**.

Across our supply chain, we aim to ensure that we and our business partners operate and uphold the law and abide by ethical and moral values stated within our Global Code of Business Conduct & Ethics.

Our commitment to respect and support human rights is embedded within our organisation, at all levels. The purpose of this statement is to outline our commitment and work to ensure our supply chain is free from all forms of modern slavery – such as forced or child labour – that exist.

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.

Through our enterprise risk management framework, we are able to make risk-aware and informed decision making including with respect to our supply chain.

### Our Mission

Restoring and enhancing 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

## Our Business

Crawford & Company (Australia) Pty Ltd ("Crawford Australia") was established in Australia in 1987 and offers an extensive Australian network of 46 offices with more than 450 claims professionals providing full coverage throughout Australia. Crawford Australia is ultimately a subsidiary of Crawford & Company ("Crawford" or "the Company"), a New York Stock Exchange (NYSE) (CRD-A and CRD-B) listed company headquartered in Atlanta, Georgia in the United States.

Crawford is a global organisation operating in over seventy countries and as a result 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 always meet our moral and ethical obligations including to combat modern slavery and to ensure it does not occur in our business or supply chain.

Crawford is required to consult with its owned and controlled entities under s.16.1 (f) of the Modern Slavery Act (Commonwealth) 2018. Whilst Crawford Australia has sub-brands that exist in Australia such as Crawford Legal Services/HBA Legal, Crawford TPA and Crawford Contractor Connection, these entities are simply branded differently and are distinctly separate entities from the Crawford Australia entity and thus are subject to the same policies, controls and obligations on Crawford are identified, managed and mitigated throughout the entity.

## Recruitment

Crawford as a group has both global and region-specific recruitment policies in place to help ensure that;

- All recruitment decisions are consistent with our global values,
- The process is consistently and fairly applied
- We act in accordance with the principles in these policies including our Global Code of Business Conduct and Ethics.

Our recruitment system has formal approval gates to ensure Crawford policies and procedures are correctly followed. This includes verifying a candidates' identity and evidence to confirm their right to work status, and generating contracts that comply with these policies and procedures.

## Company Policy

Our policy and governance approach to Modern Slavery is guided by our Global Code of Business Conduct & Ethics ("The Code"), which is an external facing document. The Code is supported by additional global policies, processes and controls that include but are not limited to;

- Anti-Modern Slavery
- Anti-Bribery & Corruption
- Conflicts of Interest
- Enterprise Risk Management, and
- Third Party Risk Management

## The Risks

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 a claims management company, 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 highest within our third party 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 and we seek to work with our contractor network to ensure compliance with all relevant laws and regulation including with respect to anti-modern slavery.

## Addressing Risk

As part of our commitment to compliance with the Anti-Modern Slavery Act – Crawford introduced a global anti-slavery policy which applies to the Crawford group, 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.

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

Crawford recognises the need to continually evolve and improve our comprehensive third party risk management and due diligence processes with our suppliers and those we do business with.

## Training

Crawford provides a Compliance Awareness Package ("CAP") training on modern slavery to all staff globally. This CAP which includes the company position, how to identify and how to report issues such as;

- Human trafficking,
- Modern day slavery, and
- Human trafficking and slavery in the modern world

## Supply Chain

Our supply chain includes, but is not limited to;

- Goods and service providers / suppliers
- Contractors involved in the provision of service for or on behalf of Crawford, and
- Contractors involved in the reinstatement of insurance related repair.

We expect our suppliers and potential suppliers to aim for high ethical standards and to operate in an ethical, legally-compliant and professional manner by adhering to our supplier expectations and The Code. We also expect our suppliers to promote similar standards in their own supply chain.

## Assessing Effectiveness

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 speaking up processes (EthicsPoint) and through comprehensive due diligence and audits, we consider this evidence that these mechanisms are effective in uncovering risk and providing us with an opportunity to remediation. 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 re-occurrences or similar incidents.

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

## Objectives

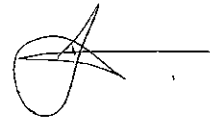
To achieve the objectives of this policy, the Company will:

- a) Ensure vetting of supply chain partner controls to guard against human slavery and trafficking within the procurement processes
- b) Provide adequate information, instruction and training for employees in respect of the business obligations under the Modern Slavery Act 2018
- c) Monitor, audit and review the supply chain from time to time to establish its compliance with the Modern Slavery Act 2018

## Responsibility

The Crawford & Company (Australia) Pty Ltd board of directors (the “Board”) takes overall responsibility for ensuring that human slavery and trafficking is afforded proper consideration at the highest level and that adequate and effective arrangements, together with appropriate resources are provided to meet its objectives.

Signed



**Tim Jarman** President, Australia

Crawford & Company

**Date** October 2022

# About Crawford & Company®

For over 80 years, Crawford has solved the world’s claims handling challenges and helped businesses keep their focus where it belongs – on people.



Loss  
Adjusting



Third Party  
Administration



Managed  
Repair



Medical  
Management



On-Demand  
Services



Catastrophe  
Response

**9,000** employees | **50,000** field resources | **70** countries | **\$18B+** claims managed annually

This statement is made pursuant to section 54(1) of the Modern Slavery Act 2015 and constitutes the slavery and human trafficking statement of Crawford & Company (Australia) Pty Ltd, for the financial year 2021/2022, and has been approved by the Crawford & Company (Australia) Pty Ltd Board.