



Crawford & Company (Australia) Pty Ltd ("Crawford") Modern Slavery and Human Trafficking Statement 2025

This Modern Slavery Statement (“Statement”) is made under the Australian Modern Slavery Act 2018 (Cth) (“MSA”) and sets out the actions taken by Crawford to assess and address modern slavery risks in our operations and supply chains during the year ended 31 October 2025 (“FY25”).

Crawford & Company Australia Pty Ltd (“Crawford” or “Crawford Australia”) is an Australian private company (ABN 11 002 317 133), registered at: Level 3, 324 St Kilda Road, Southbank, Victoria, Australia.

This Statement is Crawford’s sixth Statement and is a joint Statement on behalf of Crawford and its controlled entities. This includes reporting entities which are wholly owned subsidiaries, as well as other entities over which Crawford has control. A list of the reporting entities covered by this Statement, and other controlled entities that do not meet the threshold for reporting entities, is provided in Appendix 1. The information set out in this Statement is provided as a consolidated description for Crawford. In this Statement reference to ‘Crawford’, ‘Crawford Australia’, ‘we’, ‘us’ and ‘our’ is to the identified entities set out in Appendix 1.

This Statement was reviewed by Crawford’s AVP Global Compliance Office (Asia Pacific) and Chief Ethics and Compliance Officer before Board approval, and endorsement by the Crawford Australia President and Executive Committee. Further details on consultation with reporting and controlled entities are provided in the Statement.

This Statement was approved by the Crawford & Company (Australia) Pty Ltd Board on behalf of all reporting entities (acting as a higher entity under section 14(2)(d)(ii) of the Australian MSA) on 16 December 2025 and is signed by the President (Australia) and a Director of the Crawford & Company (Australia) Pty Ltd Board.



A handwritten signature in black ink, appearing to read 'Jonathan Hubbard'.

Jonathan Hubbard
President (Australia) & Director





Introduction

Founded in 1987, Crawford Australia operates 35 offices with over 600 professionals across the country. While addressing modern slavery beyond our first-tier suppliers presents challenges, we remain committed to strengthening our efforts to combat it. We collaborate with regulators, businesses, and society to meet our ethical obligations.

Integrity is at the core of Crawford and what we do. We uphold ethical standards and legal compliance in our supply chain through our global Code of Business Conduct and Ethics, with a strong commitment to respecting and supporting human rights at all levels of our organisation.

This Statement outlines our actions to manage slavery globally in FY25 and highlights our progress, achievements, and areas for future improvement. While focusing on slavery risks, we also affirm our responsibility to respect all internationally recognised human rights, as outlined in our global Code of Business Conduct and Ethics and Anti-Slavery Policies.

Key areas of action in 2024-2025



Crawford have continued to focus on governance oversight, we have engaged directly with an external law firm to support a renewal of our global and region specific policies and procedures to support the way in which we manage our vendor, supplier and business partnership relationships. This has included changes to our global third party risk management framework.

This year we have also commenced developing our AML/CTF program to meet new compliance obligations scheduled to take effect in July 2026, these changes will also impact the way in which we assess and screen the people we do business with.



Crawford's partnership with the external law firm has enabled us to take a holistic look at our anti-slavery program and improve and refine our approach to building a 'best in class' program.



Crawford has maintained anti-slavery as a key pillar of our Global Compliance Office strategy and will continue to build on this program and partnership into 2026.

How does our 2025 Statement build on our 2024 Statement?

Crawford are committed to being transparent in our commitment to anti-slavery and our journey of improvement.

This statement outlines our progress to date and some of the key actions taken to address anti-slavery.

Progress against our objectives



Crawford has utilised Australian legislation as a benchmark for our global program to influence and make changes to the way in which our global business operates and supporting our objectives to be an ethical business and eliminate slavery.



We continue to make investments with our external law firm partner to mature our program, as has been expanded on earlier in this statement.



Crawford has better embedded anti-slavery awareness into existing policies and procedures including our global mandatory corporate compliance trainings to support staff around the world in identifying potential slavery and reporting it.



We have now implemented online modules for staff to better understand and identify slavery in the course of their role, and we now turn to building bespoke training modules for specific roles into 2026.

Structure and operations





Crawford is headquartered in Melbourne, Victoria and is a private company. Crawford is wholly owned by Crawford & Company, a United States based headquartered in Atlanta, Georgia USA. Crawford provides insurance claims solutions for insurance brokers, insurance carriers, and self-insured entities. Crawford Australia has offices in all states and territories and is comprised of four primary operating segments which work together as an integrated portfolio to create our 'One-Crawford' offering:

- Legal Services
- Loss Adjusting
- Platforms and Networks
- Third Party Administration

There has been no change to our operating segments, their core business or their brands in FY25.

Operation	Overview	Brands
Legal Services	<p>Crawford's wholly owned law firm HBA Legal is made up of defendant insurance law specialists working across casualty, professional indemnity, public liability, cyber risk, workers' compensation, workplace health & safety, employment law, motor injury, health law and more.</p> <p><i>*The Legal Services business was divested on 1 July 2025.</i></p>	<ul style="list-style-type: none"> • Crawford Legal Services • HBA Legal



<p>Operation</p> <p>Loss Adjusting</p>	<p>Overview</p> <p>Crawford's loss adjusters work on behalf of insurers to investigate cause and circumstance, following lodgement of an insurance claim, and assess the correct sum to be paid or ascertain what repairs are necessary.</p> <p><i>*WeGoLook was dissolved in August 2025</i></p>	<p>Brands</p> <ul style="list-style-type: none"> • Crawford • Global Technical Services (GTS) • Crawford Forensic Accounting Services (CFAS) • CRD Building Consultants and Engineers 	  <p>Building Consultants & Engineers[®]</p>
<p>Platforms and Networks</p>	<p>Contractor Connection is one of the largest networks of trades professionals in Australia, providing repairs and restoration services to insurance policyholders, on behalf of insurers</p>	<ul style="list-style-type: none"> • Crawford Contractor Connection • WeGoLook 	 <p>BY CRAWFORD & COMPANY</p>
<p>Third Party Administration</p>	<p>Crawford TPA is a full end-to-end outsourcing claims management solution largely servicing insurers, self-insured clients, and large corporates when claims are made against them.</p> <p><i>*Broadspire was dissolved in August 2025</i></p>	<ul style="list-style-type: none"> • Broadspire • Crawford TPA 	

Our purpose and values

For over 80 years, these principles have been embedded in Crawford's culture, shaping the company's ongoing commitment to putting people first and delivering the highest quality service for its customers. Taking action to manage our modern slavery risks align to our values and ensuring that we maintain a culture that practices integrity and ethical behaviour.



Our Purpose - Restoring lives, businesses, and communities.

Our Values - Our purpose is embedded in our values – to **RESTORE** is part of everything we do.

Our workforce

Our workforce consists of more than 608 employees, who are all employed directly by Crawford and in accordance with relevant national employment legislation. Over 90.47% are operational roles, with the remaining staff providing support services such as finance, human resources, information technology, and legal and compliance.

We are aware of the risks associated with temporary and migrant workers, and as a new addition to this statement included in the above figures are 132 employees who were engaged on a temporary or short term basis and 61 employees who were employed on a migrant visa. 12 of these staff now have ongoing employment with Crawford.

Operation	Number of Employees (Headcount)	Full time %
Loss Adjusting	501	67%
Platforms and Networks	25	76%
Third Party Administration	24	79%
Other	58	88%

Our clients

Our clients are predominantly related to the insurance industry, encompassing insurance carriers, insurance brokers, and self-insured entities. This specialised focus allows us to deeply understand the unique challenges and complexities faced by our clients in the insurance sector. We work closely with insurance carriers to provide end-to-end claims management solutions. Our expertise in the insurance industry enables us to provide strategic guidance, innovative solutions, and reliable support to our clients.

Operation	Percentage of Australian Clients*	Percentage of International Clients*
Loss Adjusting	82%	18%
Platforms and Networks	96%	4%
Third Party Administration	89%	11%

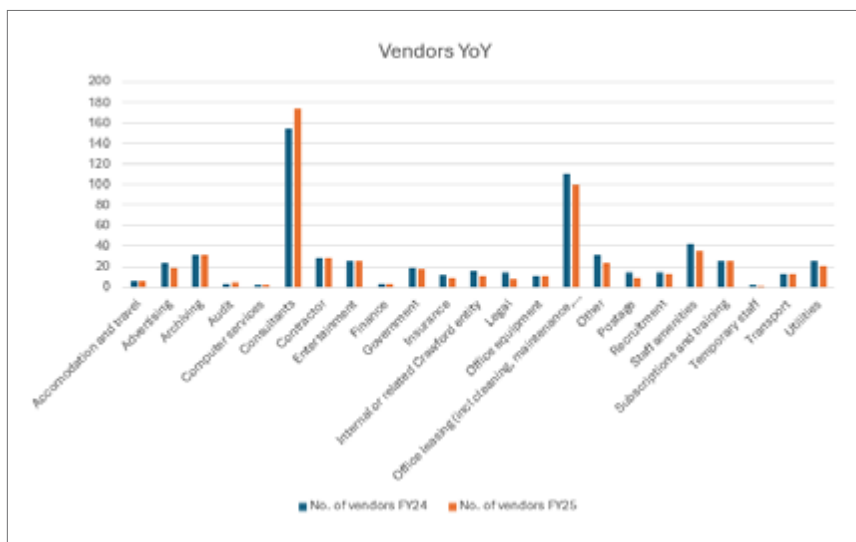
*The above data is presented as a rounded approximation

Our supply chain

Our supply chain continues to include a wide range of suppliers who contribute to our operations. These service providers play an important role in supporting our business functions and delivering quality services to our clients. Our supply chain includes predominantly service providers such as technical specialists who supplement our services, cleaners, maintenance personnel, recruitment partners, training providers, professional associations that enable us to access valuable industry resources and networks.

We also engage suppliers for practical everyday items and services such as stationary, travel arrangements, transportation, accommodation, as well as logistics and postage solutions to meet our operational needs. By maintaining strong relationships with our diverse range of suppliers, we ensure the smooth functioning of our business and deliver value to our customers.

We have continued to enhance our reporting by simplifying our reporting on these suppliers from the previous year.



Risks of modern slavery practices in our operations and supply chains

Modern slavery is a critical risk in both operations and supply chains. The complexity and global nature of a modern organisation like Crawford involve vast networks of suppliers, which can make it difficult to maintain full oversight and control over labour practices. This lack of transparency can increase the risk of modern slavery, as exploitative individuals or groups may take advantage of gaps in monitoring. Beyond that, the increasing pressure to deliver services quickly and at low cost can sometimes incentivise suppliers to cut corners, leading to the potential use of forced or bonded labour.

To mitigate these risks, Crawford has well established due diligence procedures on the people we do business with examples include our comprehensive policies and procedures including our third-party risk management policy and the rigorous supplier screening program. These efforts are led by our global Third-Party Risk Management team, whose goal remains to identify and address any cases of modern slavery within our operations and supply chain.

Actions taken to assess, and address identified modern slavery risks

Assemble

- Maintain appropriate resources and processes in place to support our third party and vendor screening processes.
- Empower our workforce to report any behaviours of concern.

Assess

- Evaluate current process for measurement, disclosure, and reporting.
- Identify gaps through a variety of lenses (people, process, systems, and technology)

Aspire

- Identify and engage stakeholders to better identify suppliers beyond line-one vendors
- Define and operationalise cross functional vendor screenings.

Aware

- Keeping the Board and leadership informed of regulatory changes
- Ensuring all staff are aware of our anti-slavery policy, third-party risk management policy and procurement due diligence procedures.

Act

- Build processes and capabilities to deliver on the strategy
- Partner with best-in class vendors for market-based data, indicators for reporting, disclosure, and advice
- Embed actions and measure performance



Assessing the effectiveness of our actions

During the reporting period, we strengthened our modern slavery framework and advanced beyond last year. We enhanced our third party risk management processes again and introduced clearer guidelines on assessing the people we do business with, this included expanding our oversight on supplier due diligence and contracting to improve identification and mitigation of modern slavery risks. We also engaged an external Australian law firm to conduct an independent review of our existing policies, procedures, and governance arrangements, as well as our training materials and risk approach.

This review ensures we are aligned with legislative requirements but also recognised best practices and ensures an informed and comprehensive renewal of our anti-slavery program. As a result, we have updated and clarified our policies, strengthened our contractual and onboarding controls, refined risk based screening processes, and enhanced internal training. These improvements are embedded into our global compliance framework to ensure consistent application and elevate the maturity of our global anti-slavery program.



Consultation with reporting entities and owned or controlled entities

In accordance with s.16.1 (f) of the Modern Slavery Act (Commonwealth) 2018, Crawford has an obligation to consult with owned or controlled entities which are listed in Appendix 1. This Statement was developed through a group consultation process and each of these entities are involved on an ongoing basis in the activities involved in the prevention and active monitoring of our anti-slavery risk management approach.

Consultation process

Crawford's legal and compliance department oversees the group's ethics, regulatory compliance, risk management, and third-party risk management functions, including vendor/supplier due diligence processes.

The legal and compliance team is responsible for engaging with all entities within the Crawford group, and this Statement is no exception. The consultation process involved key individuals and teams, including finance, procurement, and human resources, to identify, mitigate, and manage potential modern slavery risks in our operations and supply chains. This collaboration ensured the Statement aligns with our group approach to modern slavery and reflects ongoing engagement with internal stakeholders.

The Statement was reviewed by the AVP of Global Compliance for the Asia Pacific region, Crawford's group Chief Compliance Officer, and endorsed by the Australia President and Executive Committee before being approved by the Crawford Australia Board.

Appendix 1: List of reporting entities and owned or controlled entities

- Crawford & Company (Australia) Pty Ltd¹
- Broadspire (Australia) Pty Ltd (Broadspire was dissolved in August 2025)²
- HBA Legal Pty Limited (HBA Legal was divested in July 2025)³
- Paratus Claims Pty Limited⁴
- Pillion Pty Limited (Pillon, as part of HBA Legal was divested in July 2025)⁵
- WeGoLook AUS Pty Ltd (WeGoLook was dissolved in August 2025)⁶

¹These entities are reporting entities for the purposes of the Australian Modern Slavery Act.

²This entity is not a reporting entity for the purposes of the Modern Slavery Act but have been included in this list in the interest of transparency.

³This entity is not a reporting entity for the purposes of the Modern Slavery Act but have been included in this list in the interest of transparency.

⁴This entity is not a reporting entity for the purposes of the Modern Slavery Act but have been included in this list in the interest of transparency.

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