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SUSTAINABILITY HAS STRATEGIC IMPORTANCE IN THE CLAIMS INDUSTRY AND IS INCREASINGLY DRIVING BUSINESS DECISIONS, NEWLY RELEASED CRAWFORD & COMPANY® SUSTAINABILITY REPORT REVEALS

- 90% of surveyed claims leaders indicated that sustainability is important to their company's employees, and 69% said that it is important to their customers
- 70% of surveyed claims leaders reported that sustainability considerations impact their adjudication and resolution process and 80% reported that they impact decisions about the products and services they develop
- U.K./Global leaders see sustainability as a more important issue than their peers in the U.S. for customers (77% vs 63%) and their employees (100% vs 81%)

ATLANTA (December 4, 2025) Crawford & Company® (NYSE: CRD-A and CRD-B) today released its first annual Sustainability Report, providing a much-needed lens into claims industry perspectives on sustainability priorities and benchmark sustainability practices.

The report is informed by global claims leaders from Crawford's carrier and broker partner organizations, who were surveyed to assess the meaning and importance of sustainability in their companies and the claims industry. Among key findings, these claims leaders indicated a belief that corporate sustainability is best understood as a company's responsibility to both the environment and the people in its community. 77% of surveyed claims leaders report that sustainability is explicitly addressed in their company's corporate strategy, vision and/or values and 76% state that sustainability is an important decision criterion in partner or vendor selection processes.

Though the approach to sustainability varies by country and region, the report reveals that climate impacts, including the frequency and severity of extreme weather, are a universal cause for concern. Prioritizing restoration over replacement is a major trend; of all specific sustainability initiatives mentioned by claims leaders, the most common was a heightened interest in restoration. Claims executives also indicated a willingness to build in more resilience for future climate-proofing when restoring.



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Notably, the report also highlights the reality that shifting political climates and cultural differences play a significant role in shaping regional approaches to sustainability. UK/Global leaders see sustainability as a more important issue than their peers in the U.S. for customers (77% vs 63%) and their employees (100% vs 81%). 50% of U.S. claims leaders indicated that sustainability considerations have no impact on their company's risk selection process, vs. 10% of their UK/Global peers.

Commenting on the findings of the report, Andrew Bart, CEO, Crawford International Operations, said, "Increasing pressures, including the growing frequency of climate-driven severe weather events (which make up a significant proportion of the claims profile), as well as talent shortages and client drivers, mean that today's claims leaders must pay closer attention to the strategic implications of incorporating sustainability into their business models. Insurers have previously spoken about sustainability in a broader sense, but in the past four to five years, it has evolved from a nice-to-have to an essential strategy. This report provides unprecedented transparency on the claims industry's attitudes and actions regarding sustainability, including where challenges and aspirations lie today and how organizations are approaching the future."

To access the full report, click <u>here</u>.

About Crawford®

Based in Atlanta, Crawford & Company (NYSE: CRD-A and CRD-B) is a leading global provider of claims management and outsourcing solutions to insurance companies and self-insured entities with an expansive network serving clients in more than 70 countries. The Company's two classes of stock are substantially identical, except with respect to voting rights for the Class B Common Stock (CRD-B) and protections for the non-voting Class A Common Stock (CRD-A). More information is available at www.crawco.com.

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