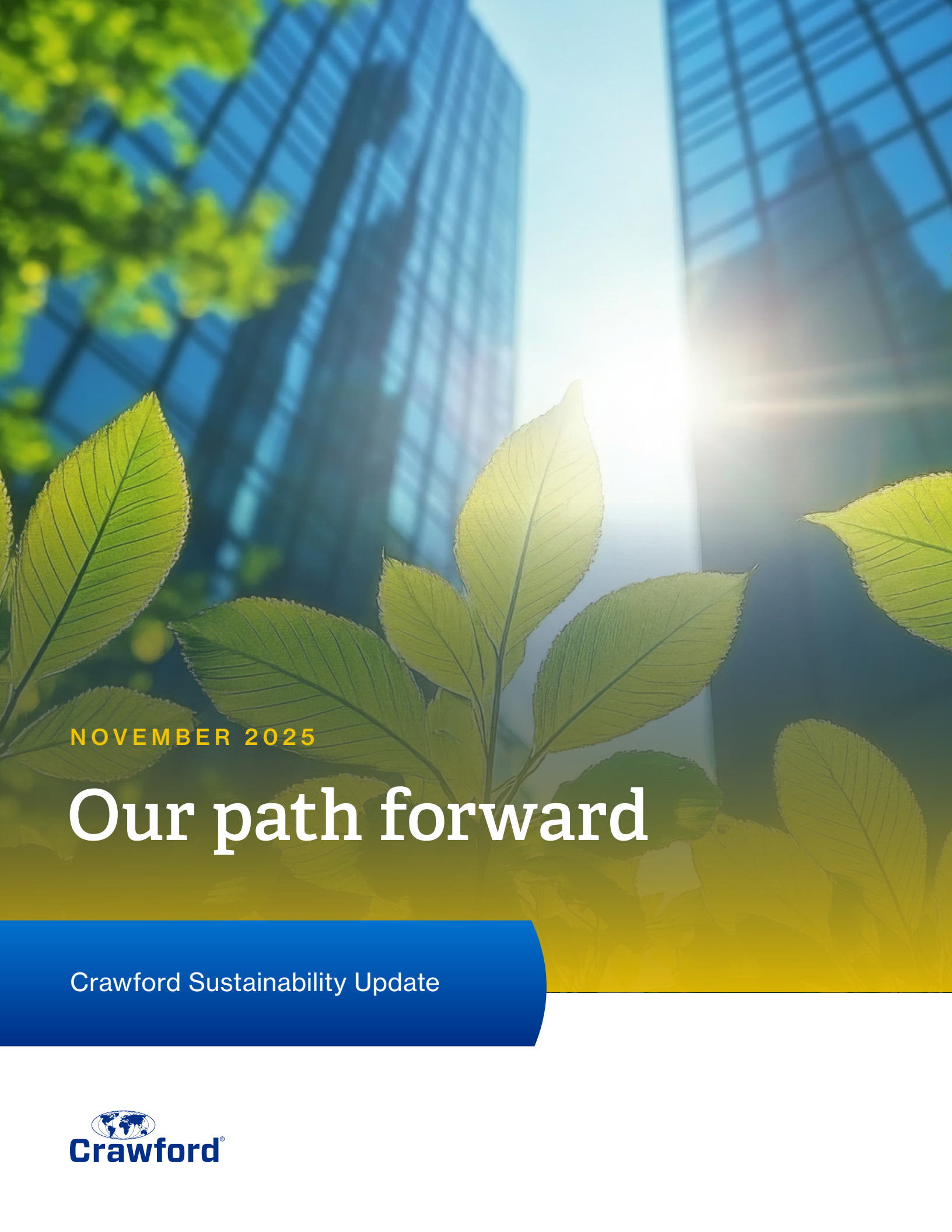




NOVEMBER 2025

Our path forward

Crawford Sustainability Update



At Crawford, we're moving in the right direction. More than ever, we are committed to acting sustainably and responsibly by focusing on four essential elements: positive governance, partnerships, our planet, and our people.

Anchored in our longstanding RESTORE values of respect, empowerment, sustainability, training, One Crawford, recognition, and entrepreneurial spirit, our approach reflects the belief that how we operate and behave is as important as what we achieve.

Over the last few years, we've strengthened our commitment to environmental, social, and governance (ESG) principles by setting up groups like the Responsible Business Committee and the Sustainability Working Group. These teams keep senior leaders accountable and help make sure we match global best practices, while responding to the needs of our local markets.

Our Planet Positive environmental initiatives include practical actions that reduce our footprint, such as fuel-efficient vehicle options for our adjusters, widespread use of virtual communication to minimise travel and a shift toward more environmentally sustainable operations company-wide.

This approach is complemented by industry collaborations – for example, our Contractor Connection approach aligns with the Principles of Sustainable Insurance (PSI) and promotes best practices in sustainable repairs, local sourcing and waste reduction through partnerships like the UK Green Building Council.

We also firmly believe in the power of community. Through initiatives like our annual Season of Service, partnership with Insurance United Against Dementia, and significant charitable contributions, we continuously seek to restore and uplift the communities where our people live and work.

Together, these efforts aren't just about meeting targets, they're about making sustainability part of daily decisions – from how our adjusters travel to how we source contractors. Our four ESG pillars guide us toward a vision of a sustainable future – for our people, our clients, our partners, and our planet.



Purposeful Governance

Good governance means being open about decisions, clear on accountability and ready to adapt as expectations change.

At Crawford, embedding ESG at the top table makes sure that sustainability isn't treated as a side project but as part of how we run the business every day.

By creating dedicated committees and working groups, we've built structures that keep us focused on progress and make sure our actions stand up to scrutiny.



KEY HIGHLIGHTS

- Established the Responsible Business Committee (RBC) to embed ESG at the senior leadership level
- Formed the Sustainability Working Group to drive initiatives and report progress
- Rolled out a global ESG management platform for performance monitoring
- Published our UK Net Zero commitment and ratified an ESG policy



NEXT STEPS

- Develop a comprehensive Sustainability Strategy
- Reassess the remit of the Sustainability Working Group
- Launch the UK Annual ESG Report
- Re-establish the RBC with updated personnel

Planet Positive

We know we have a responsibility to lower our environmental impact from daily office operations to complex claims. That means cutting emissions where we can, reducing waste and encouraging more environmentally sustainable practices across the business.

Some progress has been straightforward: reducing travel through virtual inspections and removing petrol and diesel vehicles from our fleet. Other areas are tougher – for example, emissions from complex claims, which is why we’re now piloting carbon-reduction tools.

We are always looking for smarter technology, partnering with organisations that share our vision and pushing forward with bold waste reduction initiatives.

Some of our efforts may look small in isolation, but together they move us toward a lower-carbon, more resilient business.



KEY HIGHLIGHTS

- Submitted Scope 1, 2 and core Scope 3 emissions to Planet Mark for certification
- Introduced the award-winning “Zero to Landfill” waste policy
- Award-winning partnership with the Community Wood Recycling Project, supporting biodiversity and employment



NEXT STEPS

- Set near- and long-term science-based targets for emissions
- Expand the “Zero to Landfill” scheme to include more waste types
- Pilot a cost-efficient carbon reduction tool for materials assessment
- Record carbon and cost savings in complex claims



People and Communities

Our people are at the heart of Crawford and the impact we make in communities is one of the most visible signs of our values in action. We're investing in wellbeing, development, and inclusion so that everyone can thrive and contribute fully. At the same time, we recognise our responsibility to the communities where we live and work.

That sense of responsibility comes alive every year through our annual Season of Service, a longstanding tradition since 2009 where employees from across the globe step out of their day to day roles to volunteer locally, helping with tasks like cleaning beaches, supporting shelters or donating time at food banks.

Through volunteering, education and social initiatives, we aim to make a positive difference well beyond our own walls – helping to build stronger, healthier and more connected communities.



KEY HIGHLIGHTS

- Introduced policies and initiatives including *Smarter Working*, apprenticeships, wellbeing, and diversity, equity and inclusion (DE&I) programs
- Rolled out leadership and behavioural frameworks
- Launched an annual volunteer day



NEXT STEPS

- Launch a wellbeing program for people managers
- Introduce peer-to-peer recognition aligned with our RESTORE values
- Expand wellbeing and DE&I programs

Partnerships and Prosperity

Sustainability is something we can't achieve alone. Working closely with clients, suppliers and community partners allows us to share ideas, test new solutions and create value that goes beyond financial results. Whether it's through supplier engagement, collaborative pilot projects, or long-term partnerships with trusted organisations, we're building partnerships and networks that support innovation and shared responsibility.

Together, we're proving that sustainability can drive prosperity for everyone involved, from our clients and their customers to the communities we serve.



KEY HIGHLIGHTS

- Partnered with leading organisations including the UK Green Building Council, Alzheimer's Society UK, and Community Wood Recycling Project. We also donate to the Woodland Trust
- Launched the Crawford Contractor Connection Foundation Sustainability Charter to build sustainability into our value chain
- Piloted carbon reduction and waste mitigation schemes with clients



NEXT STEPS

- Increase engagement with our Sustainability Charter (currently at 60%). Our goal is to make sustainability an onboarding requirement and performance metric
- Support suppliers in measuring and reducing Scope 3 emissions
- Expand pilot schemes to enhance analysis and outcomes



Our Strategic Roadmap

Our ESG journey is about steady, meaningful progress. In the UK, we're shaping a dedicated Sustainability Strategy that ties together our commitments, goals, and actions. The UK is also setting science-based targets to ensure our climate ambitions are backed by credible pathways, while at the same time piloting new tools and approaches to reduce carbon, cut waste, and improve efficiency.

Sustainability

At Crawford, we're moving in the right direction. More than ever, we are committed to acting sustainably and responsibly by focusing on four essential elements: positive governance, partnerships, our planet and our people.





Science-based and net-zero targets

Calculating near- and long-term goals to reduce scope 1, 2, and 3 emissions, including Net Zero target. Planet Mark Year 2 Certification achieved.



Supplier sustainability charter

We will mandate our supply chain to reduce their scope 1, 2 and 3 emissions through our Supplier Charter.



Emission reduction initiatives

Launch targeted efforts to cut emissions across operations and supply chain.



Sustainable waste solutions

Add sustainability to claims through waste and carbon reduction pilots. Reduce generic skip waste by segregating and diverting via circular options.



Carbon reduction tool pilot

Measure carbon emissions and identify reduction opportunities in property repair scopes.



Loss mitigation pilot

Capturing carbon and cost savings on larger and complex claims.

However, these efforts go beyond targets. They change how we work with clients, partners, and communities every day.



KEY MILESTONES

- Net Zero commitment by end CY25
- Supplier engagement and waste management pilots underway
- Carbon reduction tool pilot (materials-specific) and Loss Mitigation pilot (capturing carbon and cost savings) launching Q4 FY25

This roadmap reflects both where we are today and where we're heading. Each milestone is a step toward a more sustainable, resilient Crawford.

As we move forward, our commitment stays the same: to work hand in hand with our people, partners, and communities to create a prosperous and sustainable future for all.



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.

10K employees | **50K** field resources | **70** countries | **\$18B** claims managed annually

Crawford®

Learn more at
www.crawco.co.uk    