



Central & Eastern Europe 2006

CRAWFORD & COMPANY

EXCELLENCE IN EVERYTHING WE TOUCH

CRAWFORD AND COMPANY

Crawford & Company is the world's leading independent claims management service provider with circa 8,000 staff working in over 700 offices in 63 countries. Our comprehensive, award-winning services include: claims management across the full property & casualty spectrum, healthcare and rehabilitation, counter fraud services, subsistence, supply chain management, surveying, repair and reinstatement services, field and desktop loss adjusting, major loss and incident management, specialist technical and complex claims services, corporate claims management and broker third party administration.

With over 60 years in the business, Crawford has the professional experience and technical expertise to deliver client solutions that deliver real business benefit. We have become the claims and risk management partner of choice worldwide because of our proven ability to meet the needs of the insurer and the insured, time after time. By building the appropriate Crawford team around every client; by providing a flexible local and/or global response; by investing in training and development for employees; by working and communicating effectively with a focus on true client service, we will deliver our promise of - Excellence In Everything We Touch.

Our Vision

To be recognised as the world's leading provider of custom claims and administration solutions

Our Mission

Crawford & Company's mission is to be the service provider of choice by delivering the highest quality claims and administration solutions in each of the markets we serve.

CENTRAL AND EASTERN EUROPE

CRAWFORD & COMPANY have been present in Central and Eastern parts of Europe including Russia and the Ukraine for over 10 years.

Crawford & Company in this region now consists of a network of professional associates in Poland, Hungary, Ukraine and Russia. Further co-operation is planned in the near future in other strategic countries where our clients require claims servicing.

Central and Eastern Europe is one of the most interesting and quickly emerging markets in today's world. With our present network we can deliver local knowledge and expertise at a fair price. Most of our Associates were formerly employed with Crawford and are well trained and educated in international standards and practices.

OUR SERVICES

Technical Expertise;

- Investigations into technical and commercial losses
- Appraisals and consultancy
- Proof of loss and circumstances

Claims Management;

- Desktop loss adjusting on international schemes
- Loss adjusting for Multinational and Captives

Loss Adjustment;

- Traditional international loss adjusting of small, complex and large losses
- In accordance with international standards and policy wordings

Local Knowledge of market and languages;

- Our partners are well known in the domestic market with an excellent reputation and knowledge of local laws and regulations

SPECIALIST AREAS

- Property Damage on building including EAR/CAR, contents and stock & supplies
- Business Interruption and Loss Mitigation
- Casualty claims for private, commercial and products
- Boiler and machinery
- Marine & Transportation
- Fidelity Claims / Directors and Officers (D&O)

SERVICE STANDARDS

Crawford use their own quality control procedures in order to ensure consistently high international reporting standards. *"Excellence In Everything We Touch"*

PRICING

Our local market pricing is comparable with local rates in the regions in which we operate.

CENTRAL AND EASTERN EUROPE REGIONAL CENTRE



Düsseldorf – Head Office

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Operational & Quality Control
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Düsseldorf is the contact office for losses in Belarus, Czech Republic, Moldova, Serbia, Slovakia, Slovenia, Croatia, Bosnia & Herzegovina, Kazakhstan, Uzbekistan, Kyrgyzstan, Turkmenistan and Tajikistan.

Losses in the Baltic States are co-ordinated through Claes Frick in Stockholm and for losses in Romania, Bulgaria, Macedonia and Albania, through Stavros Artopoulos in Athens.



HUNGARY

Area: 93,030 sq km (35,920sq mi)
Population: 10.1m (108 per km) (2003)
Capital City: Budapest (population: 1,995,700)

Basic Economic Facts

GDP: US \$100bn (2004)
GDP per head: \$9,900 (2004)
Annual Growth: 4.0 (2004)

Major Industries: Metallurgy, construction materials, processed foods, textiles, chemicals (especially pharmaceuticals), motor vehicles, logistics, business services centres

Major trading partners: Germany (33.3%), Austria (8.5%), Italy (7.1%), Russia (5.3%), France (5.1%), USA (4.7%), Netherlands (3.9%), UK (3.8%) (2000 est.)

The Hungarian operation, founded in the early 1990's, is located in Budapest and is managed by Viktor Doby.

Viktor joined Crawford & Company in 1998, working initially as a broker in the London market and Budapest. After completing a period working out of London, he returned to Budapest where he has been involved in the handling of major losses. He has deep experience of other property/casualty claims as well as marine cargo surveying.

Budapest (Associate)

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POLAND

Area: 312,685 sq. km (120,728 sq. mi)
Population: 38.6m
Capital City: Warsaw (population: 1,932,500)

Basic Economic Facts

GDP: US\$438.6bn (€373.9bn)

GDP per head: US\$11,483 (€9,790)

Annual Growth: 5.4% (2004)

Major Industries: Machine building, iron and steel, coal mining, chemicals, shipbuilding, food processing, glass, beverages, textiles

Major trading partners: Germany, Italy, Russia, Netherlands, France, Ukraine, UK

Warsaw (Associate)

Claim Consulting Sp. z o.o.

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Our head office is located in Warsaw, with branch offices in Poznan, Kraków, Czestochowa and Wloclawek and plans to open a further office in Gdansk. Our operation in

Poland is able to respond to market growth and client needs.

Poznan

Claim Consulting

Oddzial Wielkopolski

Ul. Strzelecka 120Bm7

63-400 Ostrów Wielkopolski

Mr. Boleslaw Porczynski

There are 25 staff in total, with expertise ranging from; property, products liability, international loss adjusting, motor and CMS, building and engineering and goods in transit.

The operation is managed by Marcin Janicki, who has worked in the industry for 9 years. Marcin is an experienced mechanical engineer, specialising in metallurgy.

Kraków

Claim Consulting

Oddzial Malopolski

Ul. Janinska 9

32-020 Wieliczka

Mr. Adam Polonka

Head adjuster is Filip Gornicki, who has 6 years experience in the industry and holds a Masters Degree in finance and banking.

Czestochowa

Claim Consulting

Ul. Slazaka 23p.10

42-200 Czestochowa

Mr. Darek Wiewiora

Wloclawek

Claim Consulting

Ul. Bartnicka 15/16

87-800 Wloclawek

Mr Piotr Rekowski



RUSSIA

Area: 17,075,400 square kilometres

Population: 143,500,000 (2005)

Capital City: Moscow

Basic Economic Facts

GDP: US\$ 582 billion (2004)

GDP per head: US\$ 4,060 (2004)

Annual Growth: 6.4% (2005)

Major Industries: Oil, gas, timber, metals, machinery and chemicals

Major trading partners: Germany (9%), US (7.7%), Ukraine (4.9%) and Belarus (5.4%).

RusSurvey and Thomas Howell Group formed a partnership in 1994. This was later absorbed into Crawford in 2000.

The operation in Moscow is managed by Leonid Shuravin, who is supported by 12 adjusters/surveyors and support staff. Expertise includes; Property, BI, Products Liability, Goods in Transit,

Moscow (Associate)

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UKRAINE

Area: 603,700sq km

Population: 47.8 million (est.)

Capital City: Kiev (Kyiv) population: 2.6 million (Dec 2001 census)

Basic Economic Facts

GDP:2004 US\$ 67.28bn (government figure)

GDP per head: 2004 US\$ 1,584 (government figure)

Annual Growth: 2005 2.4% (government figure)

Major Industries: Coal, electric power, ferrous and non-ferrous metals, machinery and transport equipment, chemicals, agriculture, food-processing (especially sugar)

Major Trading Partners: EU, CIS, China, US.

Crawford have maintained representation in the Ukraine since 1998.

Gennadiy Mazanko, together with 3 adjusters are based in Kiev. They have expertise in Marine & Cargo insurance, Property and Liability claims.

Kiev (Associate)

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WHY CRAWFORD?

- Domestic Languages In The CEE Countries Make Local Clients More Comfortable
- Knowledge Of Local Law And Regulations
- VAT Tax Advantages In Local Billing
- Fair Local Pricing
- Central Quality Management
- Loss Adjusting And Technical Expertise Support From The Crawford Global Technical Service Team (GTS)
- Client Focused Account Handling And Reporting
- Web-enabled, in-house claims system focused on handling your claims
- Availability 24/7

Contact:

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Visit our website www.crawlco-cee.com