

NEW EUROPE 2008



Regional Manager:
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WHO ARE WE?



CRAWFORD & COMPANY is the world's leading independent claims management service provider with over 10,000 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, subsidence, 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 & COMPANY** 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 training and developing our employees; by communicating across our organisation; and by providing an experienced and flexible global service network; we will deliver quality, consistency, and responsiveness, achieving

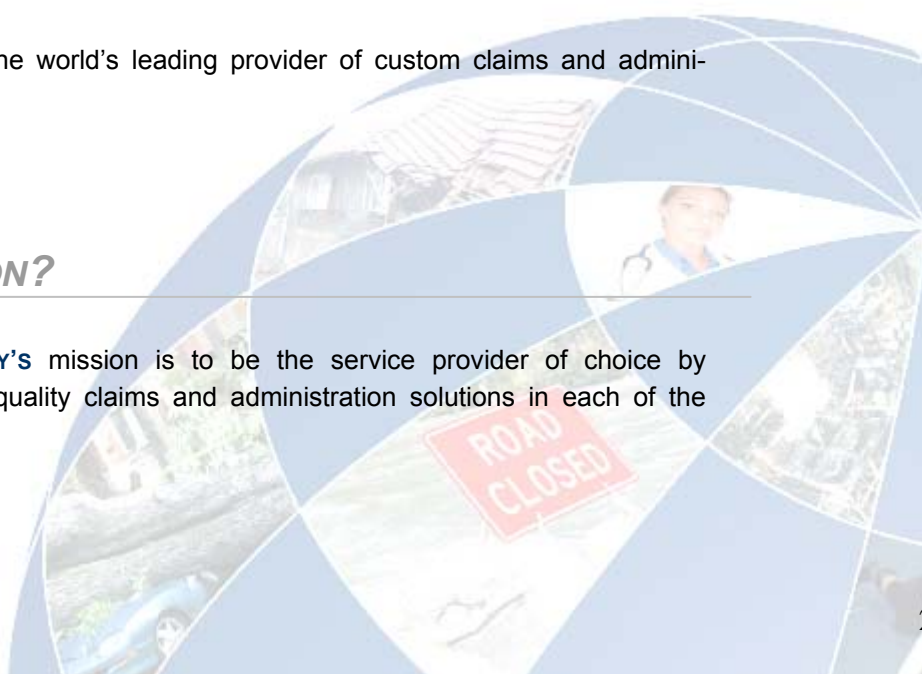
... EXCELLENCE IN EVERYTHING WE TOUCH!

WHAT IS OUR VISION?

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

WHAT IS 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.



WHY DO WE OPERATE IN CENTRAL & EASTERN EUROPE?

Central and Eastern Europe comprises a territory of over 20 countries, this **'New Europe'** is one of the most interesting and fast emerging markets in today's world, fourth after China, India and Brazil.

With our present network and associate companies located throughout the region, we can deliver local knowledge and best practice. Most of our Associates were formerly employed with **CRAWFORD & COMPANY** and all are trained professionals and some specialised in international standards and practices.

CRAWFORD & COMPANY has been present in this region (including Russia and the Ukraine) for over 10 years.

CRAWFORD & COMPANY now have a network of professional associates in Austria, Czech Republic, Hungary, Poland, Slovakia, Russia, Turkey and the Ukraine. Further co-operation is planned in the near future in other strategic countries where our clients require claims services.

- 5 - Germany
- 12 - Turkey
- 17 - Austria
- 18 - Hungary
- 19 - Poland
- 20 - Russian Federation
- 22 - Ukraine
- 40 - Belarus
- 41 - Czech Republic
- 42 - Serbia
- 43 - Montenegro
- 44 - Slovakia
- 45 - Slovenia
- 46 - Croatia
- 47 - Bosnia Herzegovina
- 48 - Kazakhstan
- 49 - Uzbekistan
- 50 - Kyrgyzstan
- 51 - Turkmenistan
- 52 - Tajikistan
- 53 - Georgia
- 54 - Azerbaijan



ROAD
CLOSED

WHAT SERVICES DO WE PROVIDE?

Technical Expertise

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



Claims Management

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

Loss Adjustment

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

Third Party Administration

- We provide systems and trained staff for the handling of
 - Motor claims for first and third party claims & subrogation
 - Private line and A&H products such as household, mobile phones etc.

Local Knowledge of markets and languages

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

WHAT ARE OUR SPECIALIST AREAS?

- Property Damage on buildings including EAR/CAR, contents and stocks & 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)

HOW DO WE ENSURE OUR SERVICE STANDARDS?

CRAWFORD & COMPANY uses its own quality control procedures in order to ensure consistently high international reporting standards.


HOW DO WE SET OUR PRICING?

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

WHERE IS OUR REGIONAL CENTRE?

REGIONAL CENTRE IN DÜSSELDORF

DÜSSELDORF is the central contact office for New Europe and losses in Belarus, Slovenia, Croatia, Kazakhstan, Uzbekistan, Kyrgyzstan, Turkmenistan Tajikistan, Georgia and Azerbaijan.

New Europe	Crawford & Company Germany GmbH Werdener Strasse 4 40227 Düsseldorf T: +49 211 9545 6104 F: +49 211 9545 6149	
Regional Manager	Walter Bartholomes Mobile: +49 160 8825 600 Email: walter.bartholomes@crawco.de	
Operational & Quality Control Executive	Mark Winter Mobile: +49 160 8825 601 Email: mark.winter@crawco.de	

Losses in the **Baltic States** are co-ordinated through Sweden and the **Balkan States** through Greece:

Estonia Latvia Lithuania	Claes Frick Crawford & Company (Sweden) AB Postal address: Box 6044, SE171 06 Solna Visiting address: Solna Strandväg 3, 4tr., SE-171 24 Solna Tel: +46 8 514 200 00 Fax: +46 8 514 200 29 Mobile: +46 709 11 60 60 claes.frick@crawco.se	
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WHERE CAN YOU FIND US?



AUSTRIA

General Information

Area	83,858 sq km (32,369 sq miles)
Population	8.2 million
Capital City	Vienna (population 1.7 million)

Basic Economic Facts

GDP	\$ 304,5 bn (2005)
GDP per head	\$ 37,117 (2005)
Annual Growth	3.0% (2007)
Major Industries	Foodstuffs, luxury commodities, mechanical engineering, steel construction and service industries
Trading partners	Germany

Ernst Panwinkler is a member of FUEDI and the Austrian Federation of Independent Loss Adjusters.

His team of experienced engineers and loss adjusters are able to handle high and low end losses on property, liability and transport claims as well as claims management and valuation work.

HEAD OFFICE AUSTRIA

Linz (Associate)

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HUNGARY

General Information:

Area	93,030 sq km (35,920 sq miles)
Population	10.1million
Capital City	Budapest (population: 2.0 million)

Basic Economic Facts:

GDP	US \$100,9bn (2005)
GDP/head	\$11,708 (2005)
Annual Growth	4.1 (2005)
Major Industries	Metallurgy, construction materials, processed foods, textiles, chemicals (especially pharmaceuticals), motor vehicles, logistics, and business services centres
Trading partners	USA, Germany, Austria, and Russia

Ödön Szabó and his team are experienced experts for property and liability losses as well as marine and transit.

Owner and managing director, Ödön is a specialist in Hungarian Law and is well known in the local market. He is highly skilled to handle complex product liability claims.

HEAD OFFICE HUNGARY

Budapest (Associate)

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CZECH REPUBLIC AND SLOVAKIA

General Information:

Area:	78,866 sq km (30,450 sq miles)
Population:	10.2 million (via UN, 2006)
Capital:	Prague

Basic Economic Facts:

GDP	US \$142.5BN (2006)
GDP/head	\$13,924 (2006)
Annual Growth	4.6 (2006)
Major Industries	Manufactured goods, machinery, cars and transport equipment, beer brewery, logistic services
Trading partners	Germany, Slovakia, Poland, Austria, China and Russia

INSERVIS Group was founded in 1993 and focuses on industrial loss adjustment, assessment of loss causes, estimation of indemnities, adjustment of motor vehicle claims and complete property appraisals.

This operation is managed by Martin Liska and together with his team offer expertise in: property & BI, liability, marine & motor and claims management both in the Czech Republic and Slovakia.

HEAD OFFICE CZECH REPUBLIC

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General Information

Area 312,685 sq. km (120,728 sq. miles)
Population 38.6 million
Capital City Warsaw (population: 1.7 million)

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, and textiles
Trading partners Germany, Italy, Russia, Netherlands, France, USA, Ukraine, and UK

Our head office is located in **Warsaw**. With branch offices in **Poznan**, **Czestochowa** and **Radom** and plans to open a further office in **Gdansk**, our operation in Poland is able to respond to market growth and client needs. There are 22 staff in total, with expertise ranging from; property, product 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. Head adjuster is Marek Gryniuk, who has 12 years' experience in the industry.

<i>HEAD OFFICE POLAND</i>	<i>BRANCH OFFICES POLAND</i>	
<p>Warsaw (Associate) Claim Consulting Sp. z o.o. ul. Siennicka 29 04-394 Warszawa Contact: Marcin Janicki</p> <p>T: +48 22 622 4014 F: +48 22 621 3763 M: +48 506 051 554 E: marcin.janicki@claim.pl 24hr: +48 506 168 234</p>	<p>Poznan Claim Consulting Wielkopolski Regional Office ul. Strzelecka 120Bm7 63-400 Ostrów Wielkopolski Mr. Boleslaw Porczynski</p>	<p>Radom Claim Consulting Mazowiecki Regional Office ul. Grota Roweckiego 3E 26-640 Skaryszew, Makowiec Mr. Adam Cibor</p>
	<p>Czestochowa Claim Consulting Śląski Regional Office Ul. Slazaka 23p.10 42-200 Czestochowa Mr. Darek Wiewiora</p>	<p>New Office In Gdansk Under construction for marine</p> 



RUSSIA



General Information

Area	17,075,400 sq. km
Population	143.5 million
Capital City	Moscow (population: 10.4 million)

Basic Economic Facts

GDP	US\$ 766 billion (2005)
GDP per head	US\$ 5,369 (2005)
Annual Growth	7.3% (2006)
Major Industries	Oil, gas, timber, metals, machinery and chemicals
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 & Company 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, Product Liability, Goods in Transit.

HEAD OFFICE RUSSIA

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TURKEY

General Information

Area	Approx 780,000 sq km
Population	67.8 million
Capital City	Ankara

Basic Economic Facts

GDP	US\$ 378.4 billion in 2006
GDP per head	US\$ 5,202 (2006)
Annual Growth	7.4% (2005)
Major Industries	Automotive, Textiles, Iron & Steel, Clothing, Electrical Machinery
Trading partners	Germany, Italy, France, UK

Alesta Insurance Loss Adjustment Services Ltd was founded in 1995 to provide an alternative approach to traditional insurance adjustment procedures, and has been an associate of Crawford's for over 10 years.

The operation has over 60 staff which includes engineers, surveyors and experts of various disciplines. The scope of the services provided by Alesta embraces all lines including: property and business interruption, liability, construction, marine, hull and cargo.

HEAD OFFICE TURKEY

Istanbul (Associates)

Alesta International Ltd (Associates)
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UKRAINE

General Information:

Area	603,700sq km
Population	47.8 million
Capital City	Kiev (population: 2.6 million)

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)
Trading Partners	EU, CIS, China, US.

Crawford have maintained representation in the Ukraine since 1998.

Gennadiy Mazanko, together with 3 surveyors/adjusters is stationed in Kiev and has agents based in Odessa, Kharkiv, Dnepropetrovsk. All personnel have experience in Marine & Cargo insurance, Property and Liability claims.

HEAD OFFICE UKRAINE

Kiev (Associate)

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WHY CRAWFORD & COMPANY?

- Business conducted by local experts in local language
- 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
- Internet enabled technology / MI support
- 24/7 Availability



CAN WE HELP YOU?

For further information and continuous updated news visit:

www.crawco-cee.com



CRAWFORD & COMPANY

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