



Hawaii Hurricane Relief Fund

Crawford Partnership Presentation



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Company Background

About Crawford

As the world's leading independent provider of claims management and outsourcing solutions, Crawford brings together thoughtful experts to deliver comprehensive, tailored solutions to meet our clients' needs. Our globally-distributed resources and innovative approach combine field and desk adjusting, self-service technologies and on-demand services to handle every claim with unmatched efficiency and scale. Offering the widest range of claims adjusting and administration services – from high-volume, low-complexity cases to intricate, high-stakes claims – we provide expertise across all aspects of claims management. With a focus on quality and customer satisfaction, our team treats your policyholders as our own, ensuring a seamless experience for every claim.

10,000

Employees

50,000

Field resources

70

Countries

\$20B

Claims managed annually

Location

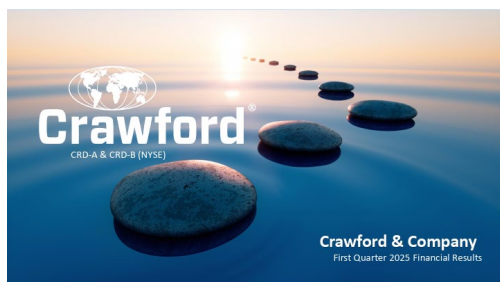
Crawford & Company
5335 Triangle Pkwy NW
Peachtree Corners, GA 30092
United States

Corporate Officer



Financial Strength & Stability

Our long, stable history and financial strength make us the most credible and reliable claims management company in the insurance industry. Our leadership team remains focused on strengthening our cash generation, while delivering value to shareholders through a disciplined capital allocation strategy. We remain confident in our strong market position and long-term strategy supported by Crawford's financial strength and flexibility.



[2025 Q1 Financial Results](#)



[Annual Report](#)



Expertise & Services

Expert Claims Management

In the dynamic Property and Casualty (P&C) insurance industry, efficient claims resolution is essential. Our independent adjusting services go beyond supporting your claims department - we become your trusted partner in delivering swift, accurate and fair adjustments.

From day one, our rigorously trained adjusters prioritize precision and professionalism. Each claim is meticulously handled within policy conditions and coverage guidelines, ensuring consistency and reliability.



Property Claims Management

We offer tailored claims solutions that simplify the restoration and rebuilding of properties, anywhere in the world. Our bespoke approach combines advanced technology with skilled professionals to accurately assess damage, provide precise cost estimations and manage repairs and restoration efficiently – ultimately enhancing customer satisfaction and reducing the complexities of property claims management.



Call Center Services

With over 50 years of experience delivering global contact center solutions, we stand out in the industry through our expertise, innovation and commitment to excellence. Crawford's Contact Center Catastrophe (CAT) response is continuously refined year over year, leveraging lessons learned to develop sustainable, repeatable processes. Our goal remains a four-hour turnaround from deployment request to call handling.

In 2024, during Hurricanes Beryl, Helene and Milton, we rapidly deployed over 70 CAT representatives within 48 hours using our dedicated CAT resource team. The number of representatives was determined in collaboration with the client, based on predicted call volumes and Crawford's trend analysis.

Beyond hurricane response, Crawford's contact center supported multiple Man-CAT events, outbound call campaigns for employee health/wellness check-ins and recall initiatives. Each event tested our response process, consistently exceeding SLA expectations.

What sets Crawford apart in the call center space:

- Omnichannel Intake & Integration – Seamless integration with your platforms for efficient claims handling.
- 24/7 Multilingual Support – Around-the-clock operations with AI-powered voice translation.
- Specialized Insurance Agents – Highly trained, tenured professionals with deep industry expertise.
- Robust Training Programs – Quarterly in-depth training focused on empathy, plus full alignment with client training requirements.
- Scalability & Storm Event Expertise – Proven ability to scale operations for large inbound claims intake and outbound campaigns, particularly during storm and catastrophe events.
- Industry-Specific Claims Handling – Experience handling non-weather-related claims, including environmental incidents requiring large-scale response.
- Optimized Staffing Models – A structured approach to scaling staffing post-industry events, supported by a highly trained pool of insurance processors.
- Exceptional Client Satisfaction – Our contact center consistently achieves an average Net Promoter Score (NPS) of 9.5.
- Trusted by Industry Leaders – Many clients have transitioned from standard, non-industry contact centers to Crawford due to our superior quality and ability to scale post-catastrophe.

Scalable Support When You Need It Most

In the event of a large-scale natural disaster, we can deploy a tiered surge strategy that includes:

- A dedicated catastrophe team with adjusters experienced in wind and water losses
- Remote and field adjuster deployment from the mainland, coordinated through our national catastrophe response center
- Technology-enabled desk adjusting capabilities that allow us to scale rapidly without compromising service levels
- Pre-qualified independent adjusters and vendor partners on standby, specifically identified for Pacific-region events
- 24/7 claim intake and triage support to manage volume spikes efficiently

With access to Crawford's Global Technical Services (GTS) large loss adjusters and Crawford Catastrophe Services team, we provide the resources and expertise to handle even the most challenging situations. When the need arises for contractor assistance, our Contractor Connection program delivers vetted professionals for mitigation and complete restoration, ensuring a comprehensive solution for your insureds. More details about these comprehensive services can be found on [page 11](#).

Property Residual Markets

Crawford currently partners with several residual market entities, including state wind pools and FAIR Plans. These engagements span both catastrophe and daily claims handling, with long-standing relationships built on responsiveness, compliance and accuracy. We're familiar with the unique regulatory and reporting requirements that come with servicing residual markets and are adept at aligning our operations accordingly.

Coastal Exposure Experience

We have extensive experience managing claims in high-risk coastal areas, particularly along the Gulf and Atlantic coasts. Our adjusters are trained to handle the complexities that come with storm surge, wind-driven rain and saltwater intrusion. Our catastrophe response protocols are tailored to mobilize quickly in coastal regions, and we have a proven track record of delivering scalable support during hurricane seasons.

Large-Scale Property Catastrophe Experience

We have handled numerous placements with significant catastrophe exposure, including:

- A multi-year engagement supporting a Gulf Coast wind pool during multiple hurricane seasons, processing thousands of claims with rapid cycle times
- Nationwide catastrophe response for a leading commercial insurer covering high-rise residential and commercial properties, including condos, HOAs and retail portfolios
- Partnership with a major reinsurer managing shared catastrophe exposure across multiple carriers during large-scale events such as Hurricane Ida and Hurricane Ian

Our consistent performance under pressure and commitment to transparency has positioned us as a trusted partner for clients with substantial property catastrophe portfolios.

Condominium Master Policy Claims

We regularly manage claims involving condominium master policies and are well-versed in navigating the nuanced coverage layers between master policies and unit owner policies. Our teams understand the importance of timely communication with boards, property managers and individual unit owners, and we ensure that all stakeholders are informed and aligned throughout the claims process.

Full Response Availability

At this time, our TPA has no conflicting obligations in the Hawaii market that would limit our ability to respond fully and promptly to the HHRF in the event of a storm. We maintain operational flexibility specifically to accommodate surge demand, particularly in high-risk regions such as Hawaii, and we prioritize dedicated response based on client need and event severity.

Claims Management Workflow

When property losses occur, swift and expert claims resolution is essential to minimize disruption and restore normal operations. Commercial property claims often involve complex scenarios requiring specialized knowledge to achieve optimal financial outcomes. Our dedicated property staff handles each claim with care, beginning with triage to determine the appropriate course of action. We prioritize immediate contact with the insured and timely inspections, managing every detail - from scope development to contractor coordination - to minimize disruption and maximize efficiency. With our deep expertise and collaborative approach, we deliver results that not only resolve claims but also strengthen your relationships with insureds and brokers.

Our commitment to excellence extends to every interaction and report, which are meticulously aligned with the [Service Level Agreement](#) included in your proposal. Oversight of all claims will be performed by our experienced leader, Jeffery Hart, to ensure that consistency, timeliness and quality remain at the forefront of our service delivery.

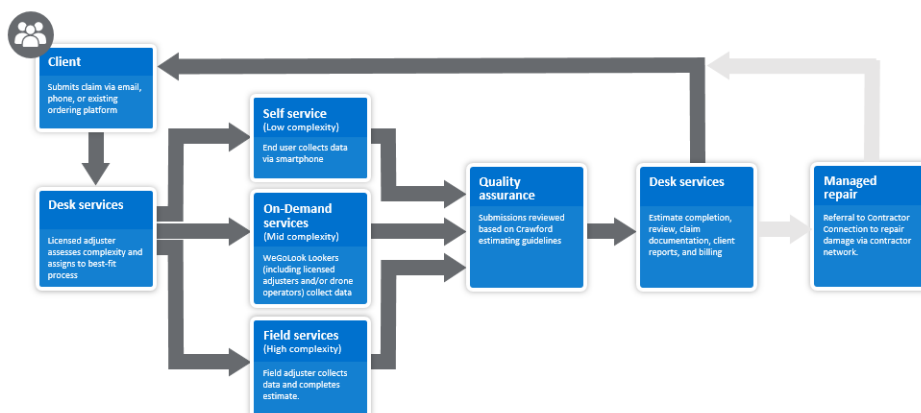
Our Commitment to HHRF

Crawford will assign a dedicated team of adjusters to manage your property claims, ensuring consistency and expertise throughout the claims process. Our local field adjusters provide rapid response and loss mitigation, coordinated through centralized oversight to maintain quality standards.

As your third-party administrator, Crawford will:

- Work closely with you and your insurers to comprehensively assess claim exposure and expertly manage property claims
- Provide end-to-end claims administration and loss management
- Deploy skilled professionals to ensure consistent, high-quality service delivery
- Coordinate subject matter experts as needed
- Guide claims through the adjustment process to successful completion

We will recommend and implement the most appropriate claims handling process based on your circumstances and best practices. Our standard workflow is outlined below.



Service Level Agreement

Upon receiving a new claim, adjusters promptly contact the insured. We aim to inspect the loss within two days of receipt and complete the estimate and report within three days of the inspection, ensuring claims are closed within seven days.



Detailed SLA Sample

1.	Contact: Within 24 hours (emergency 1 hour)
2.	Inspection: Within 2 business days (emergency 24 hours)
3.	Preliminary Report: 7 days (Critical handling 24 hours)
4.	Emailed letter to Insured / broker: Within 3 business days of visit
5.	Telephone calls: To be returned within 8 working hours (emergency 1 hour)
6.	Reply to correspondence: Within 2 business days (emergency 1 hour)
7.	Updates to Insured and Brokers : 15 days from instruction or previous update
8.	Updates to Insurers: 30 days from instruction or previous update
9.	Review File: 15 days from instruction or previous review
10.	Interim Payment Report: Within 3 days of agreement
11.	Final reports: Within 3 days of agreement
12.	Notify Gross Loss over \$100,000: Within 8 Hours of visit

Roles & Responsibilities

Dedicated Management

- FNOL: Review each loss and work with designated adjusters/field adjusters
- Control the claim file
- Know and understand detailed requirements
- Set reserves for total exposure of the loss
- Recommend additional adjusting resources and experts based on loss complexity and size
- Conduct site visits as needed
- Update HHRF and insurers' claims file throughout the property adjustment process
- Attend market calls as needed
- Settle claim when authorized
- Deliver work product
- Capture data for Bordeaux reporting

Field Adjusters

- Investigate losses, including scoping loss and compiling sketches and photos
- Coordinate with local experts as instructed
- Report to management from field
- Complete additional field tasks in support of claim resolution as assigned

Forensic Accounting

- Investigate business income and stock exposure
- Secure required documents in support of loss and claim
- Work together with insured to calculate actual loss in accordance with policy

Value Added Services

We provide a comprehensive range of in-house expertise to support both daily and catastrophe responses. Engaging experts early ensures effective solutions, best practices for restoration, accurate loss valuations and seamless business continuity for the insured. Our standard practice prioritizes transparency and accountability by securing client authorization before assigning experts. This includes obtaining detailed instructions and budgets to align with client expectations and effectively manage costs.



Mitigation & Restoration

Expert mitigation and restoration services, ensuring timely, accurate, and cost-effective solutions. The team identifies overages, ensures high-quality work and applies industry standards to reduce indemnity spend. Services include **field management, moisture mapping, specialty drying, post-mitigation reviews and expert witness support.**



Building Consulting

Comprehensive, single-source solution for all building consulting needs, specializing in managing losses of any scale. From accurate estimates to timely project completion, our experienced team and network of credentialed contractors ensure high-quality repairs, reduced cycle times and enhanced customer satisfaction. This streamlined approach boosts operational efficiency and strengthens policyholder retention.



Engineering & Fire Claims

We partner with OCI-USA to deliver expert solutions in fire investigations, forensic engineering, energy and heavy construction. Their multidisciplinary expertise spans structural, civil, chemical, mechanical, electrical and metallurgy engineering, serving sectors like residential, commercial, manufacturing and petrochemical. OCI-USA ensures rapid response, detailed reporting, and clear communication to facilitate efficient, cost-effective resolutions for every assignment.



Forensic Accounting

Expert financial analysis for complex claims, delivering precise assessments to drive effective recovery. Our team of highly certified professionals specializes in areas such as **business interruption, cyber claims, fraud and product liability.** Additionally, we offer expert witness and litigation support, focusing on economic damage quantification and efficient dispute resolution.



Contents

Comprehensive digital solutions for all contents claims from outsourcing support services to innovations including our proprietary contents valuation platform, exclaim. Scalable and flexible, our services adapt to your needs, delivering streamlined workflows, transparent processes, and total contents handling to **boost accuracy, indemnity management and efficiency by up to 40%.**



Temporary Housing

Reliable, temporary housing solutions for policyholders displaced by catastrophic events, evacuations or daily perils. With a nationwide network of credentialed providers, this service ensures quick placements (**24/7 emergency response**), high-quality accommodations and exceptional customer experiences.



Alternative Inspection Solutions

Streamlined claims processing and inspections using cutting-edge technology combined with an expert team, delivering **results within 24–48 hours** from FNOL to estimate delivery. Our comprehensive inspection services – spanning virtual, on-site, roof, interior, reinspections, task assignments and ladder assists – reduce indemnity and enhance accuracy with AI-powered tools.



Contractor Network

Largest independently managed repair network, with **over 6,000 contractors** providing residential and commercial services. Known for its rigorous contractor vetting process, performance-managed quality assurance and a **five-year workmanship warranty**, Contractor Connection helps increase policyholder retention through efficient and cost-effective services.



WeGoLook

Proprietary technology platform connecting **over 45,000 on-demand resources** ("Lookers") for rapid data and image gathering, enabling claims handlers to receive information within hours. Our expansive network also supports on-demand roof, interior and exterior inspections, providing flexible, real-time solutions for high-volume, low-complexity claims.



Dedicated
Account
Team

Dedicated Account Team

Crawford proposes the following dedicated core account team, led by [REDACTED]. Outlined below, are the detailed experience and qualifications of each team member, ensuring the expertise necessary to meet your needs. Please see [Appendix A](#) for CVs of the dedicated core account team.



Geographic Reach

At Crawford, we are committed to delivering exceptional customer service. Our adjusters undergo mandatory annual training and can participate in optional in-person sessions at our corporate training center in Atlanta to stay sharp and up-to-date.

Our Workforce

We deploy a combined remote and on-the-ground workforce to enhance flexibility, access specialized expertise and ensure localized support where it's needed most. This hybrid model allows us to adapt quickly, allocate resources efficiently and maintain high service standards across all areas of operation.

Our remote teams are strategically located to support key business functions, while our on-the-ground personnel provide localized insights, rapid response capabilities and a strong presence in the communities we serve. Through this structure, we can deliver targeted solutions that are both scalable and responsive.

Specifically, we have positioned adjusters throughout Hawaii. These professionals are backed by our core account team, which oversees all activity and reporting to ensure alignment with service expectations.

By integrating technology with local expertise, we provide seamless communication, effective collaboration and consistent performance, delivering cost-effective solutions tailored to your needs.

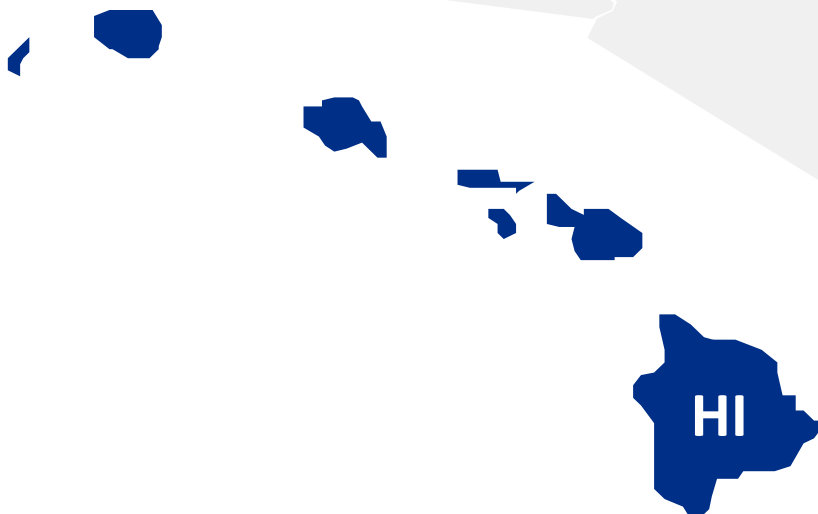
Expert Adjusters With Local Knowledge and Regulatory Expertise

Our adjusters have extensive experience handling both residential and commercial claims, ensuring familiarity with Hawaii state statutes and the specific rules and regulations of the specific county where the loss occurred. We collaborate closely with county authorities to address their unique requirements effectively.

For any questions or further information, [REDACTED] will be your primary contact.

Phone: [REDACTED]

Email: [REDACTED]





Reporting

Reporting

Responsiveness, prompt service and digital connectivity is our number one goal

Your dedicated Crawford team will work closely with you to support any reporting needs. You will have access to our claims management system ensuring the ability to pull reports based on your requirements at any time.

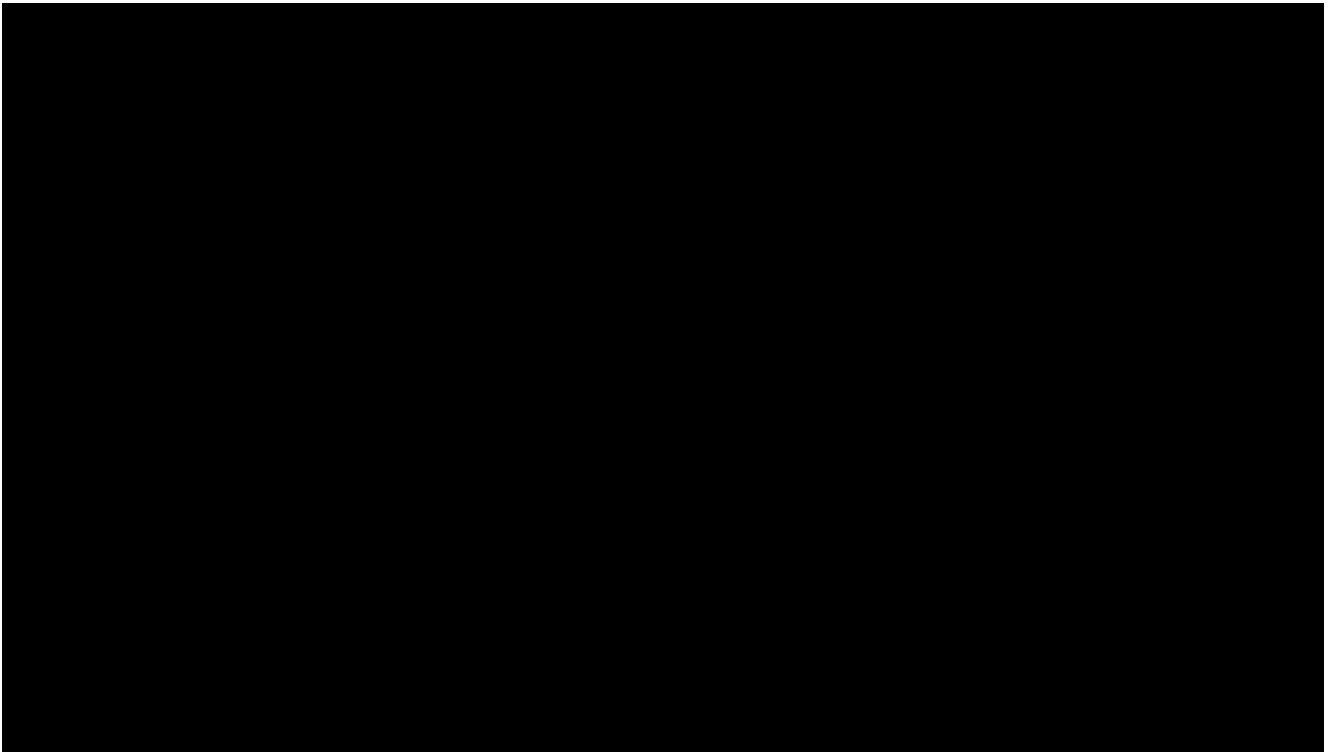
Your dedicated Crawford team will collaborate closely with you to meet your reporting needs. Our system delivers real-time, actionable insights, including advanced analytics and forecasting capabilities. We can customize performance reporting to align with your specific requirements using our robust BI tool.

We offer detailed reporting on:

- Number of assignments received
- Number of open assignments
- Number of closed assignments
- Number of days to close
- Original estimate vs. final estimate amount

Should there be a large loss that requires formal reporting outside of your access to our system, we will support any and all requests.

Sample Reporting Dashboard



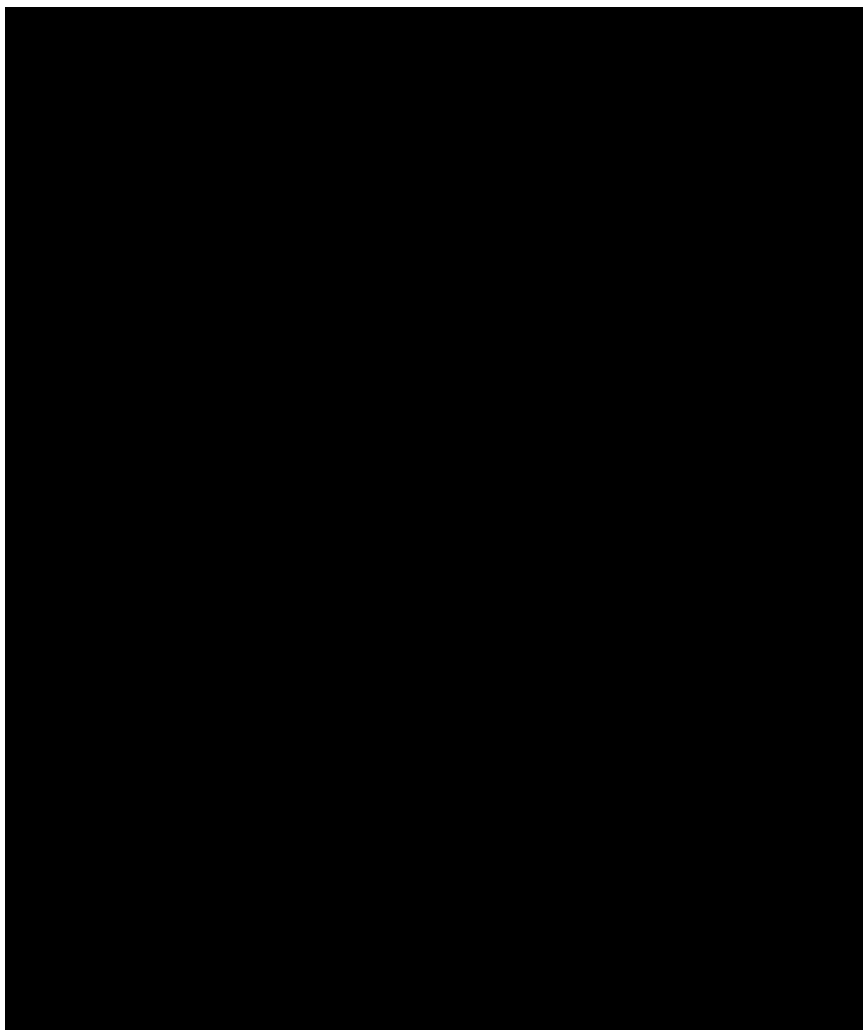
Optional Self-Serve Reports

Our proprietary claims management system, CMS, is used to facilitate efficient and effective claims management through file creation, claim tracking and scheduling functionality that documents our work. It is used to manage task-oriented assignments as well as full adjustment assignments when Crawford is the designated claims administrator.

Through Crawford's iQ portal we can provide you with a gateway where you can access the work, we do for you. This reporting engine is integrated with our claims system allowing a first-person view of each of your claim files. Therefore, you will have the ability to drill down and see the status of each claim, including attachments, notes, and specific loss data.

We would be happy to arrange for a demo of the Crawford IQ Portal should you have an interest in that.

Crawford and Company's IQ Portal is your gateway into seeing the progress of your claims and generate reports. A variety of reports are available on our Reports menu. Bordereaux reports provide claim counts and claims dollars incurred. Reports can be created at any level of the organization. Bordereaux Reports are returned to you in PDF format which can be saved to your desktop, printed from our website or scheduled to be delivered through your email. Crawford's My Reports tool allows you to create your own customized reports from the data that is captured in CMS.



Loss Run

Crawford has experience adjusting claims on programs incorporating SIR's. Some programs include a straight per claim retention (deductible) where others involve deductible buy-down policies. We also manage numerous aggregate deductible arrangements involving maintenance deductibles, aggregate deductible tracking/erosion, catastrophe exposures and reporting to excess markets/insurers when per claim or annual deductible limits are breached. We will be able to take your reporting requirements and generate a custom output from our claims system.

Customizable Loss Run

Claim Number	Policy Year	Adjuster	Store No	PRO	Insured	Loss Location	City	State

System Generated Bordeaux Report

Bordereau Report: March 2023

Crawford Claim	Insured Name	Policy Number	Policy Inception	Policy Expiry	Loss Date	Receive Date



Licensing, Errors & Omissions

Licensing, Errors & Omissions

Licensing & Compliance in Hawaii

Crawford is properly licensed and remains in full compliance with all applicable laws in the State of Hawaii.

Hawaii Compliance Express (HCE) Contract

Crawford is willing to sign a contract agreeing to comply with all applicable laws and utilize the Hawaii Compliance Express (HCE), after reviewing the contract.

Professional Liability Insurance & Fidelity Bonds

Crawford maintains professional liability insurance and fidelity bonds.

Errors & Omissions (E&O) Claims

Crawford does not disclose specific E&O claims publicly. However, for further details, you may refer to the disclosure in our latest 10-K filing:

"In the normal course of business, the Company is sometimes named as a defendant or responsible party in lawsuits or actions brought by insureds or claimants contesting settlement decisions. Additionally, clients have in the past, and may in the future, bring indemnification claims based on alleged actions by the Company, its agents, or employees. Most claims fall within the coverage of our maintained insurance policies. However, the Company is responsible for deductibles and self-insured retentions under various policies. Management has made adequate provisions for known and probable risks."

Regulatory Issues

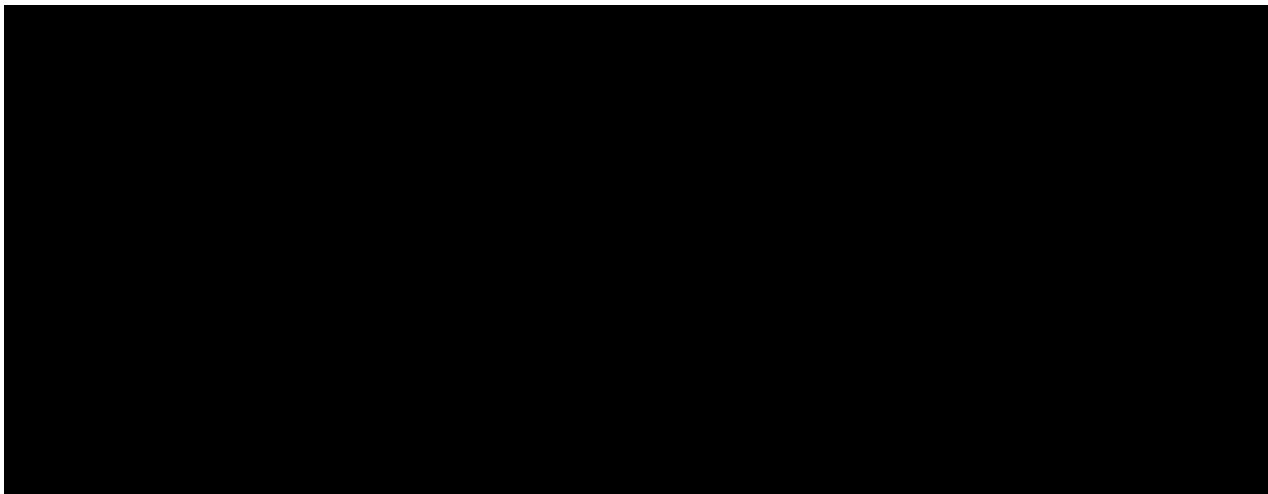
Crawford does not disclose any regulatory issues beyond what has already been made public. For additional information, view our disclosure policy and ESG governance documents or visit our [investor relations website](#).

- [Regulation Fair Disclosure Policy](#): Our policy outlines our approach to legal and regulatory compliance.
- [ESG Governance Documents](#): We publish governance documents, including audit committee charters and corporate governance guidelines, which contains regulatory information.



Fees

Cost Details



2025 Commercial Property Full Adjustment Fee Schedule

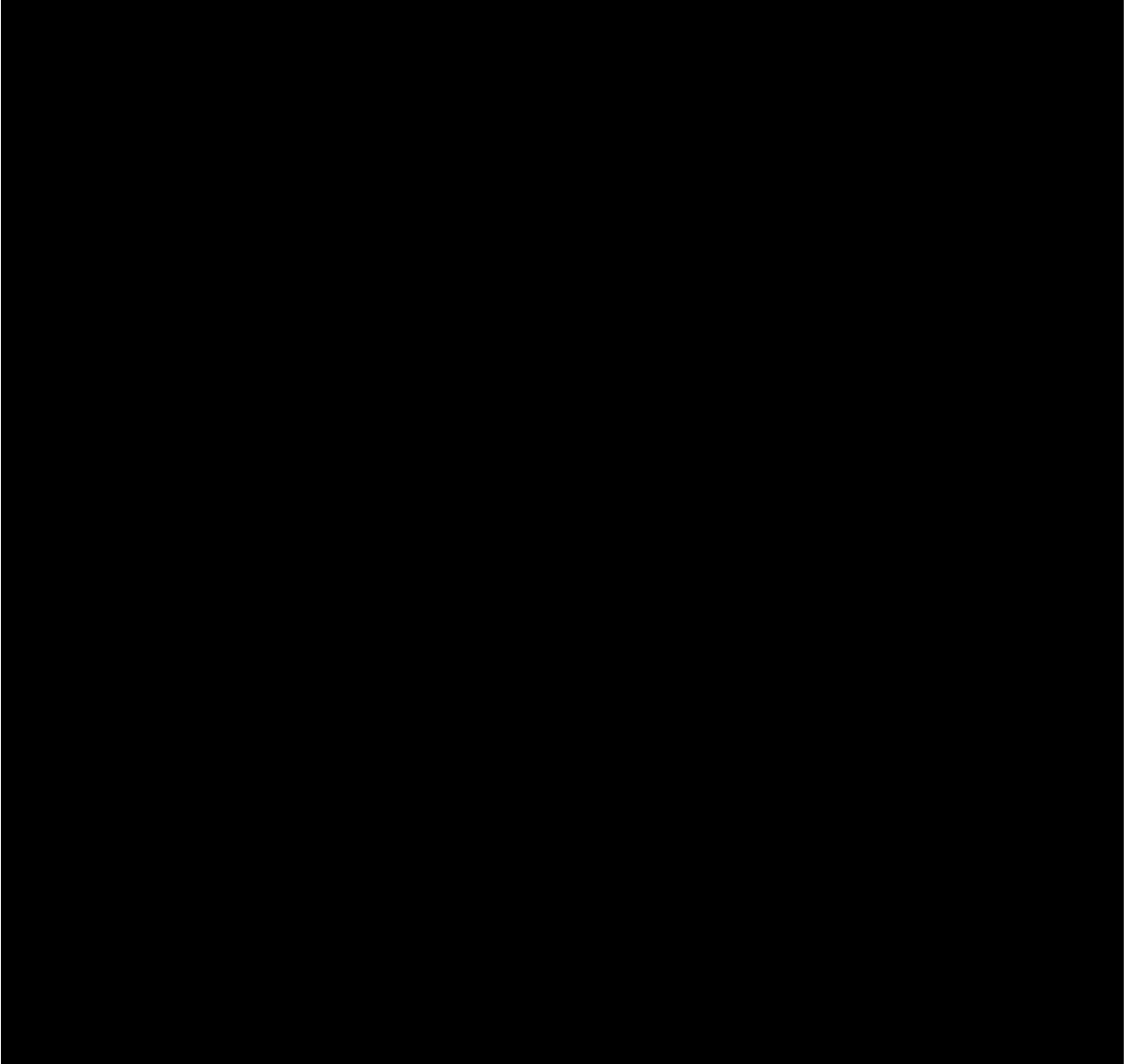
Commercial Full Adjustment Services			
Full Cost of Repairs			Service Fee
\$0	-	\$1,500	
\$1,501	-	\$2,500	
\$2,501	-	\$3,500	
\$3,501	-	\$5,000	
\$5,001	-	\$7,500	
\$7,501	-	\$10,000	
\$10,001	-	\$12,500	
\$12,501	-	\$15,000	
\$15,001	-	\$25,000	
\$25,001	-	\$50,000	
\$50,001	-	\$75,000	
\$75,001	-	\$100,000	
\$100,001	-	UP	

Mileage

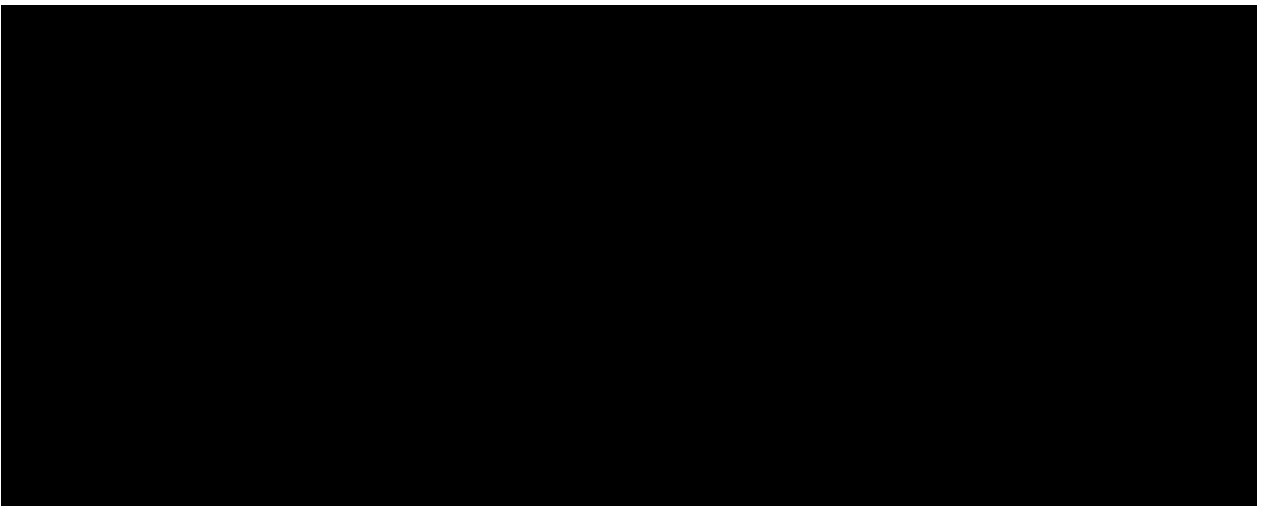
Commercial Full Adjustment Services
<ul style="list-style-type: none"> ▪ Captioned Narrative Report ▪ Coverage Application ▪ Agreed Price Estimate of Damages ▪ Inventory Loss Valuation ▪ Business Income Adjustment ▪ Verification of Insured Interest ▪ Diagram ▪ Photos of Risk and Damages ▪ Hover 3-D Model & Measurement Scan ▪ Salvage Handling ▪ Subrogation Investigation and Recovery ▪ PILR upon Request ▪ Statement of Loss ▪ Claim Resolution
Optional/Contingent Flat Rates
<ul style="list-style-type: none"> ▪ Ladder Assist (starting at) - ▪ Roof Inspections (starting at) - ▪ Re-inspections - ▪ Erroneous Cancellation Fee -

Time & Expense Hourly Rates
<ul style="list-style-type: none"> ▪ Staff Property Adjuster ▪ Property General Adjuster ▪ Regional General Adjuster
Claim-Type Service Fee Additions (Per Tier)
<ul style="list-style-type: none"> ▪ Catastrophe Level 1 to 2 – per prevailing CAT schedule ▪ Catastrophe Level 3 to 4 – per prevailing CAT schedule

Fee Conditions - *Applicable to All Services:*



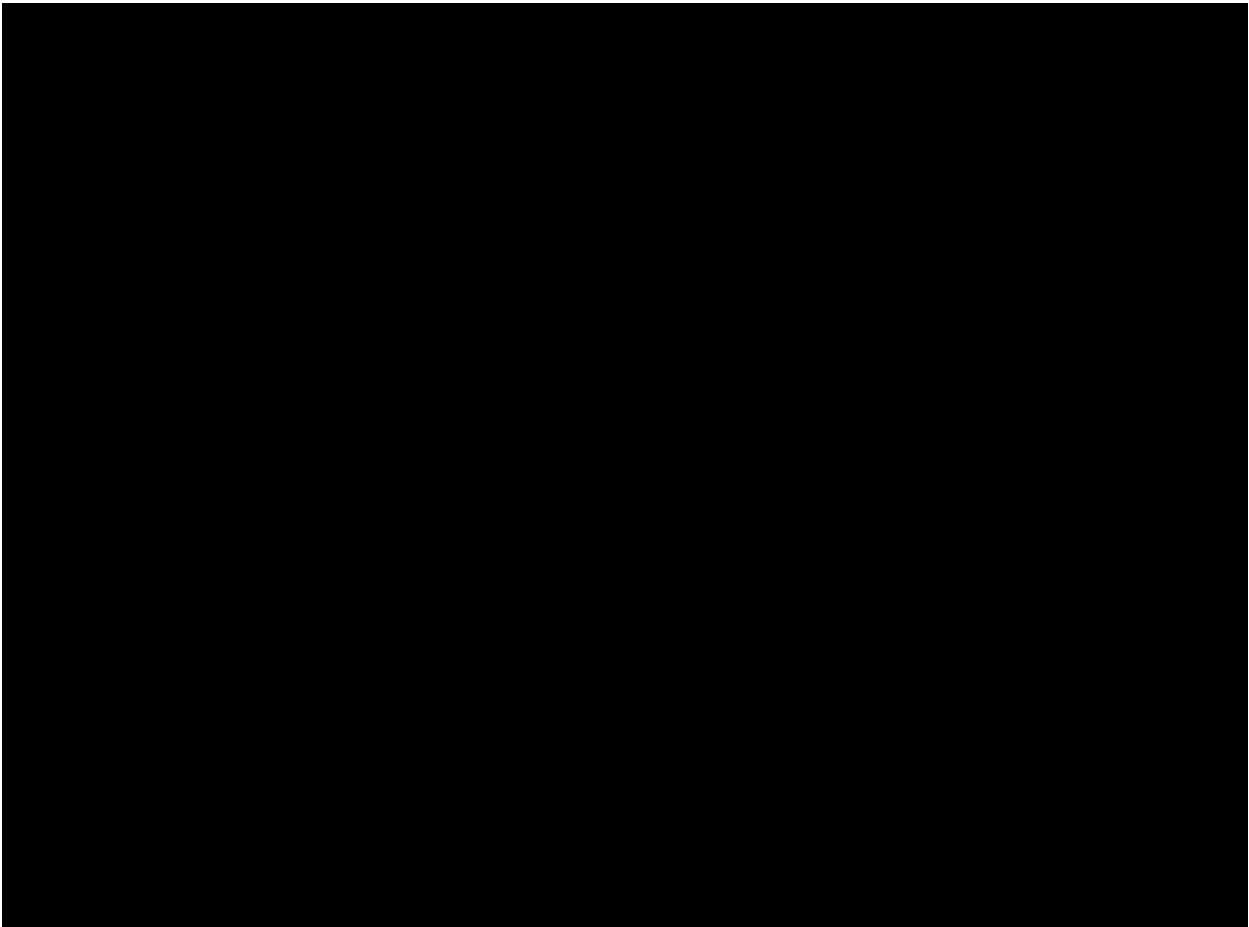
Appendix



2025 Global Technical Services National Hourly Rates

Personnel	Hourly Rate
Adjuster	
General Adjuster	
Regional General Adjuster	
National General Adjuster	
Executive General Adjuster	
Senior Executive General Adjuster	
International Executive General Adjuster	

Rate Conditions - Applicable to All Services:



Atlanta Contact Center Event Intake Fee Schedule

Description of Services	Fee
Standard event claim intake 24x7	
Standard event inquiry calls	
Dedicated telephone line setup & programming (one-time setup fee)	
Interpreter fees (billed back to the client directly)	
Yearly Standby Fee (covers basic readiness, staffing, basic telephony/IVR prep)	

ClaimsAlert - Services

- 24/7/365 claim and inquiry contact center intake
- Emergency after hour adjuster call-out services
- Catastrophe event support
- Business Continuity telephone support
- Telephony capabilities to conduct mass calling campaigns – 24 hours set up

Claim and Call Intake Channels – 24/7/365

- Voice: dedicated toll-free phone line
- Email: dedicated email intake channel
- DFNOL: white label intake website creation
- Text: SMS solution

Emergency Adjuster Call Outs

- ClaimsAlert serves as a single contact for clients nationwide
- Using abbreviated call-out scripts to minimize delays, ClaimsAlert captures critical information while quickly locating the nearest Crawford adjuster to respond to the loss
- Three-way calls are completed between the client, adjuster, and the ClaimsAlert agent
- Daily call-out records are documented and forwarded to the service center manager
- Monthly and quarterly performance reports are generated for management analysis and review

Catastrophe and Emergency Event Support

- ClaimsAlert is experienced in setting up high-volume call center support on short notice
- Typical support includes severe weather events, environmental accidents, and product recalls
- Realtime compilation and dissemination of collected data points are available

Call Center Technology

- Advanced call-routing software (ACD), telephony technology tools (intake application), and data distribution systems (reporting and analytics)
- Telephony and intake applications are managed in-house by the Crawford contact center BSA team. This makes for on-the-fly, quick updates
- 100% of calls are audio and screen recorded
- Language interpreter service provides the capability for the interpretation of more than 100 languages
- A versatile First Notice of Loss intake system which is highly customizable
- Fully capable of CRM integration with a client or third-party system

AI -Technology

- Real-Time Translation, simplified, streamlined language translation
- Real-Time Transcription, improved quality for grammar and spelling, improved damage/event details
- Call Routing Triage, New Claim, Inquiry, HR, Adjuster Look-up, Proactive Communications
- Improved KPIs – Response time from under 40 seconds to less than 10 seconds
- Personalized predictive call reasoning – CRM/IVR
- Scalability – Event ramp up through AI-Agent call handling
- Data Mining - Enhanced data defining process areas, life-cycle steps, or other factors driving customer behavior
- Claim life cycle management, progressive approach to assist speed to closure

Thank You

We look forward to further discussions and welcome any customizations to our strategy at your direction. We are confident that this collaboration will be a rewarding and productive partnership.

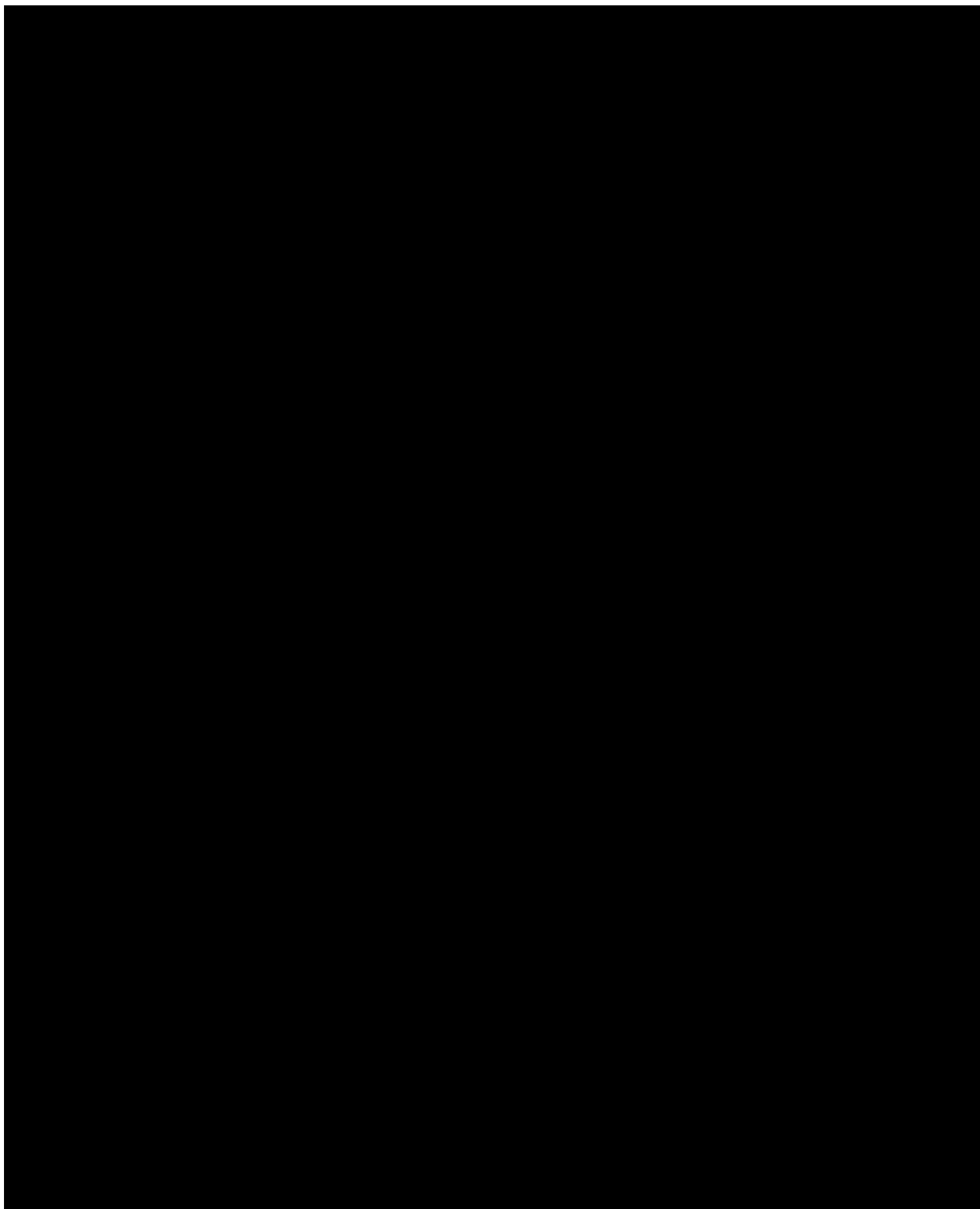
Thank you for your time and consideration.

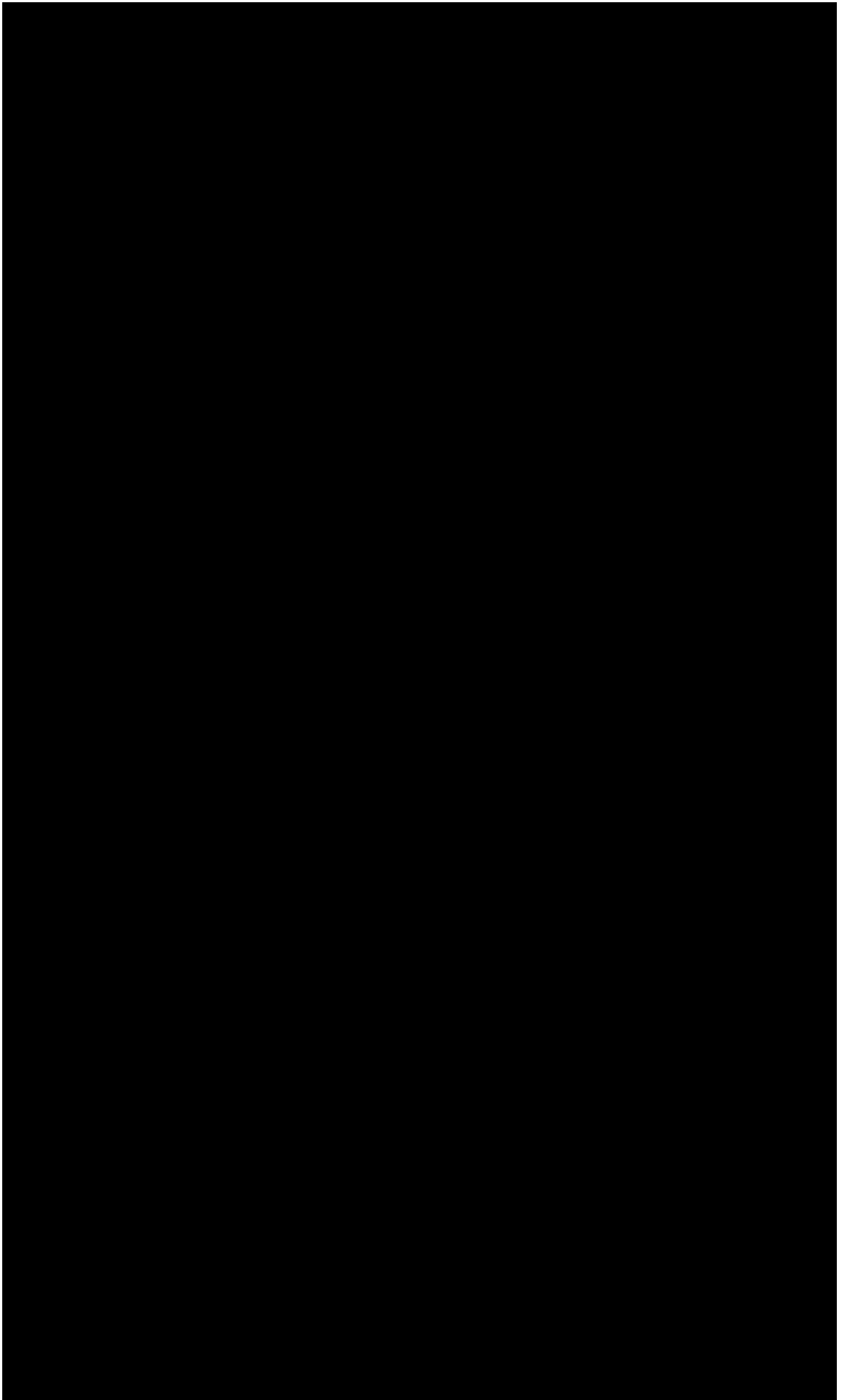


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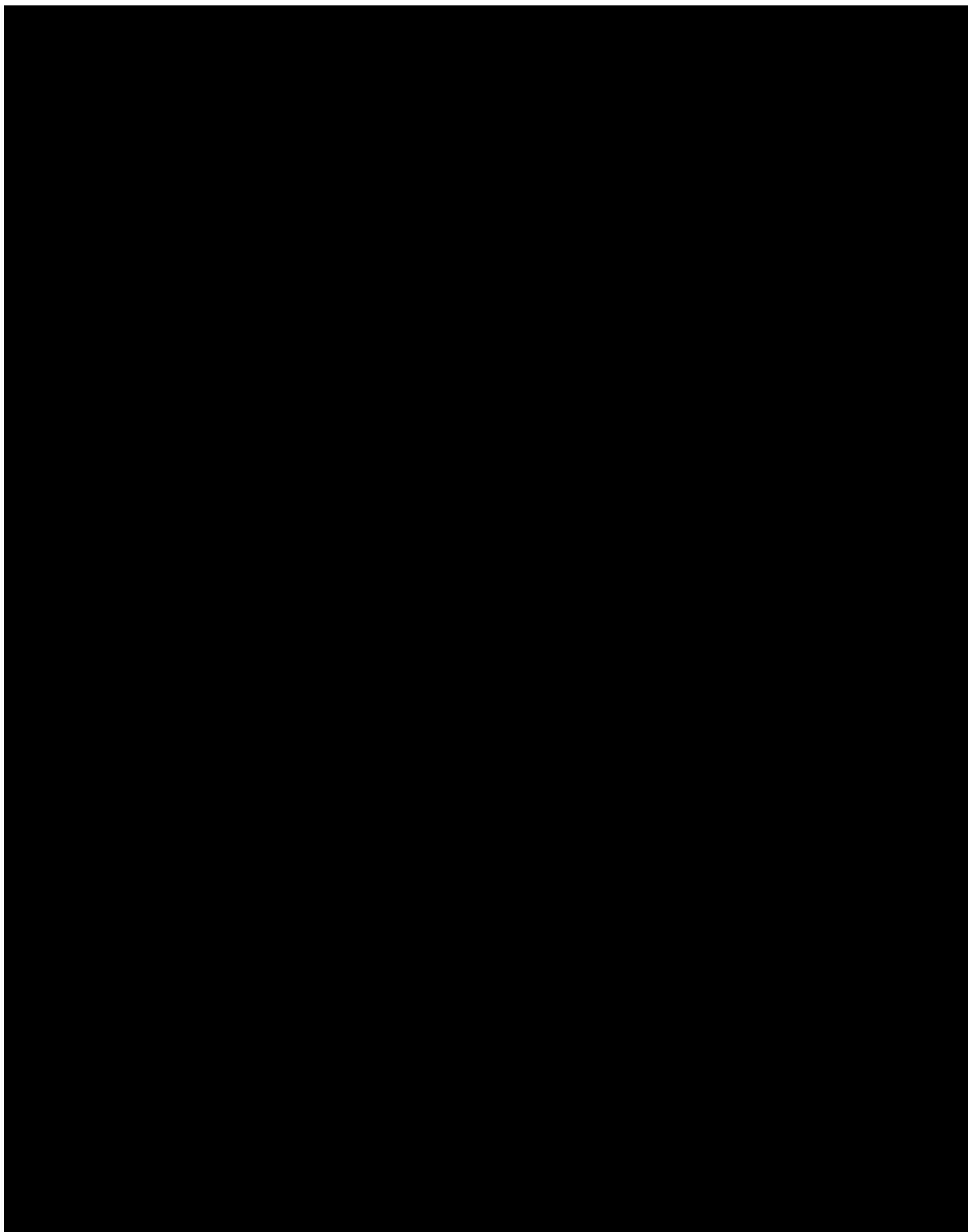
Appendix A

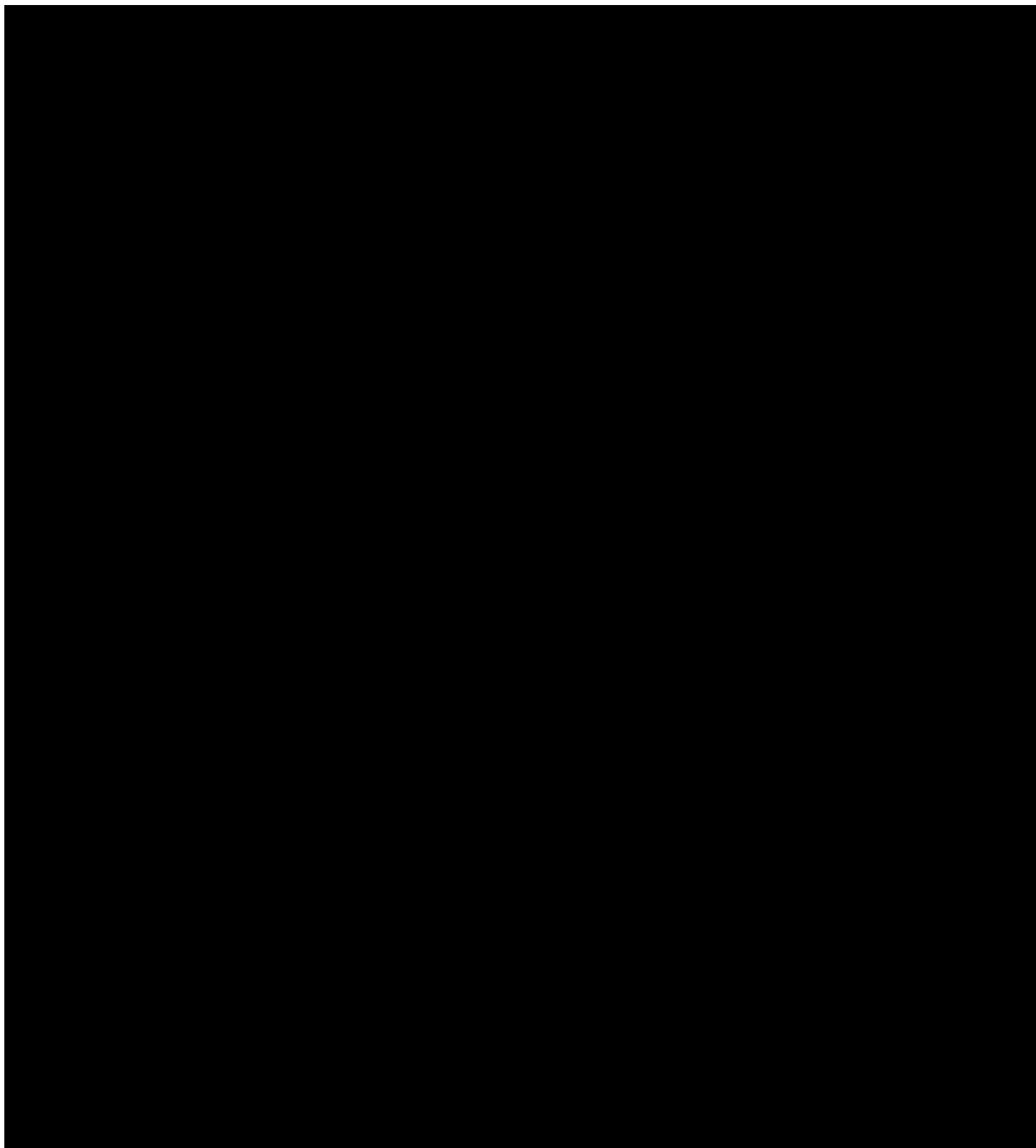
CVs

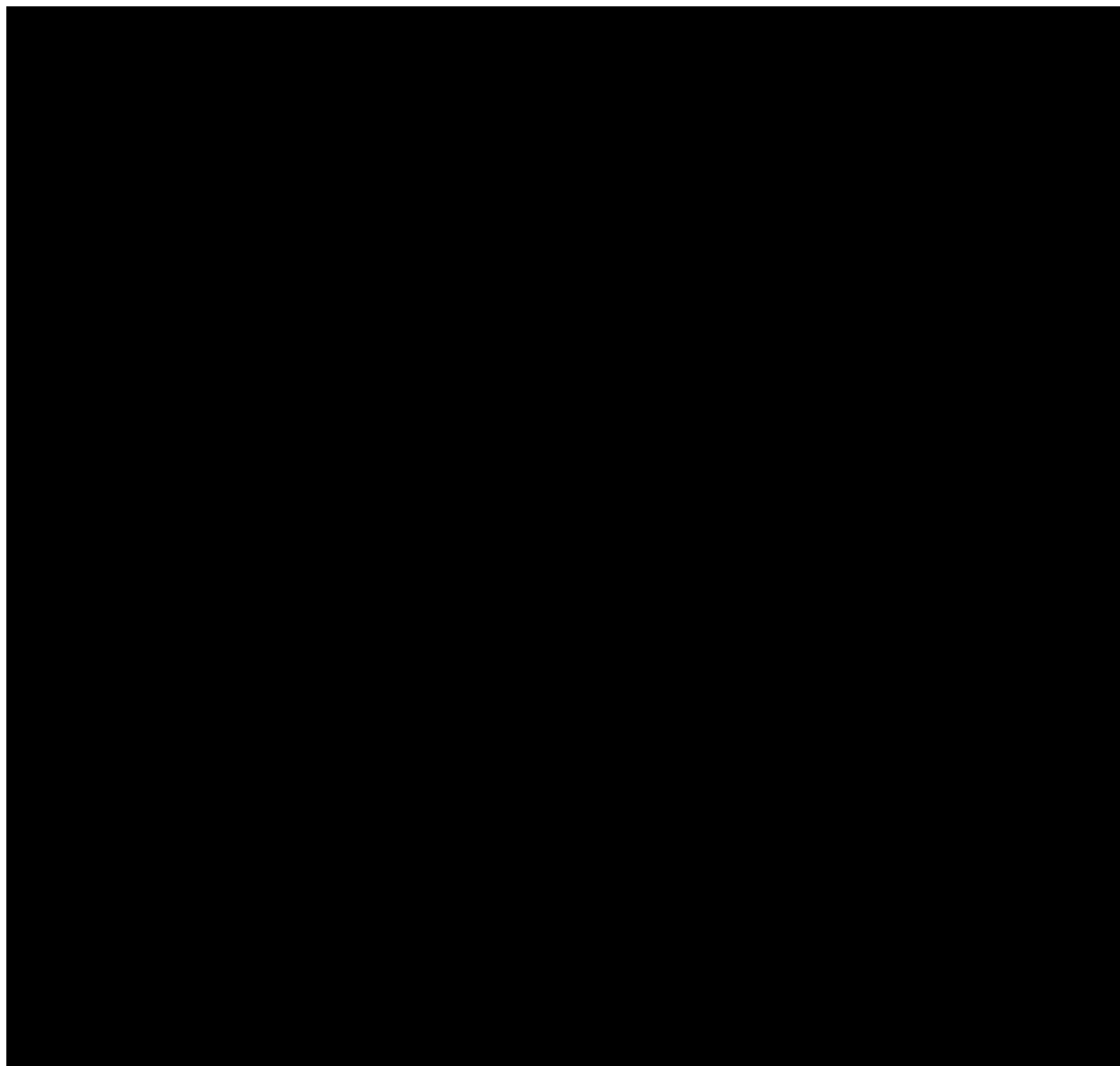


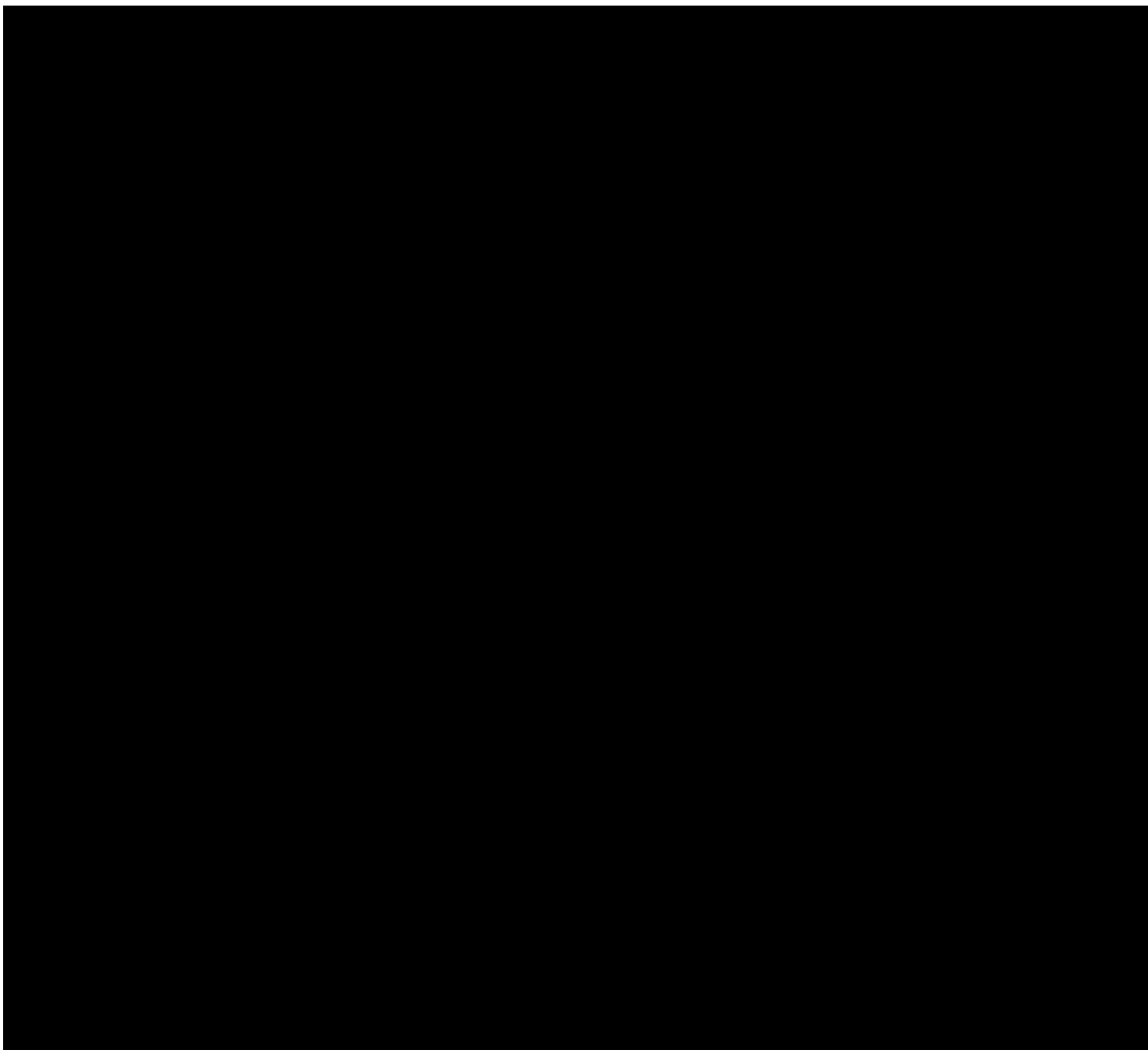


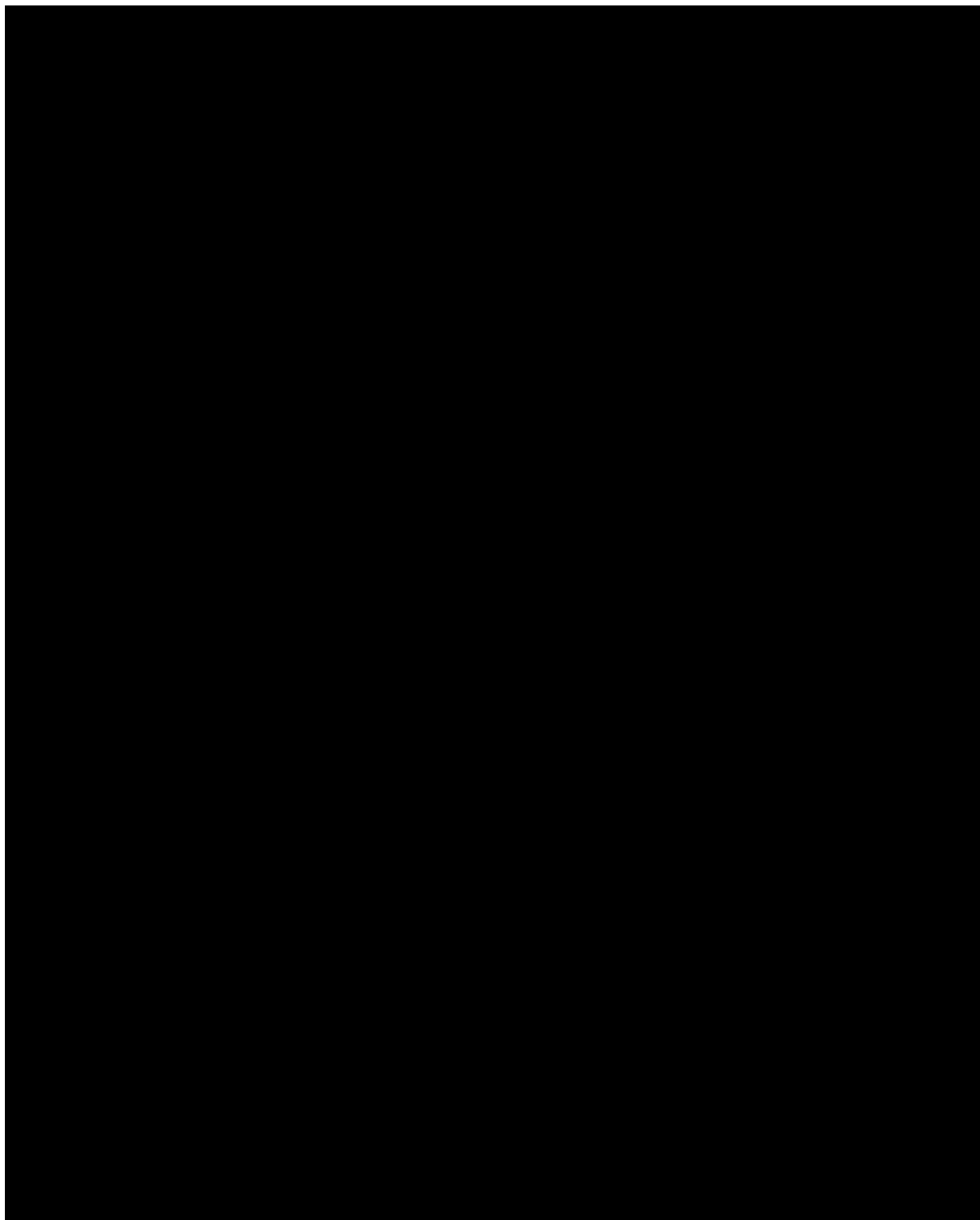


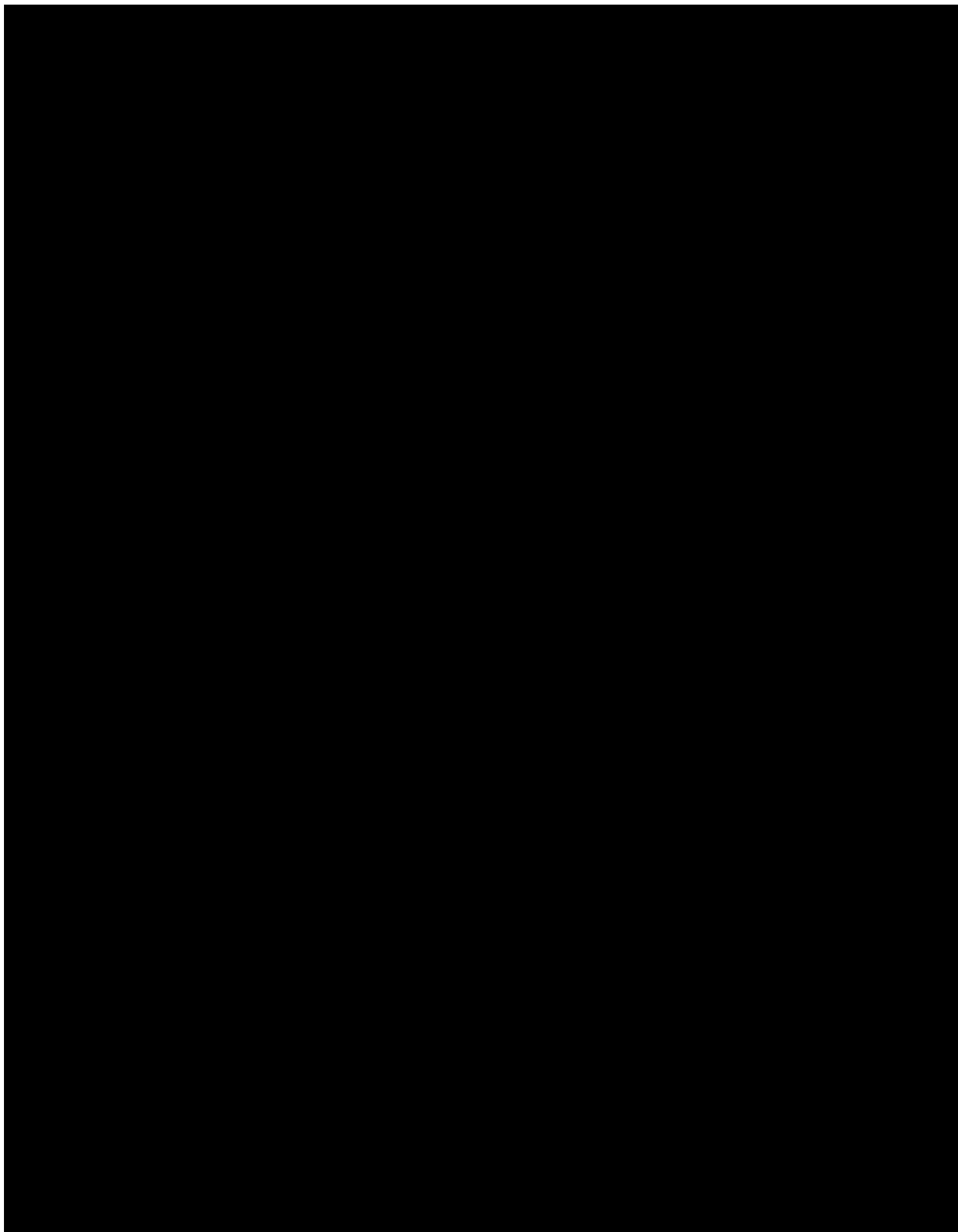


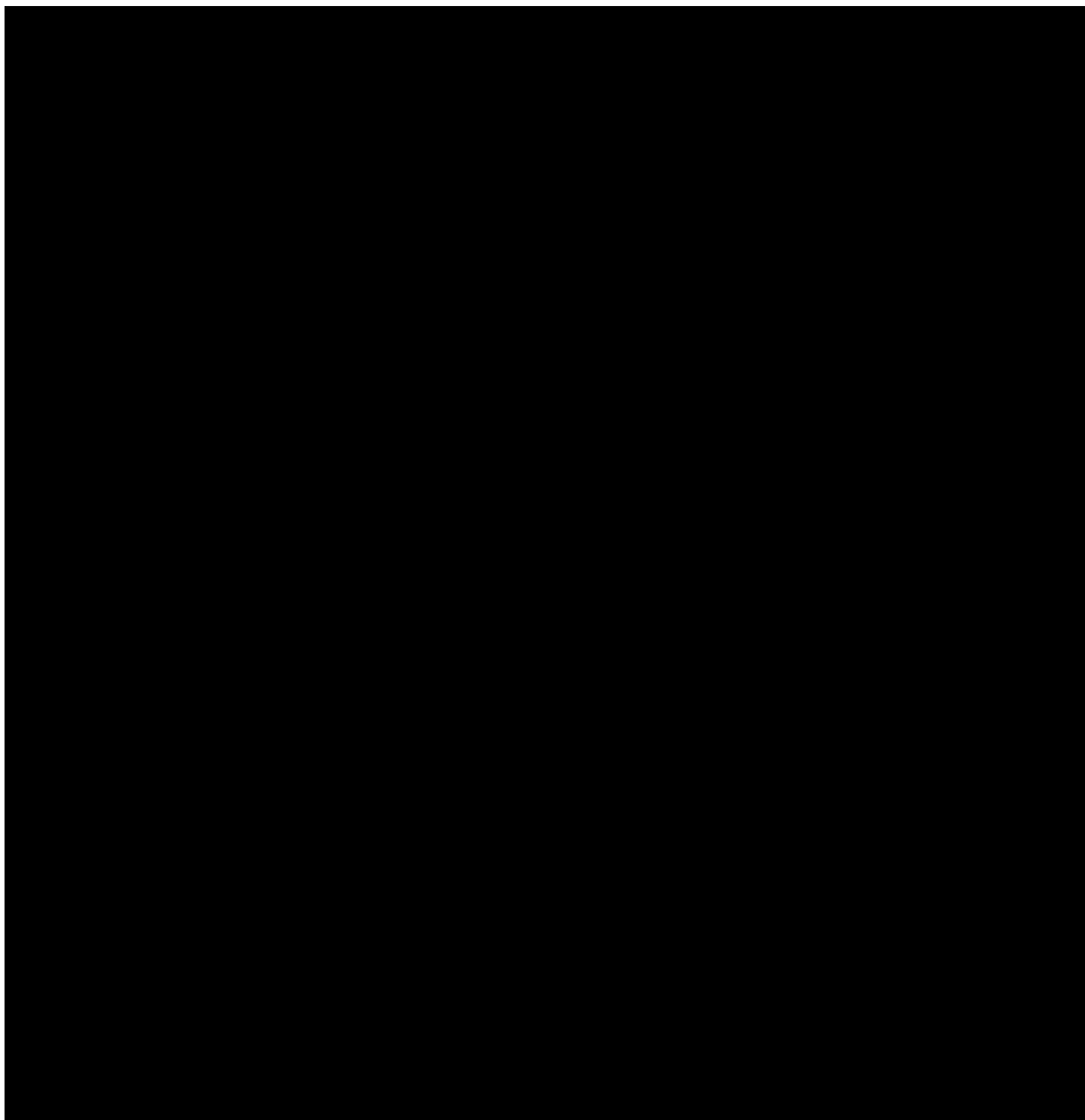


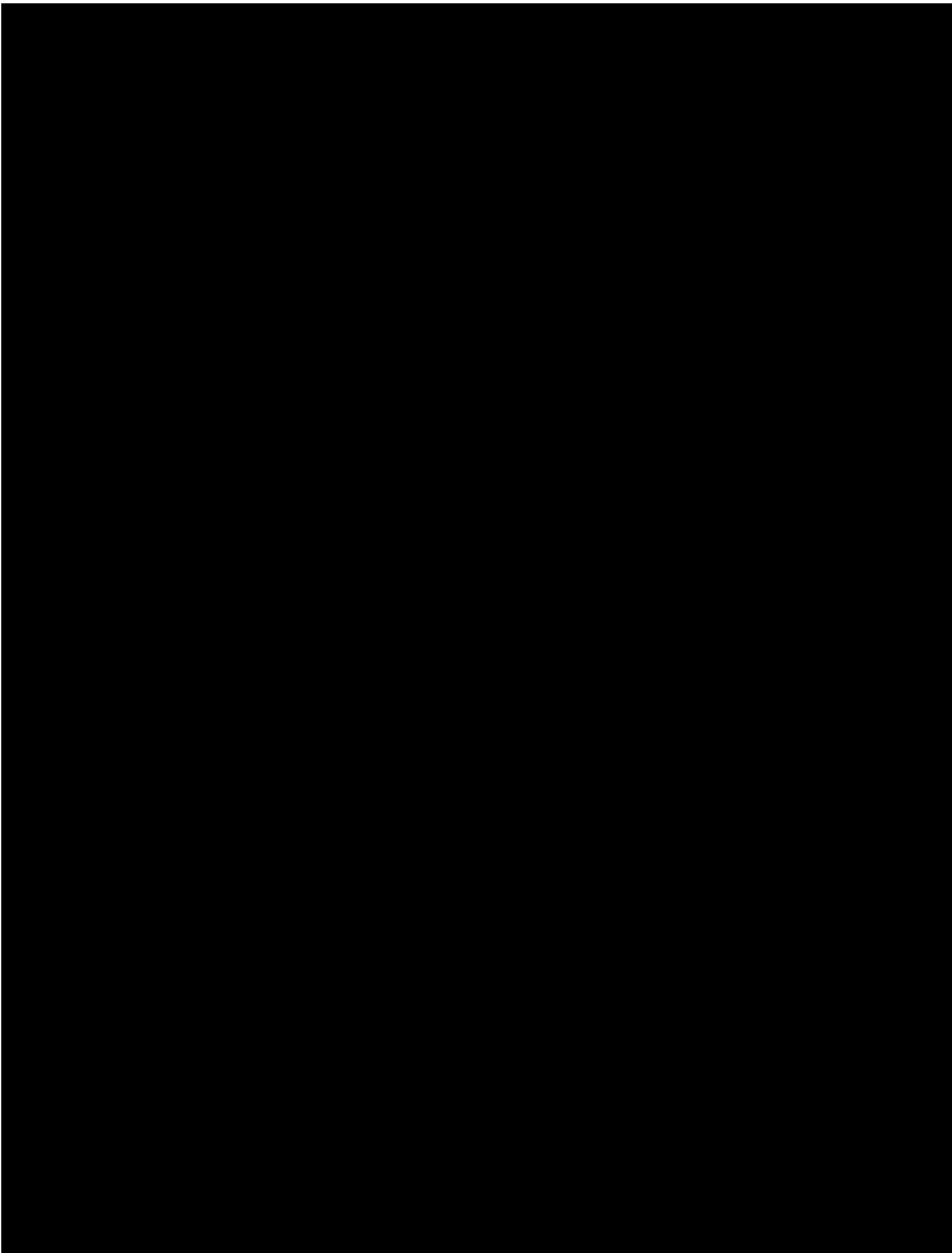


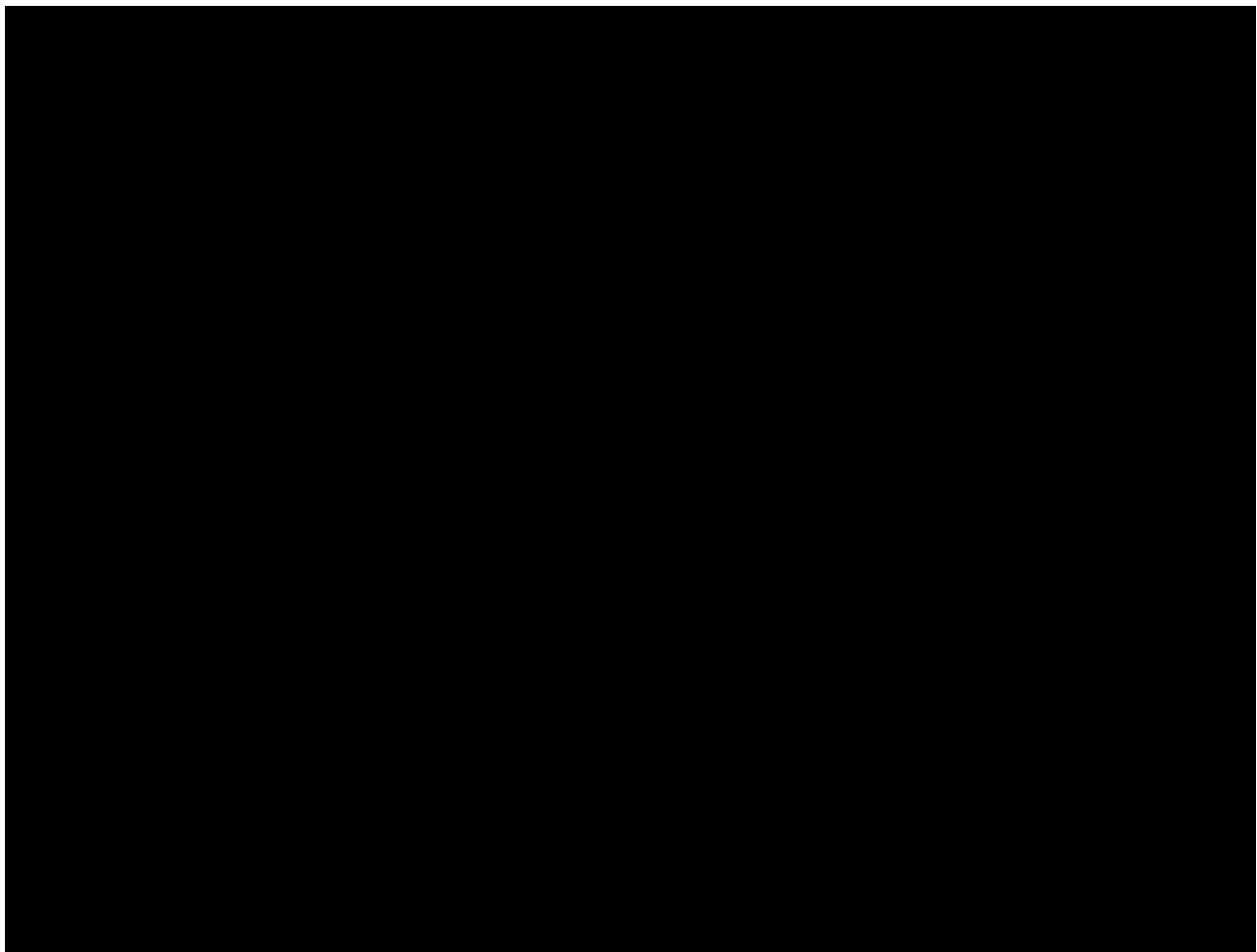


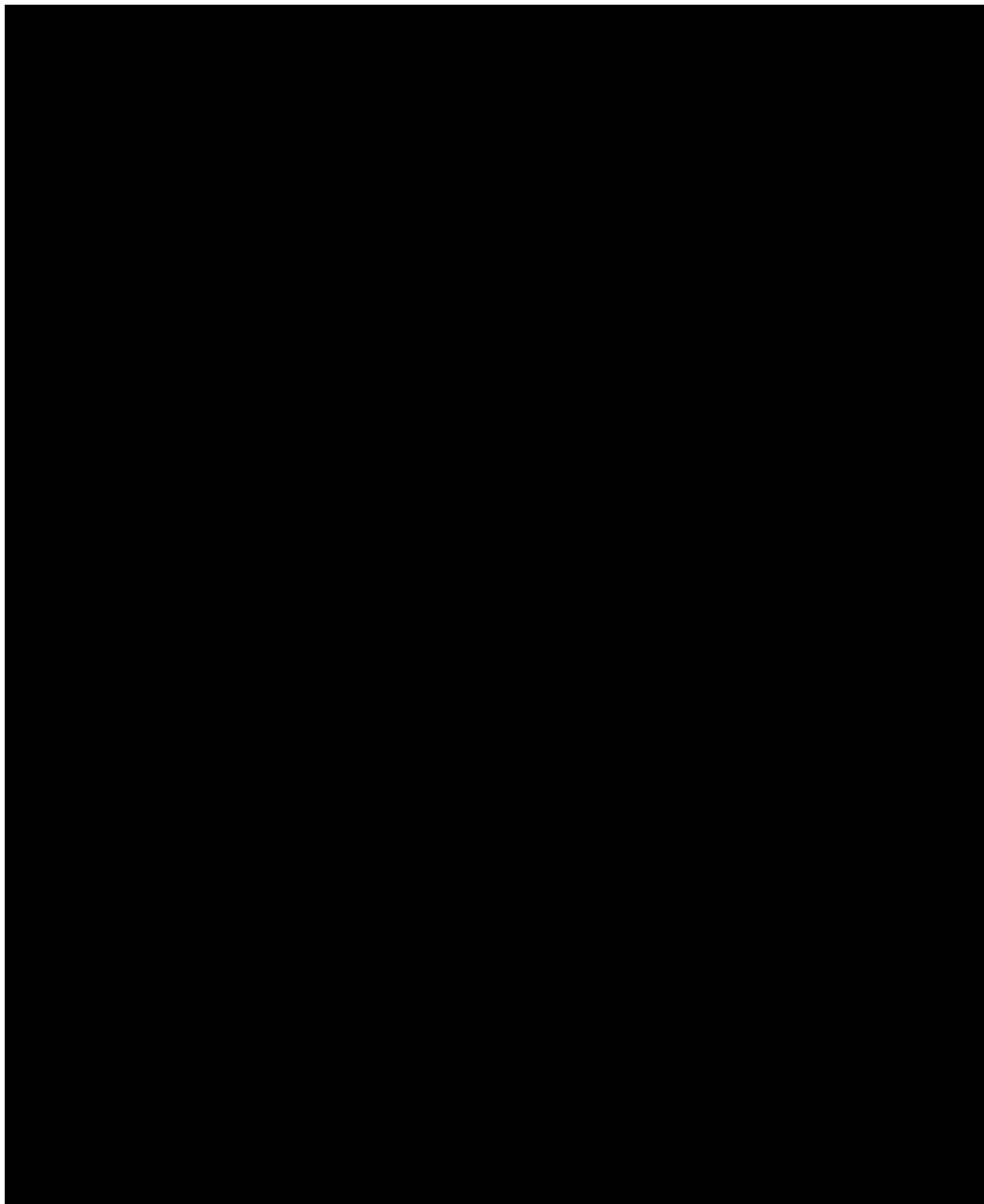




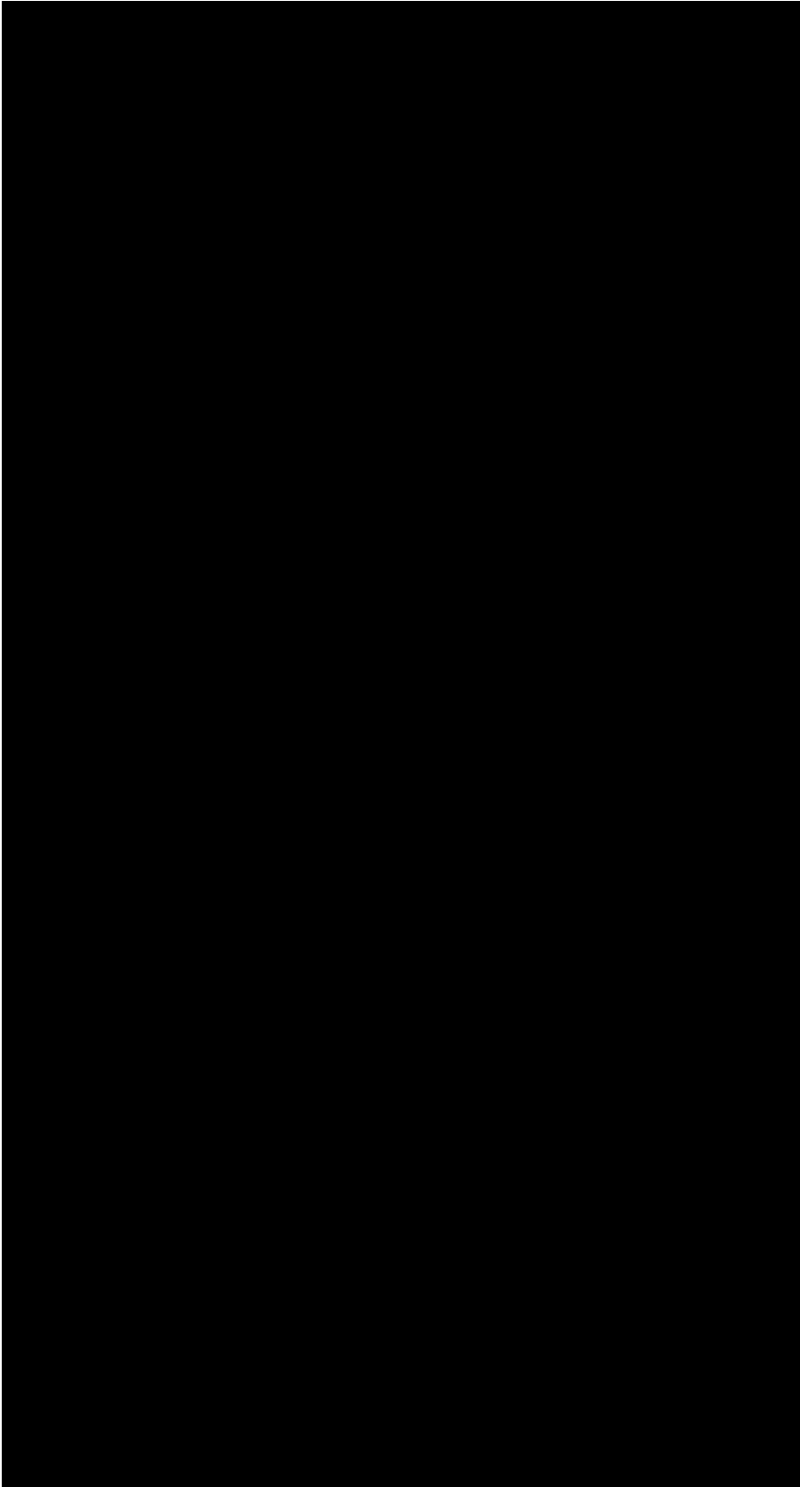
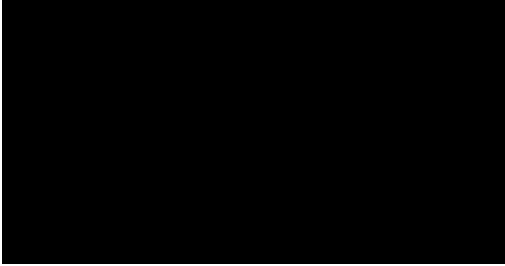


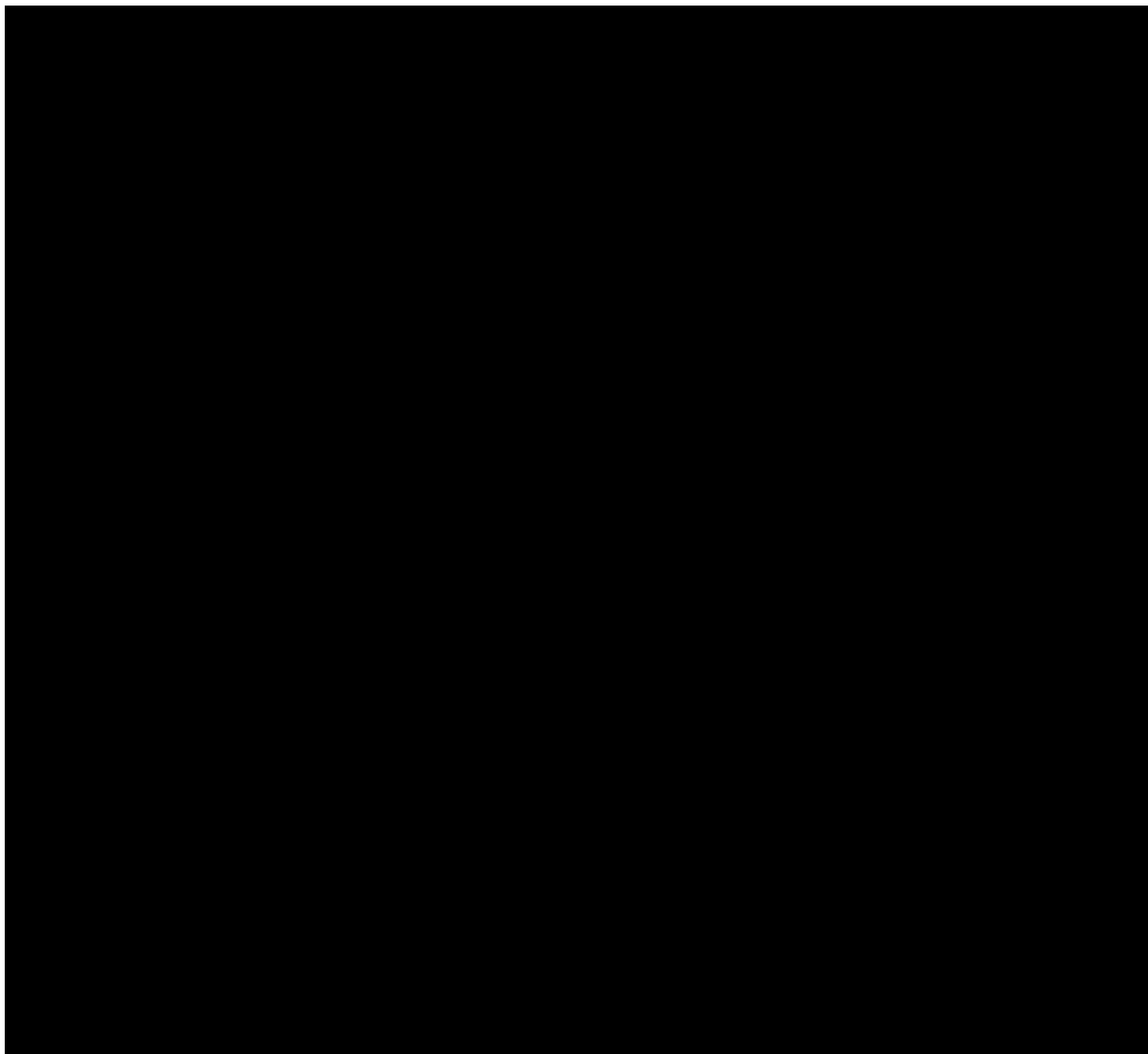


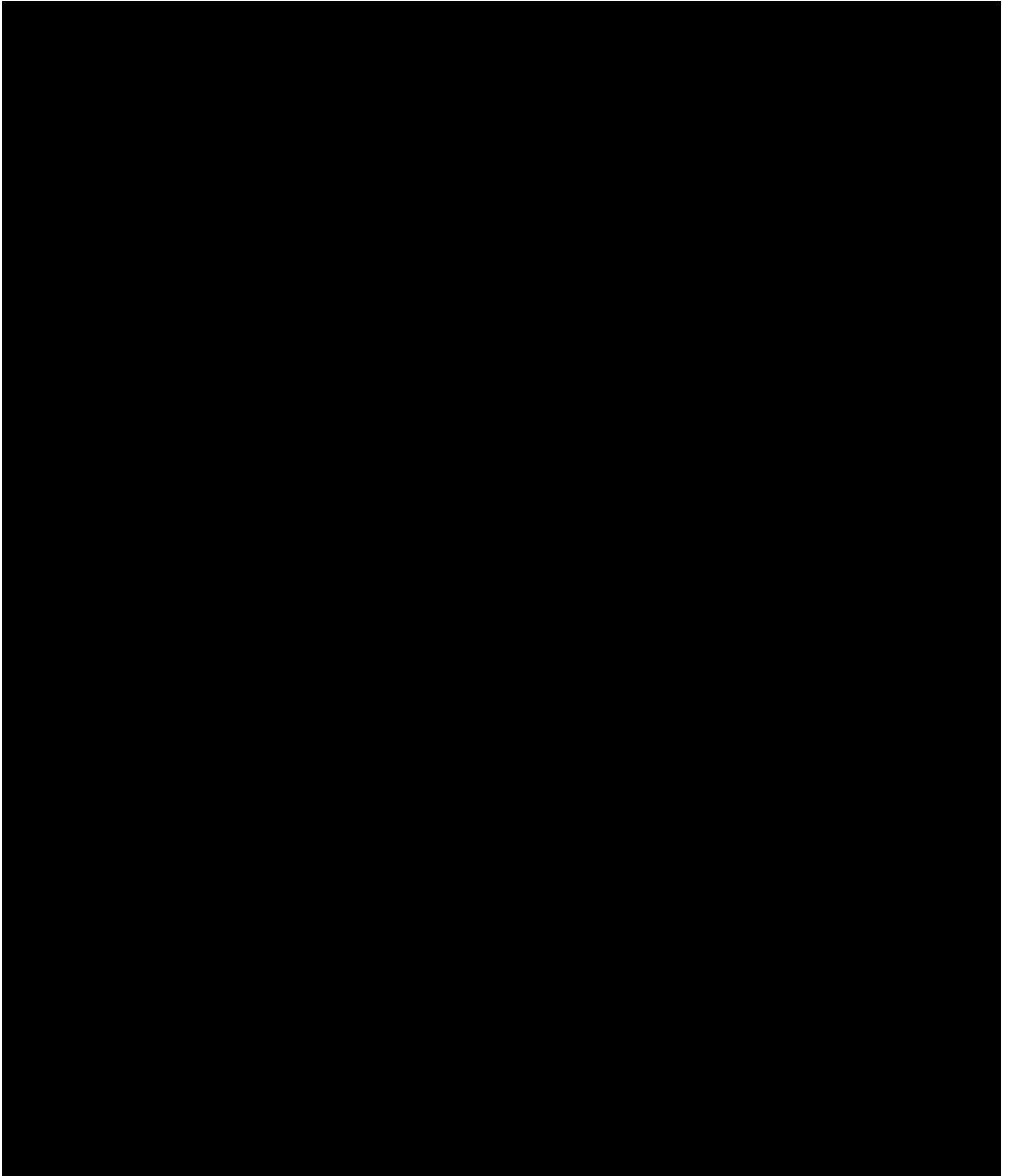


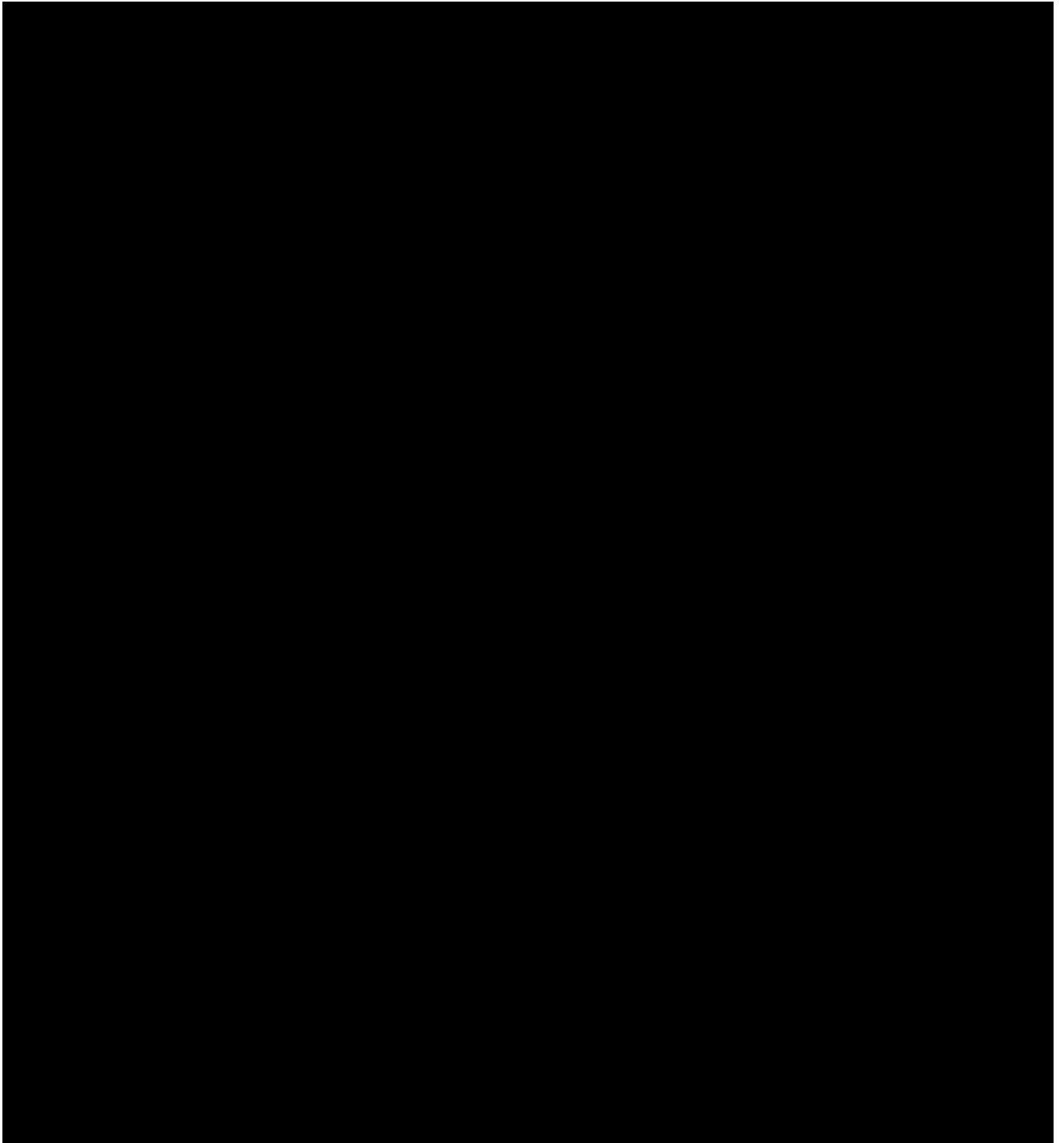


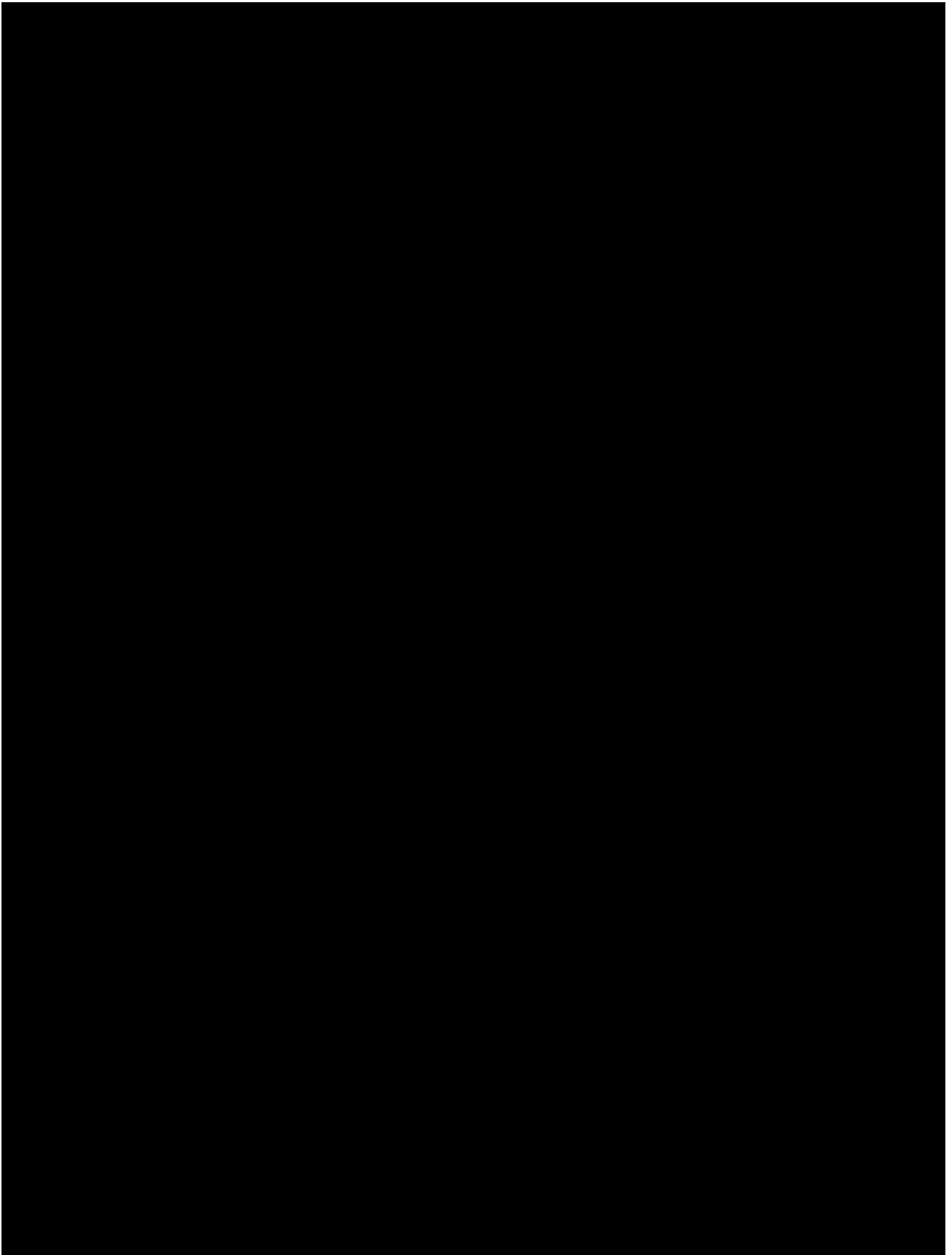


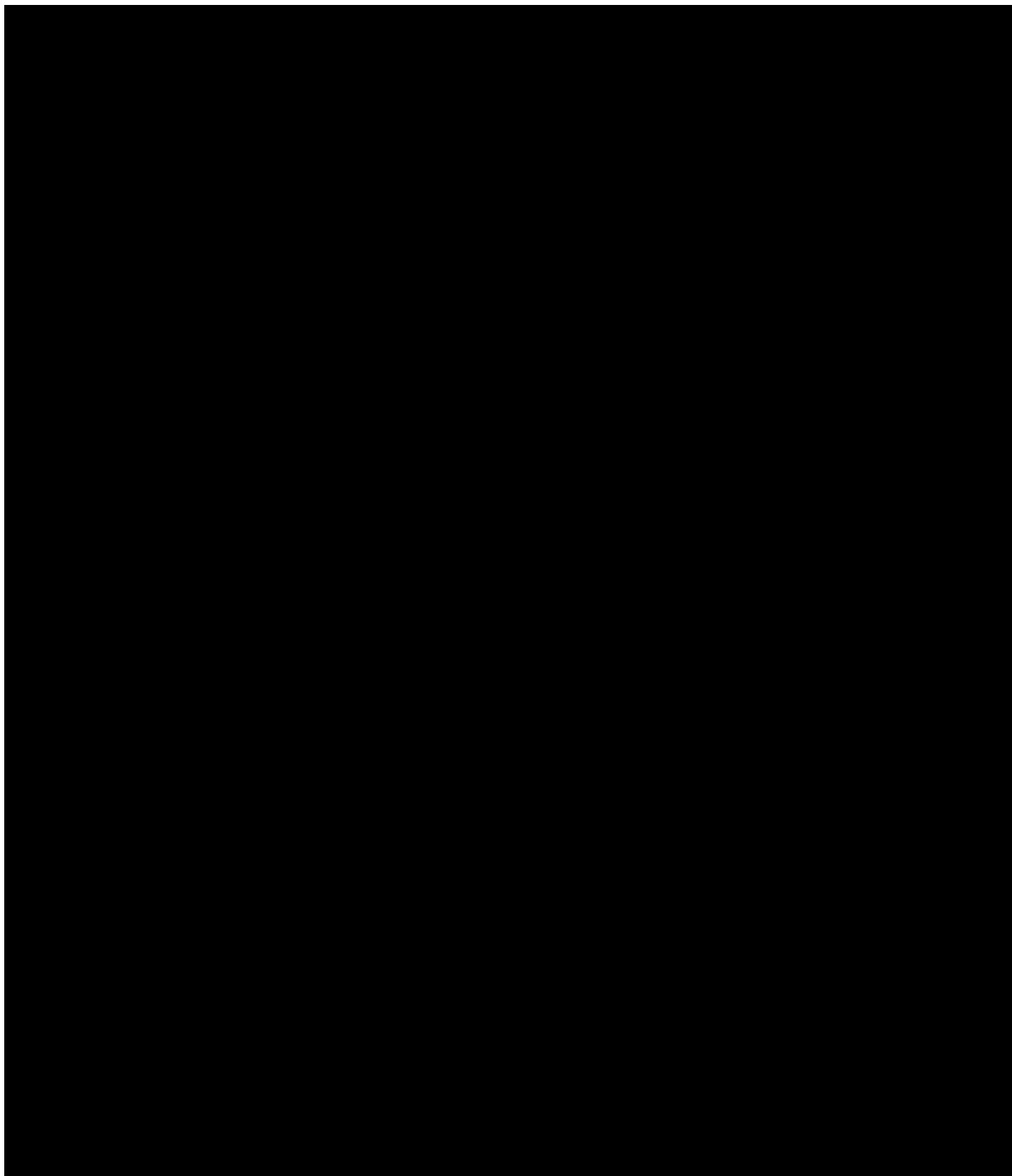


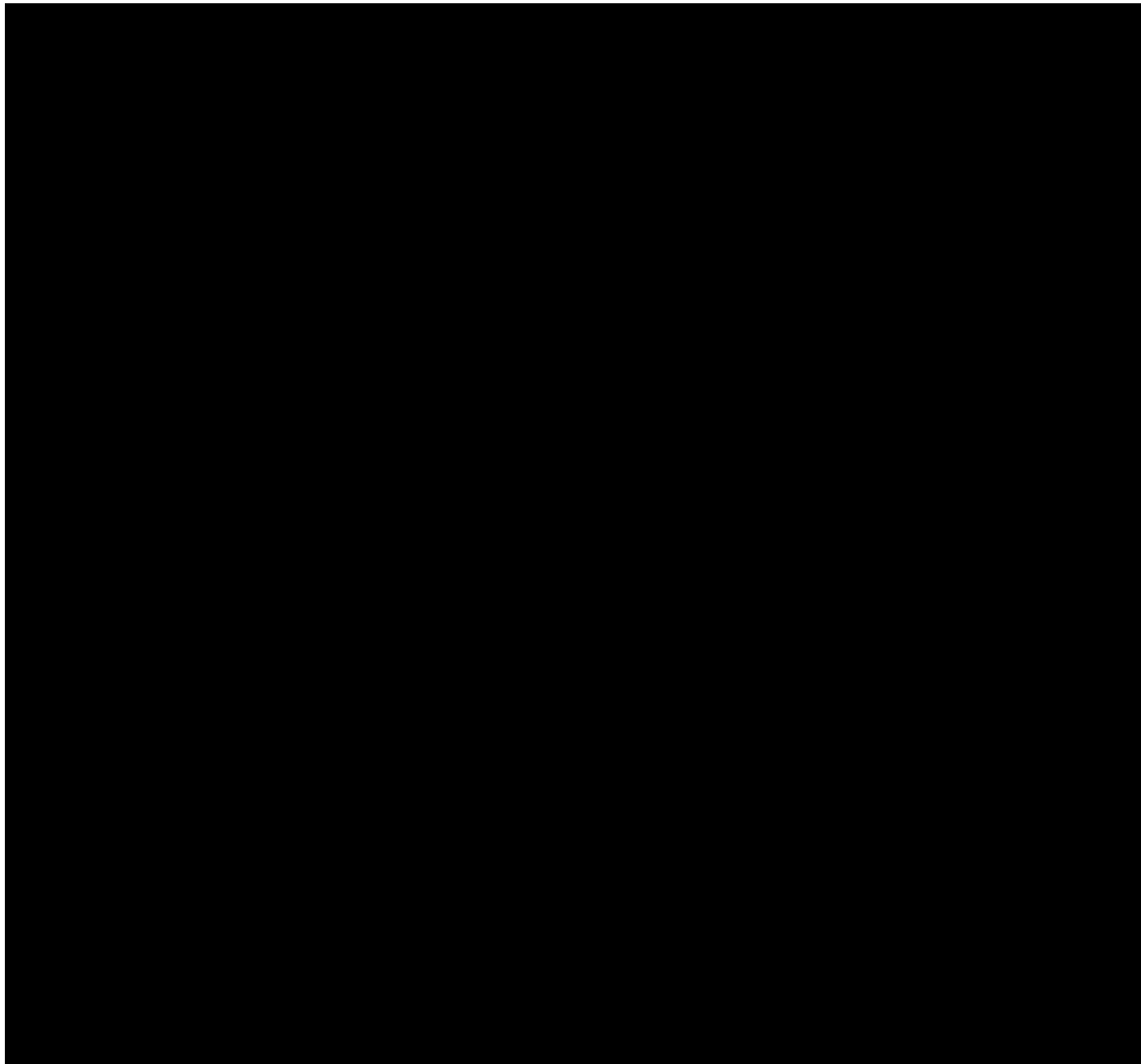


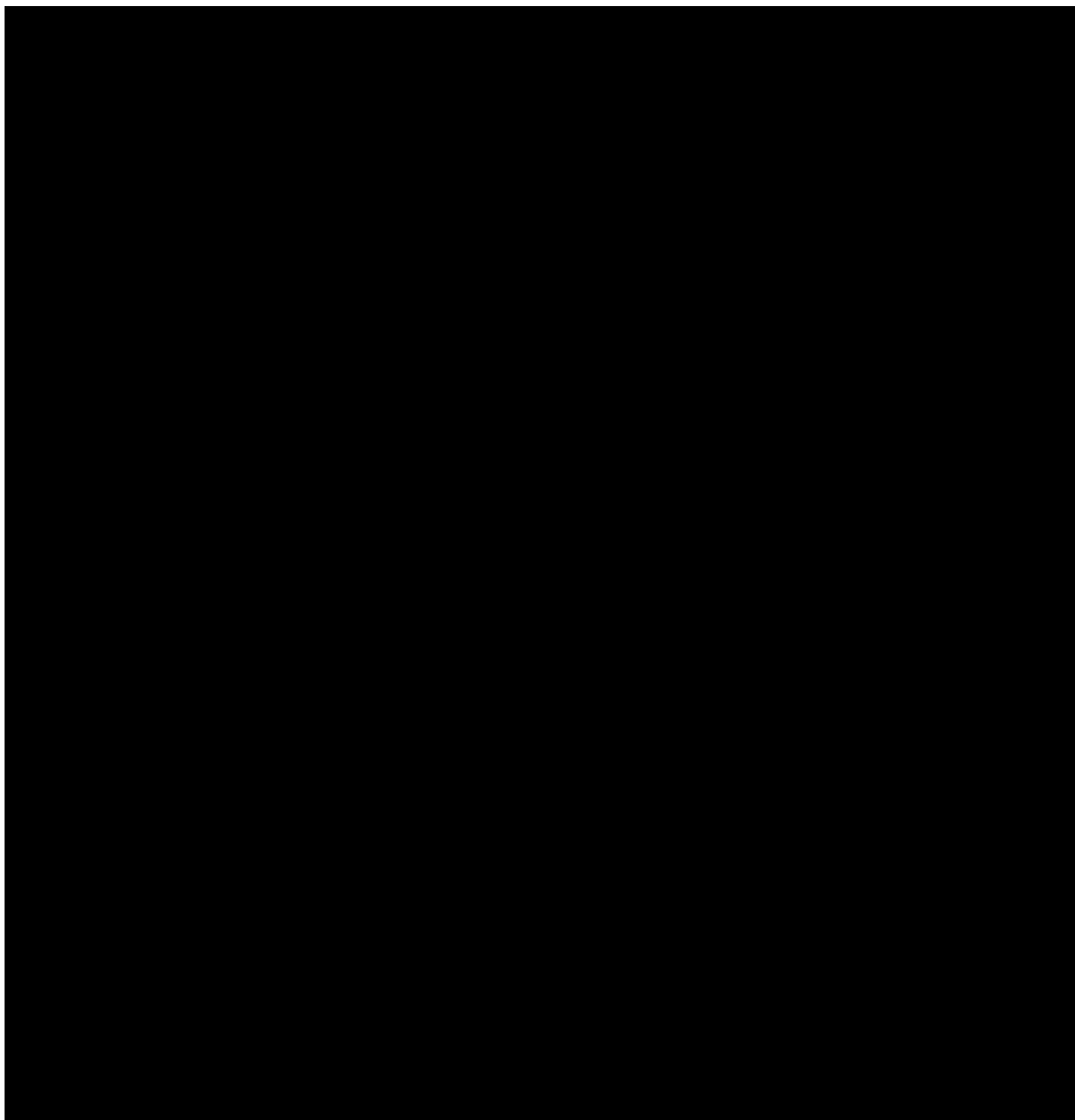


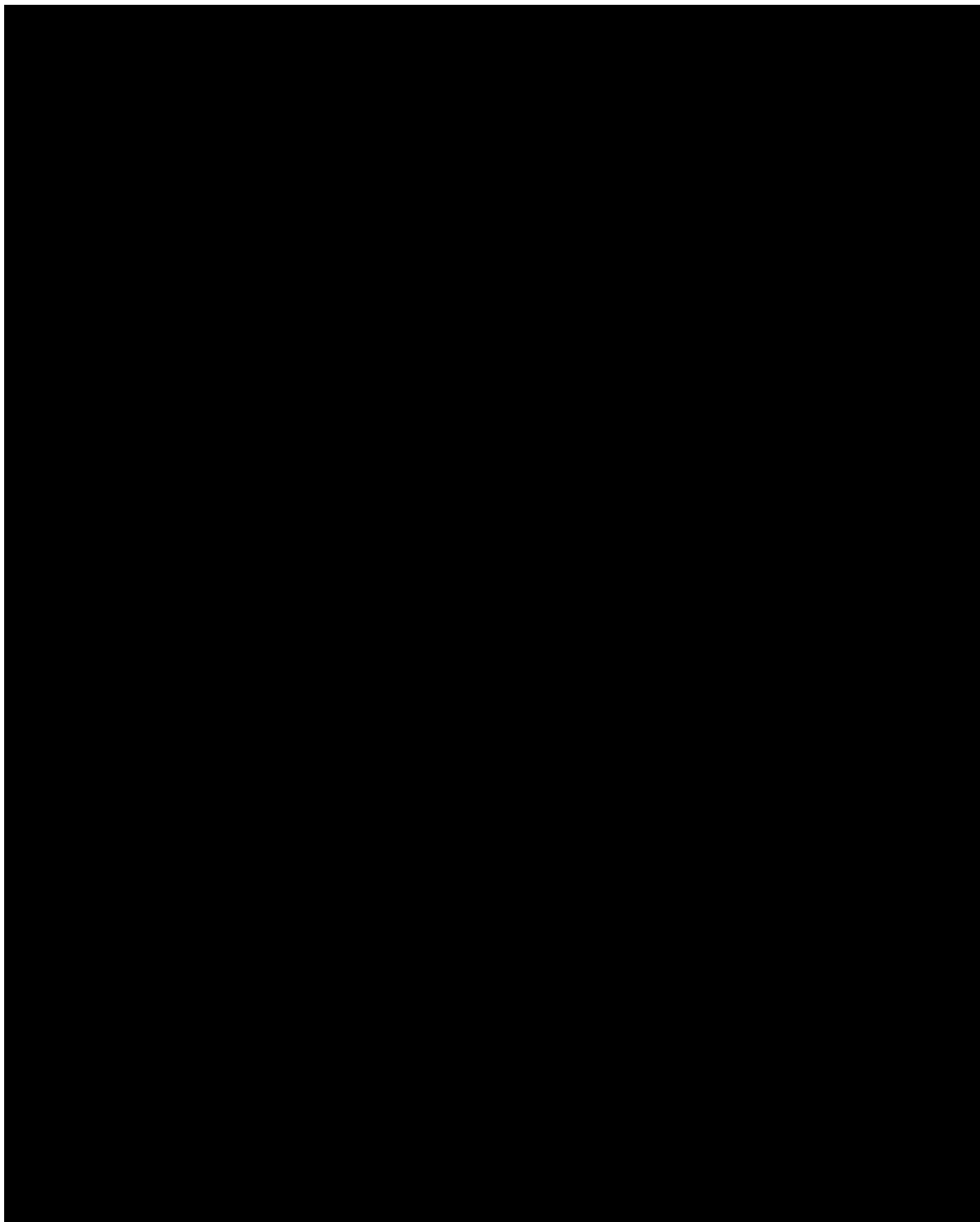




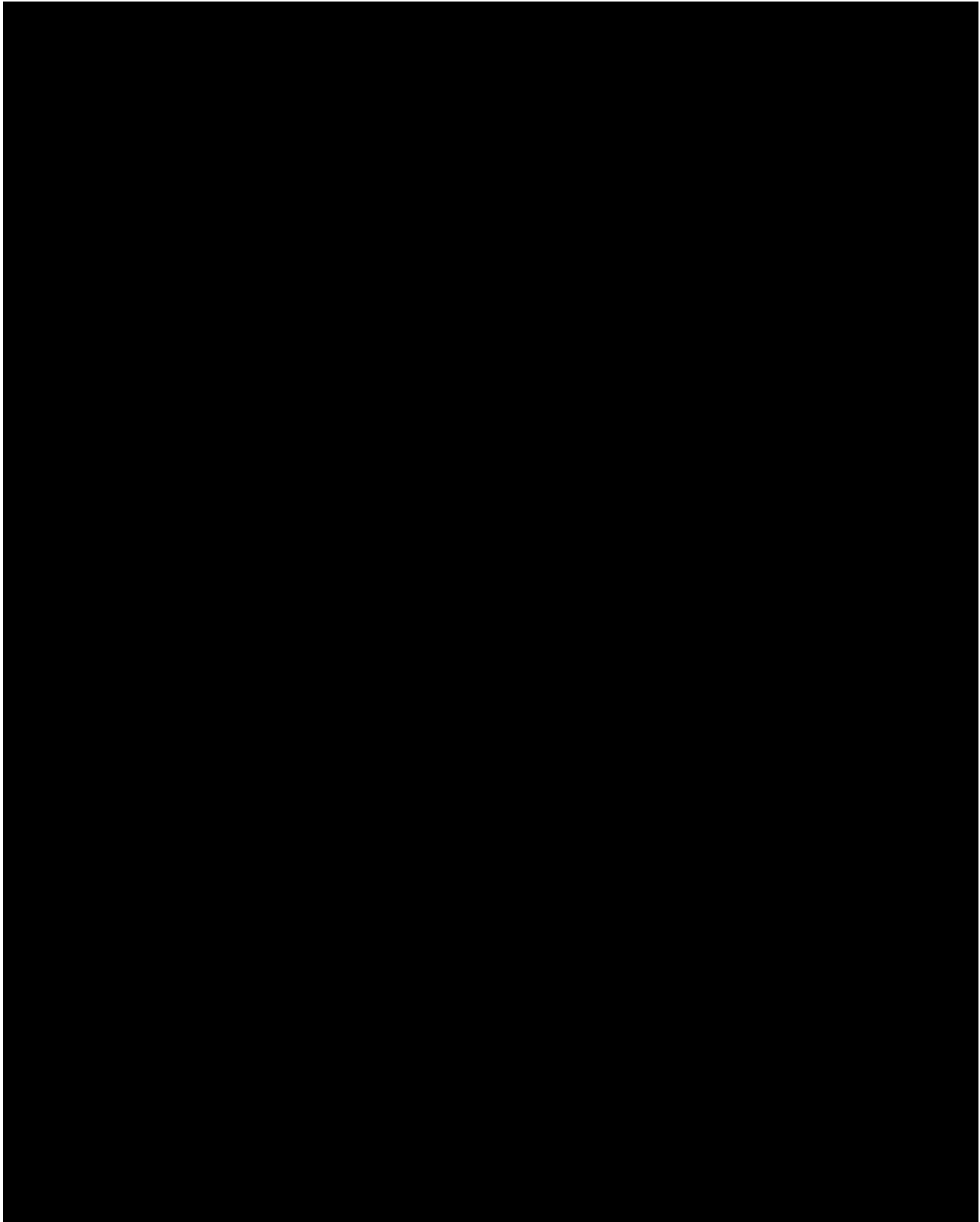












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