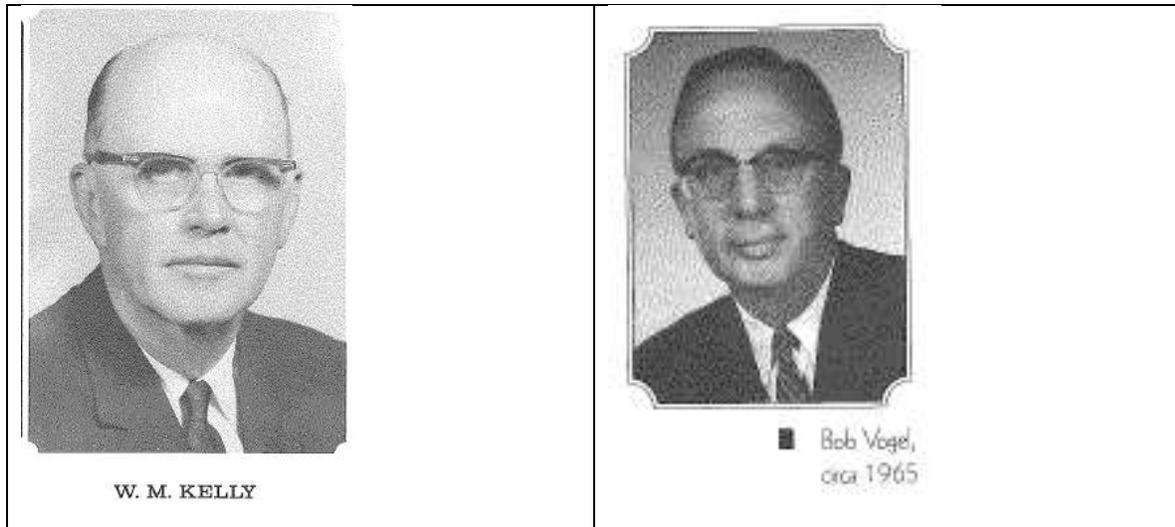


Week Three History (March 30, 2016) - War Intervenes



Shortly after the launch of Crawford and Company in 1941 (the company was initially called “Crawford **and** Company” – with the conjunction “and”, instead of the ampersand “&”, until 1968), when Lt. James H. Crawford of the United States Army Reserves received his call to active duty in World War II, he was given three weeks to settle his affairs and report for duty. At that time, Crawford had offices in Columbus, Augusta, and Albany, Georgia and hired old friend Bill Kelly to take over the operation of running the business until he could get back from the war. With Crawford away in the service and Kelly valiantly holding down the front, the young company nonetheless achieved a kind of stability. America’s best men were being taken for the war, and women had not yet emerged as full partners in the business world, so staffing was a problem. But Bill Kelly’s integrity and ability were questioned by no one, and he provided an excellent model of what a “Crawford man” should be. Kelly ensured that Crawford’s ideals of excellent case work and reasonable rates were upheld, so the company maintained some momentum so that by 1943, young attorney Bob Vogel was brought in to open an office in Macon, GA. With insurance companies suffering manpower shortages, it was much easier for the young Crawford and Company to get new business. Crawford managed to remain informed and closely involved with company operations while stationed in the U.S. Before leaving for Okinawa, Japan, however, Jim Crawford married coed Virginia Carroll and gave the company reins to the one man whose character matched his own, and whose business judgment he trusted. He appointed Bill Kelly first vice president, giving him formal control of the company. The survival of Crawford and Company during WWII can be attributed to Jim Crawford’s determination, to the character and work ethic of Bill Kelly and later, of Bob Vogel. Eventually Crawford was able to return from the war to a company that was intact and still enjoyed a good reputation in the industry.



In this undated photo, many of the early company leaders are gathered for a business meeting. From left around the table are Andy Robertson, later to become President/CEO; Bill Kelly, who held the company together during the war years; Gene Key, Regional Vice President; Jim Crawford; Bob Vogel, Regional Vice President; and Gordon Dunagan, Executive Vice President later to become President. Owen Jerrigan, Vice President and head of Benefits, and Charlie Freeman, Corporate Secretary, are facing away from the camera.

Crawford & Company

THE EARLY YEARS • THE EARLY YEARS • THE EARLY YEARS • THE EARLY YEARS • THE EARLY YEARS



Week Three, continued (March 30, 2016):

“A TRIBUTE TO OUR FOUNDER - I WISH I HAD KNOWN JIM CRAWFORD”

(Taken from an issue of employee newsletter GRAPEVINE, circa 1966;

Author: Bill McElderry; collaborator: W. M. Kelly, senior vice president (in 1966).

“Much has been said about the founder of this company and many of you, like me, know little or nothing about the man. As a matter of fact, statistics show that there are more of us now with the company who did not know him than those who did. Bill Crawford (no relation), Bill Kelly, and others, have related humorous and historic stories about Jim (Crawford) that I have enjoyed and I felt others in my category might enjoy them as I have. Based on what informants have said, Jim had many obsessions, like most of us. One thing he could not tolerate was a thief and he minced no words about that.

Liv Newton relates the story of a trip to London Jim had made to solicit business. They were calling on the chairman of the board of one of the largest underwriting syndicates and brokers in the Lloyd's Market. After being escorted into the office, Jim removed his large white Stetson and placed it on the corner of the chairman's desk. Seeing the hat, the man asked Jim if he was from Texas, and he answered in the affirmative. The chairman then asked Jim if he was interested in cattle after which Jim related, in great detail, the facts and figures concerning his "ranch" just outside Atlanta, at Turkey Mountain, Georgia. It then developed that the chairman was one of the largest landowners and farmers and beef-cattle raisers in Scotland. With this mutual subject firmly established, the animated conversation continued for some two hours. When the time arrived for Jim to leave, he got up, put on his Stetson and as he was walking out,

turned to the chairman and said, "By the way, I run the biggest and best claims adjusting firm in the USA and if you have any problem that we can help you with, please let us know." This was the only thing said relating to adjusting during the entire conversation."

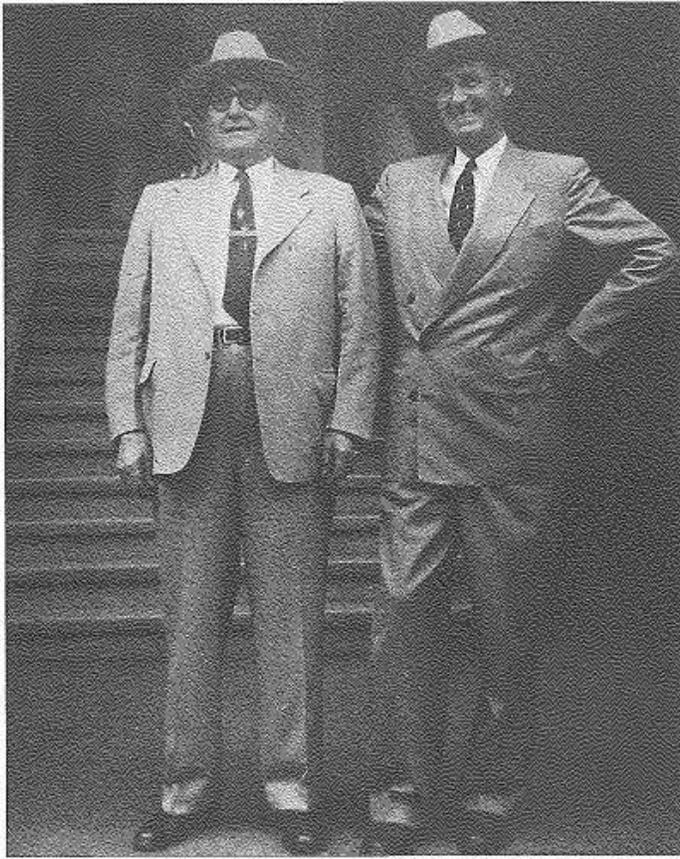
Jim Crawford founded our company on personality, desire, hard work and long hours. He held that no matter how large it became, there should always be the "personal communication" between him and the employees. His door was reported to be always open to discuss every problem, no matter how small.

Gene Key (in 1966 - regional vice president/Seattle, Washington office manager) and Gordon Dunagan (in 1963 – executive vice president, chief operating officer and eventually member, Board of Directors) were supervising in Atlanta where they coined the title "Barracuda" for Jim. Somehow, someone outside the office learned of the title and passed it on to Jim. One afternoon about 5:30 p.m. the boys in the office were shooting the bull when Jim walked in to enter the freight elevator to go to his office. Gene was sitting on *top* of his desk, and seeing that, Jim, in his own vernacular, told Gene to get his rear end off the desk top and if he wanted to sit on top of a desk, to go upstairs and sit on Jim's desk. The Atlanta office, he said, was for business and visited by the public, and that he expected his employees to act in a businesslike manner while in the office. Jim then got on the elevator and as the door was closing, grinned, his eyes sparkling, and said, "The Barracuda has spoken."

"Once, while Jim was in Boston on a trip accompanied by Bill Kelly to consider installing the case-creation time, he went by the office of his old employer, Liberty Mutual. Before going in to speak with his old friend, George Potter - then assistant to the president, Jim picked up a telephone at the receptionist's desk and asked for the Actuarial Department. When the answer came through, he asked for the cost figures on case creation of a loss or claim file. He did this by saying, "Honey, this is Jim Crawford, and this is the information I need. I'll hold while you get it." He got it! When, during the conference with George Potter, who was a former claims executive, Jim asked how much it cost the company to create a file, Mr. Potter had no idea. Jim told him. Potter then checked by telephone and confirmed the fact. Potter was astounded, but never learned how the information was gleaned. Jim believed in doing a good job for a fair price. So long as our product remains top quality, there will always be a Crawford and Company, (the company was initially called "Crawford **and** Company" – with the conjunction "and", instead of the ampersand "&", until 1968), a Crawford and Company that treats its employees fairly, and one that will be a credit to the genius whose brainchild our company is. I wish it had been my pleasure and privilege to have known Jim Crawford - the man."

"Turn out a **top-quality** job – always. Report **promptly**, accurately and concisely. Remember, we are a service organization and we are always available when needed. Be courteous, polite and business-like at all times. **Be under obligation to and accept favors from no man.**"

Jim Crawford
Chairman, president and founder 1941 – 1963



■ Jim Crawford was very close to his father, "Pappy Jim." The two are seen here in Mexico City in 1954.



■ In what would become his accustomed position—as far forward as possible—the young Jim Crawford rides with his family in an Independence Day parade.

Week Three, continued (March 30, 2016)

After the War



VIRGINIA CRAWFORD

After Jim Crawford returned from the war, he and his bride Virginia headed to Georgia, full of energy and ready to resume control of his young company. The Atlanta branch of Crawford and Company, the sixth office was opened on January 1, 1946 in a tiny space subleased from the Kemper Insurance Company's offices (the company was initially called "Crawford *and* Company" – with the conjunction "and", instead of the ampersand "&", until 1968). "It was literally a storage closet," Mrs. Virginia Crawford said. "If more than one person came in for a meeting, I or someone had to leave; there just wasn't any room." The company soon expanded as did its operation in the Southeast opening offices in Jacksonville, Florida; Mobile, Alabama; Knoxville, and Chattanooga, Tennessee. On their way to the office one morning at a local drugstore breakfast counter, Virginia eyed a map featuring a dot for each of the chain drugstore's locations. "Jim," said Virginia over eggs that morning, "let's get an office everywhere they have one." Crawford only smiled, for his wife had given words to the ambition that already possessed him. "He reminded me of that morning many times," recalled Virginia, "because we pretty well did it."

When our 70th Anniversary Crawford history-sharing began, one Crawford employee sent the following note to our *eNEWS* (employee newsletter) mailbox on March 23, 2011:

"I had the distinct pleasure of meeting Mrs. Crawford a "few" years back. She clearly was a lady with dignity & class and in my observation one who felt a sincere kinship with the Crawford folks. I strongly believe this chance meeting with Mrs. Crawford in some ways kept me on board for some 35+ years. Please do not overlook Mrs. Crawford during this celebration!"

*Russ Acheson, general adjuster
Ewing, NJ*