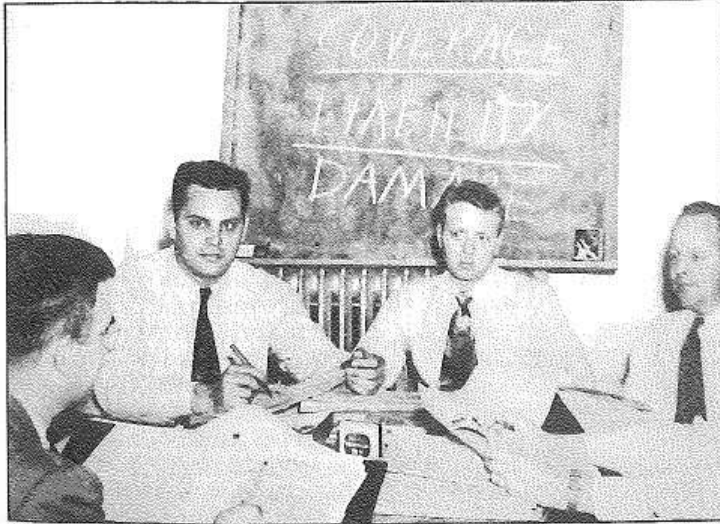


Week Five (April 13, 2016) Then and Now...

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



This was about as crowded as a training class got in 1948. Frank Gelzer (his back to the camera) teaches some up and coming adjusters.

Personnel and Training

To cope with rapid growth, since early 1946, Crawford & Company has conducted its own intensive training school in Atlanta, GA for the “new men.” At that time Crawford staff included 115 full time salaried adjusters (men) and 85 “girls” (working in administrative positions). (See more on the topic of women at Crawford in the 1960’s section.) The school consisted of six full weeks of inside study of the law affecting insurance, insurance policies, signed statements, reporting, settlement values and public relations. These studies were supplemented with daily lectures, training films and other aids. By 1969, the Home Office Educational Department (as it was called) was a very busy one. As soon as one class graduated, Educational Department staff was immediately in the throes of preparation for the next. The operation of the formal training classes had become so “effective and refined that it runs as well as the computers in the Data Processing Department.” (Data Processing was an early term for IT.) This Educational Department not only conducted the training classes, but wrote, edited and published correspondence courses and educational publications.

In January 1999, the training organization was re-named Crawford University. The training facility then offered a unique concept in the Client Perspectives Program, utilizing clients as guest instructors. When client presenters communicated their needs, they helped the students understand how their roles affected a client’s business, providing a valuable opportunity to build stronger relationships with clients.

Demonstrating the Company’s capabilities and commitment across regions, in 2001 several Crawford University trainers traveled 23 hours from the U.S. (Atlanta) to Malaysia to deliver training to employees and clients there. The University staff interacted with 267 clients and 191 Crawford employees from the region, including attendees from Malaysia and Hong Kong.

In 2002, Crawford launched Crawford College in the UK. Available to all Crawford employees throughout the UK, the college provided a local training and development center for the UK market. Working in conjunction with Crawford University in Atlanta, it offered classroom-based learning and on-line courses to address key training areas including technical expertise, practical skills, and IT applications, as well as personalized training programs based around individual role requirements.

Since the 1946 introduction of Crawford's Corporate Training Department, by the time of the company's 50th anniversary, 19,463 employees and 2,220 guests had taken Crawford training courses. Between 1946 and 1949, about five casualty classes were offered a year and 200 adjusters took classes during that period. In 1990, 931 employees from all business groups and 299 guests took 47 classes in a myriad of areas. By 2011, **Crawford Educational Services** (CES) had become a full-service provider of educational opportunities for claims professionals; and in 2015, Crawford delivered more than 85,000 hours of training. CES provides a full line of educational services for claims professionals on-line and at our National Training Center in Atlanta, GA, plus, all of our services can be customized to fit the needs of external businesses that come to us for training. We offer both classroom and on-line courses in three academic tracks: property, casualty, and workers compensation. Through **KMC On Demand**SM, launched mid 2008 (Agreement for Services to build application signed November 8, 2007), Crawford also delivers a wide variety of claims training to the student's desktop, eliminating the time and expense of travel.

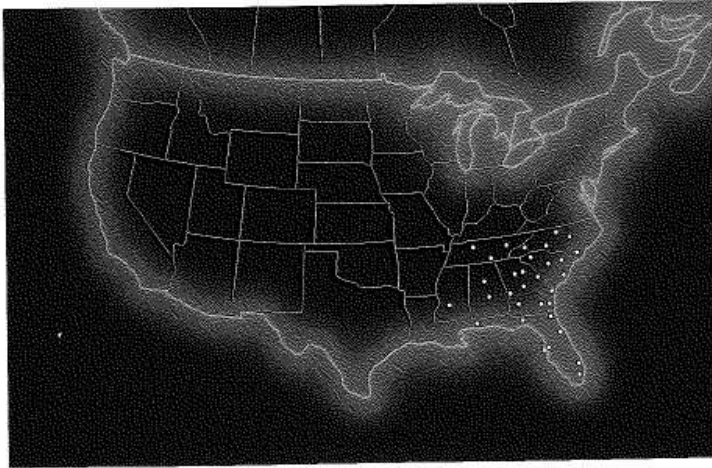
During the 1980's and very early 1990's the Company was experiencing rapid expansion domestically and greatly increased the number of office locations. By example, the basic casualty training classes during those days typically averaged 80 students and the classes were held four to five times a year. As we moved into the later 1990's and the new millennium, we have migrated to smaller classes, primarily to fill personnel vacancies. Another significant difference is in the methods of training delivery. Twenty years ago students had only two Company training options: come to Atlanta for a class or take a correspondence course. In today's world, we conduct far fewer "live," instructor-led training sessions in Atlanta with a lot more emphasis on self-directed, on-line training programs, such as with our KMC, Property Technical Certification (PTC), or compliance courses. Basic classroom training has moved to the virtual platform. Now students can attend a live, instructor-led class and never have to leave their office, home or PC - NO TRAVEL involved. Yes, there are still some classes held in Atlanta and occasionally on the road, but those are very select and target topics that require more face-to-face training environments. A lot of things have had an influence on training including, but not limited to: growth, the economy, technological advances, special client needs, etc.

Through the years, the name may have changed from Corporate Training to Crawford University to Crawford Educational Services, but one thing remains consistent...our training has always been acknowledged as the industry's best.



■ In this 1948 photo, many of the men who would oversee a period of remarkable expansion were assembled. Standing, L to R: Leonard Hammond, Bill Crawford, Tony Smith, "Granny" Thornton, Frank Smith, "Liv" Newton, Dwight Smith, Jim Crawford. Seated, L to R: Bill Kelly, Frank Gelzer, Bob Vogel, Tom Price, George Cannon, Bill Evans.

International Expansion and a Name Change



50 years of continued growth—Crawford & Company offices, 1950

*50 years ago,
Crawford & Company began
with one man's idea—of
delivering a quality service—
and today we are gratefully
celebrating the fulfillment of
the American dream, of
prosperity for a job well done.*

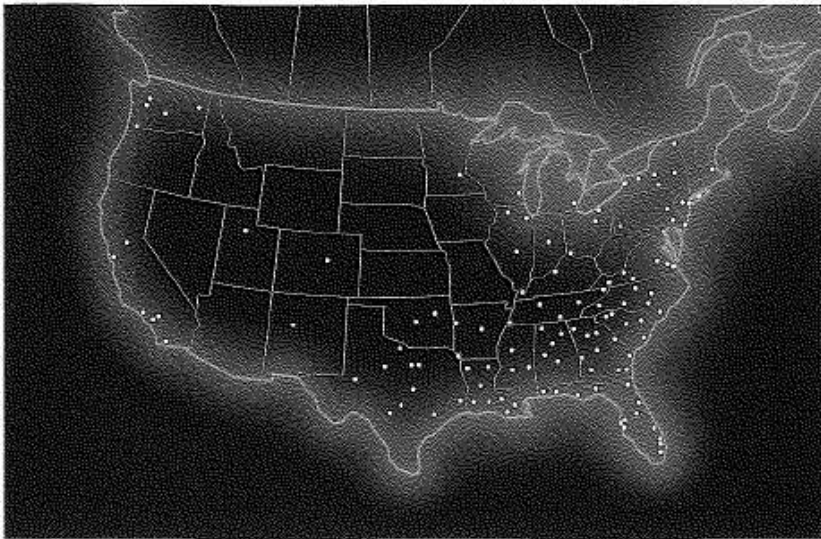
During the decade of the 1950's, Crawford and Company (Until 1968 the company was initially called "Crawford **and** Company"—with the conjunction "and", instead of the ampersand "&") handled only casualty and workers compensation cases, officially that is. In truth, property, or fire policy claims were handled at various times in several locations, sometimes without Jim Crawford's knowledge and approval. Again, Crawford's unwillingness to refuse opportunity was the determining factor. If Jim knew the local manager could be counted on for a good job, he allowed property assignments. Officially, however, the company didn't enter the property field for some 20 years.

Jim Crawford had a map of the United States in his office and in 1957 pushed more pins into it (to identify Crawford locations) as he continued opening offices. Seattle and Tacoma officially opened then as did Yakima, Washington. To the south, Portland, Oregon came on line and San Diego, California completed the year's West Coast openings. In New York, locations in Albany, Buffalo, Rochester and Syracuse came on board. Then, Newport News, Virginia was opened and two more major metropolitan areas were added with Detroit, Michigan; and Philadelphia, Pennsylvania. Tracking an expanding empire by pushing pins into a map is doubtless a satisfying experience, and in 1957, Jim Crawford decided to use a larger map. Crawford & Company went international with the opening of an office in London. It was the company's first foray overseas.

Crawford's next adventure didn't relate to the claims business, except that it gave him reason to open a branch in Puerto Rico. A business trip to New York introduced him to a new knitting manufacturing technology. A lower wage scale in Puerto Rico prompted Crawford to open a manufacturing factory there and allowed him to establish a branch of Crawford & Company there as well. The brief, but unsuccessful venture into the sweater manufacturing business lasted only four years.

By 1959, the company grew by 12 new offices. Four states – Alaska, Vermont, Wisconsin and Utah were added followed by expansions in Ohio, Florida, New York, Illinois, California and South Carolina to complete the year. The company was 18 years old in May of 1959 and its growth and success had surpassed Jim Crawford's expectations several times over. The man who had hoped to have "30 or so offices all around the Southeast" had more than 110 offices all over the country.

The 60's



*With additional offices in:
Alaska (1)*

50 years of continued growth—Crawford & Company offices, 1960

With the calendar's change to 1960, there was no change in the company's rate of expansion. In the three years of 1960, '62, and '63, 36 new offices were added. In the Northeast, Binghamton, New York; Clifton, New Jersey; and Springfield, Massachusetts opened. In the Mid-Atlanta – Danville, Virginia; and one in the Southeast: Fort Myers, Florida. Madison, Wisconsin; Minneapolis, Minnesota; Toledo, and Columbus, Ohio were the Midwest openings, and in the West, three time zones were added to the Crawford domain when Honolulu, Hawaii opened in 1960. More would follow in Michigan, Missouri, Nebraska, Iowa, New Hampshire, Connecticut, Maryland, Arizona, Mississippi, and Pennsylvania by 1962.

In addition, the Company's home office found a new home on the northern edge of Atlanta's central business district at 131 Ponce de Leon Avenue, with enough office space for everyone (at last), open area for training classes, with banks, restaurants and other services nearby. Crawford made it clear that the sole purpose of the home office was to support the branches. He wanted "home office" to have emphasis on the word "home;" and Atlanta was to be the place where his field managers could always turn for help.



The Home Office was "nifty" in 1950.



And look what we'd done by '51.

And this is the way we look today—April 1966.

We've Come a Long Way Baby!

FLORIDA

Gainesville Boasts An Adjusterette



Adjuster-At-Ease Veleita Trump

Heaps of praise should be piled on **RANDY BLOCKER** for his excellent leadership as President of the North Central Florida Claims Adjuster's Association. He brought the Association from its lowest point to its best ever. Just goes to show the talent of a Crawford man.

CONGRATULATIONS! to our newest adjuster in the Office. **VELEITA TRUMP** is not a new addition to our office as she has been our Girl Friday for nearly three years; however, she put a lot of time and effort into studying for the State Exam for her Adjuster's license, and she finally passed it just like one of the boys. Needless to say, we are proud of our female adjuster.

Some of us can't understand how **LUKE CLIBURN** in our remote Leesburg Office manages to fill his day card and still get out and catch the limit of bass and speckled perch. Guess he learned some fancy fishing tricks while in Birmingham.

We hear Manager **LAURIE PHILPOT** is developing into a genuine patio chef with his new charcoal grill. Could it be that he is grilling Gator Tail?

E. Gary Douglass

That Jim Crawford referred to his women employees as "girls" was not a sexist statement. In Crawford's time, women were almost invariably referred to as ladies or girls, and reference to a woman's youthfulness was considered a compliment. Nor was the fact that Crawford's management ranks were staffed with men meant to be sexist either. For companies established in the 1940s, the business world was still very much a "man's world." Women had not yet emerged as equal partners in the business of conducting business. Crawford & Company was no different and it would be unjust to criticize its founder for nothing more than being appropriate for his times. To be fair, it should be noted that long before the women's movement, Crawford did not deny opportunity to those women who claimed it. **Kathy Barnes** joined the company as a clerk, but as she earned the confidence of her manager, she found increased responsibility as an inside adjuster, handling smaller claims as early as the 1950s. In her case, the Company was ahead of the world at large. Back then, there were a lot of clients who were uncomfortable with the thought of a woman handling their claims, so she was asked to sign her reports as "K. Barnes" instead of "Kathy Barnes."

Barnes (continued from page 11)

with her children's busy schedules. However, she has been a full-time employee since the early 1970s.

Though her Crawford employment record spans six decades, Kathy says she has no immediate retirement plans. "I could have retired five years ago, but I'm still enjoying my work."



Kathy Barnes gets reacquainted with an old friend, an antique Dictaphone, which used wax cylinders to record statements in the days before magnetic tape.



**Atlantic City's
"First Lady"
June Glenn**

June Glenn was called, "Atlantic City's (New Jersey) First Lady," because she was, to the best of our knowledge, the first lady adjuster that city could lay claim to. June joined Crawford & Company in June, 1960 and in addition to "running the office" she immediately began handling workers compensation claims. She had already been in the claim business ever since her graduation from high school in 1951, and was first employed in the claim department of the Hartford Accident and Indemnity Co. in Atlantic City. In the mid-1960s, June had been handling all types of claims, and was the only woman in the area working "outside" the office. In her pursuit of claimants and insureds, she frequently came in contact with other local adjusters (of the male variety, of course) and Vincent Alexander, local claims manager for Glens Falls Indemnity Co., proposed her for membership in the local Claim Association. The Association had to amend its by-laws to include women, but did so unanimously and welcomed her into its membership. June served her second term as president of the Insurance Women of Atlantic County, an affiliate of the National Association of Insurance Women. She had been an active

member of this organization since 1953, and has served as vice president, education chairman, Ways and Means chairman, membership chairman, and in various other posts. When the company first issued information concerning the Independent Insurance Agent (IIA) program, June was immediately quite interested. All she needed was assurance that she could participate, and she set out right away to form a class. She was instrumental in finding a qualified instructor, securing a classroom from one of the local banks, and encouraging other adjusters to participate. At its inception, the local group included 15 men and June. At the time of the December, 1965 exams, three of the original 16 completed the program, and of course June was the only girl- still! Her activity in IIA put her in personal contact with Dr. James Chastian, associate dean of IIA. Initially, Dr. Chastian believed June was the first woman in the United States to have earned her diploma in Insurance Loss and Claim Adjusting. He advised her, however, that another National Association of Insurance Women (NAIW) member, Shirley Marshall, CPCU, had taken parts five and six and earned her diploma at the same time. According to Dr. Chastian's figures, only 139 individuals in the country have earned this diploma. It is easy to understand why June was proud of her achievement, and why Crawford and Company was equally proud of her. June was 33 years old and married to Alan Glenn, who operated his own plumbing and heating business. It is said that Jim Crawford sent a very warm salute to this most unusual young lady, and (was) mighty pleased that she was a "member of the family."

It would also be a mistake to conclude that women had only minor roles in the development of the Company. Their roles were quite important, and only transparent in a purely business sense, for it was only with the consent and support of their wives that the men who expanded the Company so rapidly were able to do so.