

# CRU CREW NEWS

Catastrophe Response Unit Newsletter

August 2014

## ***Catastrophe Response Unit Adds Environmental Division to their Services***

CRU is pleased to introduce its Environmental Claims Division directed by Oland Robinson. Mr. Robinson has assembled a team of HAZWOPER credentialed managers and adjusters with more than 300 combined years of environmental claims expertise. This combined knowledge will insure an effective response to an environmental event for CRU clients.

Oil, gas, and petrochemical operations are diverse with unique structures. The sheer complexity of manufacturing, blending, and distribution of the many chemical products is an ever increasing risk that must be met with a thorough Emergency Response Plan. Operational demands complicated by human error or failed design can produce catastrophic commercial, residential, personal injury, and economic disasters that mandate a well-trained adjusting team capable of being on-site as the event is unfolding. CRU's Environmental Claims Division provides deployment within hours of assignment helping to reduce injury to both persons and property. In areas where class actions are permitted, CRU's team can effectively assist in resisting and defeating these legal actions.

CRU recognizes that a well formulated Emergency Response Plan, when tested and trained, will produce a more favorable result for the chemical producer or distributor and its insurer in the face of a disaster. CRU's Environmental Division can assist its clients by providing outside legal services, accounting analysis, safety and regulatory compliance both before, during, and after an event.

By providing an on-site audit presence, CRU can help reduce waste and unnecessary expenses that are often overlooked during the emergency response period of a major event amidst the many state, provincial, and Federal regulatory agencies that are making demands and directing actions to be taken. CRU's Environmental Division has the capability to effectively audit first responders, and outside contractors' invoices for accuracy and necessity often saving millions of dollars in a major event.

**For more information, please contact Oland Robinson via  
[orobinson@cruadjusters.com](mailto:orobinson@cruadjusters.com)**

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### ***About CRU***

Catastrophe Response Unit is a Canadian based independent adjusting company. Operating throughout North America, CRU provides residential, commercial, auto, and environmental services to its partner insurance carriers. Utilizing the latest technology and industry proven processes, we provide exceptional customer service while managing the loss adjusting expense and indemnity.

### ***Earthquake Response Seminar***

Catastrophe Response Unit (CRU) will be hosting another in our series of Earthquake Response Seminars for insurance executives and senior claims management. This event will be held at the Fairmont Waterfront in Vancouver on Tuesday, August 26<sup>th</sup>. The seminar will start with a 7:30 breakfast followed by three presentations from industry experts and ending with a Q&A session from 9:30 to 10:00 AM.



ICLR affiliate, Dr. Kristy Tiampo from the University of Western Ontario, will provide a scientific perspective in Earthquake Hazard Assessment. Joining Dr. Tiampo, IBC leaders will review the data and information related to their research and the AIR study of the two potential events that could affect Canada. The third presentation will be focused on understanding the necessary components of an effective and realistic carrier response plan, along with keys to exceeding the current OSFI plan requirements.

This is a complimentary event and reservations are limited to industry executives and senior claims management. For additional information and to reserve a place for this event, please email:

[quakeinfo@cruadjusters.com](mailto:quakeinfo@cruadjusters.com)

**Be on the lookout for additional training opportunities through our new affiliation with the Academy of Insurance Adjusting (AIA)**

**[www.aiacenters.com](http://www.aiacenters.com)**

### ***Earthquake Insurance Adjusting Course***

The Academy of Insurance Adjusting (AIA) is pleased to announce a four hour Earthquake Adjusting continuing education class to be presented in Vancouver, BC on Tuesday, August 26<sup>th</sup>.

Until recently the only recognized adjusting course for earthquake work has been the California Earthquake Authority (CEA) accredited program. With our company's involvement in the Canadian market and the increasing frequency of seismic activity throughout North America, we recognized the need for updated training to effectively handle the challenges of this type disaster in today's world.

With expertise and research we are now offering three different programs, an 8 hour adjusters class, a 4 hour adjuster and claims personnel class, and a 3 hour non-claims personnel class. Our first scheduled CE presentation will be in British Columbia, in conjunction with our Earthquake Planning Seminar.

The class will be held in Room 810 of the Downtown location of the BC Institute of Technology located at 555 Seymour St. between Dunsmuir St. and W Pender St. The program will run from 1:00 PM until 5:30 PM.

This unique class will be taught by our AIA Instructors, Jonathan Rice and Tim Dempsey. Mr. Dempsey has been in the insurance claims arena for more than 30 years and is a veteran site manager participating in adjuster response for four different earthquakes. The course will present four key parts of earthquake adjusting: policy and coverage issues, addressing and quantifying damage, the need for additional expert analysis, and reporting and communications with a compromised infrastructure.

As an instructor of the California Earthquake Authority adjuster class in the US for the past two decades, Mr. Dempsey has updated and enhanced his presentation to address the Canadian market and the needs that will arise based on the IBC/AIR Earthquake study outlining a scenario that would affect the entire province.

This class is open to all insurance industry professionals, brokers, agents, claims personnel, independent and staff adjusters. The cost of the class is \$125 with limited seating.

To register or for additional information, please email [jrice@aiacenters.com](mailto:jrice@aiacenters.com) or [gsmith@aiacenters.com](mailto:gsmith@aiacenters.com).



## ***New “Weather” tab coming to [www.cruadjusters.com](http://www.cruadjusters.com)***

CRU is happy to announce we have engaged both a Canadian, Anthony Farnell, and US chief meteorologist, Steve LaNore, to provide CRU adjusters and carrier partners with current trends and analysis of weather pattern that affect our business. In the upcoming weeks and months we will be developing a new Weather section of our website. Please stay tuned as we expand this section.

### ***Excerpt from Steve LaNore's latest article.***

“Arthur made a second landfall in southeastern Canada - Halifax, Nova Scotia measured gusts just under hurricane force at 72 mph, and heavy rainfall brought inland flooding. Nova Scotia Power reported 135,000 customers in the dark at the height of the storm.

Total insured losses for all affected areas in Canada and the United States were less than \$250 million according to Risk Management Solutions, which makes Arthur a pussycat as hurricanes go. The primary types of loss were wind damage and coastal flooding along with a significant loss of business income on North Carolina's busy vacation weekend. There were no reported deaths associated with Arthur.

There have been no other tropical storms or hurricanes since Arthur, and overall the 2014 Atlantic season activity is running a bit below average, this is consistent with our June discussion about the influence of El Nino on hurricanes.”

Please visit [www.cruadjusters.com](http://www.cruadjusters.com) for a full copy of the article located under our new Weather tab.

### ***CRU Posts 2014 Alberta Flood Update***

Anthony Farnell, chief meteorologist for Global National, Global Toronto and Global Montreal has provided the following update to CRU Adjusters for potential flooding in Alberta. To read the full article please visit [www.cruadjusters.com](http://www.cruadjusters.com).

“As it was a snowy, long winter across much of Alberta with mountain and northern areas receiving 110% - 150% of normal precipitation, another significant flood season is still possible but not very likely in the next 10 days. So far, the snow melt has been controlled and steady. There have been noticeable, significant rises in the past week on many rivers including the Bow and Elbow. These levels are still considered to be on the high end of normal for late May as most rivers across the province are now running above normal. But there is no flooding currently expected.”



**August 2014**





### ***Response to Ontario Tornado***



Catastrophe Response Unit would like to thank all parties who participated in the disaster response in Angus, Ontario on June 17th. We are pleased to advise that all the affected clients of our carrier partners located in the severely affected regions had been inspected within three days. This was accomplished with assistance from first responders, engineering companies, contractors, city inspectors, safety personnel, local leaders, a tireless fire chief, and the insured's carriers direction.

The CRU CAT Team deployed immediately and were able to begin the damage assessment the day after this event. Special thanks to Giffin Koerth Engineering, Rochon, SWS Engineering, the ServiceMaster groups of Barrie and Newmarket, Winmar of Guelph, Newmarket and Barrie, and Restorex. Hydro One and Lowe's were tremendous assistance and provide free tarping to the damaged homes. The Mennonite community made all work easier with the debris cleanup they provided.

In difficult times, CRU is proud to partner with other vendors in meeting the claims challenges and needs of home and business owners. We appreciate the confidence and trust that our insurance company partners provide to service their clients. With the devastation created by this tornado, it was an honor to be involved in the assistance.

### ***Refinement to Deployment Process***

As our company continues to grow throughout Canada and the States, our Adjuster Roster has become quite large. Combined with some of our carriers now opting for our Rapid Response Team, our deployment processes have changed.

Starting this year, we can no longer effectively call our adjusters to inquire about their availability. We have adopted a series of communications to make sure all of our information is received by potential adjusting staff. When we have an event unfolding, by being on the CRU Adjuster Roster, you may receive an "Availability" email and/or text from our Dispatch group. This email will give you the basics of information and the requirements to work this event along with a time that you will need to respond to receive additional information.

If your reply is "I'M AVAILABLE" you will then receive a second email that has many more specifics of the job. From that point, you would need to respond that you want to be working on this catastrophe, or you don't. If you do, we then provide the deployment package to you.

Unfortunately, if you do not respond to the "Availability" email we assume you are not able to work at that time. Please monitor your email.

### **Need Estimating Software?**

**1 Month and 3 Month Latches Available**

**[www.cruadjusters.com](http://www.cruadjusters.com)**

### ***CRU in the news!***

- Real time information from Canadian catastrophe zones .  
[www.canadianunderwriter.ca](http://www.canadianunderwriter.ca)
- Information about earthquake seminar.  
[www.canadianunderwriter.ca](http://www.canadianunderwriter.ca)



### ***Solutions to Content Adjusting***

In response to the frustration, inaccuracy and high expense of Contents Adjusting, CRU (Catastrophe Response Unit) is introducing a Contents Recording Unit for its carrier partners. Designed for response in less than 4 hours, utilizing Encircle technology for accurate recording of the item history, condition, age, and what the insured chooses to do with it, this new program offers customer agreement, accurately researched RCV, and documented ACV determination based on all value factors.

The goal of this service is to relieve the structural adjuster of the tedious processes of content adjusting and provide a 10 day to 3 week turnaround of the ACV payment to the insured.

For additional information, please contact Lisa Kowalski via [lkowalski@cuadjusters.com](mailto:lkowalski@cuadjusters.com).

### **Exciting Changes at CRU**

- Jon Clark from Texas has joined the CRU Management group. Jon brings tremendous experience with unique management skills for catastrophe deployments.
- CRU has developed a rapid response team (RRT) to continue to lead our industry standards in response times with fastest deployment and "boots on the ground" of any IA companies.

### **CONTACT US**

Product Information/Sales

For more information on any CRU service, contact:

[info@cuadjusters.com](mailto:info@cuadjusters.com)

For more information on CRU's North American services, contact:

[kwinston@cuadjusters.com](mailto:kwinston@cuadjusters.com)

General Information/Website Support:

[info@cuadjusters.com](mailto:info@cuadjusters.com)

### **Earthquake Certification Now Available**

### **CE Credits Now Available through the Academy of Insurance Adjusting**