

# CRU CREW NEWS

## Maltman's Hosts London Market on Rooftop Terrace of Canada House

While clients and guest overlooked Trafalger Square in London on Wednesday evening, the CRU Group was pleased to introduce some of the new members of **Maltman Group International**. Founded by Fred Maltman in 1949, Maltman's services have included full adjusting and claims administration in specialty lines, directors' and officers' liability, professional liability and errors and omissions. Based in Toronto, Maltmans includes a network of affiliate partners throughout Canada, the United States and across the globe.

As part of CRU Group's continuing expansion, the acquisition of Maltman Group International is designed to improve and expand their business services to existing clients internationally. Gary and Kyle Winston, owners of CRU Group, shared their vision, "The Maltman's team of adjusters are the best in the industry, recognised as the pre-eminent firm in the loss adjustment and claims administration of Specialty Lines, Professional Liability, E&O, D&O, as well as litigation management services. Our CRU Adjusters are proven claims experts, and with Maltmans, we can continue to expand and grow our brand by complimenting the different strengths of each division."

The integration of these two companies will take place over the next year. Clients can expect to continue to receive the same high quality services which they have come to expect, while enjoying the benefit of the most up to date, highest level process integration and service standards.

The CRU Group is headquartered in Toronto, Ontario, with additional offices in Calgary, AB; Gulf Breeze, FL; Dallas, TX; and Ardmore, OK. Founded in 2004, the CRU Group has expanded from its core service of disaster response and claims services to include environmental claim management and three strategic teaching and training facilities.

CRU is pleased to have their Group Executive, Ms. Carol Jardine, leading Maltman Group International. With a distinguished insurance management career, Carol Jardine had previously served as SVP of Claims services at TD Insurance, and president and COO of both Canadian Northern Shield Insurance Company in British Columbia and CUMIS General Insurance Company. As Maltman's continues to strive to be the most complete professional claims adjusting alternative within the Canadian Insurance market, in the upcoming year they will integrate their High End Property Division into their service offerings.



### A TEXAS STAR

CRU is pleased to announce that we have been appointed as an independent firm to supply Inside Examiners for Texas Wind Insurance Association (TWIA) and Texas Fair Plan Association (TFPA) for this year. We are honored to have been chosen for this service and are currently certifying Examiners to fill our roster. If you have more than five (5) years of File Review and adjusting experience and are interested, please contact Human Resources via [resumes@cruadjusters.net](mailto:resumes@cruadjusters.net)

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## CRU's 2015 Adjuster Conferences

With nine other IA firms having conferences and seminars in February and March, CRU chose a different approach to our 5<sup>th</sup> annual event. This year we chose Dallas, Texas and Toronto, Ontario as our locations. We deviated from the normal presentation of adjuster information and invited an awesome panel of guest speakers and industry experts to bring some very interesting and different perspectives to our work.

In Dallas, after cancelling the golf event due to snow, Attorney **Steven Badger** reviewed the myths and truths of hail adjusting while offering unique insight into O&P charges, PA tricks and challenges, and where this key cat adjusting process seemed to be headed. This was followed by a great panel discussion featuring **Dave Williams**, VP of Claims with TWIA; **Ron Gallagher**, President of PAMIC; **Matthew Schnader**, President of Reamstown Mutual; and **Tim Weidmeyer**, VP of Claims with The Republic Group. Hearing about the changing expectations of claims handling directly from the people who make the rules was an enlightening session!

Our US affiliate meteorologist, **Steve Lanore** offered more gripping films of tornados along with the cost analysis and long term forecast of US cat activity for 2015. **Hugh West** of EagleView Technologies unveiled new report formats and gave the 5,000 view of his company and their direction since the FTC denied the Xactware/EagleView merger. And, **Glenn Smith** wrapped up the day's presentations with demos and updates around using UAV (unmanned aerial vehicles, toy quadcopters, or drones) in our business along with the challenges being navigated through government regulation.

Friday's presentations were cut short by a freak ice storm that again rained havoc on transportation in and around Dallas. We were able to present **Dr. Terry Krauss**, world expert on Cloud Seeding and program director of Weather Modification in Alberta. Learning the science and effects from one of the key developers answered a lot of questions and debunked many myths. Attorney **Dwayne Hermes** offered great insight into the effects of Fracking with in-depth explanations on the processes and results.

With our annual review of deployment successes and processes, CRU presented **Mr. Oland Robinson**, Director of our new Environmental Services Group. Oland provided an outline of what was needed to transition property adjusters into environmental claims adjusting.

In Toronto, the expert presentations continued. Oland Robinson started by introducing **Dr. Paul Noney**, senior toxicologist with CTEH, who captivated the group with his presentations on rail events and Lac Magantic. **Dr. Burns Chelade**, a professor at Western University, presented information similar to Dallas that gave a factual update on Fracking and the induced seismology effects.

**Mike LaBerge**, senior VP with CRU, opened the Friday presentations with an analytical summary of Canadian and US claims costs broken down by type and estimate author. Before our annual weather outlook, the representatives from ICC demonstrated the new 'matching app' to be offered to the Canadian market later this year. **Anthony Farnell**, Chief Meteorologist with Global National did not disappoint with his exciting and funny take on bad weather and his long term outlook for 2015 weather related claim events.

Both events featured great food and CRU's Social included diner and a Vegas style show from **George Trullinger**. Spot on impersonations of Buddy Holly, Elvis and Ed Sullivan kept the crowds going!

From the entire management group of our company to the many adjusters, brokers, carrier personnel, carrier management, and guest presenters, we sincerely appreciate your support and attendance at this years' events! Your feedback was great and we look forward to future seminars and presentations for years to come.



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## UPDATED AIA CLASS SCHEDULES

In the fast paced and quickly evolving industry of claims handling, Academy of Insurance Adjusting (AIA) ensures adjusters are up to date with the latest P&C claims handling practices. AIA teaches the real “ins and outs” of adjusting.

AIA offers a diverse classes suitable for beginner, intermediate, and advanced adjusters. A full list of our classes and course descriptions can be found on our website (<http://www.aiacenters.com/>).

Our feature course is a two week (M-F) Basic Adjuster Course. The class covers everything related to basic residential adjusting (policy basics, scoping techniques, material identification, damage recognition, measuring standards, using Xactimate to write the estimate, reporting requirements, carrier expectations, and a whole lot more.

AIA teaches classes throughout Canada and the USA in Calgary, AB, Gulf Breeze/ Pensacola, FL, Ardmore, OK and beginning June 2015 Ottawa, ON.

To stay up to date with upcoming classes please visit our website at <http://www.aiacenters.com>. For questions or additional information please contact our Director of Training, Jonathan Rice at [jrice@aiacenters.com](mailto:jrice@aiacenters.com).



Calgary Training Facility

### AIA PENISCOLA TRAINING DATES

May 11 & 12—Intro to Xactimate

May 22—Intro to Sybilly

May 25 & 26—Intro to Xactimate

May 27—Advanced Xactimate

June 1 & 2—Intro to Xactimate

June 6 & 7—Intro to Xactimate

June 8—Advanced Xactimate

June 14 & 15—Intro to Xactimate

June 19—Intro to Sybilly

**\*\*To Register please visit  
[www.aiacenters.com](http://www.aiacenters.com)**

### AIA CALGARY TRAINING DATES

May 7 & 8 - Intro to Xactimate

**\*\*To Register please visit  
[www.aiacenters.com](http://www.aiacenters.com)**



Ardmore Training Facility

### AIA ARDMORE TRAINING DATES

Jun 8—19—Basic Adjusting

**\*\*To Register please visit  
[www.aiacenters.com](http://www.aiacenters.com)**



Pensacola Training Facility

**Earthquake Certification Now Available**

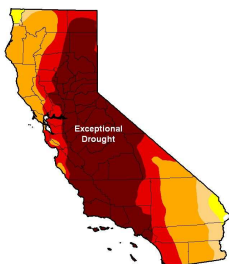
**CE Credits Now Available through the Academy of Insurance Adjusting**



# CRU STORM CORNER

## Tornadoes Crash through Illinois

Although the U.S. tornado total year-to-date is below average, there have been several major episodes already this year; Tulsa and Oklahoma City both took hits on March 25 with widespread damage; a monster killer tornado and several smaller ones struck Illinois on April 9. The only saving grace is that they did not strike a heavily populated area.



### California Fire Risk: Getting Worse...

The California Department of Water Resources said that a new "low water" mark was set April 1<sup>st</sup> with the early-April snowpack measurement. The statewide snowpack's equivalent water content was at a paltry five percent of the long-term April 1st average. A typical year would yield a 28-inch average; it was only 1.4 inches on April 1, making 2015 by far California's driest winter on record. Phillips Station is located 90 miles east of Sacramento, and it is used as a window into the overall snowpack condition in the central Sierra Nevadas. Phillips should be covered with several feet of snow in early spring, with the average April 1 depth (since 1941) at 66.5 inches. This year it was Zero. Zilch. Nada. No snow on the ground at all.

Governor Edmund G. "Jerry" Brown Jr. said after witnessing the snow drought, "We're standing on dried grass, and we should be standing in five feet of snow. We're in an historic drought, and that demands unprecedented action." The Governor issued an executive order mandating stricter conservation measures across the Golden State.

The state's reservoirs are in better shape than the snowpack, but with no spring meltwater to replenish them, they will drop quickly as the warm season moves in. California normally gets little rain from early June through October...so with the dry season almost here, fires could be extreme.

In fact, the season is getting an early start with smaller fires already breaking out in southern California. A small grass fire of just a few acres still had firefighters jumping on April 27<sup>th</sup> to save homes as they battled 30+ mph winds to keep the flames away.



Steve LaNore is the consulting meteorologist for CRU and he brings with him a solid package of credentials; he has been a forecaster and broadcast professional since the 1980s and has worked in several large TV markets including

Dallas, San Antonio and Austin. Steve is the recipient of 10 different awards during his career; he and his evening news-team received the Associated Press' "Best Newscast" award for the state of Texas in 2013. He holds a Bachelor's degree in meteorology from Texas A&M University and the American Meteorological Society Certified Broadcast Meteorologist Seal of Approval. He is a certified advanced Skywarn spotter.

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## A VERY DIFFERENT NEPAL

Less than four weeks ago, I embarked on an adventure to a rarely heard of, but coveted, travel destination. My journey took me to the majestic country of Nepal and home of Mount Everest. In my travels, I'd always been told that the Nepalese people were especially welcoming to tourists. During my stay in Kathmandu and the beautiful surrounding valley, I was finally able to experience their warmth and their genuine kindness and hospitality.

Kathmandu's famed Thamel district is a haven for tourist and locals who enjoy strolling through the narrow streets filled with colorful shops and restaurants. Unlike the relentless, high pressure tactics to sell you something in some of the neighboring countries, shopping in Kathmandu was beautiful, relaxed and mostly hassle free. This is a direct reflection on Nepal's spiritual and wholesome culture with a laidback lifestyle which touches everyone who visits.



The city is brimming with iconic Hindu and Buddhist temples and the backdrop of the Himalayan Mountains creates absolutely stunning and unforgettable views. Despite the magnificent architecture and scenery, it's the interaction with the people of Nepal that traveller's seem cherish most. Being an avid photographer, I recall how eagerly locals posed for photos with an insatiable smile and genuine grace.

Shortly after leaving Nepal, the April 25<sup>th</sup> earthquake virtually erased over 600 years of history in a matter of minutes and took way too many lives. Looking at the devastation, it was difficult to imagine that those serene and spiritual places I enjoyed only a few short weeks earlier were now reduced to rubble. Buildings that weathered and fostered hundreds of years of life and culture were gone.

I imagine that it will take years to rebuild Kathmandu's architectural treasures and get back to the life they lived before the quake. Nothing can replace the thousands of lost lives, but I pray that the amazing spirit of the people of Nepal remains strong and enduring. Great thanks to the Canadian Government for matching all donations dollar to dollar until May 25<sup>th</sup>.

Jon Andrasz has been an integral part of CRU operations for more than 10 years, most recently developing and training our Inside Auto Group. With 20+ years of multi-line claims work, Jon has worked hard and played in some very interesting places. Having visited more than 46 countries across the globe, Jon has developed a great eye and established himself as a professional photographer. His work can be seen at Jon Andrasz Travel Photography at [shutterbugsaafari.com](http://shutterbugsaafari.com)

