

Catastrophe Response Unit Newsletter October 2014

## CRU USA first responder to 2014 Napa Earthquake

CRU Adjusters USA, was proud to be a first responder to the Napa Earthquake. CRU had representatives on location in NAPA within hours of the event, assisting one of our major clients respond to a significant and newsworthy commercial loss. The 2014 South Napa earthquake occurred in and around the city of Napa, California on August 24, 2014 at 3:20 a.m. local time, measuring in at 6.0 on the Richter scale

The earthquake was the largest in the San Francisco Bay Area since the 1989 Loma Prieta earthquake. Significant damage and several fires were reported in the southern Napa Valley area, and there was also damage in the nearby city of Vallejo, in Solano County. An experimental earthquake warning system alerted seismologists ten seconds before the quake.

On September 11, 2014, U.S. President Barack Obama declared the earthquake a major federal disaster. Thankfully only one life was lost, though many were injured. Early estimates by California officials are \$400 million in damage, of which \$87 million may be eligible for federal reimbursement. Glenn Smith, Chief Catastrophe Operations for CRU Adjusters USA, reported the company has been asked to respond to claims in the area. estimated at \$10 million. Smith said "CRU USA is currently expanding its client base and is ready to deploy its adjusting services across the country. CRU's winning combination of Qualified adjusters and Management support, provide our client and their customers with a product unequaled in the industry today." Smith stated.

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#### **CRU Response to Calgary Hail Storm**

The CRU Crew descended upon Calgary the weekend of August the 9th and 10th to begin work on the most recent hail event to affect the area. In excess of eighty Storm Leaders, inside personnel and field adjusters were summoned to handle claims for three different carriers.

Tim Dempsey, one of CRU's storm site managers said, "This event was a challenge for both the adjusters and the management team." Dempsey



stated that while "Basic Hail Damage" had not changed over the years, the requirements by the individual carriers have and this event was severe. Dempsey went on to say "Estimates of today must be very precise."

With the different estimating platforms such as Xactimate and Symbility, today's adjusters must pay very close attention to their work product. Once the claim has been submitted for processing, as many as 4 sets of eyes are reviewing their paperwork prior to payment. On this particular event, CRU inspected, completed and processed over 2000 hail claims. All of this comes off the heels of Ontario's water event and the tornados of the early summer, where CRU also had adjusters deployed.



We'd like to thank all those who worked on this event from the adjusters with the boots on the ground, to the management and review staff. Good work was done by all!

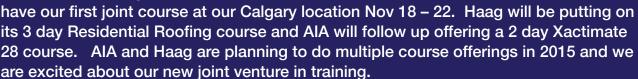
# A Academy of Insurance Adjusting EXCEPTIONAL RESULTS FROM HANDS-ON INSTRUCTION

AIA (Academy of Insurance Adjusting) is now offering courses at all three of its training facilities:

- Gulf Breeze Florida
- Ardmore Oklahoma
- Calgary, AB

For a list of current courses and more info on AIA please go to our new website www.aiacenters.com.

AIA is excited to announce a partnership with HAAG Roofing. We are scheduled to



In September AIA hosted an Earthquake training seminar in Vancouver, BC. The training portion of the presentation, conducted by Tim Dempsey and Jonathan Rice, was a huge success. Teaching to a packed classroom, Tim and Jonathan had the full attention of the audience as they used PowerPoints, videos, and pictures. Most importantly, Tim shared his personal experience of working earthquakes, which added practicality and realism to the presentation. Participants left with a new understanding



of the destructive force of earthquakes and the nuances that an adjuster would face during an earthquake deployment.

AlA hopes to see you at one of its upcoming courses. Our combination of experienced instructors, small classes, and practical training let us offer you the best training available to help you become more efficient at your job.

For questions or comments please contact <u>jrice@aiacenters.com</u> or visit our website <u>www.aiacenters.com</u>.



#### **Environmental Division Update:**

The CRU Environmental Division is poised and ready to respond to any size environmental event. CRU has forged some strategic relationships with various insurance carriers and chemical companies. This allows pre-disaster planning, which gives us the ability to respond within hours to our clients needs. CRU's environmental management team has a tested and proven business model that achieves maximum effect when responding to a chemical or petrochemical event and the often, complex claims related to these types of events. We offer immediate response representing the client as a responsible corporate citizen.

Within a 48 hour window after an assignment, CRU can provide its client with a projected reserve for all potential claims. Once the initial assessment is made, the business model allows updating every 7 days into the event for maximum reserving accuracy. This becomes a powerful tool for any claims manager or risk management team.

CRU has now joined the National Association of Chemical Distributors (NACD) as an affiliate non-chemical handler. This membership allows exposure to more than 350 chemical companies across the United States and North America. Many of these company's import and export chemicals to and from their clients in other parts of the world. NACD's Annual Convention provides an opportunity for CRU to establish contacts within the chemical community and develop working relationships that span international borders.

Our capable team can inspect, evaluate, and make recommendations that help prevent disasters and prepare your firm for various governmental agency inspections.



#### From the Sales and Marketing Team

The Sales and Marketing department has a lot of things in the works in the upcoming months. We would like to thank everyone for their support.

#### **CRU** is now on Facebook



Please head over to <a href="https://www.facebook.com/Catastropheresponseunit">www.facebook.com/Catastropheresponseunit</a> and "Like" or new page.

We will begin updating this page with important information about events, possible deployment opportunities, helpful articles and tips, training opportunities and much more.

Make sure you stay up to date with all that's happening at CRU at <a href="http://www.cruadjusters.com/">http://www.cruadjusters.com/</a> and <a href="http://www.facebook.com/">www.facebook.com/</a> Catastropheresponseunit

Also, please check out the new CRU Linkedin page at <a href="https://www.linkedin.com/company/cru-adjusters-toronto-canada">https://www.linkedin.com/company/cru-adjusters-toronto-canada</a>

#### As always, you can contact us at:

Product Information/Sales <a href="mailto:info@cruadjusters.com">info@cruadjusters.com</a>

For more information on CRU's North American services, contact: <a href="mailto:kwinston@cruadjusters.com">kwinston@cruadjusters.com</a>

General Information/Website Support: <a href="mailto:info@cruadjusters.com">info@cruadjusters.com</a>