

CRU CREW NEWS

Happy Holidays....

Many thanks to the hundreds of adjusters that again made 2016 a record setting year. We are grateful for your efforts and contributions and look forward to 2017 with excitement and hopes that we all work together again!



CRU's 4TH ANNUAL BONSPIEL

Kyle Winston and the CRU Cat Management Team again hosted all our Calgary deployed adjusters to our annual curling event! This was the fourth time we had more than 50 people on hand to learn how to walk, slide, slip, and 'throw rocks' in a professional curling rink.

'We forget that a lot of these guys from the south have never walked on a sheet of solid ice, much less attempted a game like shuffleboard' said Fort McMurray lead Tim Dempsey. There was a minimal amount of recorded bruises and the adjusters enjoyed a group dinner and beverages before the tournament.

As a company, we take great pride in exposing our US adjusters to some of the unique things that happen in Canada. Since introduced into the 1998 Nagano Games, Canada has dominated the past five Winter Olympics with two silver and three gold medals for the men, two bronze, one silver and two golds for the ladies.

For all our participants, we hope the next time you're watching this sport on TV you can turn to the others in the room and say....

"I've done that before!"



CRU CREW NEWS

CRU Adjusters Show their Character!

This year our Toronto In-Office adjuster group again collected hundreds of toys and goods for the Salvation Army to help those in need over the holidays.

The Calgary adjuster group chose the Wounded Warrior Project and raffled a pair of tickets to the Flames NHL game against San Jose. The raffle raised more than \$800 for the organization that helps both veterans, first responders and their families.

Although the majority of our adjusters are away from their home and their families over the Christmas holidays, we are reminded of their generosity and care when we see the time and importance they put into giving back and helping those less fortunate.



CRU-US Gains Momentum going into 2017

What's Catastrophe Response Unit's (CRU) connection to Colleyville Texas? Simple, it's our main US operations center. CRU continues to expand our daily claims handling from this great service hub. **CRU-US** started just over a year ago by offering a variety of claims services and has continued to expand to now include catastrophe work.

With ever increasing coverage areas across the country, it was inevitable that building a national footprint was the next step.

In addition to handling a growing daily claims volume, we added CAT claims response for our current clients. While **CRU-US** provided limited deployment for events throughout 2016 such as Hurricane Matthew, the West Coast Wildfires and the recent Gatlinburg Wildfire, we were able to provide this work while remaining fully engaged in handling ongoing major work throughout Canada. Combining work on both sides of the border, we had more than 360 adjusters working with us at the same time, with a substantial number of people entering their 9th month of work in some locations.

CRU-US continues to have success in developing new business opportunities. We have broadened our client base to include several new insurance carriers this year. We look forward to connecting with many others at various national and local networking events including PLRB (Property and Liability Resource Bureau), NAMIC, TAMIC (Texas Assoc. of Mutual Insurance Companies), Blue Goose and the Dallas Claims Association.

We're excited to repeat our successful "Winter Tour" launching early in the New Year to hit key cities across the US. Last year more than 140 first-time, CRU deployed adjusters came to our company through a Winter Tour event!

CRU is planning continued growth and success heading into 2017. This means continually building and updating our roster of adjusters to meet the constantly changing needs of our insurance carrier clients. We hope to include you in our claims business this next year!

CRU CREW NEWS



UPDATED AIA CLASS SCHEDULES

AIA is looking to 2017 with all eyes on our Dallas, Texas facility.

CRU has expanded its US home office and AIA will have access to a brand new Training Room located in this complex.

CRU Manager and AIA Director of Training Jonathan Rice is elated at the creation of a permanent facility to train in the Dallas market. Jonathan's enthusiasm is hard to hide.

"Before joining CRU in 2011, I loved teaching the Texas Licensing and Xactimate courses in this area! Once you establish word of mouth about the quality of your training the adjusters keep coming! I am looking forward to establishing a strong foothold in the Dallas market and becoming the go-to place for adjusters and contractors who want quality training at very reasonable pricing."

Although Dallas will be a major focus for 2017, AIA will continue to offer its 2 week Adjuster 101 course in Ardmore, OK, and Xactimate course(s) at our Training Center in Calgary, AB. We're planning for a Spring 2017 rollout of an approved Online Texas License Course for adjusters looking to get the Texas Adjusters License!

We look forward to seeing you in a class soon. Have a great 2017! To stay up to date with upcoming classes please visit our website at <http://www.aiacenters.com>. For questions or additional information please contact Jonathan Rice at jrice@aiacenters.com.



Calgary Training Facility

AIA CALGARY TRAINING DATES

Jan 11 - AA 304 – Estimating Exteriors and Roofing with Xactimate

Jan 12 and 13 - AA 301- Estimating Exteriors and Roofing with Xactimate (2- Day)

Mar 15 - AA 304 – Estimating Exteriors and Roofing with Xactimate

Mar 16 and 17 - AA 301 – Estimating Exteriors and Roofing with Xactimate (2- Day)

****To Register please visit**
www.aiacenters.com



Ardmore Training Facility

AIA ARDMORE TRAINING DATES

Feb 27—Mar 10—Basic Adjusting

Apr 24—May 5—Basic Adjusting

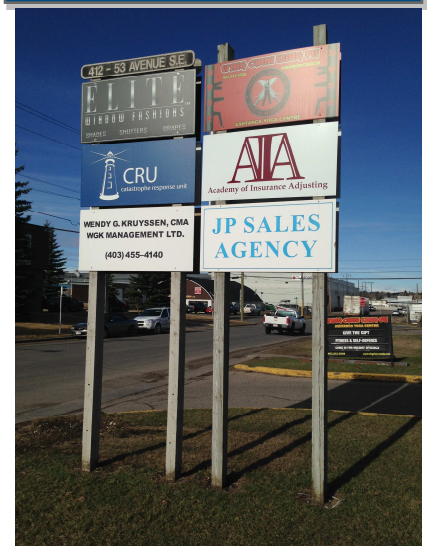
AIA DALLAS TRAINING DATES

Jan 23 and 24 - AA 301- Estimating Exteriors and Roofing with Xactimate (2- Day)

Feb 16 and 17- AA 301- Estimating Exteriors and Roofing with Xactimate (2- Day)

Mar 23 and 24 - AA 301- Estimating Exteriors and Roofing with Xactimate (2- Day)

****To Register please visit**
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CRU STORM CORNER

Gatlinburg Ablaze: Worst Tennessee Fire in 100 Years

Work begins on picking up the charred pieces of Gatlinburg Tennessee, gateway to American's largest national preserve, the Great Smoky Mountain National Park. Officials believe this horrific fire was due to carelessness; people playing with matches set the initial, small blaze.

The fire began November 23 but had only grown to 50 acres by November 26; then incredibly strong winds on the 28th caused it to spread at an epic rate, literally exploding, to more than

15,000 acres by early on the 29th. Tennessee governor Bill Haslam said it's the worst wildfire in the Volunteer State in more than 100 years.



The location of the fire and fierce winds to 87 mph pushing it forward set the stage for a disaster that killed three, injured 14 and caused damage likely in the hundreds of millions. At least 400 structures were damaged or destroyed in Gatlinburg and surrounding areas of Sevier County, Tennessee.

An entire apartment complex burned to the ground; even a 16-story hotel caught fire. More than 200 homes and cabins were reduced to piles of debris and ashes. In nearby Pigeon Forge, 9 buildings succumbed to the inferno which was largely kept out of the town by tenacious firefighters and rain that arrived just in time to weaken the blazes. "Dollywood", the theme park built by country music star Dolly Parton, was spared but just barely.

Gatlinburg is a big tourist destination because of its natural beauty, the gateway to Smoky Mountain National Park, and its cozy small-town atmosphere. It will take a long time for the town to rebuild and recover, which will cost businesses hundreds of millions more in lost revenue for the economy of eastern Tennessee. It's a true catastrophe in every way.



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 News-cast" 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 Meteorolo-

La Nina Talk...

A La Nina pattern favors cold and snowy weather in the northern/ eastern U.S. as we get into December. In fact, the first major storm of the winter season dumped more than a foot of snow in parts of the Dakotas November 29th. It's likely a sign of things to come. But...hold the phone....the south is not out of the woods on the cold. There's a connection between La Nina winters, especially weak to moderate ones as we're in now, and what is known as a McFarland Block. In this case the typical La Nina flow buckles, creating a pathway for bitterly cold Siberian air to come across the Arctic Ocean and southward deep into North America:

For more information Visit our website.

WWW.CRUADJUSTERS.COM

CRU STORM CORNER

A Year in Review

2016: Billion-Dollar Disasters Everywhere

The year 2016 was one with a multitude of billion-dollar natural disasters, especially epic fires and tremendous floods. We'll walk through some of the most expensive ones in 2016; hopefully it's not too depressing during this Holiday season!

February 23-24: Biggest Tornado Outbreak of the Year

March 8-12: 1000-Year Flood Strikes LA, TX

March-April: Hail-Pocalypse I, II, and III

April 18: Houston - Second Big Flood in Less than a Year

May 9: Picturesque Tornado

June 22: Catastrophic Flooding Kills 23 in West Virginia

August 12-13: Extreme Louisiana Flood

August 16: 80-Foot Wall of Flame in Southern California

September 2-3: "Hermine"

October 9-24: Matthew Devastates Eastern N.C

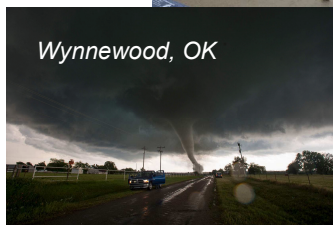
November 28: Gatlinburg: Tennessee's Worst Fire Disaster in 100 Years



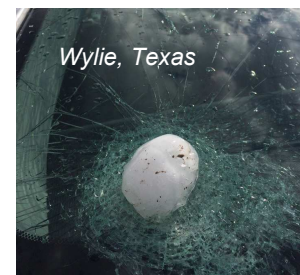
Haughton, Louisiana



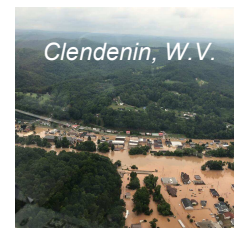
Appomattox, Virginia



Wynnewood, OK



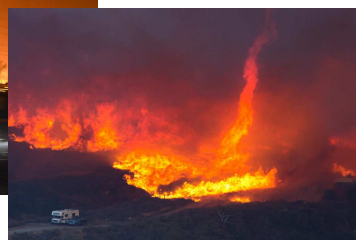
Wylie, Texas



Clendenin, W.V.



Lake Isabella, California



Manteo, North Carolina

For more information Visit our website.

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Closing Thoughts: 2017 Outlook

Two brutal cold waves descended on places like Minneapolis and Chicago during early to mid-December; the Chicago Bears played their 5th coldest home football game ever against Green Bay (and got beat). It was a brutal 10 degrees during the game! There's also been plenty of lake-effect snow in places like Buffalo, which was expected.

The rest of the winter will be one of variability, but expect more cold and big snows across the northern U.S. Especially mid-January to early February as we're in an oscillating pattern with a cycle of about three weeks. Another arctic surge or two is likely into the southern U.S., but overall temperatures for the entire winter will likely be above average there, with precipitation below average. This is very bad news for the parched mid-south where more fires are likely. Drought will also increase in Texas and Oklahoma.

California will remain warm and dry so we can only forecast another severe fire season in 2017.

Tornadoes will be much more numerous; research shows a definite connection between La Nina springs and more tornadoes, so we could see 200 or 300 more in 2017 than we saw in the record low year of 2016, given a lingering La Nina or neutral conditions expected.

Hurricane season is projected to be near to slightly below average as the forecast is for another EL Nino to develop, not nearly as strong as last winter's, though. Of course, that's a long way off and adjustments to the outlook will no doubt come.



CRU CREW NEWS



INCREASE YOUR OPPORTUNITIES!

CRU 2017 TRAINING

With more than 15 different IA Firms offering company seminars or training events through the first quarter of 2016, how do you decide where to get the best return on investment?

Why CRU? We're Different.

Last year, CRU took a new approach. We recognized these events were a big expense for the adjuster, and adding travel cost, hotel and meals made them hard to attend for a lot of people.

So, in 2017, we are again offering our **One Day- Five Hour Winter Tour Events** in five different

CRU Adjusters is presenting one day, 5 hour seminars packed

Jan 28th – **ORLANDO, FL** Jan 30th – **TORONTO, ON**

Mar 5th – **DALLAS, TX** Mar 25 – **BOSTON, MA**

April 6th – **ATLANTA, GA**