



# CRU CREW NEWS



## THE CRU FOOTPRINT GETS BIGGER

Catastrophe Response Unit (CRU) is pleased to announce a significant increase in our business in the US. After seven years of systematic expansion across Canada, Texas and the Eastern US, we have put in place catastrophe adjusting service agreements with two of the top five carriers representing more than 2,000,000 policies.

Kyle Winston, President of the CRU Group, stated, "Our active independent adjuster roster now has almost 4,000 licensed insurance professionals and we have the capacity to handle more business. Florida offers us good growth potential with a big group of resident adjusters and management. We think with our record of claims speed, analytics, and customer satisfaction we can keep replicating what has worked so well for our clients."

CRU has structured a Florida Catastrophe Response Management Team to insure the certification, training, deployment and delivery of the final claims product will exceed the unique requirements related to hurricanes.

This market growth now allows CRU to put in place a clear system for Canadian independent adjusters to expand their

## CRU APPOINTS NEW CFO

CRU Group has appointed Fong Liang Tsaur as Chief Financial Officer as of May 10<sup>th</sup>, 2017. Mr. Tsaur has over 16 years of financial services industry experience across insurance, banking and capital markets. He has extensive expertise in financial and regulatory reporting, investment and capital management and mergers and acquisitions.



Mr. Tsaur started his career in public accounting, having held progressively senior roles at PricewaterhouseCoopers and KPMG. In recent years, he has held executive roles at Aviva Canada Inc., Canaccord Genuity Group Inc. and Ingle International Inc.

Mr. Tsaur has a Bachelor of Commerce and Finance from the University of Toronto and holds a Chartered Professional Accountant (CPA, CA) designation.

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## The Next Disruption of Property Claims Proficiency

After more than three years of research, CRU Adjusters is proud to announce our collaboration with the Kespry Industrial Drone Platform to power our CRU Drone Division for adjusting property claims.

CRU's Glenn Smith, 27 year adjusting expert, teacher, and licensed pilot will head the division and has developed a group of licensed pilot/adjusters (in Canada and the USA) to roll out this major development in claims processing. "Combining experienced field adjusters who know how to identify damage with this level of advanced technology will certainly change our models of running claims" said Smith.

The Kespry platform is a field-to-finish, out-of-the box system that is fully integrated, fully automated aerial intelligence solution designed specifically for use in commercial applications. Using Kespry's platform, CRU will have instant access to accurate data that is automatically processed and securely stored online for immediate use. Data captured by the Kespry industrial drone platform delivers high-resolution imagery with 1 mm per pixel resolution, and is capable of detecting granule loss and physical damage such as hail hits. In addition to providing dimensioning of structures, the reports will mark the damages on the rooftop imagery.

"Kespry is committed to bringing new tools and ways of doing business to traditional industrial markets, such as insurance," said George Mathew, CEO and Chairman, Kespry. "CRU will be among the first companies in their space to provide their adjusters with a way to retool their skill sets and extend their careers deeply into the new digital era."

Kyle Winston, President of the CRU Group announced at CRU's quarterly meeting, "We're very excited to be the first and only IA firm in Canada to be embracing this new drone technology from Kespry. We'll also be rolling out this capability across our US operations and continuing to be among the first in the industry to bring new levels of efficiencies, safety, abilities, accuracy and enhanced data to the insurance sector."

## Have you gotten THIG Certified?

The heart of Hurricane season is here! CRU would like to thank everyone who came out to our THIG (Tower Hill Insurance Group) certification courses and most importantly those of you who took and passed the THIG certification tests. Not only did we get to meet some great people but we also got to go over some important policy topics that are particular to a Hurricane. Tower Hill is known throughout the industry as one of the best carriers to work for during a deployment and CRU is excited about the possibilities this storm season brings. Not only does the THIG certification certify you to work THIG claims thru CRU but it also qualifies you to work for our other Clients- both in the U.S. and Canada- so again congratulations and good work!

For those of you who did not get to one of our certification classes and would be interested in the THIG certification we are opening up the certification process- there are 3 Videos to watch and after each video there is an accompanying quiz – directions are on the webpage. To register to take THIG certification course go to [www.training.cruadjusters.com](http://www.training.cruadjusters.com) If you have any questions email [jice@cruadjusters.com](mailto:jice@cruadjusters.com)

When you pass the certification CRY is automatically notified and you will be placed on our THIG roster- Much appreciated to all our adjusters and Good Luck!

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The first half of 2017 was a busy one for AIA. In addition to our regular 2 week adjusting courses in Ardmore and our monthly Xactimate course in Dallas, AIA also offered Xactimate courses in Atlanta and Orlando this spring and due to the response we received we will be scheduling more Xactimate courses in both cities very soon. The second half of 2017 looks just as busy, if not busier than the start. AIA is rolling out 2 new courses this summer – “Fundamentals of Adjusting “and “Symbility for Xactimate Users”

The Fundamentals of Adjusting course is a must for the person who is new to Property Adjusting.

It will cover what to do once you arrive at a storm site and more importantly what to do at your first house and how to scope a home. We will be offering our first course July 23<sup>rd</sup> at our Dallas Office.

Our “Symbility for Xactimate Users” was created in response to the rising popularity of Symbility.

If you know how to use Xactimate this course will have writing estimates in Symbility in no time.

CRU has clients that use Symbility only and it is a great tool to have in your arsenal to make you more deployable- the first course offering will be coming soon so be on the lookout for more information or you can always check at [www.aiacenters.com](http://www.aiacenters.com) to see when additional courses and/or dates are added.

We hope to see you in a class soon- In addition to the courses mentioned above we will be offering our 2 day Understanding and Using Xactimate at our Dallas office July 20-21. If you have any questions about courses you can go to [www.aiacenters.com](http://www.aiacenters.com) or contact [jrice@cruadjusters.com](mailto:jrice@cruadjusters.com). We hope to see you in a class soon

## AIA's New Fundamentals of Adjusting Course gets 5 stars from participants

AIA's new “Fundamentals of Adjusting - How to Scope a House” has become an instant success among those who have attended the course. Led by instructor Jon Havens, the course is a must have for the new adjuster as well as any adjuster that would like to sharpen their scoping skills. The course discusses what to do when you arrive at a deployment and most importantly what you do when you drive up to your first claim. CRU storm manager Jonathan Rice sums it up “I've seen many adjusters waste days or weeks learning the hard way on a storm what you could learn from this course before your deployment. Time is money in our business – it is an investment that can pay off 100 fold plus – not a bad payoff at all” The course will now be a regular staple of the AIA Course offering.

AIA has been trekking across Florida to offer in person THIG/CRU certification training with stops in Pensacola, Jacksonville, and Orlando. We would like to thank everyone who has attended the training and passed their certification tests- Good job! Tower Hill is an excellent company but you have to be certified to be able to work their claims. The seminar not only prepares you take the certification test but gives you a ton of information on THIG policies which will help you during a THIG deployment. Complete the online certification **TODAY** [training.cruadjusters.com](http://training.cruadjusters.com)

## AIA NEW TRAINING DATES

### Ardmore, OK

Aug 21st thru Sept 1st—BA 101- Basic Adjusting (Two weeks)

### Orlando, FL

Aug 10th & 11th—AA 301 – Understanding and Using Xactimate

Aug 13th—AA 444 – Fundamentals of Adjusting – “How to scope a house”

### Atlanta, GA

Aug 16th—AA 444 – Fundamentals of Adjusting – “How to scope a house”

Aug 17th & 18th— AA 301 – Understanding and Using Xactimate

### Dallas, TX

Aug 19th & 20th—AA 301 – Understanding and Using Xactimate

Aug 21st—AA 444 – Fundamentals of Adjusting – “How to scope a house”

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

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## Canadian Weather History Flashback...

Tornado times across the United States reach a seasonal lull in late July through August (except along the Gulf coast, where hurricanes often produce tornadoes), but it's the peak of twister season in Canada. In fact the Maple Leaf Nation's most destructive and second deadliest tornado struck in late July. On July 31, 1987, a mammoth funnel slammed Edmonton, Alberta with F4 (winds 207 to 260 mph) from its funnel. It claimed 27 lives and produced over \$300 million in damage...that's close to a billion in 2017 dollars.



The tornado formed south of the city and moved through the industrial eastern portion of town, clobbering over 400 homes along with a petroleum plant. It continued northward, taking aim on a trailer park squarely in its path. The park's manager got his first inkling something was up when the phones went dead, after which he looked outside and spotted the cloud. The park was full of children enjoying summer activity programs.

As he made his way into the basement, he saw a piece of a wall zipping past the door, driven by the fierce winds. He said, "The office window was about five or six feet from the door down to my basement. Oh, Jesus, this is the real thing." Of 723 mobile homes, 208 were damaged and 126 more were utterly destroyed.

Fifteen people died in the trailer park, over half of the total fatality count. It's a statistic that's an all-too-common companion of tornado stories.

Statistics in the United States show 8 percent of the population living in mobile homes while 44 percent of American tornado deaths occur in them. Need I say more? Get OUT of a mobile home if a tornado is spotted...or a tornado warning is issued...for your area. Of course, these folks had little if any warning.



*This F4 tornado killed 27 people in Edmonton, making it the 2<sup>nd</sup> deadliest in tornado in Canadian history on July 31, 1987.*

## Drone Imagery Proves Beneficial in BC Wildfires

Unlike the Fort McMurray fires, there has been no aerial imagery provided to the public to determine the status of structures in the still restricted areas of the BC wildfires. This has compounded worry and concern for many evacuated homeowners, anxious to know if they'll have an inhabitable home when the fires clear up. "Because the fires were so spread out, the structures scattered across a very large area, and the ongoing smoke issues, it just hasn't made sense to arrange flyovers to capture aerial photography", said one official working from the Williams Lake Resiliency Center.

One adjusting firm, Catastrophe Response Unit (CRU), decided this would be the perfect time to utilize their new drone group and test the processes of providing critical information in a post disaster event.

Having registered and licensed UAS pilot adjusters in both Canada and the states, and the Kespry state-of-the-art drone system, CRU worked through the process of requesting SFOCs to obtain Transport Canada clearance to fly properties in the severely damaged areas of Spokin Lake Road, Horsefly Road, and Prichard Road.

After identifying properties that could not be inspected for one of their clients, the first steps were to provide the coordinates to Transport Canada to determine if flights could be made in those areas. Normally a process that takes days, with the assistance of Kespry and another CRU industrial partner, clearance to file the flight plans was received in less than 48 hours.

Next came the mobilization challenges. Jaina Ford, a leading CRU pilot; Glenn Smith, the director of the CRU drone division, and Gary Winston, founder of the CRU group, all travelled to the Williams Lake Operations Center to review plans before starting flyovers on Monday morning. Transporting the drone itself wasn't easy as the unit is stored in the cargo hold of a plane while the custom batteries had to be securely transported as carry on.

"We took more than 18 months of research and study before we recognized the technical superiority of the Kespry system. During that time, we trained six pilots, who were also adjusters, to qualify for the long list of tests and licenses required on both sides of the border", said Glenn Smith. He added, "our commercial program was rolled out a few weeks ago and now we're able to have more practical catastrophe experience to guide us with the benefits and use in widespread losses."



Gary Winston is enjoying the advances he sees with his company. "No doubt every adjusting group will use drones going forward, we just happy to have worked through the regulations and red tape, and have our pilots ready to go! With the accuracy of geocoding and the Kespry optics and AI learning, these machines will be key in understanding damage severity in every type of event from hail to earthquakes."

After helping its carrier partners, CRU plans on sharing the data collected with the IBC to distribute to it's members. The founder of CRU explained, "no company wants their clients to endure the heart-ache of discovering a total loss or severe loss when they finally have access to their property. It makes sense, and is the right thing to do, to provide any data we can to help our industry help their customers through this very difficult event."



## Understanding the CRU Deployment Process

Like everything else in our lives, technology continues to change a lot of processes with CRU. Our carrier partners ask for adjusters and expect a list of committed, qualified names - sometimes two hours later!

In order to be able to do this, we have to keep an up to date roster and... our Independent Adjusters have to respond quickly to be deployed.

Sending emails and texts to the IA Firm management to ask for work, does nothing to get you a spot. Quickly responding to specific emails or texts from CRU is the key.

First, stay active on the roster, just sending in a resume doesn't cut it. With CRU, sending your resume simply triggers an online 10 minute survey for you to complete. When you complete and submit the survey, then you are inputted into the roster. How do you know if you're on the CRU roster...if you receive any emails (CRU CREW NEWS, CRU Weather Corner, or any other CRU information), you are on our roster.



When we have an event, we do not reach out to everybody. Our first step to deployment is to sort all the names on the roster to find the people that match the carriers' very specific requirements. They may ask for very specific criteria (which comes from your survey completion) like home state or provincial licenses, 5 years' experience, uses Symbility, understands condo claims, experienced in water losses, uses certain Content software, 2 years using Guidewire, speaks Spanish/French, HAAG certified, etc. etc.

If our roster indicates that you meet the carrier's requirements, then you would be on the **First Round Deployment Email**. This email will include the basic requirements like: *you will need to be in Fargo, ND by noon Monday for JIT training, with Xactimate running on your laptop. If you can meet these these requirements, and are you interested and available, you simply respond "YES"*.

If you respond "YES" to that email, within the time limit outlined in the email (sometimes 60 minutes!), you then receive a **Second**

**Round Deployment Email** that gives you the deployment work specifics (*things like rate, fee schedule, per diem, exact location if inside work, hours, systems used, training required, etc.*). *Provided those details are agreeable and doable, it asks you to reply "I'M IN AND READY" within a specific time frame.*



That reply triggers a **Third Round Deployment Email** that includes things like IA contracts, confidentiality agreement, banking/deposit info, border registration documents, etc. When those items are executed and received back, you will get a confirmation email that gives you information and a

conference call schedule so you can speak with your Lead and get all your questions answered.

In understanding our deployment processes, I hope you can see that telling all your friends to call or email CRU does no good. Many of you have been on our roster for years and our procedure is to use those qualifying adjusters that have proven they can follow instructions.

Many thanks for supporting us and we hope to have lots of good adjusting work for many years to come.