

CRU CREW NEWS



First and Foremost, Happy Holidays to Everyone on Our Team!

We Hope You Have the Brightest of Holidays and Happiest of New Years.

In 2015, CRU again grew our business in both claims handling and carrier clients. We recognize that it is our people in the trenches producing professional claim reports and representing our clients in the adjusting process, who make or break our company.

We extend a heartfelt thank you to all the adjusters and support personnel who worked for us this year, wish you all a happy holiday season and look forward to working with you again in the coming year."

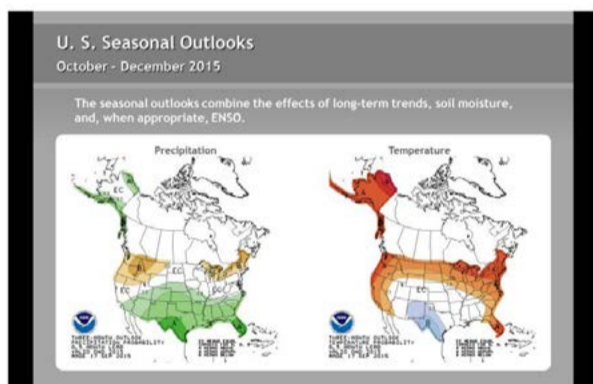
- Kyle Winston, President

Looking ahead to 2016...

*...it will be full of growth, a few growing pains,
lots of good changes, and work for our loyal team.*



The Coming El Niño: Some Say the Strongest Ever Recorded



Note the "wet" southern U.S. and dryness along the northern border, a classic El Niño signature / NOAA
For southern Canada, the Great Lakes and the northern Plains a fairly dry and mild winter is forecast.

A strong El Niño is in progress; it is one where sea temperatures of 1.5 degrees (C) or higher than the average are observed in four eastern Pacific Ocean zones over a period of several months. Ocean surface temperatures in the closely-watched Niño 3.4 region reached 3 degrees (Celsius) above average for the first time in recorded history. This weekly value exceeds the maximum weekly value recorded even during the so-called "super El Niño" events of 1982-1983 and 1997-1998. CFS models are suggesting a large-scale atmospheric pressure pattern that is strikingly similar to that which occurred during California's wettest historical winters (including the 1982-1983 and 1997-1998 El Niño events). Needless to say, it will have a big impact on weather across the world.

What does it mean for the US?

While every El Niño is a bit different, a five-year drought has left the landscape of California with little defense to heavy, eroding rainfall that's the signature of a strong "Niño" in the southwest. Florida's worst tornado outbreak on record happened during the '97-'98 Niño. Texas received devastating floods in just a moderate 1991 El Niño. Severe weather and floods are more likely than average this late fall and winter over the southern and southwestern U.S. thanks to the Niño effect.

On the other hand, big snows are sometimes enhanced along the U.S. east coast in an El Niño winter and that's the last thing folks in Boston and New York want to hear. What's worse, these storms would not be as "cold" as the 2014-2015 winter storms, meaning heavy wet snow that can really cause a lot of damage.

(See El Niño, next page)

2015 In Review!

2015 Canadian Events and Deployments

CRU was deployed to numerous ice claims in the Canadian Atlantic Provinces (not just Boston area was hit!). We deployed both field adjusters and inside examiners to three different offices in Nova Scotia and, after eight months, continue to assist in those winter storm claims.

Storms in Ontario have kept us with a steady inside support group, and the annual hail in Alberta brought a team of adjusters to process more than 4,000 claims with all field adjusters handling more than 90 claims each.

Maltman Group Acquisition

In January, Maltman's hosted London Market on rooftop terrace of Canada House. This division offers 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. 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."

Clients will 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.

(See 2015, In Review, Next page)

Don't forget! We're on:

twitter

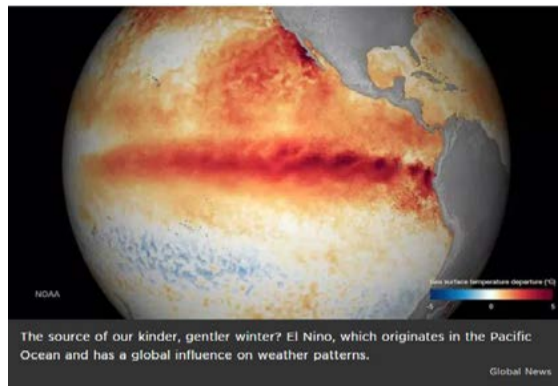
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And LinkedIn!

El Nino - Continued from page one

What Does El Niño-Mean for Canada's 2015-2016 Winter Forecast?

Everyone has read the dire warnings for the US (mostly California) regarding the coming El Niño, and for good reason: recently it was determined that this will be the biggest one in history, and looking at the damage caused by “smaller ones” in 1997 and 2007, this is daunting.



How will this El Niño effect Canada? For one thing, in stark contrast to the last two brutal winters, the winter of 2015-2016 could be one of the warmest in recent memory. Canada has only seen one mild winter in the last five and none since 2012. Without question, one of the primary drivers in our winter pattern will be this “super El Niño”.

What is a “super El Niño”?

All El Niños occur when the water near the equator in the Pacific Ocean is warmer than normal. This year they are 2-4 degrees Celsius above normal making it the strongest on record. The last super El Niño was in 1997/1998 and directly influenced the weather leading to the worst ice storm in Canada's history. That “ice storm of the century” left millions in the dark for days and some were without power for weeks. Total damages totaled billions of dollars.

Will Canada get another ice storm of the century, like in 1998?

El Niños are known for a stronger southern jet stream which is often packed with moisture. In 1998, this jet delivered record precipitation over eastern Ontario and Quebec while the polar jet was supplying fresh Arctic air. The end result was a crippling five-day ice storm. The risk of big freezing rain events do increase across Ontario and Quebec in El Niño years but for another extreme event like 1998, everything would need to come together perfectly once again, and this is not likely.

While there will be outbreaks of Arctic air, we do not expect another lengthy stay from the polar vortex like in 2013 or have the coldest February on record like last winter across eastern Canada. In fact, signs point to a back-and-forth winter with cold coming and going rather than locking in. Overall, 90% of Canada may end up with warmer-than-normal temperatures this winter.

Most projections are forecasting very mild air for the western half of Canada with Chinook winds centering the warmth in Alberta where it could be one to three degrees above normal this winter. There is a chance this could be one of the warmest winters on record for much of western Canada. The coolest spot (in relation to normal) is likely to be across southern Ontario and parts of Atlantic Canada where a trough will set up for much of the winter and temperatures will average only slightly above seasonal.



As for snow, it has already been a snowy start to the season in western Canada with heavy mountain snow piling up at a fast rate. This will change as the primary jet stream shifts south and directs moisture at California.



The Prairies and Ontario will see below normal snowfall with most of the precipitation generated from fast-moving Alberta Clippers. That would mean several smaller five-centimetre storms rather than the big 20-centimetre-plus Colorado Lows.

For areas further east including most of Quebec and the Maritimes, a few significant Nor'easters will bring snowfall closer to average or slightly above. This winter will be known for a strong southern jet stream and storm track, and that should leave the Canadian snow-lovers wishing for more.

While there has been lots of talk about El Niño and how this is one of the strongest on record, it does intensify the southern jet stream and while it certainly will affect the winter ahead, it's not the only factor at play. Warm water off the east coast should mean powerful Nor'easters up the coast and for Atlantic Canada. This warm water can also help draw in cold Arctic air towards the coast and could bring a slow start to spring.

The past two winters have had a warm blob of water off the west coast which has helped pump a big ridge of high pressure to the Prairies and led to very dry, mild winters in B.C. while the rest of Canada froze. While the water isn't as warm off the coast, this could still be a factor throughout the winter. Early season snow cover in Canada and across the ocean in Asia are also looked at as signs to the type of winter ahead.

The winter of 2015-2016 could end up as one of the warmest winters on record for Canada as a whole, as a strong El Niño persists into the upcoming season. As 2015 ticks along to become the hottest year on record, the latest reports from the World Meteorological Organization revealing facts that are “bad news for the planet.”

According to the World Meteorological Organization, not only do they agree with NOAA, NASA and other agencies around the world that 2015 will rank as the new hottest year on record, but their five-year analysis report released on Wednesday shows the period of 2011-2015 was the warmest such period on record.

This, according to the report “is consistent with a continued sustained warming trend which has been apparent in global data since the mid-1970s.”

As the winter begins, you can be sure, meteorologists in both the US and Canada are watching closely at predictions and how they dovetail with actual weather events.

Sources: KQED Science and Steve LaNore, Certified Broadcast Meteorologist, Author of “Twister Tales: Unraveling Tornado Myths” and “Weather Wits and Science Snickers” / both available on Amazon, WMO. And for Canada, Chief Meteorologist - Global News Anthony Farnell.

2015 In Review - Continued from page one

2015 CRU-USA Events and Deployments

Our US division is growing! 2015 was busy and we are just getting started! We handled hail and wind events in TX, CA wildfires, CA earthquake and water events, as well as various other events throughout the US.

To better serve our US clients, CRU opened its Dallas, Texas in July. This is the company's fourth US office. With this location, we are also better able to train Texas-based adjusters. "We are excited about our expansion into the state of Texas. Plans to develop operations in Dallas were initiated by CRU seeking out and acquiring new business partnerships. The opening of this new office is an important step towards realizing our expansion into the US. This will be the first of many important changes for the company in 2016 relating to market demands and our response to them," said, Kyle Winston, CRU President.

See 2015, In Review, Next page Paula Shields-Holladay manages the office and will further develop CRU's growing portfolio of regional and national accounts. She comes to CRU with a wealth of experience within the industry. Paula started her career with Allstate Insurance Company, working in the clerical department. She successfully worked her way through the ranks, becoming a claims adjuster and then a residential staff adjuster. In 1994 Paula joined Gainsco in Fort Worth, TX as a senior adjuster handling commercial claims and was eventually promoted to Claims Manager.

In 2002 she formed her own company, Shields of Texas, specializing in General Liability mediations and Auto investigations. She branched out into the property arena handling both Personal Lines and Commercial claims. In 2012 Paula sold Shield of Texas and went to work for a large IA firm where she led their marketing and client development needs. CRU is very pleased to have Paula with us. Her focus will be on auto and general liability claims as well as filling CRU's marketing and client development needs as we expand into the US market.

2015 Year in Review - Environmental Services

GREAT NEWS FOR OUR ADJUSTING STAFF! Our Environmental Services has great expectations for 2016! Like many storm seasons there are a number of smaller events and eventually a big one hits! While the environmental events do not particularly have a set season, a large event is often preceded by a number of smaller occurrences.

In 2015, CRU was deployed to handle a Chlorine Gas release in Florida involving 25 claimants. This even entailed a minor evacuation, personal injury settlements, and property damage (both residential and commercial). In addition we handled a waste water release that caused a fire and explosion in Southern California that had about 40 claimants. We worked with first responders, county prosecutors, and the FBI.

Up in the Arctic Circle, CRU handled a fire loss that created an environmental contaminants spill that impacted land leased by the insured from the First Nations Peoples. The Inuit lands sustained minor damage but we were required to monitor the clean-up and remediation.

CRU maintains a core group of adjusters with many years of experience in the different environmental events and seeks to continue its growth with new adjusters that have a desire to learn and prepare themselves for the assignments.

Watch our new website for details on our redesigned certification program beginning in the Spring of 2016 for those interested in achieving the environmental certification for adjusters.



Third Annual Calgary Curling Event!

The CRU adjusters working throughout Alberta, Canada again got together for their annual "Bonspiel" curling event.

After watching a difficult CFL Playoff game between Calgary and Edmonton, the crew enjoyed beverages and award winning Garrison Pub pizza before hitting the sheets to learn the game. As usual, there were a

few sore bums and bruises as the US folks learned the balance and soft touch needed to put a rock in the house.

Over the past three years, CRU has taken great pride in educating more than 110 US adjusters about the winter sport of curling, knowing it's a once in a lifetime experience for guys from Houston, Atlanta, and other southern cities!

Good times and news were shared and more than 30 adjusters were extended to work through December.

CRU CREW NEWS



Coming to a US City Near You!

Find Out More About Working for Us

Did You Know?

Every year we deploy 100s of US Adjusters to work in Canada.

CRU is the largest Canadian Cat Response IA Firm

Our five-hour events are broken into three parts:

- After a review of CRU services and our successful deployments, we will get to the nuts and bolts of working for us and our carriers
- We will review our deployment process, requirements to work in Canada, requirements to work as an Inside Adjuster (Certification given during the event), and the requirements to be an At Home/ Office Claim Estimator.
- The event will include three hours of CE Credits (TX, and AB).

The event starts at 9:30AM and ends at 3:30 with an hour lunch break.

These events are conducted by 2-4 CRU Management members, with Jonathan Rice from AIA to certify and lead the CE requirements.

Cost: Only \$55

Includes CRU Carrier Support Certification Residential/Auto.

Send your contact info to: crutour@cruadjusters.net

CRU Winter Tour Schedule

Improve Your Odds!	Jan. 10, 2016- Las Vegas
Put Some Sun in Your Future!	Feb. 5, 2016- Orlando
Get Into the Rhythm of Success!	Feb. 7, 2016- Nashville
Your Boots are Made for Working!	Feb. 11, 2016- Dallas
Discover a Peach of a Career!	Feb. 15, 2016- Atlanta
Start Your Flurry of Success!	Feb. 22, 2016- Denver

Watch our website!

CRU could be adding more dates in March and April.

All individual career discussions are confidential.

CRU Events!

Calgary, Canada

Our free insurance adjusters job expo was November 24 at the CRU Field office in Calgary, Canada.

Attendees were able to explore employment options and meet with decision makers. CRU, more than any other Canadian independent claims support group, has developed opportunities for adjusters to remain relevant! We provide consistent contract employment to hundreds of insurance adjusters across Canada.

Our compensation ranks among the highest in the industry and we offer flexible, short term and long term deployments. We are one of the few companies that ensures your earning potential is based on the pride you take in producing a professional product. We have positions for those who want to break into the industry, first year adjusters, or seasoned pros with decades of experience.

Have you seen our website update?

www.cruadjusters.com

Bookmark us today!



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CRU CREW NEWS



2015 has been a year of growth for AIA and we look for the growth to continue in 2016.

Canada was the main focus of AIA's efforts in 2015 as we held multiple classes in Calgary, Toronto, and Ottawa. AIA also conducted private training for two separate carriers in Calgary and Red Deer.

In the US, AIA opened its new training center in Dallas, TX and will be offering a Seven-Day "Super Adjuster Course".

Check out www.aiacenters.com for more details.

It's Early Christmas in Gulf Breeze, FL! Buy One Get One Free Xactimate Class! November and December ONLY

AIA's two-day "Using and Understanding Xactimate" course is offering a BOGO for at our Gulf Breeze, FL Location until the end of 2015. a

For more info or questions please contact jrice@aiacenters.com.
Visit www.aiacenters.com to learn more about our training.

February 2016

AIA Spring Schedule 2016

January 2016

Gulf Breeze

Jan 4-8 – SPX BA 106 "Scoping, Policy and Xactimate"
Jan 4 & 5 – SD 102 Scoping/Material Identification/Damage Recognition
Jan 6 – BA 102 "How to read a policy"
Jan 7 & 8 – AA 301 "Understanding and Using Xactimate"
Jan 25 & 26 – AA 301 "Understanding and Using Xactimate"
Jan 27 – AA302 "Tips and Tricks Using Xactimate" and "Estimating Exteriors and Roofs"

Dallas

Jan 11-17 – BA 108
Jan 11 & 12 – SD 102 Scoping/Material Identification/Damage Recognition
Jan 13-15 – LI 201 Texas License
Jan 16 & 17 – AA 301 "Understanding and Using Xactimate"

Vancouver

Jan 20 & 21 – AA 301 "Understanding and Using Xactimate"
Jan 22 – AA302 "Tips and Tricks Using Xactimate" and "Estimating Exteriors and Roofs"

February 2016

Calgary

Feb 1 & 2 – AA 301 "Understanding and Using Xactimate"
Feb 3 – AA302 "Tips and Tricks Using Xactimate" and "Estimating Exteriors and Roofs"

Nashville

Feb 8 & 9 – AA 301 "Understanding and Using Xactimate"

Dallas

Feb 12 & 13 – AA 301 "Understanding and Using Xactimate"

Gulf Breeze

Feb 24 & 25 – AA 301 "Understanding and Using Xactimate"
Feb 26 – AA302 "Tips and Tricks Using Xactimate" and "Estimating Exteriors and Roofs"

Ardmore

Feb 29 -Mar 11 – BA 101

March 2016

Toronto

Mar 2 & 3 – AA 301 "Understanding and Using Xactimate"
Mar 4 – AA302 "Tips and Tricks Using Xactimate" and "Estimating Exteriors and Roofs"

Dallas

Mar 4-10 – BA 108
Mar 4 & 5 – Scoping/Material Identification/Damage Recognition
Mar 6-8 – LI 201 Texas License
Mar 9 & 10 – AA 301 "Understanding and Using Xactimate"

Gulf Breeze

Mar 14 & 15 – AA 301 "Understanding and Using Xactimate"
Mar 16 – AA302 "Tips and Tricks Using Xactimate" and "Estimating Exteriors and Roofs"
Mar 29 & 30 – AA 301 "Understanding and Using Xactimate"
Mar 31 – AA302 "Tips and Tricks Using Xactimate" and "Estimating Exteriors and Roofs"

Vancouver

Mar 21 & 22 – AA 301 "Understanding and Using Xactimate"
Mar 23 – AA302 "Tips and Tricks Using Xactimate" and "Estimating Exteriors and Roofs"

Seen Our Recruiting Ads on Claimspages.com, CADO and FOATA?

CRU is growing! To keep up in both Canada and the US, we have been actively recruiting qualified and experienced adjusters. We have a faster and more streamlined process.

We'd love to continue this growth as we move into 2016. If you or someone you know is a licensed adjuster, not contracted to another firm, and interested in daily or CAT claims work, please reach out to us. We value your referrals.

Applicants must have experience in either (or all) commercial, residential, auto liability or catastrophe claims. It is beneficial to have a valid passport, as there are deployment opportunities in Canada, the US and internationally.

Please submit all resumes to resumes@cruadjusters.net.



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