



CRU CREW NEWS



CRU USA – WE DID IT!

The big CAT(s) came back to the states last year! After strategic growth designed to build our client base in hurricane country, 2017 marked a serious test of our ability to deliver quality services to a few key P&C companies.

Our industry faced serious shortfalls in personnel with the one-two punch of Harvey's devastation to Texas and Houston, then Irma's swath of destruction over the entire state of Florida.

All adjusters were working, fee schedules finally increased to recognize the importance and professionalism of independent adjusters, and the claims just kept coming in. Utilizing a core group of our **AIA** trainers and a strong US management team, CRU started immediate classroom and field instructions to grow our resources by almost 240 more adjusters.

Through very stressful times, we had many shining stars in both the adjuster ranks and especially in the Team Lead ranks that steadily chiselled away, one claim at time.

Our sincere, heartfelt gratitude and thanks to all of you that made our hurricane work a roaring success! We not only serviced two of the largest carriers, but by our reputation, we added three other nationwide companies to our portfolio.

As a very simple gauge of our adjuster's work and claims fulfillment.... Every company we did CAT claims work for, has invited us to do year-round daily claims work.

The **CRU USA Management Team** is continuing to develop business relationships across the country and we're excited about our position starting 2018.

CRU USA continues to network through attending **TAMIC**, **NACA**, **PLRB**, the **Tornado Conference** and **Wind Conference** to secure additional connections and clients. If you are part of any of these industry events, please stop by and let us thank you for your support.

CRU COMMERCIAL DIVISION

With our first major test of the elite **Commercial Property Division** of adjusters, long time CRU Storm Manager Tim Dempsey coordinated and oversaw another shining win. Similar to the hurricane, the task of handling more than 1,400 commercial risks was dark and windy at first, but the sun came out and the work shone brightly.

When the Hurricane Harvey hit Texas on August 26th, a significant portion of our experienced adjusters were deployed and already committed, leaving ranks thin by the time Irma came to life. The plans we had spent so much time on, preparing for the arrival of a major hurricane event in Florida, soon changed. We went from Plan A to Plan B, and sometimes to Plan C or Plan D.

Because of the adjuster shortage, we again engaged the AIA (Academy of Insurance Adjusting) side of CRU, training dedicated experienced residential adjusters all the nuances of handling these complex claims – image a 20 page detailed Dec sheets and FNOL for each claim! Training began in Gulf Breeze, before landfall, then continued in Fort Myers, FL, through the entire month of September. The AIA group quickly "fine tuned" the adjusters who were going to work the commercial side.

With commercial losses, claims can have multiple buildings and/or structures. One claim had over 162 condo buildings, garages and other structures to inspect. To complicate this work further, there is no Coverage A, B, C and D. Each building, whether business, plant, condo or garage was assigned separate coverage. This made for some very big Xactimate trees!

It normally takes at least 5 years of experience before an adjuster moves to the commercial claims. However, with Hurricane Irma, the playbook went out the window quickly! Under great leadership, the experienced residential adjusters we chose rose to the challenge.

With adjusters receiving offers from 30 different IA firms, another huge THANK YOU, THANK YOU, THANK YOU to those adjusters who decided to work with CRU handling these commercial claims. Many of you went above and beyond the call of duty to make sure this operation was a success.

CRU ADJUSTERS – Canada Continues to Keep Us Busy!

WILDFIRES

Once again, very dry prolonged weather created serious wildfires in both Canada and the States. For the British Columbia interior fires, we were engaged by some of our regional partners to provide services to their clients.



Despite the remote location and ongoing fires, CRU quickly put a response team together and had adjusters waiting for clearance by the RCMP and Police officials to enter the fire zones. Similar to our Fort

MacMurray response in 2016, we entered the region on the first day authorized, ready to inspect.

This time, the fires were still burning. Smoke and ash filled the valley daily and the sun became a glowing orange ball with no visible horizon. Buildings across the street disappeared due to the intense thick smoke. Night times were highlighted by displays of eerily glowing red sky surrounding Williams Lake as the hot spots moved again and again, surrounding the town and cutting off access routes.

CRU established a central HQ location in town, adjusters moved out across the valley and back into the woods to access the damages and help the insureds recover from their damages.

The CRU team was able to work closely with the authorities to assist and close hundreds of claims throughout the district providing immediate help and compassion to those dealing with their losses.



HAIL IN THE PRAIRIES

In a nod to the Canadian band, “the Guess Who” by early June, CRU was singing “Runnin’ Back to Saskatoon”. After concluding client meetings to secure future business, the management group literally received a text 2 hours later asking “Are you guys still at the airport? Can we start using you now! Saskatoon just got hammered by major hail.” And as we did this work, two more Wind/Hail events took place.



Maintaining a steady pace, our hail team had just wound up the deployment when Mother Nature would bring the fourth event



with a late-October windstorm. Leaving a wide path of damage across southern Saskatchewan and the CRU adjusters fanned out to Moose Jaw, Swift Current, Kindersley, Tisdale and Regina. The broad band of storm damage challenged us with vast geography to cover and then real winter weather! To maximize the number of inspections possible during safe conditions, we utilized our CRU

ClaimsRite program, enabling the completion of hundreds of assignments before having to yield to winter, ending our prairie song.... but only until the spring!



CRU CREW NEWS



TECHNICALLY SPEAKING

After much research, CRU undertook a major initiative in 2017 – to combine and enhance our Human Resources, Accounting and Adjusting Claims Platform – with the integration of **FileTrac**. A proven system with high familiarity by most independent adjusters, this new system provides increased capabilities and lowers costs, while adding ease of use, and improved navigation across all lines of CRU business.

Adjusters can manage full case loads without delay or inconvenience. We're pleased we now have one system that does it all including all estimating, billing, tracking, communication and reporting. Productivity has increased, and our clients have already recognized improved quality & service.

We encourage all adjusters to look through the many You Tube videos from FileTrac. It will only enhance your skills and lead to better earnings!

THE "GROUP" STRATEGY

In 2017, the CRU GROUP of Companies combined our many resources and re-aligned our infrastructure under one new CFO and finance department. This planned enhancement now gives our clients the ability to access multiple services from The **CRU GROUP** no matter where they are located.

In addition to our core CAT field and inside mobilization, general daily claim adjusting is also now available in Canada, with the creation of **CRU Claim Services**. This new company mirrors our USA daily claims operations, offering clients the choice of a full suite of services.

We invite Canadian independent adjusters to contact us if you are interested in working daily claims in your home area.

CRU FNOL CALL CENTER—"How Can We Help You?"

For any field adjuster who has worked a CRU deployment in the last 6 years, you know we long ago realized that having our Admin Team make the First Contact call for the field, afforded you precious time to get organized and plan your inspections. Every client expects First Contact within either a 24 or 48-hour window...*an impossible task even for superman.*



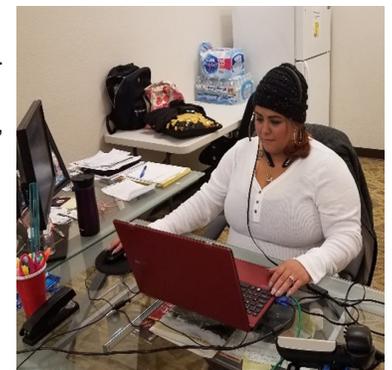
With the two massive events in the Southeast, we quickly implemented the **CRU Call Center!** Once Irma was determined to be a sure hit, we had 72 hours to roll our operations.

Within hours, and with the help of Operations, Administration and Rostering, the CRU Dallas office put the call center plan into action. Our training space in Dallas was ideal as it was unscathed by the effects of either hurricane. It provided the necessary, reliable infrastructure to become the vital communication link for policyholders, adjusters and client carriers needing to know: *who, what, when, where, why and how.*

Anticipating eventual needs, our state-of-art Viop-phone system was ready to go with dedicated, toll-free lines to handle inbound and outbound call traffic.

The real key to fulfilling this test of scale was to engage the right call-center personnel. Within 30 hours, our call center was up and running, with more than two dozen hand-picked agents delivering 12 hour/7 days a week service. At our peak, the staff managed thousands of inbound-outbound, **voice to voice** traffic every day.

Based on the success of the CRU Call Center, we have kept it operating, to meet new needs and potential After Hours Carrier needs. Many thanks to our dedicated Call Center staff. We not only added a key component to very large disaster response, we have grown our services again!



CRU CREW NEWS



CRU DRONE DIVISION—No More Test Squares?



When we look back at our CRU Seminar materials from 2011 on, we noted every single year our discussion around the dwindling need to climb, measure and diagram roofs. It official, the machines are quickly taking this dangerous, time consuming task out of most adjuster's field requirements!

With the guidance of CRU's Glenn Smith, a 30+ year adjuster, teacher, AND PILOT, in 2016 we started our UAV (Unmanned Aerial Vehicle) or 'drone' group.

In an industry that sees daily tech improvements, CRU made a significant investment to stay in front of this key new service. We quickly discovered that as quick as the machines were changing, it was developing the Pilots that would make a difference.

After some commercial applications, in July of 2017, CRU began meeting with our Canadian carrier partners to discuss the application, costs and benefits of using drones, and the government regulations that complicated their application. With so many unknowns created with the Williams Lake, BC wildfires, our first use of our drone program was to determine the severity of damage to homes in areas that did not have access. The information we collected and could report to insureds was invaluable.



Hurricane Irma slowed the props of CRU's UAV program just as things were beginning to fly! All was not lost though, as we were able to fly Florida properties (mostly commercial) with damage from Irma.

With more than 50 pilots now licensed in the US, we are continuing to focus on the training, testing and certifications needed to pilot drones in both the US and Canada.



On April 23rd and 24th, CRU will be offering our very first UAV Seminar! Representatives from Kespry will be on hand to provide some insight into the industry as things advance. We will continue to certify those that attend as the event will be very informative for current UAV pilot as well as for those that aspire to be one! Make plans to join us! You can find additional information and details on the Events Tab of the CRU website!

ATTENTION ADJUSTERS

Get Ready with CRU and AIA:

- Get on our Roster (send your current resume to resumes@cruadjusters.net)
- Acquire the correct licensing
- Secure the correct certifications
- Provide up to date contact information, and
- Attend our training courses before the storms hit

We are prepared to offer extensive training for every adjuster, at every experience level, to make sure you have the information you need to be successful when deployed.

THE DIFFERENCE MAKERS

We're very proud to highlight a few of our hundreds and hundreds of adjusters that have made a difference for our company. We salute the professionalism and dedication of these adjusters and hope we have the good fortune of having them in the CRU family for a long time!

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Monte Weldon



With her husband in Gadsden, Alabama – they have a zoo (4 dogs, 5 cats, and 2 fish). Monte is an avid rockhound and has collected rocks, minerals, and fossils from all over the south-east, and the globe as she loves the outdoors - fishing, hiking, and digging for rocks.

Raising her family, Monte has been a teacher and tutor for k through college age students.

After her last child graduated this past spring, she got her insurance adjuster license and began working property and casualty claims from home. When Hurricane Harvey hit, closely followed by Irma, it opened the door for Monte to try CAT adjusting. CRU called and invited her to attend training in Gulf Breeze where her talents were quickly realized. Originally slated for the field, her experience in data processing became a needed and valuable asset. Monte became a key Administrator for our largest carrier. Monte Weldon's comments after the dust settled: "I've gained a lot of very valuable experience with this company, along with a new field family and forever friends. Irma was my first deployment, and I am excited to see where I'll get to go on my future deployments!"

Douglas Baker



Born and raised in the Wine Country of California, Douglas has been calling Austin, Texas his home for the past ten years. He has held 26 state licenses as an Independent Adjuster since 2014; closing catastrophe, liability, and complex automotive claims in-office at State Farm before enjoying a summer road trip around North America. This past September, he deployed to Florida to work Hurricane Irma for CRU and became a go to guy for reporting on more than 9,000 claims.

Between deployments in 2015-2016, he volunteered, becoming the Deputy Director of Austin Regional Field Operations and an elected National Delegate for the Presidential campaign. A trained yoga instructor, Douglas likes spending time actively, while studying and practicing culinary arts, martial arts, minimalism, and more.

Shaunette A. Rose



Living in Calgary, Alberta, Shaunette has deployed on five events with CRU, including CAT flooding in Toronto in July 2013. She embraces learning; always learning, whether it be about companies and their processes, the Insurance Code and Act, By-Laws, or the many approaches to customer service excellence.

Her advice for people contemplating the adjusting career: Take it one claim at a time, don't try to always do what others are doing. Ask questions, share your experiences, while listening and learning from others. Seek the tools you need through training, mentoring support and the people in the CRU, they are there to help!

Frank Schneider



Thompson, CT is Frank's hometown. In 2012, after returning from a tour in Iraq, he met some adjusters one evening, got talking with them, and shared his work history with construction and engineering. With their encouragement, Frank got licensed, and has been going full speed (REAL FULL SPEED) ever since. Currently, he is working locally for the winter storms and pipe freezes, having had 8 deployments with CRU so far, including his favourite, Hurricane Irma in Florida. It was the first major deployment for CRU in the states and Frank was happy to be part of it. Frank's love for travel and the opportunity with CRU to go places he never would have explored has allowed him to see a lot of the US. He has traveled extensively and has ventured to three Canadian provinces, with Alberta being his favourite. The beautiful landscape and extremely nice people stood out for him. Frank's advice for people getting into adjusting: mentor with an adjuster who knows how to do the job correctly and quickly – time is money. Make sure you get all the information on inspection sheets, and make use of macros that match the inspection sheets. He finds it really makes the job a lot faster and better quality of work. His final words of wisdom: "Make sure you start with a good company that has great support for the adjusters. CRU has this; management is only a phone call away."



Finding good, experienced adjusters is a real challenge not only for CRU-US but for most others in the industry as well. Jonathan Rice hosts training classes in the CRU-US facility throughout the year. These training classes are instrumental in enhancing the knowledge of adjusters in our Roster, allowing us to be responsive to our Clients with adjuster deployments. Below is a list of our currently scheduled courses.

COURSE TITLE	OVERVIEW	DATES AND LOCATIONS
Policy Basics/Certification (12 CE hrs)	Our two-day course: <ul style="list-style-type: none"> • Read, understand and apply policy • Claims process application; writing and reviewing CRU files Essential for adjusters wishing to be considered for initial US deployments and daily claim assignments.	Apr. 21 -22, 2018 – Orlando, FL Apr. 25-26, 2018 – Dallas, TX Apr. 28-29, 2018 – Atlanta, GA
TX Pre-Licensing (40 hrs: 30 class hours + 10 hours self-study)	This course is essential to prepare for licensing in TX or any states that does not have a resident license <ul style="list-style-type: none"> • Understand necessary material in preparation for the TX state license 	Jan. 31-Feb. 2, 2018 – Dallas, TX Mar. 3-5, 2018 – Dallas, TX Apr. 7-9, 2018 – Dallas, TX
Xactimate (15 CE hrs)	Learn to: <ul style="list-style-type: none"> • Create, diagram and use estimate line items to create an estimate • Utilize key features to effectively decrease the time in writing your estimates in Xactimate 	January 29-30, 2018 – Dallas, TX March 8-9, 2018 – Dallas, TX April 12-13, 2018 – Dallas, TX
Symbility (8 CE hrs)	Acquire knowledge about: <ul style="list-style-type: none"> • Differences - Xactimate and Symbility • Key features to effectively decrease the time in writing your estimates in Symbility. 	March 7, 2018 – Dallas, TX April 11, 2018 – Dallas, TX
Scoping a Loss (8 CE hrs)	This course: <ul style="list-style-type: none"> • Covers the basics of what to do from assignment up to estimate writing. • Includes training in organizing your claims, researching the loss facts, scheduling your assignments, inspecting the property, diagraming the structures and noting the damages effectively and efficiently. 	March 6, 2018 – Dallas, TX April 10, 2018 – Dallas, TX

ALL ABOVE CLASSES CAN BE TAKEN AS PART OF A 7 DAY PACKAGE – PAST CRU WORKERS GET \$100 OFF ANY AIA COURSE.

Thank you for reading! As Always, Keep an Eye on the Sky