



CRU GROUP Cat Services Catastrophe Planning

As we all know, each catastrophic event produces its own unique set of challenges. Logistics, protocol, company requirements, customer expectations and electronic data transfer are some of the issues involved with the catastrophe environment of today. CRU GROUP understands that when a disaster strikes, staging, dispatching, and reflecting our client's needs are key to minimizing risk and maximizing service. We are the experts in Catastrophe deployment and respond proactively upon the warning, or notice, of a catastrophic event. Successful deployments require a lot of pre-planning. CRU GROUP will help develop a strategic cat plan, based on the individual needs of the client. The following is an outline of a typical wind/hail/hurricane catastrophe event.

Pre-Planning

Preparation long before a Catastrophe occurs is key to a successful operation. A review of the clients' potential exposure is the very first step in preparing for an event. The list shown below is a brief overview of the necessary items to be considered prior to a catastrophic event.

- Systems Integration (Assignment & File Transfer Processes)
- Review of projected claim volume (PIF counts for expected numbers)
- Obtain guidelines and procedures (Client expectation of file handling)
- Train adjusters and examiners (Dedicated personnel per client)
- Management Team Organization (Per client – storm manager, team leads, QA, etc.)



Resources & Training

Resources:

CRU GROUP possesses a strong committed roster base with hundreds of trained adjusters, dedicated to our client's needs. Our infrastructure has been built with "customer service" in mind. With a combined 200 years of insurance claims experience within our management team, and our professional adjuster resources, we have the experience and ability that makes us a leader in Catastrophe adjusting in North America.

Training:

Through our AIA (Academy of Insurance Adjusting) Training Centers (www.AIACenters.com) and online programs, we certify each member of CRU GROUP's staff with regulatory training, examination, and continuing education. Training is paramount in succeeding in today's marketplace. CRU GROUP adjusters are required not only to stay current on their CE credits, but to also attend specific CRU GROUP training sessions on a yearly basis.

Staging Process

Each one of the stages mentioned below is a crucial part to the planning and logistics surrounding a catastrophic event.

- Stage 1 – Pre-Deployment (Event Watch)
We begin by placing our adjusters on standby and checking all systems.
- Stage 2 – First Responders (Event Warning)
First responders are beginning to deploy and we are communicating with our adjusters for commitments based on expected claims volume.
- Stage 3 – Full Deployment (Post Event)
Full deployment is enacted; client is notified of where and when the orientation meeting will take place. Storm specific data is collected and reverberated at the orientation meeting.

In the case of a wind/hail storm, water event or earthquake, where there is no warning, adjusters are dispatched as soon as we receive the call from the client.

Suggested Work Flow

Each one of the stages mentioned below is a crucial part to the planning and logistics surrounding a catastrophic event.

1. Assignment of Claims

The claim assignment process is normally handled through XactAnalysis (XA). Should a client not utilize XactAnalysis, our internal staff will input claims into our XA system from the "First Notice of Loss" provided by the client. An accounting of all losses received for each day will be reconciled with the client's point of contact.



2. Triage of Claim

From the onset of any assignment, the clock is always ticking. Immediate contact needs to be made on every assignment, and our call center will be utilized when making these calls. In addition to the phone script, the call center will utilize a Questionnaire, in which questions are specific to the peril of the loss. The initial phone call saves valuable time in the directing of claims.

3. Adjuster Availability

Initial adjuster deployment will be within 24 hours of notification by the client, followed with additional adjuster deployment on an as needed basis. Our local adjusters will handle emergency claims immediately following notification of a catastrophe.

Adjuster Inspections

When a field inspection takes place, the Field Adjuster (FA) will document damages with photographs and physically examine the entire building structure, in a safe manner. If the client wishes to use Aerial or Satellite Imagery to assist in the process, CRU GROUP staff is fully trained in its use and application. The FA will complete a loss estimate and they will reach an agreed scope and damage assessment with the insured or their contractor/representative, subject to the client's authority and/or final approval.

The FA will provide the Inside Examiner with all required file documentation and complete narrative reports electronically. The inside examiner will review the file for technical proficiency, accuracy, reporting and coverage. The completed file is then sent back through the XA file transfer process.

Quality Control

CRU GROUP prides itself on reducing errors for its clients. CRU GROUP has "Team Leads" on site from the very onset of the first claim. It is their responsibility to ensure that the client's expectations and guidelines are followed. The process of "getting it right" must begin immediately.

- (a) The Team Leads will immediately begin conducting ride-a-longs with each FA in the field on their team. Normally, each Team Lead will have 10 to 15 adjusters on their respective teams. The ride-a-longs are to locate any FA who may be struggling and will coordinate with each to resolve any issues.
- (b) The Storm Manager will work with the Team Leads to assist any FA who may be having difficulty with an assignment.
- (c) As a quality control, CRU GROUP will grade each FA on certain performance criteria that will help identify areas for improvement.



Additional Services

CRU GROUP will provide an “inside unit” that will make outbound and first contact with the insured to direct the calls to the handling FA’s cell phone.

- (a) Inspections will be prioritized by the CRU GROUP FA based on the severity level of the claims submitted.
- (b) Reserves that exceed \$25,000.00 will be reported to the client on a timely basis.
- (c) FA’s will complete their claims and upload them back through XactAnalysis, where the file will be reviewed for Quality Assurance prior to submitting to the client for processing.

Quality Assurance Review

- (a) CRU GROUP includes in its services file review by a Quality Assurance file reviewer, who will ensure that every guideline and procedure set forth by each specific client has been followed by the FA and Team Leads.
- (b) Files will be accepted or declined by the reviewer. If accepted, the file is electronically sent to the client for payment and processing. If the file is declined, the FA is expected to make the necessary changes and re-upload within 24 to 48 hours.

Re-Inspections

- (a) CRU GROUP will handle a re-inspection at no cost, if an error was committed by the CRU GROUP FA or staff.
- (b) Files that require a re-inspection due to a change in circumstances of the insured or other factors will be handled on a time and expense basis.

Catastrophe Personnel

Our Catastrophe Operations personnel are a custom tailored team to each client’s specific needs. Our catastrophe support personnel consists of a Director of Cat Operations, Storm Managers, Coverage Specialists, Field Adjusters, Inside Examiners, Field Team Leads, Claims Administration Personnel, and Xactimate Support Personnel. The team includes our entire roster of claims professionals, from Management to Field Adjusters, who are trained to each client’s specific file handling procedures and operations.

To best service your customers when a catastrophic event occur, let CRU GROUP help you design a plan to meet your company requirements and expectations.

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