



## **CRU GROUP BUILDS ITS U.S. SERVICES BASED ON A CUSTOMER CENTRIC APPROACH:**

**CRU GROUP HAS THE PROVEN ABILITY TO MIX AND MATCH SERVICES TO CREATE THE PROCESSES AND SERVICES THAT WORK BEST FOR OUR CLIENTS' CORPORATE OBJECTIVES AND GOALS.**

If your company struggles to meet the changing expectations of today's customer base and corporate objectives, it might be time to service claims with a specific outcome in mind.

We offer a variety of claims and risk management solutions. Whether you need to handle a spike of several hundred claims or a simple task assignment, we are here for you.

We develop our service agreements at the direction of each client so that we fit each clients' specific claims needs and protocols.



## CRU GROUP CLAIM SERVICES

We train and employ a wide variety of Claims Specialists and Adjusters to handle any type of claim. We have experienced Liability Adjusters, Property Adjusters and Adjusters with Specialty Lines experience such as Inland Marine, Business Interruption, General Liability, Auto Liability as well as Environmental Claim Exposures.

We focus on customer service to help you with your daily claims needs by lowering cycle times and controlling adjusting expenses.

Additionally, CRU GROUP has a panel of General and Senior Adjusters to handle more complex claims and other commercial claims including Business Interruption and extra Expense Lines of Coverage.



## CLAIMS ANALYTIC SERVICES

Do you regularly conduct an unbiased review of your processes? CRU GROUP can provide confidential in-depth studies of most of the claims processes your company follows. This includes systems efficiency, vendor performance, estimate leakage and scope creep. CRU GROUP can develop and perform most of the claims related analysis you need to ensure you are achieving your goals.

## AUTO LIABILITY

We provide field task assignments such as scene diagrams, telephone and in-person recorded statements, canvassing for witnesses, etc. We can also handle your auto claims as a full adjustment to successful conclusion of the claim with the best possible outcomes for our clients and their insureds.



## GENERAL LIABILITY

CRU GROUP handles many General Liability claims each year ranging from simple field task assignments to full handling, using Field and Desk Adjusters, or, we may act as your Third-Party claim Administrator. CRU GROUP uses Senior Adjusters on the more complex claims involving damages or coverage application. We always assign the right level adjuster to the assignment we receive.

## PROPERTY SERVICES

We adjust First and Third-Party Property claims and can include assessments and/or coverage application. CRU GROUP provides claims handling options from estimate only to full handle adjustment. Additionally, CRU GROUP has Senior Adjusters experienced in the formal Appraisal process with a full understanding of the Appraisal process under the policy and how it differs from Standard Adjusting. We at CRU GROUP aspire to be flexible for our clients. As such, our Adjusters are trained to operate and use different estimating platforms such as Xactimate or Symbility.





## CENTRAL ESTIMATING SERVICES

- Support restoration contractors by completing estimates in accordance under applicable insurer's guidelines. Contractor scopes the loss, sends it to our team and we complete the estimate
- Xactware and Symbility platforms supported
- Rigorous Service Standards and dedicated client teams

## CENTRAL SERVICES TEAM

We provide the intake of claim reporting, surveys, damage questionnaires, first contacts, inspection scheduling, information changes or simply a voice that answers the phone with your messaging. Our call center has scaled from no calls to thousands per day in less than 36 hours. Our software is proprietary and we have the resources to provide toll free inbound/ outbound operator service.



## ENVIRONMENTAL CLAIMS

We have a strong environmental department and can deliver a timely and comprehensive approach to respond to your major and complex events. This includes both First and Third Party exposures. We audit contractor invoices for accuracy and necessity. In addition, we monitor the cleanup efforts for thoroughness and accuracy and can also provide services to include Risk Audits and Litigation Expertise to include class action lawsuits to name a few of these services.

## TRANSPORTATION SERVICES

- Catered to the trucking industry for handling of related liability, physical damage and cargo exposures
- Overseen by SME with extensive industry (insurer) experience
- After-hours services available
- National coverage



## CRU GROUP VUE and UAV PILOT SUPPORT

In 2018, CRU GROUP introduced the first from-the-ground camera system to assist in your property adjusting needs. We capture wind and hail damage from the ground. With safety in mind, we eliminate the need to physically scale steep, tall and complex structures to correctly quantify damages. We have more than 70 licensed commercial UAV pilots that adhere to all government requirements. With this service we successfully capture key loss imagery. With safety and cycle times being critical, we assist property

## ClaimsRite & ScopeRite TASK SERVICES

We work with your Field Staff, Desk Adjusters or Preferred Contractors providing expertise in solely inspections, estimating, processing or communication. We have experts that understand every task from the FNOL, to adjudication, and to closing a claim. We strive to give you exactly what you need.





## LOSS CONTROL SERVICES

CRU GROUP's Loss Control Services serves the insurance and property management industries through a suite of inspection services. Our services support underwriting, policy renewals and pre-sale requirements.

Agents, brokers, MGA's, property management companies and real estate brokers receive customized reports and the specific data they need to complete evaluations and make business decisions. CRU GROUP offers both inside virtual consultative and field-based inspection services.



## LOSS CONTROL SERVICES & PROPERTY MANAGEMENT

We are dedicated to loss prevention within the property management industry. Managing a property, whether an apartment complex, condominiums or similar infrastructure can be a challenge, particularly from a risk management standpoint. Even if a property manager only looks after a single space, they face exposures from a variety of sources that can lead to significant damages and potential loss of income. You can't always predict when a major fire, disaster, accident or similar incident might occur.

CRU GROUP's Loss Control Services are intended to assist with your preparation and reduce or even eliminate certain risks. Many outside factors can come between you and the safety of your property and residents. An effective apartment and condo loss prevention program can help you manage these factors, which will save you both time and money. CRU GROUP offers these services to help you.

## LOSS CONTROL CONSULTING & EDUCATION SERVICES

In addition to our extensive Loss Control Services, we provides related training and educational services to include webinars, development of educational tools, risk improvement recommendations and new policyholder consulting.



## ACADEMY OF INSURANCE ADJUSTING

CRU GROUP provides in-depth training from instructors with adjuster experience to ensure each of our adjusters are ready and prepared when deployed to service your customers. In addition, we have been recognized in the industry for this training approach and train many of our competitors' adjusters as well.



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