



CRU GROUP

member of **Context**[®]
International



LIGHTHOUSE SUMMIT

FEBRUARY 2022

www.cruadjusters.com

info@cruadjusters.com



DAY 1 AGENDA

Monday, February 21st

8:00 am	Welcome and Introductions	Glenn Smith
8:20 am	What is CRU GROUP	David Repinski
8:40 am	Loss Control Services	Sue Desimio
9:45 am	Morning Break	
10:00 am	QBE Insurance Expectations and Requirements	Mike Knopp
11:00 am	Success with Less Stress	Marc Powell
11:45 am	Lunch Break	
1:00 pm	TD Insurance Expectations & Canadian Requirements	Glenn Smith
2:00 pm	Afternoon Break	
2:20 pm	SGL Insurance Expectations & Canadian Requirements	Josh Creamer
6:00 pm	Meet and Greet	



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DAY 2 AGENDA

Tuesday, February 22nd

8:00 am	Single Ply Membrane Roofing (1 hr. CE Credit)	Caliber Forensics Glen E. Smith
9:00 am	An over-the-top look at Roofing (1 hr. CE Credit)	Forcon David Uliana/Kris Andracic
10:00 am	Windows, Doors & Interior Finishes (2 hrs. CE Credits)	Haag Global Ryan Holdhusen
12:00 pm	Lunch Break	
1:00 pm	Assurant Claims and Ethics (2 hrs. CE Credits)	Marc Powell
2:00 pm	Afternoon Break	
2:20 pm	Mold Remediation (1 hr. CE Credit)	Blackmon Mooring Stephanie Madden
3:20 pm	Assurant Claims and Ethics (continued)	Marc Powell
4:20 pm	Q & A	



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DAY 3 AGENDA

Wednesday, February 23rd

8:00 am Symbility Training

James Williams & Ed Ester

9:45 am Morning Break

12:00 pm Lunch Break

2:00 pm Afternoon Break

3:20 pm Q & A



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MEET THE CRU GROUP LEADERSHIP TEAM



Gary Winston | Founder

Gary Winston is recognized as a leading figure in the North American insurance industry. With his vision and entrepreneurial skills, he co-founded CRU GROUP with his son Kyle in 2004. Recognizing the impact of climate change and the increase in catastrophic events, initially CRU GROUP provided catastrophe adjusters from Canada to U.S. insurers. As the need grew, Gary led the expansion of CRU GROUP so that today it provides a wide array of services throughout Canada and the U.S. to many major insurance companies.

"We build our business success with our reputation – we use what may seem like a novel model to meet our client's needs, develop & build a roster of well-trained adjusters, monitor their work with experienced oversight, control the loss adjusting expenses, provide accurate tracking data and claim handling accountability."

Gary started his insurance career as the owner of a prominent Ontario insurance brokerage with multiple offices across the province and headquartered in Toronto. After its sale, Gary moved to claims as the Executive Vice President of a large international adjusting firm in Canada. In 2000, recognizing the opportunities of internet-based mediation, Gary moved to New York as Vice President of Cybersettle International, building a worldwide claims network. A visionary and strategic thinker, Gary brings 40 years of experience in all areas of the insurance industry to CRU GROUP.



Kyle Winston | Chair

Kyle Winston is one of the Company's founding Board Members and worked in partnership with his father, Gary Winston, for a number of years before assuming the role of President of CRU GROUP in 2008. Kyle led the expansion of the firm from a small Canadian catastrophe claims adjusting company to a robust North American organization which includes a strong Canadian claims company, a market-leading specialty claims company – Maltman International, a rapidly expanding catastrophe and daily claims company – CRU USA, as well as AIA Centers, an industry training company.

Kyle started as an adjuster and is trained in personal, commercial lines, property and general liability. He obtained his Bachelor's Degree in Political Science from the University of Western Ontario, and has a second degree in International Relations from Huron University College. As the 'lighthouse keeper' Kyle's drive and vision has enabled CRU GROUP to achieve continuous growth and success across North America.

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David Repinski | Chief Executive Officer

David Repinski is a proven, visionary, client-focused claims industry executive. David's claims career began in 1991 and since then has held various loss adjusting, client-facing, and operational roles. David spent 28 years with the two (2) largest global loss adjusting firms, the majority of which was in senior level leadership roles as a member of their global leadership teams. Positions he has held include Chief Client Officer, Global Development Officer, U.S. CEO and CEO Americas. David resides in Dallas Texas and is based in our U.S. Headquarters there.



Bret Peiffer, AIC | Vice President Operations, Managing Director – Maltman International (U.S.)

Bret Peiffer began his career as a Multi-Line Adjuster and has both daily claims and catastrophe event experience. He has held client facing, technical and operational roles with insurers, brokers and MGAs. Bret has worked for two of the world's largest loss firms prior to joining CRU GROUP as VP of Operations and Managing Director of Maltman International in the U.S. in 2020.

Bret is a graduate of the University of Wisconsin, holds his Associate in Claims (AIC) designation and is active in Blue Goose. He also holds memberships with the Dallas Claims Association, the Texas Surplus Lines Association (TSLA) – Texans Under 40 (TUF) Committee and the Wholesale & Specialty Insurance Association (WSIA). He resides in Dallas, Texas and is based in our U.S. Headquarters.



Glenn Smith | North American CAT Director

Glenn Smith began his insurance career as an Independent Adjuster and has nearly 40 years of experience with both residential and commercial wind and hail, earthquake, and freeze claims. Managing storms since 1999, Glenn became a mentor for independent adjusters and became extensively involved in providing new adjusters the education they needed to begin their insurance career.

In 2009, Glenn joined CRU GROUP as a Storm Manager directing hailstorms, fire and flood events across North America. He is currently the North American CAT Director overseeing CAT operations in both the U.S. and Canada.

Over the past 38 years Glenn has witnessed many changes in the claims handling process and he encourages his adjusters to keep an open mind while processing claims in an ever-changing industry.



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Marc Powell | Director of AIA & Supervising Adjusters

Marc started in the insurance industry over 20 years ago after leaving a career in home building. He started as a Staff Adjuster working foundation and environmental claims and in 2006 he moved to the independent side of the adjusting industry handling catastrophe claims.

Marc has experience as a Manager, Team Lead and Supervisor with two of the largest global adjusting firms. With his experience in natural and manmade catastrophes, homeowners, commercial, environmental, attorney and public adjuster represented and litigated claims, Marc has a passion to mentor and train adjusters to make the next step in their careers.



Tim Lalaian, AIC | Vice President & Account Manager

Tim Lalaian's career started in 2008 adjusting both daily and CAT claims specializing in Property and Casualty, Large Loss Residential and Commercial Property, General Liability, Transportation Fleet/Cargo, Appraisal Under Policy, Construction Defect, Property Estimating and Catastrophe Response Remote Deployment. In 2015, Tim was promoted to Account Executive and was accountable for expanding overall sales and creating strategic marketing ideas derived from personal sales plans to initiate and expand relationships within the evolving insurance claims industry.

Tim joined CRU GROUP in 2019 as VP of Sales and Business Development and is responsible for driving regional sales efforts in the Southeastern US including client facing interaction and creating and tailoring programs for client-specific needs. Tim oversees and manages the daily operation functions for several regional clients within the Southeastern US including managerial oversight and staffing for several programs.



Sue Desimio | Vice President & Managing Director, Loss Control Services

Sue joined CRU GROUP in 2021 and brings over 30 years of experience in Loss Control Services with a background in multiple types of insurance such as workers compensation, property, general liability, products/completed operations, and commercial auto. Sue also specializes in commercial habitational risks and has been instrumental in managing, training, and mentoring less experienced personnel as well as training agents in best practices within the industry in both the classroom and the field.

Sue is responsible for developing and identifying Loss Control Service opportunities while working with the senior management team to develop certifications courses that serve to assist with field assignments and support our Supervising Adjuster Team.



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Josh Creamer | Assistant North American CAT Director

Josh received his bachelor's degree in Business Administration (Accounting) from Fort Hays State University. His vast experience includes licensed contractor, licensed property casualty insurance agent, insurance premium auditor and enrolled agent tax preparer. He is currently IICRC Water technician certified, Xactimate certified and has over 20 years of combined construction and adjusting experience. Josh has worked every major US Catastrophe event since 2010 in both adjusting and management roles.



Russell Bishop | Catastrophe Manager

Russell has been involved in the construction and insurance industries for 30 years and has owned two construction companies where he was responsible for everything from blueprints to ridge caps and foundation to front door. He had a hands-on approach in every aspect of the building industry as well as infrastructure planning and land development for major subdivisions. Russell is known for his attention to detail and quality craftsmanship. In 2008, he obtained his property and casualty insurance agent's license and soon branched out into the adjusting side of insurance. Incorporating his construction knowledge, Russell soon became an accomplished adjuster in both residential and commercial claims. Russ has since logged over 1,800 claims and obtained his certifications in IICRC, FEMA, and HAAG.



Mike Knopp | Catastrophe Manager

Mike took over as a Catastrophe Manager with CRU GROUP in June 2021. Prior to starting his career in the insurance field, Mike attended Fort Hays State University pursuing a degree in Computer Information Systems. After college Mike worked in the Oil field doing various roles for 12 years before starting his career in Insurance in 2016. Since that time, Mike has worked several roles as a daily and CAT adjuster and worked closely with CRU GROUP management as a Team Lead.



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Jessica Razavi | Catastrophe Manager

Jessica brings more than 17 years of insurance adjusting experience to the CRU GROUP team. She has worked in the field of auto claims, residential claims, and subrogation as well as claims litigation. She has extensive knowledge of insurance claims systems as well as experience in all aspects of the business.



Hamid Razavi | Development Manager

Hamid joined the Management Team in 2010 with nine years of insurance adjusting experience. After obtaining a bachelor's degree at York University in Economics, he attended the University of Liverpool where he began his MBA. Working for State Farm and Aviva, he mastered the field of auto claims, personal injury, and accident benefit claims, as well as both field, and file examining of residential claims. With a great understanding of processes, numbers, and a wide variety of insurance policies, he has become an expert on the many platforms and programs our different carriers use.



CRU GROUP CORE REQUIREMENTS

1. Current license for the deployment location
 - a. Stateside deployment
 - b. Canadian deployment
2. Executed Independent Adjuster contract
3. Adjuster's Standards and Code
4. Safety Program
5. Software Requirements & Timelines
6. Tool Requirements
7. Phone Requirements
8. Safety Requirements
9. Communication Requirements



CANADIAN BUSINESS

1. Culture, Country and Insurance Practices
2. Laws and Governance
3. Codes, Building Styles and Materials
4. Living Expenses and Cash Flow
5. History, Storms, and Processes
6. Carrier Expectations



CRU GROUP CORE REQUIREMENTS

RESOURCES

CANADIAN ADJUSTER REQUIREMENTS

Alberta Insurance Council www.abcouncil.ab.ca (contact CRU GROUP first!)

1. CE Requirements:

Non-Resident Agents and Adjusters

Non-resident agents and adjusters are not required to complete Alberta continuing education requirements if the Minister is satisfied that the non-residents home jurisdiction has a satisfactory continuing education requirement for each class of Alberta certificate of authority that the non-resident holds, and the agent/adjuster has taken the necessary course(s) to meet those requirements.

Non-resident agents/adjusters must have completed the continuing education requirements of their home jurisdiction to be exempt from the Alberta requirement, completing continuing education requirements in another jurisdiction where the agent/adjuster holds a non-resident certificate does not exempt the holder from the Alberta requirements.

The following non-resident jurisdictions have been determined to have a satisfactory continuing education requirement: British Columbia, Saskatchewan, Manitoba, Ontario (RIBO, General), Ontario (FSCO, Life and A&S Only), Quebec, New York, Ohio, Nevada, Michigan, Colorado, Kansas, Missouri, Washington State and Illinois. This is to say that an agent who has satisfied the requirements for these classes of certificate(s) only would be accepted.

Should you be uncertain if this requirement applies to you, please contact the Council.

General Insurance Agents in Ontario whose licenses are issued by the Financial Services Commission are NOT exempt from the Continuing Education requirements in Alberta.

2. FBI Background Check

An ORIGINAL of the background check must be provided and be less than 90 days old.

<http://www.fbi.gov/about-us/cjis/background-checks/list-of-fbi-approved-channelers>



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3. Adjuster's NAFTA letters (depending on CAT, can be 3 different letters)

Issued from both CRU, the specific carrier and the CA Insurance Institute

4. Alberta or Provincial Work Permit (Work Visa)

Purchased at the CA border crossing (cost \$150)

US ADJUSTER LICENSE INFORMATION

National Insurance Producers Registry www.nipr.com

CRU INDEPENDENT ADJUSTERS CONTRACT

All Independent Contractors (File Reviewers, Inside Analyst, Field Leads, etc) will need to complete a CRU GROUP Adjusters Contract before starting any deployment. The contract is only valid for the one storm/event deployment. This will be emailed to you at commitment and needs to be signed, scanned, and returned as soon as possible together with policies and payroll information.

The Independent Contractor contract spells out the adjuster's work requirements, start date, compensation, and rate. It is also a release from liability, and confirmation that you will abide by the CRU GROUP requirements regarding safety, communications and company policies.

CRU GROUP INDEPENDENT CONTRACTOR STANDARDS AND CODE

Dress code:

Business Casual (No jeans, no shorts, no t-shirts) – Please wear a clean collared shirt and offer to take your shoes off when entering any home in Canada.

Ethical behaviour:

CRU GROUP has a zero tolerance for any actions that even 'appear' to be unethical based on your license ethics code, our Company Harassment Policy and standard business practices.



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Deliverables:

- CRU GROUP expects a consistent 'message' to be delivered to the insured at all times. Do not commit to anything unless the file has been reviewed and approved. Do not create unrealistic expectations with claim process timelines. Do not talk negatively about the carrier, CRU GROUP, any vendors, or staff.
- In the event you sense client issues, or problems, escalate it to the next level ASAP.
- Avoid Shortcuts, Incomplete inspections, Sloppy work and Supplements!
- Return all insured's calls and emails within 24 hours no exceptions.
- Acknowledge receipt of assignment within 24 hours and make first contact within 24 hours of acknowledgement. Appropriately note this and enter the data to trip the XA tracking trigger. First contact should include a "google" location confirmation, complete information about the loss, materials and adjusting factors (2 storey), emergency information, email addresses, content requirements and realistic timelines for the processes.
- Adjusters must explain all aspects of the claims process including policy limits, emergency costs, content coverage requirements and prescriptions, siding and roof protocol and scope of estimate with settlement options.
- Files will be reviewed within 72 hours from adjuster uploads. The entire file will be reviewed with a detailed email of all necessary corrections.
- Field adjuster activity is to be documented daily. The activity note format is intended to serve as a chronological record of key activities for each claim. The individual log entries should be brief and summarize only the relevant facts as they pertain to the nature and scope of each activity.
- All claims must be written in the correct vendor format and include the associated reports (First and Final, Photo Sheet – 2 per page, the inspection notes, ICC, and aerial reports related to the claim.

SAFETY PROGRAM

Neither our clients nor the CRU GROUP Management Team take safety lightly. Taking the "it will never happen to me" attitude will not be tolerated. We expect everyone to use common sense, do a walkaround and danger assessment before climbing a roof, check your equipment, and BE SAFE. A current CRU GROUP Safety Program will be distributed to everyone at the deployment JIT meeting.

SOFTWARE REQUIREMENTS

Our current clients use Symbility or Xactimate and Xactanalysis for the property adjusting process. You are required to have your appropriate system up and running at the time of deployment.



TOOL REQUIREMENTS

The following tools are required for each deployment/site visit:

Wind/Hail

1. Office supplies including printer/scanner, (a second monitor is recommended)
2. Backup XA software, Goggle Earth, (Dragon Naturally Speaking is recommended)
3. GPS mapping program (suggest MS Streets & Trips – best interface with XA)
4. Auto/truck with current GPS
5. Good working ladder (H/W only)
6. Appropriate climbing shoes (H/W only)
7. Measuring devices and backup
8. Colored chalk, pitch gauge, shingle gauge, and compass (H/W only)
9. Client handout information, content information, POL, tic sheets, business cards
10. Siding Snips (H/W only)
11. Cleaners and Cloth for siding evaluation (H/W only)
12. Plastic, Tape rolls and Sharpie for siding samples (H/W only)
13. Digital camera (nothing larger than 1 megapixel can be accepted), extra batteries

Water Losses (additional tools only)

1. Moisture meter – hydrometer
2. Humidity meter – hygrometer (not mandated)
3. Colored marking dots
4. Emergency claim information



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CANADIAN CELL PHONE REQUIREMENTS

Do check your US phone plans before coming to Canada. The Canadian plans are very expensive, and the data rates are even higher. Skype is the best alternative for calling home.

When deployed in Canada, you must have a local phone number (you can use an Edmonton number in Calgary and a Toronto number anywhere in Ontario). The cheapest phone to use is a “pay as you go” Chatr phone or similar. They run about \$65 for the low-end phone and you then pay about \$40 a month (no contract) for unlimited use across all of Canada provided you are “in range”. Store locations, plan rates, etc: www.chatrwireless.com

**** IMPORTANT NOTICE ****

Due to several issues experienced in past events, you will be required to leave your phone service on and answer any calls for 30 days after you leave the site. You will be charged \$10 for every call handled by someone else if your phone is off or if you don't respond to calls (or e-mails).

COMMUNICATION REQUIREMENTS

CRU GROUP Email Communication

Many of our CRU GROUP staff receive and respond to more than 200 emails every day. It's necessary for all claim related correspondence to be formatted the same way. We can only respond to a claim email with the subject line as follows:

'complete claim number' – 'insureds last name' – 'ACTION'

- The claim number must include the info or digits to determine the carrier or company
 - o AS = Allstate, LM= Liberty Mutual, 5421 = TD
- The insured's last name should be case sensitive
 - o Smith not SMITH
- The ACTION or REQUEST should be in all caps.
 - o CLOSING REPORT, SUPPLEMENT REQUEST, CORRECTED CLOSING, SETTLEMENT CHANGE, INSURED ISSUE, VENDOR ISSUE, COVERAGE QUESTION, DISCUSSION NEEDED, CUSTOMER COMPLAINT, ESTIMATE PROBLEM, CLOSING RESERVE, RESERVE INCREASE, etc.
 - o It must tell the recipient in 1-3 words what is in the email without them having to open it. The same subject line format needs to be used with any email communications with the insureds or vendors. You may add TD CLAIM or TOWER HILL CLAIM in front of the claim number, so they recognize the communication in the event it goes to their junk or spam folder. If you send an estimate, you need to make sure you do not create estoppel by adding a line about “recommended but requires pending approval”.



Examples:

AS 454 H 37790 – Jones – COVERAGE ISSUE

LM R433256-09 – Billybob – RESERVE INCREASE

Email Signatures

CRU GROUP is a vendor for different carriers and all email signatures need to be formatted the same. We expect all email signatures to be formatted in the same consistent format (including the confidentiality notice in both English and French) unless otherwise instructed:

SAMPLE:

*Bob Smith, Field Adjuster
Catastrophe Response Unit (CRU GROUP)
for TD Insurance
CA Mobile – (403)555-1212
US Mobile – (504)555-1212
crubsmith@cruadjusters.net*

NOTICE OF CONFIDENTIALITY. This communication, including any information transmitted with it, is intended only for the use of the addressee(s) and is confidential. If you are not an intended recipient or responsible for delivering the message to an intended recipient, any review, disclosure, conversion to hard copy, dissemination, reproduction or other use of any part of this communication is strictly prohibited, as is the taking or omitting of any action in reliance upon this communication

AVIS DE CONFIDENTIALITE. Ce courriel, ainsi que tout renseignement ci-inclus, destiné uniquement au(x) destinataire(s) susmentionné(s), est confidentiel. Si vous n'êtes pas le destinataire prévu ou un agent responsable de la livraison de ce courriel, tout examen, divulgation, copie, impression, reproduction, distribution ou autre utilisation de toute partie de ce courriel est strictement interdit de même que toute action ou manquement à l'égard de celui-ci.



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Email Body

Every email sent needs to have both a greeting and a salutation and YOU MUST USE SPELL CHECK. Your communication speaks volumes about your professionalism which in turn is how many people might gauge your competence.

Also, you will now be cutting and pasting most of your emails into either File Trac or Xactanalysis, so they need to be reviewed for tonality, accuracy, and grammar as they will be reviewed by management from the carrier companies.

CANADIAN CULTURE AND INSURANCE PRACTICES

For many of you, you will be working in a different country most years. Don't make assumptions based on the language. Canada may be a neighbor but there are many things that will be foreign to you. Buildings are measured in feet and inches, gas and food by liters and grams, and the whole Celsius weather gauge can be a constant struggle. On the flip side, recycling is a natural third generation thing, they had no housing or bank meltdown, they have more than two crippled political parties, and they make much better beer than we do.

You will find many things that are different from a typical US upbringing. We ask that you remember one important fact... WE ARE GUESTS IN THIS COUNTRY! The cost of living, different food seasoning, and slow drivers may test your patience.... Relax, these are wonderful, smart, accepting people. Canada is the second largest land mass on earth and is divided into 13 provinces and territories. There are as many people in California as there are in all of Canada. The provinces are also fiercely proud of their heritage, their life, and their resources.

CRU GROUP's north of the border business is focused on the major population centers in Canada. We do wind and water in Ontario (Toronto – population 5.1 million), hail, wind, and sewer backup in Alberta (Calgary – 1.1 million, Edmonton – 1 million), some water work in Quebec (Montreal – 3.4 million), flooding in Manitoba (Winnipeg – 670 thousand) and hurricanes in Nova Scotia (Halifax – 200 thousand). And each province has different insurance laws! Our Auto Group works some provinces with "no fault" laws and others that are tort laws.



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Never assume or misspeak policy or process information with a client. Just because you can recite an HO3 by heart, doesn't mean that you are qualified to discuss Canadian policy language and coverage. Below are a few of the differences:

1. Most carriers increase premiums with each reported claim (no "act of God" exemptions)
2. Most carriers do not do an Underwriting Inspection
3. Most carriers have restoration agreements with their contracted vendor network
4. Carriers warrant their preferred vendor's craftsmanship for up to 3 years
5. There is no law that mandates separate checks for Cov A, B, or C.
6. The Statement of Loss is not the legal settlement and in fact most settlement language is designed around check payment direction
7. Only premium level policies cover Ordinance and Law upgrades (called by-laws)
8. Public Adjusters are like the Cubs World Series wins... pretty rare
9. Very few people have their own lawyer (called Solicitors or Barristers) to help them with their claim
10. In doing almost 50,000 Canadian claims, we know of 4 that had a lawsuit filed
11. The carriers estimate trumps the independent contractors estimate!
12. Our clients write a direct damage policy, there is no language about matching or "pairs, sets & panels". Doing entire elevations or slopes is a gift (and needs to be explained as such)!

Canadian Laws and Governance

You'll quickly notice how all cars stop when someone crosses the street, it's the law. Crossing in the middle of the street can cost you about \$200 (no worries, the bills are plastic), you will get fined if any Canadian sees you spitting anywhere in public, and, anything .05 or over will get you a free ride to a concrete hotel room. Any violation of Canadian law will either get you deported immediately or make your return difficult.

Codes, Building Styles and Materials

There are very few building codes that affect the claims we work. For exterior repairs, only a roof pitched less than 4/12 requires additional materials. Interior work has some asbestos triggers but mold is not covered. Also, the policies do not cover upgrades to meet a manufacturer's warranty for repairs. You're going to see some different building techniques... 20 year old roofs without felt (that don't leak), shakes on solid decking, little to no drip edge, and fences that are designed to last 25 years (and they're stained and unrathened). Most of the windows are truly weatherproof, there are some unique finishes like rock dash, and no one has gutters (here they're called "Eaves Troughs"). Most of the building materials are the same as what is used in the States. Some materials are no longer available, warranting replacement, like t-locks and colored 3 tabs (which are 13" per tab).



Living Expenses in Canada

One of the biggest challenges for Independent Contractors is keeping enough cash flow to finance your work until your claims close and you are paid. This is compounded when working in Canada. Things to consider:

1. Air fare can be \$600 (if you don't drive)
2. Car rental average \$32/day
3. Fuel \$100/week
4. Lodging \$100/day, (if you're lucky), it pays to share a short term, furnished rental, even at \$ 3K, it's half of what a hotel costs (but usually takes an additional \$ 3K deposit)
5. Xactimate \$130 +/-month
6. Food \$40/day minimum
7. For tobacco users, smokes are \$12 and Skoal is \$23 a can (offsets healthcare costs)
8. Phone, ladder, printer and ink, office supplies \$250
9. Entertainment, incidentals (\$100/week)

It's safe to say that you'll probably spend a minimum of \$6,500 for your first month in Canada. With semi-monthly payroll deposits on a two-week delay, you need a comfortable starting bank to get you out the gate comfortably.

Canadian History, Storms and Processes

By far, the most active catastrophe area is Calgary, Alberta. Situated next to the Rockies, there are minor hail events every year. The big ones are rare but did come twice in the past 3 years generating more than 20 thousand residential claims each time and at least that in auto work. In the past, the vast majority of normal CAT claims, usually less than 1,000 exterior or less than a couple hundred water claims, have been handled in house by the carriers' staff adjusters.

This has become increasing more difficult the past few years throughout Canada, and our clients see great value in our accuracy, professionalism, timeliness, indemnity control and customer service. There is a different attitude that drives customer service in Canada. Between marketing superior services and to stay competitive, almost all carriers assist in getting the repair work done.



As a checks and balance for correct indemnity payouts, CRU GROUP has had a challenging and somewhat adversarial relationship with these contractors. Those days are over! It's imperative that we communicate and work with these partners in every step of a vendor assigned file. In most CAT events, the vendor assignment closings run between 40% and 45% of total claims.

By working together, it makes our processes faster and easier, the vendors job happens sooner, and most importantly, the insured is happy. With accurate estimates, our first event has more than 30% of claims reopened for supplements. With better communications, consistent protocol, and an understanding of each other's systems, last year's supplements are running less than 13%. Our target for this year is to keep supplements to less than 5% of all claims while cutting the closing time by 25%.

Carrier Expectations

Correct, accurate estimates and consistent, clean reports are mandated. If you struggle with estimating accuracy, your days in this business are limited. Our responsibility is to always get the indemnity payout correct.

A driving gauge for our effectiveness is Customer Service. Canadians don't yell and scream much, but they do complain often, and go way up the ladder fast, when things don't go right. You will see that all our processes are designed around the customer experience. Unlike the States, Canadian companies succeed through exceptional customer service. There are no shortcuts.

The second driving factor with all our Canadian clients is effective timelines. We are now tracking every step of the claim life and are committed to running the shortest possible start to stop cycle. Those that perform will be rewarded with the longest deployment.



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File Review Process and Expectations

1. Uploaded files will be pulled from queue one at a time – oldest to newest
2. Must be reviewed within 72 hours of upload
3. QA Rejected with basic note (i.e. corrections requested) or QA Approved with formatted review note and payment information to be e-mailed to adjuster with note included.
4. Requested corrections must include all items and changes needed to approve the file

Review Process

1. Check that all required documents are uploaded
2. Open and review the TIC Sheet – required on every file
3. Review Photos
 - Must match all the damages on the TIC Sheet
 - All photos must be labeled properly
 - Test squares and supporting pics included
 - If it's on the TIC sheet, there must be a photo that supports the damages
4. Open Report Rough Draft version of the estimate – review calculations and Activity (+,-,&,R)
5. Open Final Draft version of the estimate – review the following:
 - Correct Company Header
 - Opening Statement
 - items numbered in sequence
 - clarity of F9 notes
 - deductible applied or noted if waived
 - organization of split Cov A payments
 - Coverages labeled correctly on Summary Page
 - NOTE THE PAYMENT AMOUNTS
6. Open the First and Final Report
 - Must follow the format – template given
 - Description matches the estimate
 - Damages noted on the TIC sheet summarized in this report
 - Settlement direction – matches estimate splits (with Line #s) and matching numbers

CONSISTENT ADJUSTER ERRORS FOUND BY FILE REVIEWERS NEED TO BE COMMUNICATED TO FIELD LEADS AND THE STORM DIRECTOR

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CRU GROUP and YOU!

As a team, CRU GROUP is dedicated to providing professional, reliable, industry leading services to our clients. With our depth of experience and our focus on training and innovation, we have had many great and growing years. In the always changing and challenging property insurance arena, we have unanimously identified the single biggest factor to correctly processing a claim, which is, the thoroughness and attention to detail of the field adjuster.

We can't succeed without you!

We invite you to join the CRU GROUP Crew and become a part of our organization.



NOTES AND ITEMS TO RESEARCH



NOTES AND ITEMS TO RESEARCH



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Antitrust Statement

CRU GROUP has invited each of you as active participants in this meeting. As participants, we need to be mindful of the constraints of antitrust laws. There shall be no discussions of agreements or concerted actions that may restrain competition. This prohibition includes the exchange of information concerning individual prices, rates, coverage, market practices, claims settlement practices, or any other competitive aspect of an individual company's operation. Each participant is obligated to speak up immediately for the purpose of preventing any discussion falling outside these bounds.

CRU GROUP thanks you for your attention to this matter and thank you again for joining us.

All the information contained herein, and all other information sent to you on behalf of the Company, is the sole property of Catastrophe Response Unit, Inc. (CRU GROUP) and as such is intended solely for use by our approved adjusters. This information is held in strict confidence and cannot be reproduced or distributed without the Company's written consent.

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