

FOR IMMEDIATE RELEASE:

CRU Expands Specialized CAT Response Capabilities

Toronto, Ontario Canada May 21, 2019

Kyle Winston, CEO of CRU GROUP, today announced the promotion of Mr. Jim Rich to lead two new specialized divisions within CRU's market-leading Catastrophe Response organization – Flood Response and Wildfire Response. These new divisions complement the core Wind/Hail/Hurricane Response and follow on from the successful launch last year of CRU's Environmental Response Group.

Says Kyle, "Jim Rich joined our organization in 2017 and brings over 30 years of deep claims industry experience in managing flooding events for other IAs and for insurers. He has developed a core expertise working with the NFIP and WYO programs in the United States and will now be applying the best of those processes and planning to the increasing flood occurrences throughout North America. Combined with our new digital platform and other tech advances, CRU is positioning each of our Specialized Catastrophe Response divisions to bring unique, custom and quick solutions to our carrier partners during every type of large event."

In this new expanded role, Mr. Rich will report to Skip McHardy, VP of Catastrophe Operations. Explains Skip, "Having been involved in every type of Catastrophe event over the past ten years, we have seen the good, the bad, and the ugly, of effective CAT claim processes. Every event has provided us with key learnings which we continue to apply in the constant evolution of our CAT adjusting capabilities. The needs and response to Ft. McMurray, to Williams Lake, and to last year's California wildfires were completely different, just as the Calgary flood and this year's Ontario and Quebec flooding required very different objectives and processes. Specialized offerings based on these learnings mean we can deliver more and better for our insurer clients every time."

Mr. Rich said "In my two years with CRU, I've been constantly impressed with the organization's forward-thinking response to CAT events. The readiness to adapt to unique carrier needs, while still providing a top-level service solution, is ingrained in the company culture. And the company is entrepreneurial, nimble and constantly evolving to include the newest processes and tools used in our profession. I'm honored to be directing these two, new, specialized response programs."

And Jim adds, "With regard to wildfire, we're working on some very interesting processes to better respond, based on our past work with some big events which yielded key new insights into handling of widespread damage and ALE complexities. In regards to flood, we believe that the increasing policy coverage uptake of new overland flood offerings in the Canadian market will

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810-2001 Sheppard Avenue East Toronto, Ontario M2J 4Z8 www.cruadjusters.com



require us to deliver a new "middle ground" between the standard NFIP US government approach and what modern carriers now expect related to cycle times, estimate accuracy and customer satisfaction."

Says Kyle Winston, "We've done so much to break down the front-end information to correctly triage the claims in a water or wildfire event, that our teams are now much better prepared and able to offer a new level of service, communication, and empathy to insured's who have suffered a loss. These new Divisions and Jim's leadership mean we will continue investing so we can deliver fast, caring and cost-effective resolutions when a carrier's clients need it the most."



About CRU GROUP

Founded in 2004, CRU GROUP provides claims management and staffing solutions for the Property & Casualty industry across North America. CRU offers Catastrophe Response and Daily Claims services in both Canada and the United States. It also offers market-leading specialty claims adjusting services through Maltman International and provides comprehensive training programs via The Academy of Insurance Adjusting (AIA). The Group's Head Office is in Toronto, Canada.

For more information, please contact:

Suzanne Dionisio 416.492.4411 x 1256 sdionisio@cruadjusters.com

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810-2001 Sheppard Avenue East Toronto, Ontario M2J 4Z8 www.cruadjusters.com