



Managing Fort McMurray & Calgary Catastrophic Weather Events

In catastrophic weather events, such as the April Fort McMurray flooding and June 2020 Calgary hailstorm, Crawford® and the Crawford Global Technical Services® (GTS) team were put to the test.

Close to 13,000 people had to leave their homes in late April 2020, when an ice jam formed on the Athabasca River and caused water levels to rise. Crawford had \$136mm in reserves posted for over 100 commercial losses, several in the multi-million dollar range. Included in this group were retailers, schools and colleges and government infrastructure.

One example of a major loss included substantial damages to a commercial entity with over 35,000 square feet all of which were under substantial water. Damages to building, stock, equipment were near total loss.

Working with a team of experts mitigation and restoration efforts began immediately and action plans created to bring all stakeholders into a highly informed position on matters of coverage, quantum and settlement options explored. Remarkably, despite a loss of significant complexity and high dollar value, the entire claim including all lines of coverage were settled within a few short months.

Crawford adjusters and GTS specialists from Fort McMurray and across Alberta responded quickly helping triage losses and complete emergency on-site assessments. COVID created some extra considerations when managing adjuster travel, accommodations, site visits, etc., but all safety protocols were adhered to. Some aspects of claims handling were also complicated by COVID – the rebuilding process had been impacted by construction capacity and raw materials shortages. Additionally, business interruption losses required a separation of COVID related revenue issues from those directly related to the storm event.

The GTS team was called to respond to a number of losses again a few weeks later with the hailstorm that hit Calgary in June where damages cost at least \$1.2 billion in insured damages, making it the fourth costliest natural disaster in Canada's history, according to the Insurance Bureau of Canada.

The storm reported to have damaged at least 70,000 homes and vehicles, and destroyed entire crops, as hailstones the size of tennis balls fell at 80 to 100 km/h.

With over 75 years in the business, Crawford knows loss adjusting. And as one of the industry's leaders in innovation, Crawford brings a unique combination of traditional services and technology-driven enhancements to optimize its handling of every major claim.

Our team of GTS experts focus in specialty claims in areas like cyber risk, transportation losses and complex commercial losses including business interruption. We have built a seamless service solution that can support core loss adjusting services with experts in the fields of automobile appraisal, marine surveying, forensic accounting, legal defense services, and property appraisal (dispute resolution). These services are complemented with industry leading services such as WeGoLook® (on demand inspections), Workforce Advantage (temporary resources) and Contractor Connection® (restoration services).