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***The Independent Adjuster – The End of the Road?
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It's 2:13 am on a Tuesday morning ... you're in bed, sound asleep ... the phone rings ... you wake with a start, heart pounding, wondering who is calling at this time of night ... you pick up the phone ... it's the after-hours emergency service calling you with a claim ... you ask them to hold, while you try to wake up enough to find the pen and paper you know is somewhere in the room ... you take down the information - a family of 4 is standing out on the road watching their home burn to the ground – you call the people; explain who you are; listen to the woeful events from a sobbing insured “everything is gone”; you get some vital information and directions to the home ... you say you'll be there as soon as possible and to hang tight, all the while trying not to wake up your spouse or the kids. You get dressed in the shadows of the bedroom, thinking “Man, I hope these socks match” ... you rush downstairs, grab your briefcase and cell phone, throw on a coat and boots, and out the door you run ... you're racing down the highway, going through your mind what is needed: XYZ Insurance Company has a specific protocol – consent to enter; privacy consent; statement from the insured; building & contents scope (if there's anything left); interview the fire chief and police; photos; if the Fire Marshal is there and releases the property, arrange for the preferred contractor to attend and secure the property (Okay, who's on the rotation list for the preferred's this week?); arrange for site security if warranted (Geez, what's the name of that company they use?) ... you arrive at the scene, witness a smoldering heap of what once was a two-

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storey century home, and parents with two kids under 10 standing on the road, wearing nothing but the pajamas they wore to bed, watching anxiously as you drive up the road towards them ... your adrenalin is rushing; this family needs help ... and you've arrived to do just that – help them.

I suspect many of you have gone through something like this a time or two in your career. In my 20+ year career as a road adjuster, this has happened often, with the same result – the great feeling that you are helping others in their time of need. Over the years, people have asked why I became an adjuster. Well, I come from an era where almost everyone became an adjuster by accident: it wasn't planned, it just happened. But today, Ontario has several colleges that have Insurance Programs, where students can take business studies with an emphasis on Insurance, and obtain courses towards their CIP. So we are now seeing young people choosing to work in insurance, and planning their education to achieve that goal. In 2009, CIAA Ontario developed a program to introduce these students to the world of the independent adjuster, a program which is now an annual event. At the 2009 CIAA/CICMA Joint Conference, we sponsored 6 students from the three local colleges to attend the conference. Then-President John Seyler and Past-President Mary Charman spent the day with the students, participating in the conference, and introducing them to claims managers and other independent adjusters. The students were amazed at what we do, and the service we provide to the industry and the public as a whole. Four of the six students were so enthralled they presented their resumes to CIAA, eager to start their career as an independent adjuster. It is wonderful to see young people wanting, and planning, to work in our industry.

Unfortunately I have heard rumblings throughout the IA community, about us being a “dying breed”. This concerns me terribly! I have spent my entire career as an independent: it's what I know and love, and plan to do until I retire. My research attempts to locate the root of these rumblings was not successful. Every industry goes through cycles of “feast and famine”, and every time our industry slows down, the rumblings start about IA's dying out. We are in another cycle right now, where “famine” has set in with many firms. Claims volume is down; insurers repatriating claims; smaller IA firms are either closing or being bought by large firms; and large firms are laying off

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staff. But, we are a resilient group, and as with previous cycles, things will change for the better. How do we stop these rumblings? The answer is two-fold.

First, education is paramount. The industry leader for insurance education is the Insurance Institute of Canada (www.insuranceinstitute.ca). In Ontario, others include Mohawk College (www.mohawkcollege.ca), Seneca College (www.senecac.on.ca), Fanshawe College (www.fanshawec.ca), or information on the CIAA website (www.ciaa-adjuster.ca). Education is important to every employer, and most offer in-house courses or programs.

Second, we need to promote the abilities and skills of our members. CIAA National is working towards revamping their designations and developing a program to promote the designations and our members, to bring the Independent Adjuster into the forefront of the insurance industry. The key to our success is showing the insurance industry and consumer, that doing business with us is a benefit to them.

We provide a vital service, and the Independent Adjuster is here to stay.