

Reaching Out

Vanessa Mariga
Associate Editor

During the tenure of its incoming president, Patti Kernaghan, the CIAA is planning to approach the industry for guidance in planning what the association's future role should be; it also plans to be accessible to potential new recruits.

Patti Kernaghan, incoming president of the Canadian Independent Adjusters' Association (CIAA), knew something was up when her father came to take her out for lunch one day in 1987.

Kernaghan had been working in the banking industry for 10 years or so at that point. Her father, Stanley Kernaghan, ran Kernaghan Adjusters Limited, an independent adjusting firm he launched in 1953 in Vancouver.

"Well, it wasn't habit for him to come down and take me out for lunch, so I knew there was something up," she laughs. "He came down, took me out for lunch and asked me if I would like to join the company. I told him I would try it for a year. Twenty-one years later, here I am."

She admits she enjoys a good challenge. And that is precisely what a career in the claims industry is, she adds. "I think claims is a very interesting industry. Every claim is different and every one of my days is different too."

Since that fateful lunch, Kernaghan has succeeded her father and is currently the president and CEO of Kernaghan Adjusters. Now she's about to take on another leadership role: in August 2009, Kernaghan will become president of the CIAA.

COLLABORATIVE EFFORTS

During her tenure as CIAA president, she said she plans to develop a creative strategic plan for the association. This will generate feedback from all areas of the industry — adjusters, insurers, suppliers and self-insureds — in an effort to gain insight on what they think the CIAA is and what they think the

association should be doing for them.

"I believe this is the time that the CIAA needs to stop and take a look at what it is and how it is delivering its service to the insurance industry at large, and to the property and casualty industry in particular," she says. "The objective will be to reach out to the industry so the CIAA

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can get feedback on what the industry feels our direction should be. Sometimes when people look in the mirror, they don't see their own reflection so they have to ask other people."

Over the next two or three months, the association will send out a survey to industry stakeholders. It will likely cover off hot-button issues such as harmonized licensing, career and education planning for new recruits, continuous education, tools the CIAA can deliver to adjusters in the field and issues

around catastrophe adjusting.

Once the survey results are collected and analysed, the association will release the basic results, likely in the fall, and then delve deeper into an analysis that will help develop a footprint for future initiatives.

In addition to asking these industry groups for input into how the CIAA's future should be directed, Kernaghan will be asking them about collaborative opportunities in continuing education and catastrophe programs. Collaboration with other industry players will be key moving forward, be it with other insurance industry associations, government organizations or other industry groups such as healthcare providers, she says.

"From an educational perspective, the more education the better. The more collaboration between various groups in the industry, the more effective our adjusting is going to be in the long run. We should look for opportunities to collaborate wherever we can."

For example, in April 2009, the CIAA teamed up with the Insurance Institute of B.C. to deliver a seminar that she says was a huge success.

She also plans to leverage technology to make those sorts



of educational opportunities more accessible. "We're talking at the CIAA executive meetings about doing Web cast seminars," she says. "That's the kind of change to continuing education that's easily possible given the technology currently available."

Kernaghan plans to increase cooperation in the area of catastrophe programs. Currently,

CIAA members can register with the association's member adjustment assistance service so that, in the event of a catastrophe in another province, adjusters can be called in to lend a helping hand. "The other arm of that is the CIAA working closely with a number of emergency measures offices — in particular in Atlantic Canada and Manitoba," she says. "We

are continually working with the emergency measures offices to set up programs for catastrophes." To this end, the CIAA will also be working with the National Association of Independent Insurance Adjusters, its U.S. counterpart.

RECRUITMENT

Increasing the number of recruits into the adjusting field is also a priority. The CIAA has a committee at the executive level working diligently on developing different tools for recruitment. But CIAA members can help at the grassroots level by volunteering within their communities, Kernaghan suggests. It's a chance to open up dialogue with people who may not otherwise have considered a career in insurance.

Kernaghan is a member of the board for the British Columbia Institute of Technology's brand new insurance and risk management program. Recently, the head of the program suggested to a young woman pondering an insurance career that she contact Kernaghan. The two sat and chatted for more than an hour, Kernaghan says. "That's the kind of recruitment we need to do as independents," she says. "We need to

make ourselves available to mentor young people and/or people who are making career changes."

This raises another point, she says. Potential future adjusters need not always be high school or college students that appear to be keen on the field. The average age of people entering the insurance industry is much higher than that of other industries, she notes, pointing to findings of the Insurance Institute of Canada's demographic study. "Consequently, we're seeing a lot of people [making] career changes," she says. "They are bringing transferable skills to our industry, and we need to help them direct themselves on the insurance product so they can bring their skills and apply it to the insurance world."

Targeting these potential recruits can be done in a multitude of ways, and not necessary based solely on career fairs or educational institutions. "It doesn't matter where you are when you're in contact with people that are thinking about changing careers — whether it's on a plane or in a coffee shop," she says. "We need to talk about our industry and talk to people about moving into our industry." ≡