

## CANADIAN INDEPENDENT ADJUSTERS' ASSOCIATION

# An association benefits everyone in the industry



By Patti Kernaghan

I often questioned whether associations were a social opportunity. Did they provide enough return on my time investment? Were they for other people? These questions kept coming back to me until I had an 'aha' moment. I finally recognized the importance of building, protecting and leading our profession. I knew that if I was going to give back to my community I needed to start with my own profession: independent adjusting.

Who would advocate for the independent adjusting profession in Canada if not the independent adjusters themselves?

Doctors, lawyers, engineers, accountants, insurance brokers – the list goes on – all have powerful associations that lead and advocate for their professions. Virtually every industry interest group has an association representing the membership and providing support. Associations have the power to take collective thought and change the interest group they serve. But they too require nurturing and support to be effective.

What's in it for me? some might ask. Why do people commit so much time and energy to these groups? One of the overriding benefits of the Canadian Independent Adjusters' Association (CIAA) is that it creates a community of interest in our chosen profession. Of course not everyone can volunteer; sometimes it simply isn't practical at a given moment in time. But an association cannot survive unless the group provides support through membership, and also by giving volunteer time to help move the organization forward.

The Canadian Independent Adjusters' Conference evolved into the CIAA



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in 1985 through the efforts of a group of prominent adjusting firms. They recognized the need for an association to facilitate representation to government, industry and the public. They understood governments are unwilling to listen to individual companies, but that governments will work with established professional bodies.

The CIAA has had many successes over the years. The GST exemption for adjusting services is one example. Another is CIAA's successful application to Industry Canada requesting our members be granted "investigative body status" under the *Personal Information Protection and Electronic Documents Act* – PIPEDA. CIAA expended a lot of time, money and effort in achieving this goal, and it would not have been possible without the support of the adjusting community.

CIAA has increased awareness of unlicensed adjusting activities amongst the regulators across Canada and with the Insurance Bureau of Canada. The superintendent of insurance for Newfoundland released a bulletin warning insurers to be aware of licensing requirements and to use licensed individuals or be subject to large fines. CIAA has also built a strong profile with IBC, the Canadian Insurance Claims

Managers Association, with regulating bodies as well as provincial and territorial governments. Our national and regional executive members work closely with these organizations on behalf of CIAA members to ensure the independents' view and position is heard and adopted.

During my year as president we undertook a creative strategic planning session. Our strategic priorities for increased value to members were identified as: Designation Strategy – to reflect professional standards and *differentiate* members; Education Strategy – to deliver cost-effective, relevant programs; Branding & Communications – to raise the profile and awareness of insurance adjusters in the p&c market and with the public; Financial & Resource Strategy – to generate new sources of revenue; Value to Members – to provide strong advocacy for such issues as harmonized licensing and recruitment.

We are now working on the creation of a national advisory board to mirror the work we started last December during our strategic planning session with the stakeholders group. We will begin a new era of cooperation and consultation with this board. The benefit for CIAA and all participants will be significant.

There are direct economic benefits to membership, but some of the most important benefits are: CIIA promotes a greater appreciation of the role and value independent adjusters bring to the industry; maintains a code of ethics; influences legislation and regulations affecting our profession; supports education and professional development; provides a forum to discuss common problems and solutions; opens opportunities to network with other professionals in the field; and affords opportuni-

ties to gain leadership experience.

Just as insurance brokers promote their membership through the purple blanket of protection, the industry needs to recognize and support independent adjusters and their professional membership in the CIIA. Our members can be identified by the CIIA member logo on their business cards and letterhead. They are listed on our website – [www.ciaa-adjusters.ca](http://www.ciaa-adjusters.ca) – under CIIA Member Search as well as in the CIIA claims manual distributed annually. Our national executive mem-

bers are listed in the CIIA bi-monthly publication *Claims Canada*.

Why associations? “Every man owes a part of his time and money to the business or the industry in which he is engaged,” said the U.S. president Theodore Roosevelt. “No man has a moral right to withhold his support from an organization that is striving to improve conditions within his sphere.” **IW**

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