



Revitalizing the CIAA

The Canadian Independent Adjusters' Association has started down a road of change. The end goal is to be the voice of independent adjusters in Canada and provide exceptional value to its members.

BY LAURA KUPCIS

Vision: Building awareness of the profession, providing advocacy services and the choice for adjuster education and designations that reflect the rigorous professional standards of independent adjusting.

Someone once wrote that if nothing ever changed, there would be no butterflies. Much like the caterpillar turns into a butterfly, the CIAA is entering its own period of change and rebirth. At the end of the metamorphosis, the CIAA expects to re-emerge stronger and more valuable to its independent adjuster members — with educational and personal development offerings and member-only designations.

“My hope and my focus is to be the organization that all independents look to to help preserve and grow the profession of independent adjusting,” Patti Kernaghan, president of the CIAA, says. “Right now, independent adjusters are a really fragmented group within the industry and we need to work together collectively. That’s what I hope to do — bring all independents into the fold eventually. It strengthens us as a profession if we work together as opposed to individual needs and focuses.”

In the beginning

Kernaghan began to take a look at what the CIAA was doing when she was head of the association’s advisory committee in February 2009. Reno Daigle, the CIAA’s president at that time, asked Kernaghan to conduct a self-analysis exercise for the CIAA. As a result, Kernaghan did some research with concerto research inc., a marketing research firm, and ViRTUS, a consulting firm. The feedback showed the association should survey the stakeholders and hold a creative strategic planning (CSP) session. From there, a survey was created and sent out to members, non-member independent adjusters and industry stakeholders. A total of 250 CIAA members, 117 independent adjuster non-members and 367 property and casualty loss insurance industry stakeholders responded to the survey, which asked questions about the value of CIAA, negative views, positive views, and where the association might be able to improve. Subsequent to that, a CSP session was held for two days in Toronto at the beginning of December 2009. Twelve stakeholders from across the insurance industry, along with the 14-member

CIAA CSP committee, attended the first half of day one. Rob Dawson of concerto marketing group presented the results of the survey. Following that, Rick Evans, consultant, facilitated the planning session, wherein the stakeholders provided their opinions about the CIAA and made suggestions on how to move forward.

“We took a look in the mirror and said how can we serve our members better,” Mary Charman, first vice president, says. “We need to know what we’re doing right and what we think we’re doing right — because there is a big difference. We sit back in our conference room and think we’re doing this for our membership, then you have this creative strategic planning session and you bring in the stakeholders and suddenly it’s ‘Oh my God.’”

The entire exercise evaluated the effectiveness of the CIAA in achieving its purpose, and involved a review of governance practices, standards and operations to assess whether CIAA is meeting its objectives and to identify areas for improvement, Pat Battle, executive director of the CIAA, says. “It was necessary to have all this input and realize that we’ve got a lot of potential. Now, we just have to buckle down and get to work. We have to be accountable for all our action plans and just make sure that we continue on the path, keep hammering away at it and make sure that nothing falls off the rails.”

“It was a really good inward look at our association,” John Seyler, CSP committee member and past president of the Ontario region, says. “We needed a slap in the face. We needed to take a step back and look at ourselves. When you do the same thing over and over again and expect a different outcome, that’s the definition of insanity.”

And the survey says...

Members are looking to the CIAA to provide a unified voice for independent adjusters and to set the bar for ethics and conduct within the profession. The association should be focusing on promoting the role of the indepen-

dent adjuster within the industry, offering more education and training (both online and in specialized areas), and increasing communication among the membership. Further to that, 83 per cent of members surveyed are in favour of harmonized licensing.

Members were happy with the benefits of the E&O program, the information available through CIAA publications and having a professional association in place to act as a watchdog on behalf of the profession.

Non-members offered a mixed bag of both positive and negative perceptions; many reported they could not join because their employer had chosen not to. On the positive side, they said the CIAA is known for being professional, promoting education, providing industry updates and working for the independent adjuster. Negative feedback included no definitive purpose to the association, favouritism shown towards large firms, and very little return on investment. Although non-members said they saw value in the CIAA’s initiatives, they nevertheless reported they were often not made aware of such initiatives. Non-members said the CIAA’s greatest value came in harmonizing licensing among provinces and territories. Many non-members did not believe the CIAA had been successful in raising the profile of independents. Better communication was the most frequently cited solution to this problem.

Stakeholders’ input

Stakeholders generally saw the CIAA as a means to promote education and knowledge among members, and to ensure that independent adjusters are professional and accredited. Some stakeholders agreed there were advantages to working with a CIAA member — high levels of pro-



fessionalism, knowledge and expertise, to name a few. But when it came time to choosing an independent adjuster, the independent adjuster's relationship to the CIAA was often overshadowed by things such as specialized skills and years of experience. The largest negative perception among stakeholders surveyed was that independent adjusters were handling too many cases at a time or dragging cases out too long.

Other feedback from stakeholders who attended the meeting on Dec. 7, 2009, showed:

- a lack of understanding about CIAA designations, as well as a need for the CIAA to control designations;
- brand weakness and a need for a better awareness about the CIAA;
- a lack of knowledge that the *Claims Manual* was a CIAA product;
- education should be a member benefit;
- a need for training and education;
- a need for a broader adjuster designation — and communication about the value of such a designation; and
- the need for more communication on

the part of CIAA — in particular, more information about who they are, what they do, who their customers are, the value of association membership, etc.

“The overwhelming comment by



stakeholders was that the CIAA really wasn't on the radar,” Seyler says. “They don't see us as a body that does much. That was surprising.”

Lack of awareness

One common thread running throughout the survey responses and

shareholders' commentary is that, outside of the independent adjustment community itself, the CIAA brand is not well known, Greg Merrithew, second vice president, says. “That is was definitely one area where we've got a weakness that we can turn into an opportunity.”

The CIAA is an important national body that speaks for independent adjusters, but the value of being a member seems to have diminished as of late, Bob Grouchy, assistant vice president of claims at Allianz Canada, says.

Currently, the CIAA has the Chartered Loss Adjuster (CLA) designation. This is a very difficult accreditation to achieve, and people agree it truly demonstrates professionalism in the industry. Unfortunately, knowledge of this designation is not widespread within the industry.

“The CLA designation needs to be a CIAA-recognized identifier,” Grouchy says. “Then you heighten that to make it mean something, in the sense that as a CLA you are a chartered loss adjuster

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— you have experience, you are a member of an organization that monitors what we do, you follow a statement of ideals, and you follow a national perspective of service and quality.”

But the CIAA is not well understood as an association, even though it offers designations and a national magazine, Justin MacGregor, president of the Insurance Brokers Association of Canada, says. “They are not leveraging their own identity successfully — even to the tune that they have publications that people don’t even realize come from them.”

The CIAA may have a tough road ahead to improve awareness, but some feel they are on the right track. “I really wanted to make it clear to the CIAA executive that they were doing the right things, by asking the tough questions of their members and of the stakeholders regarding what is the value of our organization,” Carole Jardine, CUMIS General Insurance president and chief operating officer, says. This includes a discussion of “how could we add or

improve value not only to the larger organizations that are our members, but also to the individuals within those organizations,” Jardine says. “They are to be applauded for leading a process to redesign their organization from the outside in.”

Action plan

The end goal is to increase membership, have a better brand, increase exposure, increase education to members, and become a strong association, Charman says. The overall goal is to add value to members.

Therefore, based on the survey responses and stakeholders’ feedback, the committee has created an action plan aimed at addressing certain weaker areas. The top five action plans are:

- short-term communication plan,
- long-term communication and branding plan,
- designation program,
- education program, and
- advocacy plan for harmonized licensing.

“If what’s important to them is

attracting new members so that they have a weight and a voice in the community . . . the only way you are going to attract corporate members is to deliver value,” MacGregor says. “If they can see value, they will be a member.”

Communication

One of the first priorities is communication, requiring both short-term and long-term strategies. There needs to be increased and improved communication regarding CIAA’s value proposition to members, non-members and stakeholders alike to achieve a higher level of awareness and recognition, Battle says.

Michelle Reid, director of professional development at the Ontario Risk Management Society (ORIMS), suggested the CIAA might want to model their communications on some of the things ORIMS is doing. For example, the RIMS communication model includes e-groups, Twitter, *Risk Management* magazine and various chapter communications.

The next generation is extremely

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computer literate, and so the association needs to recognize that email and online networks are dominant methods of communication. Canadian Defence Lawyers (CDL) and a number of other organizations offer list-serves, which give members access to chat facilities and/or email programs. This allows members to send out queries and get instant feedback on any topic. A list-serve is intended to be an educational tool as well as a facilitation process for communication among members.

Currently the CIAA communicates with members by sending out minutes from its national executive committee. "But how many people read them?" Kernaghan asks. "Should we be highlighting more of that in the magazine? Should we be doing a monthly or bimonthly electronic newsletter?"

Branding

Brand awareness is another major consideration. When IBAC first developed the magenta symbol representing insurance brokers, commonly known as 'The Bipper,' the association intended to raise awareness among politicians. Today, however, IBAC markets its Bipper brand to both the public and the industry — with an annual advertising budget that matches those seen in the United States. "Should [the CIAA] be taking a bigger public role? Because I don't think that the public understands what and who an adjuster is," MacGregor says. "That goes part and parcel with improving their visibility, their branding. The public understanding is going to improve the industry understanding."

Claims Canada, the association's official publication, is yet another means to get the word out about the association and its brand.

Many stakeholders suggested members start using the CIAA logo on business cards, letterhead and correspondence as a means to draw more attention to the association.

Education

Ongoing education is another recommended value-added service.

The CSP committee will be looking into webinars as a way to provide education to members. This will be especially beneficial to people based outside major city centres, Battle says. The website will become a main hub for education and research for members.

"Education is the kingpin that holds the whole organization together," Merrithew says.



The CDL holds boot camps for younger lawyers. At these camps, senior and mid-level lawyers provide mentorship and training on issues pertinent to the industry. Such training gives young lawyers — those who have been in the industry for fewer than five years — a good groundwork of knowledge about issues that might arise, problems they need to address or even just general education about the industry, Carmen Place, past president of the CDL, says.

Mark Weir, Intact Financial Corporation's director of national claim process improvements, suggests part of the CIAA's role is to broaden its consultation within the insurance industry to help identify the most important issues facing the adjusting profession. Such consultation would determine in which

areas the association should focus educational seminars and workshops.

"We are a large industry and a small industry at the same time," Jardine says. "We don't need to be duplicating efforts, nor competing with others within the industry."

The Insurance Institute has done a "marvelous job" of instilling a desire in people to be accredited, Jardine says. As a result of the Institute's work in this area, people are willing to spend a great deal of time and effort earning designations. "There are things [the Institute] could teach us or work with the CIAA to build," Jardine says. "As we are looking to bring the next generation of claims adjusters into the arena, we need to have the ability to facilitate their training not only in soft skills training, but in technical training. And as we talk about brain drain or the war for talent, the CIAA has a wonderful opportunity to utilize some of its members to train some of the younger members."

Accreditation

The CIAA will be looking at the availability of an accreditation program. Currently, CIAA members are able to attain a chartered loss adjuster (CLA) designation. As the stakeholders noted above, this designation is extremely difficult to earn. But too few people know about the designation.

"They've got exclusive professional designations that are almost invisible," MacGregor says. "They've got two professional designations that nobody really knows about outside of the profession. It became apparent that if insurers understood the designations better, they may be prepared to pay a premium for expertise identified by use of those designations."

This lack of awareness speaks to the importance of better publicity, Battle says. "It was extremely discouraging to hear that they don't really know about it," she says. "For our members, achieving the CLA and FCIAA designations is a huge accomplishment and promoting and communicating that has to be bumped up."

Jardine says the goal is for the CLA designation to be as widely recognized as the CIP designation.



Part of the new action plan will be to explore new designations, including ones that are more accessible and attainable for members. One possibility is for the current CLA designation to be changed over to the FCLA (much like the CIP and the FCIP). After doing this, a new, more accessible CLA designation can be created.

Merrithew says the committee will also be looking at things such as making it mandatory that one must be a member of the CIAA to hold the designation. (Currently those who have earned a CLA can use it after ceasing to be a member). Other potential CLA requirements might include earning a coinciding CIP designation or completing three or four online education modules specific to the adjusting profession, among others.

Once the education process is in place and the designation is created, the branding will begin, Merrithew says. It would be widely publicized that anybody with a CLA designation is first and foremost a member of the CIAA; they carry a significant amount of knowledge; and they should be well-regarded within the claims industry.

The CIAA should promote their designation as the “gold standard” for adjusters, Reid says.

Harmonization

For a number of years, Miles Barber, past president of the CIAA, has

been working tirelessly on the issue of harmonization.

“Harmonized licensing would allow us to better work with the existing entities that regulate us; to be regulated — licensed — in a consistent manner across the board in each province and territory,” Barber says. “We look at it from the standpoint that if you are adjusting a property or a casualty claim in Nova Scotia or Ontario, why are licensing requirements any different than they are in Manitoba, Alberta or British Columbia?”

Barber is confident that harmonization can be achieved across the regions, although it will likely not happen anytime soon. Currently, each jurisdiction’s licensing regime is comprised of a blend of field experience and book education; the more experience and education the adjuster has, the higher the level of license he or she will attain. The CIAA believes there is a benefit to having consistency among the licensing requirements for a number of reasons, including portability of licensing, which makes it easier for adjusters to move from province to province, especially in the event of a disaster or emergency situation.

“If we have an insured catastrophe



— tornado, severe hail-storm, sewer backup — and you’ve got to get a lot of adjusters in on a timely basis, it would be easier to transition and facilitate that movement of adjusters into the required geographic jurisdiction to address the insured event if we had a harmonized licensing regime, with consistent requirements in each jurisdiction,” Barber says. “It allows for better planning; it allows for a more fluid and prompter response to insured catastrophic events.”

Timelines

There is, without a doubt, a long and busy road ahead for the CIAA. In order to ensure tasks are completed in an appropriate amount of time, timelines are set as soon as tasks are assigned. “We’re posting timelines, who is assigned to it, how they are going to it and when they are going to have it done,” Battle says. “We’re also including the strategic action plans on each and every meeting agenda, so the report will be expected on what they have done in the last six weeks and it will never fall off the agenda.” Over the next few issues, Merrithew will be updating *Claims Canada* readers as to the CIAA’s progress.

“We recognize that it’s not going to happen overnight, but we’re going to have a plan of action and just keep plugging away,” Battle adds.

And so begins the CIAA’s revitalization process. 🍁

**with files from Rick Evans, consultant and creative strategic planning session facilitator.*

To serve our mission, CIAA/ACEI will:

- Highlight the value and high level of professionalism of independent adjusters and represent their needs to governments, industry and the public in all parts of Canada.
- Provide members with a broad range of services and resources to support their business and professional needs, which include relevant, continuous training, education and highly recognized professional designations.
- Develop and maintain the highest standard of professionalism through a defined code of ethics and fair practice policies.
- Proactively communicate with members and the clients they serve.