

# Balancing Act

Executives from 10 Canadian Independent Adjusters' Association member firms were asked to discuss the biggest claims challenge they, as independent adjusters, faced in 2011 and what they foresaw as being the biggest challenge of 2012.

**W**hile every firm, whether small, medium or national, will face its own set of unique challenges, for many the issue of staffing dominates. How to ensure that there are enough trained staff to replace those retiring? Where to find good, quality adjusters to handle an influx of weather events? Do we have the capacity to handle an extreme surge of events, such as those that have plagued the industry on a global level? Here are the challenges faced by 10 independent adjusting firms, presented in alphabetical order by company name.



**Russ Fitzgerald,**  
*Edmonton branch  
manager,*  
Kernaghan  
Adjusters

Looking back at the past year, I would have to say the biggest challenge we faced was staffing. Being one of the busiest years in some time, the challenge was complicated by claims volume. Our company recognizes the difficulty we confront when hiring qualified independent adjusters and supports the managers nationally.

But, as anyone who is in a position of trying to hire in today's market knows, attracting competent staff is extremely tough. There are very few adjusters with twenty or more years of experience.

On top of the challenges associated with hiring new staff is that many qualified seasoned adjusters are close to retirement. As we hire new staff, it creates an ever-increasing need for training to replace the retirees. Unpredictable claim volumes complicate our smaller markets.

During the Slave Lakes fires, and the weather-related volume this summer, we dispatched a number of our adjusters to deal with volume needs. Taking experienced adjusters away from the day-to-day business further accentuates the need for expertise on the job and in the field.

There seemed to have been a drop in staffing new adjusters in the early nineties, which created a hole in the twenty-plus-year adjuster resources. With the approaching retirements in the next five to 10 years, and the unpredictability of claim volumes, independent adjusting companies will have to change their philosophy regarding the staffing of new adjusters.

I believe 2012 must be the year independent adjusting companies start looking at hiring new adjusters as an investment in the future. We need to build training and mentorship programs for new employees or graduates of the Insurance Institute. These programs need to start now to preserve our profession and guarantee that the great wealth of knowledge our soon to be retirees have will be passed along to the up and coming young adjusters.