

## ***Adjusting to Change***

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The growing importance of risk management is changing the role of loss adjusters, says Paul May

Knowledge is a key competitive strength and a major issue for the next century. Individuals and organisations that possess and develop key knowledge competencies will always have a place in the value chain. The hallmark of a member of the Chartered Institute of Loss Adjusters (CILA) is specialist knowledge combined with high standards of professional ethics.

Chartered loss adjusters are at the forefront of changes in the delivery of the insurer's promise to the policyholder. Many have developed new services to help the insured, the broker and reinsurers.

CILA is adopting an ever more strategic approach to supporting its members in developing their business and employment opportunities. These involve a number of important areas of support, for example state of the art examination subjects requiring a combination of significant knowledge and practical experience to attain the 60% pass mark.

There has been the major development of the outward portability of the qualifications so that chartered loss adjusters can retain their professional title when working in other organisations such as brokers, insurance companies, loss assessors, accountants and solicitors.

### ***MORE EFFICIENT COMMUNICATION***

A major objective has been the creation of a web site ([www.cila.co.uk](http://www.cila.co.uk)) to enable more efficient communication and delivery of educational and promotional information.

There has been the development of the Society of Claims Technicians which addresses and ever growing community of claims personnel in the UK and internationally in adjusting firms, brokers, insurance companies and others that would like to attain a relevant claims-focused qualification.

The Society of Claims Technicians Associateship (ASCT) involves two property branch claims examinations and attendance at an inter-personal skills course. There has been a good response to this initiative from both the UK and several countries around the world. As the Society develops, it is expected that other branches will be introduced catering for other claims areas such as liability and subsidence.

After five years, an ASCT can apply for the Fellowship designation, which will be a direct entry qualification to the chartered loss adjuster's examinations.

On the global front there has been the formation of the World Congress of Loss Adjusting Associations which it is hoped will provide a forum for adjusters and technicians around the world to address such issues such as education, qualifications, ethics and promotion.

### ***BECOMING A "CLAIMS INSTITUTE"***

The objective is to make CILA relevant to everyone working in claims not just in the UK, but around the world. In effect, the "claims institute" membership of CILA or the SCT should be the obvious choice for anyone working with insurance claims. Although CILA is proud of its past heritage, the Institute must help its members keep pace with change.

To this end loss adjusting firms have shown themselves to be client focused and imaginative. Many provide valuable services well beyond the traditional role of visiting and settling a claim. These include:

- Assignments management call centres delivering assistance and replacement services
- Assignments preparation and negotiation for the policyholder, often through arrangements with the broker
- Engineering and risk evaluation

Some loss adjusters have even sacrificed their own brand name to act as "badged" claims service technicians for an insurance company, offering a complete outsourced claims department.

Loss adjusters with key knowledge are involved in many specialist areas such as construction, fine art, technology, financial losses, software, aviation and space risks.

Global insurance programmes require a global claims service and CILA members are active on every continent.

The future is always hard to predict, but loss adjusters have shown that they wish to actively shape and be a part of the insurance and risk transfer scene in the 21st century.

Paul May is president of both CILA and FUEDI - the European Association of Loss Adjusting Experts. He is managing director of Resolve International Ltd, a global consultancy specialising in loss adjusting and management consultancy in the UK and internationally. He is a Fellow of both the CII and CILA.