

ASSOCIATED INDEPENDENT ADJUSTERS

All stakeholders should be involved in claims process

Associated Independent Adjusters has a unique business philosophy that has helped it become the largest independent regional adjusting firm in B.C., offering exceptional and professional claims service. The boutique firm was originally set up to serve a few locations on Vancouver Island, however it has grown consistently and now covers all of the island and a good portion of the B.C. Interior.

Steve Playford, a partner along with Lorne Hunter and Bruce Powell, says the firm's success is tied to its people and the way claims are handled. AIA's philosophy is that everyone should be involved in the claims process, a partnership between the insurer, the broker and the adjuster.

"We believe all the stakeholders have a piece of the puzzle when it comes to adjusting an insurance claim," he says. "Your broker knows you best and he or she knows who to refer you to for the best claims service. But we also include the insurance company in that loop. We encourage input from both the broker and the insurer in developing a strong claims process."



Playford

AIA also promotes education and sharing of information with the brokers in their community, building relationships and ensuring a good understanding among all involved. The firm has put technology and processes into place to ensure it's able to meet the high level of service set as its benchmark.

Because its adjusters are locals familiar with the makeup of their communities



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and the players, the partners feel they have a unique perspective on the claims process in a small town and are able to provide the level of service required for those markets – and in catastrophic situations. During a recent catastrophe, for example, AIA was able to call in 10 adjusters to assist from other offices.

Playford says the firm targets small- to mid-size B.C. communities in need of independent adjusters. This allows AIA to build relationships with brokers in those communities to work as a team.

"We're small and regional. We're looking to operate in communities needing that kind of support."

He says AIA doesn't have a master plan for expansion. Instead, it relies on direct community input to decide office locations.

"We like people to come to us. Then we'll explore the opportunities. We've grown from one office in Campbell River to eight offices today because growth has occurred through opportunity. People look at us and say, 'Yeah, we've heard good things about them.' We're not a big corporation, so we have autonomy to act and we're structured in such a way that we can provide insurers with individual and direct service."

The business employs about 40 people, many of them long-term employees and some with 35 years' experience. The firm currently has offices in Courtenay, Campbell River, Nanaimo, Port Alberni, Victoria, Kelowna, Kamloops and Prince George.

For more information, call (250) 338-2881 or visit www.aiaclaims.com. **IW**