

Succeeding in The Independent Insurance Adjusting Business

In a July 1 webcast, Alan Mayfield, Elise Farnham, Gene Simon and Marty Brown review the market for today's professional insurance adjuster, the capabilities and technologies required and explain how tomorrow's market will be different than today's.



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LEE McDONALD: I'm Lee McDonald with the A.M. Best Company. I'm joined today by John Czuba, editor of Best's Directory of Recommended Insurance Adjusters. Welcome to our webcast, "Succeeding in the Insurance Adjusting Business." We have a nice turnout, so thank you to everyone for registering. We have a full panel and a busy agenda. John, why don't you introduce our guests?

JOHN CZUBA: Thank you very, Lee. We're very pleased to have with us today Elise Farnham, Alan Mayfield, Marty Brown and Gene Simon. And we're going to start with each of you individually.

ELISE FARNHAM: My background is all claims. I started in 1973 with Crawford and was promoted through adjusting schools, branch manager, regional director, regional manager. Eventually I became in charge of their training department and then went on to do other sales and marketing positions after that for about 28 years. Spent a couple of years with GAB, a year with the Harmony Group. Then about four years ago I decided to go out on my own. What I do now is professional development, continuing education programs and consulting work.

E. RICHARD (GENE) SIMON: I'm the property claim manager at Church Mutual Insurance Co. in Wisconsin. Church Mutual is the largest independent insurer of religious institutions and faith-based organizations. We write churches,

synagogues, all various faith-based organizations and camps, that type of business. We provide a full range of commercial and personal lines coverage from auto to directors & officers coverage. I've been the claims manager at Church Mutual for about 15 years. I've been with the organization for more than 18 years. My background is quite varied through a number of claims organizations. I've been an independent adjuster, worked as a staff claims adjuster in virtually all lines of business and came here in 1991 to create a property claims operation where I've been ever since of course.

ALAN MAYFIELD: I'm president of T.M. Mayfield and Company. We are a regional multiline independent adjusting firm based on Charlotte, North Carolina. We were founded in 1925, believe it or not, by my grandfather. I've been with the company since 1977. We have a dozen offices around the two Carolinas, also a number of resident adjusters around the Southeast.

MARTY BROWN: I have a company called Brown Adjustment Service in Fayetteville, Arkansas. We're a one-location office. My background is I had an uncle in this business that made it sound awful interesting when I was in high school and college. I began interviewing for jobs when I was in college and took a job with Commercial Union as the first company that I worked for. I opened up Brown Adjustment Service in February 1990. We do claims in Northwest Arkansas, Southwest Missouri and Northeast Oklahoma. I am effectively today the immediate past president of the National

Association of Independent Insurance Adjusters. So, thanks to John Kidder, Colonial Adjustment, for taking over that role and it's been a great delight to do that.

McDONALD: The first question is a scene-setter. Everybody here has a good career in adjusting and in claims. Obviously when you started, things were different. Today's claims environment has changed. How so? How has that changed in the past couple of years in terms of the type of claims you're doing, the size of those claims, and the degree of expertise? What's changed for you?

BROWN: From our standpoint, a lot of the changes have come as a result of technology. We receive assignments now either by email or fax primarily. When I first started in the business we would occasionally get them by mail or agents would make assignments. Now the assignments come directly from the carrier. One of the things that has changed is the transfer of information back and forth as far as the way that we reply and the time frame in which we work. The size of the claims has changed a bit. During the hard market, the last hard market, a lot of the agents did a good job of risk management with their insureds and so the smaller claims seemed to come less often. But the larger claims are certainly still out there. The other thing is how we get them, how we translate them back, those are part of things that have changed for us. The degree of professionalism remains the same but areas of expertise are increased or the need for the areas of expertise are increased on our end.

McDONALD: Alan, I want to bounce the same question off you. Also, give the state of what you see as today's adjusting business. Is it better than it's ever been? The same? Different? Essentially, what's changed the most for you?

MAYFIELD: It's a tougher climate now. On the question of size of claims, we don't see nearly as many small claims as we once did. That's a result of higher deductibles, but also companies handling small claims over the phone - using contractors and all sort of alternative methods. We just don't see the volume of small claims that we used to, which rolls into the training aspects. That's how we all learned this business, by handling lightning claims and theft claims and small ones. That's just not there now.

McDONALD: Gene, since you have the background you do, which is very inclusive, from your earliest days as an adjuster and in claims today, what's the biggest change for you?

SIMON: The items that were just mentioned by the first two speakers are pretty much part and parcel of what Church Mutual has experienced also. The change in the quantity of adjustments that are sent to the field - we happen to be unique in that we send all field claims to independent adjusters, we have no outside claims people. What they've

said about these smaller claims is probably true. We probably handle 80% of our claims on the inside. Technology is really driving that ability to communicate in five or six different methods. The ability to send adjustments and communicate with adjusters via email, that all plays into the way the independent adjuster has to react to the quality of the assignments. The independent-action adjustment - taking one statement, photographing, checking the roof of a building - I'm sure that creates pressure on the independent adjuster to find quality employees that can subject themselves to a myriad of tasks everyday.

In the 60's and 70's obviously the adjuster could bet on getting five or six of the same type of assignments every day and going through a repetitive motion. Now it's remembering what you did a month ago on a particular type of claim investigation. Of course, technology is a big demand on independent adjusters because they have to interface with companies. We're faced with that everyday; we're working out solutions with our independent adjusters.

CZUBA: Gene, what are insurers looking for in independent adjusters today?

SIMON: Flexibility and technology. We rely upon independent adjuster organizations to find good, solid citizens: people who can follow business rules, can write accurate and meaningful reports that are understandable. Leaving that to the independent adjuster organization to pursue, our biggest is matching up technologies.

Do adjusters email individual reports? Do they fax them? Very few of the adjusters that we have now use service mail. They've all swung, since about 1995, to computer-based technology, reporting from laptops in the field and so on. We support a variety of platforms and a variety of independent adjuster skills and capabilities. We've found that matching up to what the independent adjuster has is really the key. Some companies have gone to "you must do it this way and only this way" type of situation. We think we can make the best use and find the best adjusters by gearing it to the organization that can provide the service and then matching our technologies, whether it's putting an FTP process together to match mail reports directly to the system. Right now we're developing what I call a direct deposit system on a website where the adjusters can simply drop their electronic reports in that website. We plan to maintain that.

Based on my background and work with NAIIA several years ago - as I recall it was about '94 or '95 - one of the adjuster/owners stood up and said, "It's really expensive, Gene, to buy computers for the clerical staff to type reports." I recall telling them that that's not where the industry is going to be in 20 years. Certainly that same person happened to have one of the first adjuster websites that are out there. We look to the independent adjuster to be innovative, to work with us on all these issues so that we can help them provide the service to us.

CZUBA: Marty, what makes for a good insurer/adjuster relationship?

BROWN: The things that have worked well for us – and I'm confident that the majority of the members of our association will probably say the same thing – what I found is: if you do what you say you will do. That is something that is very important to the insurer. If I tell them I can't get you that report right now, but I'll have it to you on Thursday, and I get it to them on Thursday, that's OK because they know what the expectations are. There's an honesty and a trust that develops over a period of time when you utilize an independent adjuster as an insurer. There's a relationship that builds as well, there becomes an understanding of, you can trust him with that assignment. At the same time we can also go back and say we know that they will support what we're doing in the assignment. That kind of trust, going back and forth, the communication, the ability to talk back and forth about things or to know that the insurer's got your back, as my kids would say, that's what builds a relationship. It's an experience over time that develops.

CZUBA: Alan, do you have anything to add to that?

MAYFIELD: I would echo everything that Marty said. Another factor that is really being pushed now is the quick response time. All of these technological advances have created pressure on us all. Mail became fax. Fax has become email. Expectations are so high that we have to deliver. There's a lot of pressure on a quick delivery and the better the job we can do of that, the better a job we can do for our clients.

McDONALD: Elise, one thing that's very important in the adjusting world is to be known to insurers and to get on their lists they'll consider for business. How does that happen and what do you see the better firms doing that aids them in that area?

FARNHAM: The primary reason you get on an approved list is that they've either been recommended by someone else who knows their capabilities and knows the person that's a carrier who can make it happen, or they have a good reputation in a given area or a specialty in a given area and someone reaches out to them. There are multiple ways of getting on a carrier's approved list, but all of it involves some sort of networking and certainly getting you name out there to where they know who you are and what you can do.

McDONALD: Gene, can you talk about how your organization keeps an eye on who they're using and don't use and how that gets updated?

SIMON: We segment the entire country into areas according to the adjusting services that we either know and have established, or that we want to establish. We put our territorial teams in the position of making decisions about acquiring adjusting services, also reporting on the quality of the adjustments and tracking issues that might arise from the adjustments so that we know nearly immediately when there's a reporting problem from a small office in Nebraska or where

we're getting very good turnaround service from North Carolina, or whatever the case is. We've developed this system with the idea that you can't wait around until the independent adjuster hurts your customer service. You have to be on top of it all the time. We've devised a proprietary system in which we constantly track every adjusting firm in every territory across the country and then produce feedback from our legacy system to show us how much, along with the usual metrics that companies look for in terms of performance, but also to deal with some of the interpersonal issues that come up. We know when an adjuster announces that he or she is leaving because there's been a death in the family and won't be able to take assignments for five days. We pass that information through to all of our staff. Our staff are also the report-handlers for new losses for Church Mutual, which is sort of unique. As a result we've been able to maintain a really high quality of adjustment, even if it involves including only three adjusters from one independent organization or, maybe excluding one office out of 15 for another organization by tracking its performance. That we feel helps the independent, too, because that feedback goes back to the independent. Slow reporting, not really sure whether this person grasps the needs that we have for our claims and so on. If a company of any size is going to use independent adjusters, they need to develop that information, not just the metrics of how many turnaround days for a report and so on.

CZUBA: Alan, what specialties and areas of expertise are growing in demand and what can adjusters do to take advantage of that?

MAYFIELD: One area that we've recognized is the area of the green building arena. Everywhere we look we're seeing more and more on that topic. More insurance companies are starting to write coverage in that arena, so if an insured has a loss and their building is in a community that requires green repair methods, there's coverage available. We have joined the U.S. Green Building Council. We're in the process of getting some of our adjusters lead-certified so then we can market those carriers who are writing green coverage and have the capability of properly handling it. That's one arena we have found. As the standard pool of assignments to independents has shrunk, other areas such as self-insureds, risk retention groups and captives have emerged. It's an area of opportunity that we're trying to pursue.

FARNHAM: Alan, it's interesting to hear you talk about lead and green building. About a year ago there were only slightly more than 300 insurance products on the market to provide coverage for the exposures associated with green building. And now the number is up closer to 700 products on the market and yet there's no standardization. There's an opportunity for adjusters. I'm thrilled to hear you say that you're moving that way because I have been speaking to architects and designers for four or five years now about their professional liability and I've seen them move into this area very aggressively. I think that's where the stimulus money's

going to come. Where there is stimulus money building things, there are going to be losses. Also the mention of TPAs [third party administrators] and captives and the movement of the corporate marketplace, the large corporate accounts, to more programs business, where there is still full handling of every aspect of a claim by a TPA and moving a piece of the business to that area, which is an entirely different animal than serving the traditional insurance company market. There are some big opportunities and some challenges.

McDONALD: Marty, we mentioned the possible growth areas of captives, TPAs, nontraditional insurers. Are you seeing that same opportunity within the organization and how are people taking advantage?

BROWN: Yes. We have seen that within the organization. That is one of the things we have tried to focus on over the last three or four years, developing a portion of our organization that includes third-party administrators. We felt there was a good match there, not only because a number of our members are third-party administrators, but also because there are third-party administrators that are not members of the National Association of Independent Insurance Adjusters that we felt that we could draw on for information that would be helpful not only for the TPAs in our organization but also for the members. Not everybody is a TPA. There are some firms like ours where we do a lot of work for TPAs. From within our organization we are finding that as a good source for the adjusting business. Also there are members that are expanding into that realm as a TPA themselves. Municipalities, self insureds, Allen mentioned them as well. It's something that we do target and has become a larger part of what we're doing.

McDONALD: Do you approach and contact them differently than you do a traditional insurer?

BROWN: I don't know that there's a difference in the way you approach them. You get the work possibly from different areas, like sometimes from a managing general agent that has the TPA within their MGA [managing general agency]. If you were going directly to somebody, say in London at Lloyds, that would be a different approach if you were trying to work a portion or a segment of their business. I've not done that so I really can't tell you how that works. But as far as going to a self-insured trucking company or someone else that's self insured, a municipality, you're approaching it many times in the same way because it's still claim handling.

McDONALD: Elise, we deal with a lot of adjusters and we see a range from very basic to very sophisticated. What would you consider to be the core marketing features, materials, attributes that adjusting firms should have in order to be competitive?

FARNHAM: Well, certainly in today's world if you do not have a website you're not real. Although the website is a virtual picture of your company, it stresses your reality. A huge

movement today are all of the social networks, particularly LinkedIn, which is more business related. It's also Twitter and the others. Younger people get all of their information there and it's a way to keep updated on what's going on in the world. If they're not participating in those social networks they're missing out on some opportunities to get their name out. When I opened in Texarkana back in 1978 I had four files and a folding desk. The folding table was my desk. My regional manager at the time told me, "No one knows who you are. The company name hasn't been here in 15 years. What you need to remember is to always do a good job for your clients because sooner or later your competitors are going to screw something up and you'll be there." He was so right. I always focused on the customer and getting my head around what they needed. What did they need? Then, on translating that to my employees so that when they're out investigating and actually doing the work that was required, they could understand what that particular client needed. That's a huge challenge for independents because every client wants something slightly different or in a slightly different way. Yes, a statement is a statement but they're all still a little different. I would put that up there at number one, along with the web page. I'm not sure that so much printed material is important anymore. The main thing is to associate yourself with organizations like the NAIIA so that you can make contacts and get referrals, talk to other independents who know of contacts at the insurance company or where other opportunities might be. Always make sure you're doing the right thing. Always make sure you're taking care of that customer.

McDONALD: Gene, you've said you don't prefer to be contacted by business development people, that you try to keep your communications at a business level. But if you see a new firm, what do they need that says to you about this firm so you're clear who they are? Do they need resumes? Do they need presentation pieces? Do they have to have a full gamut of phone and types of contact information? What's basic to you?

SIMON: Normally we start off by asking them to mail an introductory advertising piece to us, some information about the areas that they handle, their expertise, particularly for commercial, multi-peril adjusters who can investigate larger losses and large building losses and so on. We cue them in on things that we need rather than going through long sales presentations. I usually limit the phone conversation to a minute or two and tell them to push the information through there. Then I read all the information. We pass on information because we our needs are in various areas of the country. We pass that on to the key individuals that have need of claims facilities in those areas and then they feed back that information. To keep it short, don't spend a long time on the phone or send long written letters introducing the company. Make it short and sweet. Get the basic information that the company's looking for and I think that independent will get a lot of response to those short and sweet marketing ventures.

McDONALD: Marty, given your position at the NAI-IA, you see a lot of companies, how they operate, how they market and how they develop business. What do the best ones do well? And the ones who aren't doing as well, where are they falling short?

BROWN: The ones that do well, at least my experience, just stay after it. I appreciate what Gene's saying because I think a lot of it gets to be relational. Alan's great about the people that he knows and talks with. He's not always saying, "Give me more business, give me more business." It's about, "How are things going? What are you guys doing differently? How can we help better?" What happens with the members in our group that there's a real interest and concern in what the company's looking for and that's it. It's not: use us, use us, use us. What do you need? How can we help? What can we learn about your business that will improve our service to you? That's effective, more so than, "Hey, I can handle claims better than anyone else." Even if I can, if it's not what you're looking for, then I haven't really done you a good service. I've seen some of our members make a trip and in three days be able to see over 10, 12, 14, 18 clients and go see them and visit with them and again, do the fact finding. What do you need from us? What can we do to help? Those that do well - and the majority of our members do very well - for those that do well, it is that type of relationship. How can we find out more? What do you need from us?

CZUBA: Alan, in terms of technology, what does an adjuster need to be successful and how has that changed?

MAYFIELD: You'd better not come to work without a cell phone, a laptop, plus your basic measuring tools. I finally broke down about a month ago and got a Blackberry, which I had sworn I would never do. I'm trying to get these big thumbs to operate those little keys, but those are the basics. I'm not into the Twitter stuff. My nieces and nephews try to teach me those things but I'm resisting that. Those are the basics. We have a web-based claims management system that's become pretty much the standard. I don't know how I would operate without that now.

McDONALD: Gene, it come up that somebody's handling a claim and it turns out they lack equipment or capabilities or technology, which means they can't complete the job in the way you want?

SIMON: Probably five years ago that was an area that we had to spend a lot of time with independents. We probably use 1,500 independent adjusters in any moment on our active list and we did have to bring several of them along. The ones that we really worked well with, we kind of helped them get into the mode as far as the laptop and so forth. Most got them on their own. Quite frankly, we went from a period five years ago where we seemed to have the edge on the technology to where the adjusters now seem to have the edge. So we make

that relationship very valuable. We do talk with the independents about what are you using for a platform? What estimate package are you using? How are you packaging your claims? Do you have a Website that we can go and look for claims information for emergency purposes? So the independent adjusting world has really made some great strides. That simply keeps us in the same path together because we have to match that technology, otherwise we fall behind their needs.

McDONALD: Elise, anything else as far as basic equipment needs that might not be obvious to everyone?

FARNHAM: The mobile adjuster has become the standard. They should be able to, if they're handling a property loss, climb the roof, do the diagram, spit out the estimate and discuss the statement of loss right then with the insurers so that there's absolutely no time delay. Then upload it to the carrier's Website or to an email, right from there. That's a huge service for the insurers and really helps push through processing times, really starts to compress processing times. I really see that as the standard now. I'm not sure of other advances in technology, other than helping them to talk to each other a bit more easily. For people like Gene, who's trying to manage all of those relationships and all of those systems and all of that different technology so that it talks to each other a little bit more easily.

We're already seeing smaller claims either being handled by the carrier or the self-insured or by accepting estimates and photos from an insured. Just about everybody has a digital camera. They can take pictures of their own damage and send it in. That trend is going to increase over time. Adjusters will really have to find some sort of niche market for themselves and certainly know how to handle the large or more complex losses.

McDONALD: The numbers that we're seeing for adjusting firms show the average age is getting older. Is the industry going to have any issues with aging: people retiring, a shortage of adjusters, a shortage of experienced people? Where are the new folks coming from?

BROWN: Interestingly enough I had a reporter call me from San Antonio yesterday with the same question. They were interviewing a firm there and doing a business article. It is something that we have really been aware of over the last few years. It's an issue that does concern us. As a national organization, what we are doing is trying to partner into other national organizations to work with them in a mentoring and awareness program. We had someone from NAPSLO at our national conference in May in an exploratory discussion about this. Members of our association have volunteered to be a part of their career-awareness program. When a college has a career day or a high school has a career day, members of our organization have volunteered to

talk to the high schools or talk to the colleges and let them know about the claims adjusting business.

It is something that becomes a concern. Where's everybody going to come from? Statistically they tell you the new people coming into business as college graduates at this point expect to work for anywhere from eight to 10 employers in their lifetime. That doesn't necessarily just mean employers, it means careers. They look at expanding and going from one thing to another with less trepidation than I would have. I wanted to get a job and stay at it and fortunately have been blessed to do that. You don't have that as much with the younger people coming out. This is a neat thing to be doing. I've loved adjusting and I'm a great supporter. Somebody mentored me into it and I'm mentoring someone into it now. But I think that's part of it, learning and getting it out there how interesting and what a good job it is. Our effort is to pass the word along, let people know what it is and let them get into it. Try to bring them into it, whether through an intern program within your own firm, involving them in one way or another, take someone out with you for a few days to let them see what it's like. That's how we get people into the business.

McDONALD: Alan, are you doing anything in that area as far as bringing people in, doing any training or any kind of entry way? Or is that mostly coming from larger organizations?

MAYFIELD: We do a little bit of that but we are not big enough to be able to afford a true training program. Fortunately through the NAIIA, the programs that Marty has described, we can participate. As charter members of the national association we try to stay involved because that's one of the best places I have found for networking, for learning, for referral of business and making some great friends. To a great degree we piggyback on the NAIIA for those efforts.

McDONALD: Gene, what are some of the regions or types of expertise that you either have trouble getting people in those areas, either geographic or by expertise? What can't you find or have trouble finding? Is there any sense that you have that there will be more of these people soon or fewer of them?

SIMON: Our feeling is, and we've done a lot of work because we're up here in the Northern reaches of Wisconsin where typically your 22-year-old coming out of college doesn't think first about moving, unlike Allen's part of the country, the Carolinas and so on. So we really have to expose ourselves in terms of technology. That seems to catch an eye as much as anything. We do extensive marketing on college campuses in the Midwest. We also have come up with some interesting ideas. Just two weeks ago we imported a bus load of college students just to come in and see what an insurance company is all about and take them through various parts of the operation. We sent a bunch of our younger employees with them to go to baseball games, to take on a picnic and a game of

volleyball and so on. Surprisingly, we found that there's some connection there but it takes a lot of work. We think the biggest issue is technology. Everything we've talked about today has to do with laptops and electronic communications. That may be the catch.

The second thing is, of course, the economy right now is in the doldrums. Young people, especially astute, capable young people who are looking for a career, need to be exposed to the insurance adjusting game in any way possible. It offers a good, stable long-term career if they want it. Even if they want to jump employers or go into other parts of business or insurance, it's a great place to start and find out what the business world is all about from the insurance perspective. There aren't too many areas in the business world where you can learn how to do building investigation, how to use 10 different types of software, that type of thing. You need to work on ways of getting yourself in front of them and inviting them to come see how an adjuster is equipped and what their daily routine is and how the job can be very rewarding and long term.

CZUBA: Elise, what should adjusters be doing to compete within the next year, the next five years, the next 10 years in this industry?

FARNHAM: Well, they certainly want to keep up with their technology and make sure they understand what their clients need. They need to state of the art. That involves investment and learning. As far as education, they need to make sure that they know about the latest cases and the current issues that are faced in the industry and how those types of claims need to be investigated. They might even need to think about looking into a niche area. Maybe there's some passion that they have and they can begin developing some expertise and clientele in that area. For instance, I have a friend who moved from primarily property loss adjusting into fine arts. She had an arts degree from college. It's something she always had an interest in and she started moving in that direction. Now that's all she does, fine arts. It's certainly a niche area where some of the older adjusters are actually now retiring.

Somehow credentialing themselves, whether it's through the associate in claims program to really prove that they know something. Certainly as they gain more experience, becoming part of the registered professional adjusters society, an RPA, because it means you know something. You can approach a client or a prospective client and be able to prove that you've taken education, that it's important to you and that you know what you're doing. I'm not sure that we really talked about that enough. Certainly belonging to the NAIIA is another great way to prove that you're involved in the industry and you're keeping up with things that are going on. It's not easy. It's something that you have to keep up with all the time. Like Marty said, "persevere." Just keep on and keep on - real important. New adjusters, I recommend they go out and find themselves an RPA, somebody who knows something. Use that as

your mentor, or somebody who's been on an officer position in the NAIIA or another organization. So they actually find somebody who's got a good network, understands how to work with people, has good interpersonal skills and great contacts.

McDONALD: Marty, you're looking out five, ten years. Somebody in the adjusting business, what are you telling them to make sure that they thrive in this coming decade?

BROWN: I think that a lot of the things, certainly everything that Elise talked about, I believe that those are all important. The possibility of finding a niche like that is certainly something that's going to interest some of the folks. The education, obviously, is important. On-the-job education is always important, particularly in this industry. We all end up a jack of all trades and a master of none. We know a little bit about a lot and lot about insurance adjusting and that's about all. All those things that we talked about from a technological standpoint, she mentioned case law, staying up with that, rules and requirements for handling claims, spoliation issues. Whatever the next hot button where someone is trying to find a way to - not try to cheat an insurance company - but find a way to . . .

FARNHAM: Enhance their claims experience.

BROWN: Enhance their claims experience. Thanks, Elise, that's perfect. Being aware of what it takes to handle it properly and learning those things as they come along. All that is important.

McDONALD: Gene, not only do they need to earn the certifications but they need to learn about your organization. Could you just fill us in on that?

SIMON: We provide a seven-page document for new adjusting firms that gives them an update on the various things that we're looking for. It makes them feel that they at least know something about the company before they actu-

ally start handling claims. Then we mentor the adjusters, no matter what their experience or their age or their capabilities. Our staff is well trained in mentors as well as independents. We've even gone so far as to offer to bring in adjusters to just sit with our claims examiners for a day or two to see what goes on in the life of an insurance organization. I guess a lot of them don't get that opportunity. Obviously now in this economy that's a little difficult to do, but we feel that we need to convey to the independent adjuster individually what it is we expect and to let them know that they have a partner here, not just someone who's counting the days until the report gets here. Because if you don't do that, then they don't become essentially your employee and you don't get the work product that you expect.

McDONALD: Allen, what's your advice to folks in the business and who's going to do best?

MAYFIELD: For the individual adjusters, I think everyone's comments so far are right on point. I would add to that: make sure you have and hone your customer service skills. That's the one way that anyone can outperform the next guy. That's one of the factors that we see from almost every insurance company, also the self insurers, their customers are very important to them. The better we can treat them, the fewer problems that arise, the better a job we have done, the fewer complaint calls they get, the better a job we have done. Customer service is really a hot button. For the adjusting companies, equally the technology issues. You've got to stay on top of them. We're not big enough to be on the cutting edge, but we try to know what the cutting edge issues are so that we can ride the coattails and get there as quick as we can. Perseverance and staying in front of people. You've got to get out there. I feel I spend half my time in meetings and conferences, PRB, PCS, all those wonderful places where you meet the players and you've just got to continue to do that because the players change. They change seats. They retire and new people come in. You've just got to stay in front of the audience.

McDONALD: Thank you very much and thank you to our panelists and our attendees.

