



Committed to Quality

MGB Claims Consultants Inc., launched only two short years ago, and has made a name for itself by offering responsive, committed and effective claims handling for its clients.

BY LAURA KUPCIS

Two years of hard work and planning meant that when the Toronto-based MGB Claims Consultants Inc. launched it was able to avoid any of the usual new business hiccups.

That doesn't mean there wasn't a learning curve: the founding partners were trained adjusters, but none had ever run their own business before. There was no relying on someone in human resources to handle the hiring, or someone else to fix the broken photocopier. But there has never been that

'what do we do now, something really bad happened' moment.

The company opened for business on May 3, 2010, with the three partners — Shawn Burnett, Shawn Malik and James Giffen — using the Starlight Gala on the previous Saturday night as a means to showcase their new venture. Not much has changed since then staffing-wise, they are still the three principal partners, though they did hire a junior adjuster, Justin Do, and a senior liability adjuster, Paul McKenna, in 2011. An office manager

and two support staff round out the team.

While they would like to bring on an intermediate adjuster, finding the right fit is key. "Being a small office of eight people, if you hire the wrong person, there is nowhere to hide, you see that person every day," Burnett said. "They have got to have the right personality and work ethic, so it could be another year before we find that person, or next month. You never know." Giffen added that they "would rather work harder and not have someone

who doesn't fit in, than to just hire someone to relieve our workload." And while they hope to be a larger company in the next five years, they are not willing to grow simply for the sake of growing.

Specialized services

"We are a boutique firm," Malik said. "We specialize in larger or more complex losses, so it just depends on finding the right people that fit with us, that also want to do the same type of work." And a very specialized type of work it is. MGB Claims services the commercial and industrial markets — which is a very limited marketplace — that means if they don't grow staffing-wise, the three partners will be travelling a lot more.

"We'd rather have the right files for MGB, than just take every file that comes through the door," Burnett said.

But this niche market is the forté of the founding partners: They have all spent upwards of two decades working with, and learning from, some of the most well-regarded large-loss focused adjusters in the country. Looking around, they saw a need for a boutique firm that specialized in these types of losses, as there were very few junior adjusters coming up the ranks in this field.

Investing in the future

"The only way we can really take the time to train and mentor younger adjusters is if we are the owners of the company," Burnett said. "Then we have a vested interest to train people. As our other adjusters get busier, we can concentrate on the specialized claims that we want to deal with or start moving up in terms of the larger, more complex global claims. This way we actually have adjusters trained in the way we do things to come up behind us."

And while there are no guarantees that MGB trained adjusters will not jump ship, they do realize that making people feel like they belong in a company is a huge key to keeping good staff. If they are involved in the business and understand the goals and focus — in addition to having a stake or being a stakeholder in the firm — adjusters are more apt to stay than seek out opportunities elsewhere.

"The financial reasons are not why someone is going to leave or stay, it's going to be the work atmosphere, the culture, the type of work," Burnett said. "The people that we want to hire should want to learn from us like we benefitted from our mentors and actually make a career out of this versus just having it be a job."

Making work fun

There is also no micro management in the firm; staff are afforded a lot of flexibility. As long as the job is being



completed — and is being done properly and thoroughly — then staff are able to head off for an afternoon game of golf, or take an extra long weekend. Not to mention, the constant joking and bantering among the staff. "We spend, according to our wives, far too much time together," Giffen said.

"Part of the reason we went out on our own was the common work goals — but also socially we were friends and a good fit," Burnett added. "Because our client base is smaller we have to know our clients very well, so there is an important social aspect. We are reluctant to hire someone who does not share our enthusiasm — even though they might be good at what they do — and are not much fun at the office. Keeping the right chemistry in a small office is very important."

But in and amongst the joviality, serious work gets done — and gets done well. Staff can frequently be found bouncing ideas off each other to de-

termine the best course of action with respect to a claim.

"When our clients give us a loss, they are not worried about whether it is going to go south," Giffen said. "They feel very confident that it will be dealt with to the best of their interests."

"We pay attention to detail and we look at every little penny that is being spent to see if it's reasonable," Malik added.

"We don't like to surprise them," Giffen said.

Finished product

The company is busy and running strong nearly two years after its launch with very little marketing, short of word of mouth.

The three partners do travel to the United Kingdom to meet with representatives in the London markets, and they are working more closely on the non-traditional markets, such as reinsurers, captives and self insureds — especially on the equipment breakdown side of the business. "That's looking very positive," Giffen said of the new direction the company is taking.

But short of that, the company has relied on selling themselves as high quality adjusters and what they put out in terms of a finished product — including accurate, timely and concise reporting — to continue to differentiate themselves and earn the trust of new clients and retain that of existing ones.

They are also able to serve their clients across the country due to the network of relationships they have with other Canadian Independent Adjusters' Association (CIAA) partner firms. Being a member of the CIAA has brought a number of benefits to the company, the biggest is the ability to network and liaise with other member firms. Furthermore, when the company was forming, they needed to work with the Financial Services Commission of Ontario (FSCO) to obtain licensing. The CIAA was able to ensure that the partners were in touch with the right person and that they had everything needed to get up and running. They are now looking into the E&O discounts afforded to CIAA members. Membership is more than worthwhile for this boutique firm. 🍁