

CELEBRATING 25 YEARS OF INTEGRA TECHNICAL SERVICES



Doug Horne

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As Integra reaches its quarter-century milestone, our founder and Chairman Ewan Cresswell looks back at 25 years of exciting growth, testing challenges and profound industry change with Doug Horne, our Global Head of Marketing & Communications.

So, Ewan, how did Integra come about?

Ewan: I started Integra back in 1998. Before then, in my late 30s and early 40s, I'd worked at board level for two of the largest adjusting houses of the time and set up an international adjusting operation for external shareholders. But I'd become jaundiced by the capricious attitudes of senior managers and equity providers. I began looking for a way to stay true to my professional and business principles and take full control of my own destiny, and my family's. Back then I had a young family to think about, so after weighing up the risks, I decided to set up my own business, Integra!

What was your vision for the new Integra back then?

Ewan: I wanted Integra to be a specialist problem-solver, a business that focused on complex losses happening anywhere in the world. To start with, I had no great aspiration for growth. Instead, I focused primarily on my new assignment, which was to be the best I could possibly be at what I did. And, of course, I hoped to persuade more of the Market that specialism was the future! At the time, I was very happy to remain a sole practitioner, but within eight months I found myself with more work than I could handle on my own.

Looking back, what are the biggest changes in the insurance market you've seen over the last 25 years?

Ewan: There have been so many. But one of the biggest would be how markets have become structured to accommodate multiple insurers with claim agreement roles, and no outright leaders. This can become a real challenge. Also, broking houses seem to have reduced investment in their claims teams and consequently have less time and resource to corral insurers to a singular strategy and to settlement. Adjusters have had to step into the void and bring insurers together without any formal training for this new aspect of their role. The other significant change would be the development of regional underwriting markets, especially in Singapore and Dubai, and how London has responded to these challenges.

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When, where and why do you think Integra has made its name in the Market?

Ewan: I would say our breakthrough moment was in 2005 with hurricanes Katrina and Rita. For the first time, numerous similar, significant refining and petrochemical claims were being handled simultaneously. That meant the Market was able to judge the capabilities of adjusters in real-time. I remember we closed our doors to new instructions early on, so we could focus on providing the best possible service. We concluded our claims faster than any of our competitors. After that, we were fed problem losses that other adjusters were unable to manage. I think that period cemented our reputation for handling serious losses, not just in the oil, gas and petrochemical arena, but more broadly across all technical lines

What would you say is the company's biggest achievement over the last 25 years?

Ewan: Our transition from the first 10 years as a London-based operation, to international expansion. This growth turned us into a global network and the only privately-owned international loss adjusting business of any significant scale or reach. This evolution has been hugely challenging, but I'm immensely proud of our achievement.



What's your most difficult challenge of the last 25 years, and how was it overcome?

Ewan: Being a privately owned and privately funded business that always needs to make a profit. Profitability is essential to create the investment we need to establish our next base. So, maintaining profitability is vital but not always easy!

Can you pinpoint Integra's three most significant milestones?

Ewan: In 2008, when we handled our first \$1Bn loss. This was effectively an indicator that the Market trusted us with the largest and most complex losses. All this despite our comparatively small size...there were only six of us at the time.

Then there was our first international expansion, into Australia, in 2009. This decision led to us opening a new office overseas every year for the next ten years.

The other big milestone was moving to a dedicated CEO and devolving management to a senior leadership team. We completed that in 2019. Adopting a more formal leadership structure has allowed us to maintain a collegiate approach and build the most appropriate management for each region.

What have been the most important lessons in your 25 years of heading up Integra?

Ewan: In the early days we struggled to break the status quo. When we pitched for business, lots of doors were shut in our face. We were asked things like "How long have you been going?" or "How many adjusters do you have?" We were told we needed more than just a London base. But, encouragingly, no one actually challenged our credentials in handling technical claims. That reinforced our self-belief that we could deliver a superior claim solution and motivated us to keep going and take every opportunity to prove ourselves.

Of course, over the years we've lost some great colleagues, but in the same way that top sports teams plan future iterations of their sides, we continually re-build and re-structure our offering to stay relevant.

Curiously, although we now have 25 years of credibility under our belts, I still think of Integra as a start-up. We have no right to expect business to automatically come to us.

Safe Hands. Agile Minds



25 Years of Technical
Excellence Worldwide

"I'VE ALWAYS WANTED OUR COLLEAGUES TO BELIEVE THAT THEY CAN ATTAIN ANY PROFESSIONAL GOAL AT INTEGRA. WE VALUE PERSONAL DEVELOPMENT VERY HIGHLY."

And, if we want to carry on growing, we'll need to be quicker, more agile and offer claim solutions that are significantly better than our competitors'. I've learned that most other companies are transitory, often with shareholders who don't necessarily understand the business or the industry. Most of the great names who dominated the market 25 years ago have gone. Toplis & Harding, Graham Miller, Thomas Howell, Ellis & Buckle, Robins, GAB, Cunningham ...these were once market-leading players, but no longer exist. I'm proud that Integra has outlasted them, hopefully by staying relevant, changing with the times and keeping our service at the cutting edge.

In our early years we really struggled to secure construction project nominations because we hadn't even existed for as long as the anticipated project duration of a risk. I'm pleased to say that perception has changed today!

Has Integra met your expectations?

Ewan: Yes and no. I've always wanted us to be the world's best service provider, across every line of business in which we claim to have expertise. I'd say in most of these lines we are probably perceived as 'top-three', and in some cases we're possibly thought of as 'number one'. But we must continue to push for consistency across the globe. Perhaps this is an endless road we are on!

What do you think makes Integra what it is today?

Ewan: Without a doubt, our exceptional people. I've always wanted our colleagues to believe that they can attain any professional goal at Integra. We value personal development very highly. We encourage our more senior colleagues to share their years of life experience and knowledge so younger colleagues can benefit. We could certainly do a better job of knowledge transfer, and we continue to work on this, but fundamentally I believe Integra should provide its people with the stage upon which they can express and grow their professional selves.

Looking to the future, what's next for Integra?

Ewan: We'd like to develop new lines of business and geographical regions, so there's still plenty to run at in the short term. Also, for any global business to succeed it needs to achieve consistency of service. This feels like a perpetual challenge given the infinite nuances required to tailor our services to meet regional demands and requirements. That should be enough to keep us occupied for a while!