



FROM THE INSTITUTE PRESIDENT, ANDREW THOMAS

With the Australasian Claims Convention having commenced this week in Manly, Sydney, I would like to thank the planning committee for the excellent work in organising what I believe will be an outstanding convention. With 23 trade booths we have achieved a record level of support from sponsors and industry associations for the 2005 convention. Total registrations are close to 200 and this represents an outstanding achievement and indicates the high calibre of the convention speakers.

Ian McWalter, the Institute's International Development Director, and I recently attended a number of meetings in Asia. James Ong, the International Division Chairman, organised a meeting in Kuala Lumpur, which was attended by approximately 50 loss adjusters. Whilst in Malaysia we held a meeting with the Malaysian Insurance Institute CEO, Khadijah Abdullah, and signed a Memorandum of Understanding (MOU) for delivery of the Institute of Claims Technicians course in a traditional classroom format. We also met with representatives from the Association of Malaysian Loss Adjusters (AMLA) an organisation representing loss adjusting firms in Malaysia.

In Singapore I represented AICLA at the Asian Claims Management Conference and presented a paper on Claims Trends in Asia. I would like to thank the members of the International Division Council who contributed information towards the paper. I also participated in a discussion forum on claims trends in Australia, Asia and Europe. Andy King, the CILA President, who spoke at the AICLA convention in Melbourne in 2004 was also on the panel. Ian and I attended a meeting with 30 loss adjusters organised by the local AICLA branch. Insight Adjusters and Surveyors of Singapore held a cocktail function attended by 500 industry guests.

Our final stop was Hong Kong where Paul Lam organised a luncheon with 30 loss adjusters.

It was clear from the visit that not only is AICLA achieving significant membership growth in Asia but that there is a

high level of enthusiasm amongst loss adjusters and support for the institute and the study courses we provide through the ANZIIF Loss Adjusting Diploma and the new NIBA Claims Technicians course.

I would like to thank James Ong and all members for their hospitality and friendship during our visit.

Kind regards,

Andrew Thomas

President - AICLA

ELEVATED MEMBERS

Congratulations to the following recently elevated and admitted members:

ELEVATIONS

Name	Division	Class
Damian S Li	International	Associate
Ng Sik Lung	International	Associate
Kieran Rigby	New South Wales	Associate
Breno Machado	Queensland	Associate
Peter Pearce	Tasmania	Associate

NEW MEMBERS

Name	Division	Class
Donna McKenzie	New South Wales	Ordinary
Graham Wood	New South Wales	Ordinary
Gareth Robertson	New South Wales	Ordinary
Grant Underwood	New South Wales	Ordinary
Michael Charteris	New Zealand	Ordinary
John Burrows	New Zealand	Ordinary
Christopher Green	New Zealand	Ordinary
Timothy Head	New Zealand	Ordinary
Andrew Southworth	New Zealand	Ordinary
Shelley Beasley	New Zealand	Ordinary
Sholto McCardle	New Zealand	Ordinary
Sarah Malins	New Zealand	Ordinary
Jodi Tibbitts	New Zealand	Ordinary
Lisa Manks	New Zealand	Ordinary
Terry Brown	New Zealand	Ordinary
Andrew Fisher	New Zealand	Ordinary
Peter Tobin	Queensland	Ordinary
Simon Chenery	Queensland	Ordinary
Christopher Draper	Queensland	Ordinary
Ronald Bowen	Northern Territory	Ordinary
Trevor Brereton	Queensland	Ordinary

WESTERN AUSTRALIAN DIVISION NEWS

The WA Insurance Expo organized by ANZIIF and involving the various professional insurance organisations including AICLA was a resounding success and is to become a biannual event. With over 800 passing through the doors on the first day and the interest shown in the display booths The Institute should have no difficulty in getting sponsorship for the 2007 Expo.



Despite a very limited budget, it was clear from the quality of the AICLA booth (shown here with Brian Sowden) that a great deal of time and effort went into its

creation and thanks are extended to Brian and Veronica Sowden for this. The time given by Brian, Doug Bicknell, Jaye Kumar, Jim Borthwick, Adrian Jutsum and Gary Sewell for manning the booth is greatly appreciated.

To add interest, Brian arranged a “guess the repair cost” competition where a photograph of a damaged ski lift car was on display. Loss adjusters and claim staff who entered should be feeling a little sheepish, as the competition was won by a staffer from O’Brien’s Glass.

AICLA arranged two of the sessions over the two day Expo, both of which had full houses. A special thank-you to Sabine Taylor from CGU who spoke on fraud including how fraud has changed, technical advancement in fraud detection and staged accidents. Our own Jaye Kumar, John Quinn, Jim Borthwick, Bill Green, Ian Clendenning and Gary Sewell made presentations on a diverse range of topics showing the broad range of skills and knowledge amongst the loss adjusting fraternity. The contribution of these members and Sabine was well received and added greatly to the success of the Expo.

The past and present committee are to be congratulated for their contribution to the Expo in arranging speakers and the AICLA booth.

VICTORIAN DIVISION NEWS

Educational Seminar/ Dinner Meeting Wed 27 April 2005

On Wednesday 27 April 2005 an Educational Dinner meeting will be held at Bell’s Hotel Atrium, Cnr Coventry and Moray Street South Melbourne starting at 5.00pm. All members and guests are welcome. The topic of the evening will be Extreme Loss Adjusting where Stephen Thorpe from GAB Robins together with Ron Yee of Crawfords will be imparting their knowledge and experience of their time in the tsunami affected area of Asia and the storm affected area of the Caribbean. Cost is \$44.00 members and \$50.00 non-members. Please contact David Brown or Lisa James on 03 9459 8333 for bookings. Alternatively you may email on David@dlba.com.au or Lisa@dlba.com.au.

Your attendance at this meeting is encouraged and will provide valuable information for young loss adjusters who will undoubtedly encounter similar situations during their careers.

Bendigo Committee Meeting

Six members of the Victorian Division Committee of AICLA travelled to the regional city of Bendigo to hold their April 2005 committee meeting having invited members to attend the meeting in order to participate and have any concerns noted and brought to the Australasian Regional Board Meeting being held in May 2005. It was disappointing for the committee that no non-metropolitan AICLA members attended the meeting with the only guest present being Ian Rayment who travelled from Melbourne. The committee wishes to extend their thanks to Ian for his input and attendance which was greatly appreciated.

Corporate Risk Articles

Corporate Risk, Australia’s longest running risk magazine, is seeking an article from any Victorian based member of the loss adjusting industry on a monthly basis for inclusion in their magazine. Articles can be forwarded to The Editor, Corporate Risk, Locked Bag 26, South Melbourne Vic 3205, or by email to george@phoenixmags.com.au. Their website can be accessed via www.corporateriskmag.com.

QUEENSLAND DIVISION NEWS

The Queensland Division Charity Golf Day will be held on Tuesday 7 June 2005 at the Nudgee Golf Club. This popular event receives strong support from members, insurers and suppliers and we expect a field of over 70 players for the day. A notice will be forwarded in the near future.

The Essential Update, a half-day seminar held in conjunction with ANZIIF, is planned for Thursday 4 August 2005 at the Brisbane Club. Following the seminar the Queensland Division AGM and a short presentation by the Earthquake Commission of New Zealand will be held. Information will be forwarded to members at a later date.

IFAA

We have received some 80 applications from AICLA Associates and Fellows applying for fellowship of the International Federation of Adjusting Associations (IFAA). Associates or Fellows who have not yet applied for fellowship of IFAA can find an application form and information at www.aicla.org. Fellows of IFAA are entitled to use the post nominals F.I.F.A.A and use the term "Fellow of the International Federation of Adjusting Associations".

NEW ZEALAND NEWS

OCCUPATIONAL SAFETY & HEALTH DISCUSSIONS

As loss adjusters, most of us will have taken our life in our hands and climbed up ladders to inspect roofs, entered fire-damaged buildings to locate the seat of the fire and crawled around in confined areas investigating the cause of the loss. Almost every day we are placed in hazardous situations, which can cause us injury and no doubt many will be able to recall tales of how they actually did cause themselves personal injuries. Of course, the hazards are not only out in the field, but in our offices as well. Arkwrights till [Open All Hours] could be considered a workplace hazard.

With this in mind, Central Branch (Wellington region including Wairarapa, Hawkes Bay, Gisborne, Manawatu, Taranaki, Horowhenua and Wanganui) recently met at the Manawatu Golf Club where after general business, the meeting was addressed by two employees of Occupational Safety & Health (OSH) Palmerston North. OSH is part of the Department Of Labour. The OSH employees talked about and discussed with the loss adjusters the responsibility of loss adjusters, both within the workplace and out in the field.

Generally the OSH members were aware of the nature of the work undertaken by loss adjusters and in an open discussion, they were enlightened as to the more hazardous aspects. OSH were of the general opinion that loss adjusters tended to be persons with widespread life experience and it was their opinion that it was the loss adjuster's responsibility to be mindful of hazardous situations when out in the field. Accordingly, they were unlikely to be imposing any particular rules and regulations on loss adjusters. The loss adjusters were advised that OSH seldom prosecute, however they do expect all employers, employees and contractors to be careful with what they do and to take into account hazards that may affect the community at large.

Recent rumours amongst the loss adjusting fraternity suggested that should a fire occur at a property during the night, the attending loss adjuster, should he receive instructions during the night, would be expected to secure the site, have the property boarded up and have warning tape placed around the perimeter of the property within hours of the event occurring. OSH commented that in the event of a house fire, during day or night, the homeowner has no legal responsibility under OSH whilst the homeowner is residing in the family home, however when the homeowner leaves the home, perhaps to move into a motel after a fire, the homeowner then does have a responsibility for the property. Accordingly, as far as OSH were concerned, the legal responsibility for the vacant fire damaged home lies with the homeowner. Obviously the homeowner liaises with insurers / loss adjusters to ensure all aspects of OSH are managed.

Another aspect to be discussed was the loss adjuster's requirements of contractors in the investigation of the cause of loss, inspection of damage for quotation purposes and the undertaking of reinstatement work. Contractors and repairers are becoming more and more aware of OSH requirements and, although in some cases, this has meant that repair costs have escalated because of OSH requirements, loss adjusters cannot be seen to ask contractors and repairers to take shortcuts in order to keep costs down. For example, a recent chimney repair, which a few years ago would have involved a plasterer repairing the chimney from a ladder on the roof of a dwelling for \$300.00, escalated to \$1,200.00 as the repair work had to be completed from a scaffold to comply with OSH requirements.

OSH expects all Loss Adjusters actions to be reasonable in the first instance however they acknowledge that sometimes we will not be able to control a hazard as quickly and efficiently as they might like.

In summary:

1. Loss adjusters should be mindful of their own personal situation, particularly in the field, and take all personal care.
2. Loss adjusters should take into account any hazards that may affect the community at large and manage them accordingly.
3. Loss adjusters should not expect contractors, repairers and the like to undertake any work, which may contravene OSH requirements.

"Safety first" would be a good motto.

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