



FROM THE INSTITUTE PRESIDENT, STEPHEN THORPE

In the last 4 months or so the loss adjusting industry has provided an unprecedented response to four major Cats being:

- Melbourne Storms : December 2007
- Sydney Hail Storms : December 2007
- SE QLD Storms : January 2008
- Mackay : February 2008

In addition legacy claims from Newcastle remain as do the day to day underlying work to which most adjusting firms base their staffing levels. The response to the needs of customers and the communities effected is to be applauded.

The Insurance Council's Disaster Response plan has certainly had a significant workout since replacing the former Insurance Disaster Recovery Organisation (IDRO). In all Cats the Insurance Council produce an email which is provided to various stakeholders – including AICLA. Secretary Tony Libke circulates the email to the members in the division where the Cat has occurred. We have received very positive feed back from members about the quality of the information provided which assists with resourcing and provides an understanding to members of the form of the Insurance Council's response.

In a recent meeting with the Insurance Council's General Manager Policy, Risk & Disaster Planning Directorate (Mr Karl Sullivan), he was very fulsome in his praise of the loss adjusting industry's response to all of the recent Cat's. The only criticisms he hears about loss adjusters are very isolated cases of 'miscommunication'. This is typical in the first 7-10 days of the Cat – and following enquiry the complaint is generally found to be without foundation.

Planning for the Claims Convention (CC08) in Melbourne between 22 & 24 August 2008 is well advanced. Feedback from last year's conference has been reviewed and considered. The organising committee

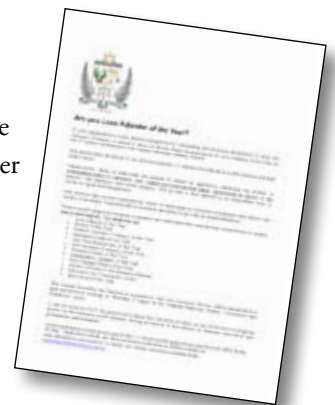
hopes this year's program which will cover topics from CAR, ISR, BI, Home and even Marine, along with presentations on 'soft skills' will provide an interesting and entertaining convention which will appeal to the entire claims community. It is worth remembering that over half of the paying delegates at CC07 were 'non' loss adjusters – ie they were from insurers, brokers and reinsurers. The diversity of delegates also means excellent networking opportunities.

We are close on completing a new membership pack – titled 'A Career in Loss Adjusting'. For the first time – in one place will be:

- A document outlining what a loss is – and information on AICLA
- A Qualification Pathway
- Details on Membership structure.
- Charter of Objects and Professional Conduct
- Full details of the Education/Examination process
- Details on Recognition of Prior Learning (RPL).

This 'pack' is designed for those new to the loss adjusting industry, those who may be considering a career in this most exciting of professions – and even those who have been in the industry for some time and who may not fully understand elements of our education system or membership structure. The 'Packs' will be completed at the end of March and will be made available to all division committees – and the major adjusting firms for distribution.

As mentioned last month nominations for the ANZIIF Insurance Awards will soon be on us. There is a 'Loss Adjuster of the Year Category'. I urge participation, and as with all categories, self-nomination is appropriate. *Click on the thumbnail for a copy of the nomination form and more details.*



**Kind Regards,
Stephen Thorpe - President**

TECHNOLOGY / RESTORATIONS / REPAIRS

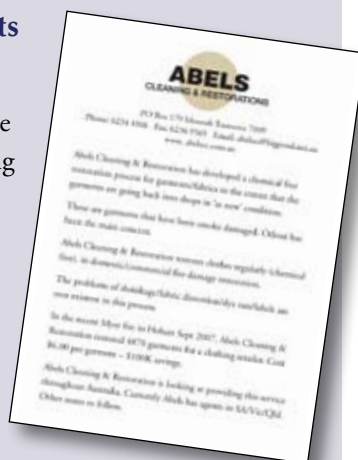


Chemical Free Restoration Process for Garments and Fabrics.

The attached article is the second in a series covering a range of matters from various contributors.

Click on the thumbnail to review.

Supplied by:
www.abelssc.com.au



CPD ONLINE

Members — especially if new — are reminded that one of the possible CPD activities is AICLA's on-line initiative provided on the ANZIIF website. A range of papers are presented, from the very elementary (for new adjusters) to more complex matters, and this range will be added to progressively

This facility is particularly suitable for adjusters who are either in remote locations or who find it inconvenient to attend numerous seminars, as it is available at your desktop 24 hours a day 7 days a week.

An example of a more advanced paper is BUS101 Business Interruption (Accounts and an Overview). In this paper we discuss the essential differences between fixed and variable costs and how they are delineated in a typical set of company accounts. We also analyse the effect of differing stock levels on profit. Gross and net profit are clearly defined, as well as the concept of Uninsured Working Expenses.

Studying this paper will not on its own make you into a competent BI specialist but it will enable you to understand the very basics of gross profit calculations and other accounting concepts. In addition, understanding stock calculations is of course essential for many property claims.

The steps required to access the AICLA On-line CPD facility are described here. We suggest you print this page and keep it as a handy reference.

While the first time through may appear to be complicated, the process soon becomes intuitive.

STEP-BY-STEP GUIDE TO USING THE AICLA ON-LINE CPD FACILITY

This AICLA facility is hosted on the ANZIIF website.

- 1 From within your web browser (usually Microsoft Internet Explorer) go to www.theinstitute.com.au/anziif. It will be helpful if you nominate this as a Favourite, to enable easy access it in the future.
- 2 Shortly, a welcome page is displayed and in a panel at the lower right you will see fields for entering your ANZIIF Master ID (If you have not already been allocated this by ANZIIF please contact the AICLA administrative office in the first instance).
- 3 After keying in Master ID and password, double click on Login. (Note: Your computer's operating system will usually give you the option of "remembering" your password, so that in future pressing the TAB key will automatically enter it).
- 4 Another welcome page loads, and in a panel at the lower right is a section headed Online Education. Double click on InSITE Corporate Ed.
- 5 You are now in the InSITE section of ANZIIF's site. Under the heading "Your Courses" on the left, double click on the rather subtly marked link > AICLA (year). .
You will now reach the AICLA welcome page. On the left hand side menu the exact options will depend on where you last left the site (but see our recommendation below). Options include progressing to various "Modules". From now on you will find the menu at the left of all pages. In this system, the word "Course" is used to describe the whole initiative, a "Module" is a subject and a "Unit" is a particular paper.
- 6 Double click on a chosen module to display available units.
- 7 Double click on a chosen unit to display a further menu, typically starting with an introduction (objectives) and finishing with an evaluation (where you can give feedback. Note that most of the feedback questions are optional).
The left hand menu can be scrolled by moving the scroll bar (clicking on the end limits or dragging the bar) when it is shown.
- 8 When finished with a unit, it is a good idea to navigate back to the Course Home page, because when you next use the system it takes you back to where you left off.
- 9 To close down, close the Course Welcome page with your browser (for XP this is by clicking on the red X at the top right of the screen). This will reveal the original ANZIIF welcome page and on the right hand you can click on > logout.

AICLA WEB SITE PERFORMANCE

Our web site underwent a major re-vamp in December 2005. The average number of visitors to our site at that time was approximately 2400 per month. This has now grown to an average around double that number as illustrated below in the graph for the last 12 months.

There was a substantial spike in June to August last year: we had 18,000 visits in June 2007. However, looking at this in more detail shows that 11,000 of these visits were single hits on the page containing the individual adjuster details. As there are only approximately 1000 members with their details on the website, it would appear that these visits were from a computer program looking to build a mailing list. The same explanation holds for July and August.

During normal months, the most visited pages are:

- Adjuster details (individuals) – 3000 hits
- The home page - 825 hits
- Adjusters (company details by Division) – 353 hits
- LA News – 163 hits

The most frequently downloaded information is

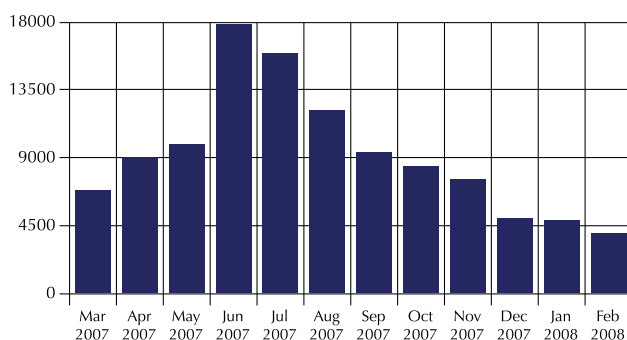
- LA News – 45 times last month
- ANZIIF Claims Discussion Group Paper from May 2006 (even in January 2008!) – 45 times
- Application for membership – 41 times
- CPD record – 31 times
- Asbestos removal information – 25 times

The statistics show that many of our members are regular users of the website and mostly go directly to their page of interest. Other users get to our website through the search engines, using keywords such as:

- loss adjuster
- chartered loss adjusters
- what is loss adjusting

We are always keen to receive feedback on the usefulness, appearance, ease of use and other comments on our website. Please let us know what you think or how we can improve by email to adminoffice@aicla.org.

AICLA Website – Monthly Visits



NEW/ELEVATED MEMBERS

Congratulations to the following recently admitted and elevated members:

NEW MEMBERS

Name	Class	Division
Brijesh Bhanvadiya	Affiliate	Queensland
Ho Chi Fai	Affiliate	International
Chew Cheng Wee	Affiliate	International
Geoffrey Vawdrey	Provisional	Victoria
Gary Chiu	Provisional	International

ELEVATED MEMBERS

Name	Class	Division
Ian Simpson	Fellow	South Australia
David Breen	Associate	International

DIVISION NEWS

NEW ZEALAND DIVISION

NZ Branch Education Seminar

2-3 May 2008 – West Plaza Hotel, Wellington

Seminar will be relatively inexpensive and good room rates have been obtained at the hotel.

Guest speakers are being arranged and will include speakers from NZ Insurance Council, Insurance and Finance Ombudsmans Office, Earthquake Commission, and Philips Fox and others.

When the town shakes by James Tubbs

On 20th December 2007, Gisborne, on the East Coast of New Zealand, was hit by an earthquake of magnitude 6.8 on the Richter scale. With a Modified Mercalli scale maximum of 8, widespread damage to buildings was expected.

Local residents experienced severe shaking and building damage. One person died of a heart attack. 'Felt reports' came from as far afield as Christchurch in the South Island, and Auckland.

The New Zealand Earthquake Commission's response moved swiftly into action. This was the fourth major incident in the space of 12 months and the third 'field office' location. Previous events were the Auckland Earthquake of 21 February 2007, [about 900 claims], the Northland storms of late March and July 2007, [about 900 claims], an earthquake off Milford Sound in October [1000 claims] and now Gisborne.

At the time of writing, over 5000 claims have been lodged with EQC. There are still 3 weeks left before the deadline and this may climb as this approaches. Of these, over 1000 – mainly for Contents Only - are being desk assessed at the Commission. A further few hundred are outside the immediate Gisborne area, and the remaining 3,600 claims are being serviced through the Field Office in Gisborne.

Once up and running, the Field Office started with around 20 loss adjusters, 20 building estimators, and up to 10 local and administration staff. Lately, this compliment has been doubled.

The worst damage was in Gisborne itself – only 50 kms from the epicentre which was offshore and comparatively shallow at 40 km down. The hinterland is more sparsely populated but the coastal townships of Wairoa, Tolaga Bay and Ruatoria felt the shock waves. Further afield, a number of claims have come from Napier, the next nearest city, and from other more remote towns such as Taupo, Whakatane & Opotiki.

The city of Gisborne has a sizeable quantity of older housing stock. Many are wooden or concrete piled buildings with traditional brick or concrete block chimneys. These have been most affected. The local territorial authority is proactive in its requirements on the rebuilding of chimneys, and many residents are opting for more modern [and cheaper] flued woodburners.

About 20 properties with historic architectural features have also suffered. The renovation plans for these present their own problems including the aesthetics of preserving the historic appearance.

One apartment block, finished in the last two years, has suffered disproportionate damage and issues relating to construction and design are being considered.

A small number of dwellings may top the EQC cap of \$112,500 inc GST.

The majority of claims, however, are for decorative damage including gib board interiors, and exterior cladding such as weatherboard. Most claims include some type of Contents damage, to the family heirlooms, Lladro, fine china, crystal, pottery and ornaments. Carpets and floor coverings have suffered from the impact of falling objects and the spillage of food and liquor. A few houses had their water supply mains ruptured. Some were affected by power cuts and fusion problems.

The location of the earthquake offshore has limited the amount of land damaged although some small areas alongside the river in Gisborne seem to have suffered limited liquefaction.

One interesting cause of damage is the family fish tank. Many were located on shelves above, for example, the TV or computer. The tanks spilled [or the glass broke] and the resultant inundation resulted in electronic problems with a large range of appliances.

EQC only covers residential property, and some of the commercial buildings in the city centre featured more prominently on the news footage. Several had collapsed roofs, and often the older buildings suffered because of the newer stiffer buildings on either side prevented movement.

The EQC's scheme of using Contracted Loss Adjusters (and more recently, Building Estimators) has provided the backbone of the response. Loss Adjusters from around New Zealand, together with a sizeable contingent from Australia have meant that the large team could be assembled relatively quickly

The logistics of dealing with so many claims have produced their own problems, but the people of the city are generally patient and happy to wait their turn. And the economic consequences of the incident are also felt – but in a good way. With many claimants having money to spend on new chattels, and with the builders & decorators of Gisborne having months of work, there are many who are benefiting. And the injection of up to 80 temporary residents in the hotels, bar and restaurants has been universally recognised.

With the size of the incident now topping the Edgecumbe earthquake of 1987 (when the then Earthquake and War Damages Commission also covered commercial property and vehicles), it has proved a testing time for EQC but their catastrophe planning has placed them in a sound position to respond to this and future events. Many claims are being settled after only one visit and, to date, around 1300 claims totalling \$1.5m have been paid.

POSITIONS VACANT

CRAWFORD & COMPANY

LOSS ADJUSTING CAREER OPPORTUNITIES

Due to market growth, Crawford & Company Australia has various full time Loss Adjusting opportunities available in our Sydney, Brisbane and Cairns Offices.

BRANCH MANAGER/LOSS ADJUSTER – CAIRNS

Due to internal promotion, an opportunity has arisen for a Branch Manager / Loss Adjuster to manage our small but successful Cairns Office. This opportunity would suit candidates with either proven management

experience or adjusters wanting to take the next step and move into a busy branch with lots of potential to grow. You will need to be able to manage a small but busy office and be interested and capable of tapping into the local market to grow the business even further.

The successful candidate will need to be a fully qualified Loss Adjuster, with substantial loss adjusting experience and membership with the AICLA. Excellent time management and interpersonal skills are a must.

LIABILITY LOSS ADJUSTER –SYDNEY

An exciting and challenging opportunity has become available in the Sydney office of Crawford & Company for a Senior Liability Loss Adjuster to join our established team of liability professionals.

Candidates for this position will need to be experienced in the investigation, assessment and adjustment of complex public and product liability claims and have current AICLA membership. The successful candidate will be able to demonstrate excellent analytical, technical, communication and time management skills. Leadership qualities will be highly regarded.

Key responsibilities include:

- Successful management of a liability caseload
- Compliance with client service requirements
- Participation in local and national market activities
- Liaison with Liability divisions interstate

ENGINEERING LOSS ADJUSTER – SYDNEY

An exciting and challenging opportunity has become available in our Sydney, New South Wales office, for an experienced Engineer to join our growing team of loss adjusting professionals. The successful candidate will be involved in handling a diverse range of engineering claims on behalf of our clients, including Power Station, Mining, Construction and general engineering claims.

The ideal candidate would have experience within the insurance industry and preferably relevant insurance industry accreditation. You must have substantial hands-on experience in engineering (preferably electrical, civil or structural), backed by relevant tertiary qualifications. You will also need to possess excellent IT, communication (both written and oral) and time management skills.

OUR BRISBANE OFFICE IS GROWING!

LOSS ADJUSTER (PROPERTY / CONSTRUCTION / ENGINEERING) – BRISBANE

An exciting opportunity has become available for an experienced Loss Adjuster/ Engineer to join our growing team of loss adjusting professionals. The successful candidate will be involved in handling medium to large property, construction and engineering claims on behalf of our clients.

You will need to be a qualified Loss Adjuster, with substantial loss adjusting experience and membership with the AICLA. You will also need to possess excellent IT, communication (both written and oral) and time management skills. Tertiary qualifications in Engineering would be considered highly advantageous.

PROPERTY LOSS ADJUSTER – BRISBANE

We are seeking a suitably qualified General Property Loss Adjuster with experience in domestic/small commercial claims to join the expanding team of professionals.

An attractive remuneration package is on offer including base salary, company vehicle or car allowance and generous bonus scheme for the successful candidates of these Loss Adjusting opportunities.

Please direct all queries and your application for any of these opportunities including requests for a position description to the National HR Manager at jobs@crawco.com.au or fax your application on (03) 9685 0055. All enquiries and applications will be treated with the strictest of confidence.

TECHNICAL ASSESSING PTY LTD

SENIOR PROPERTY AND LIABILITY ADJUSTERS – SYDNEY

We are seeking AICLA and/or CILA qualified professionals to join our team in Sydney managing claims which are typically of a complex and/or major loss nature.

Property – the primary role will be to take conduct of Commercial Package and ISR Section 1 Property claims.

Liability – the primary role will be to take conduct of Public, Product, Professional Indemnity and Contractors' Liability claims.

We offer a competitive package with a bonus scheme and career development. Please send your résumé by email to sydney@technical.net.au

www.technical.net.au

AICLA offers members the opportunity to advertise positions vacant in LA News.

The cost is \$150.00 (+ GST) and the advertisement will be run for up to two months.

The advertisements also appear on the AICLA website www.aicla.org. If you wish to Advertise, please send information to adminoffice@aicla.org.

Advertisers can remain anonymous with job applicants responding direct to AICLA.