



**FROM THE
INSTITUTE
PRESIDENT,
IAN MCWALTER**

It has almost become a cliché nowadays to say we live in changing world.

But in the past weeks for many thousands of Australians that cliché has a new and bitter meaning.

I am of course talking of the devastating changes to peoples lives which the recent fires experienced in Victoria have wrought.

We all know and accept we live in a land of extremes, but over time our acceptance thresholds becomes so lowered that we forget.

Events such as these return our faces to a harsh reality. They remind us how tenuous, on occasions, are our links to life, our homes, and our family.

That we must accept what has happened is a given, and that we must help those affected to grieve and then to rebuild their lives is also a given.

The insurance industry is often singled out for criticism in the media, sometimes justifiably so, but sometimes the views expressed, at least to my eyes, seem a little unbalanced.

These are times though when criticisms, on all sides of the fence, would be best left for another day.

Like the Police, the CFA and all those other workers and volunteers who have given their all in these last weeks, now it is the insurance industry's turn to front up to the plate.

Clearly no-ones job up to this point has been easy, but I have every confidence that as a profession loss adjusters are capable to rising to this challenge.

The job that lies ahead for all our colleagues, in assessing the many thousands of claims arising from these fires, will carry with it a weight and a poignancy far beyond anything experienced in previous catastrophe losses in this country.

The high number of deaths in these smaller communities and the psychological impact that will have on insureds has the potential to exact a high personal emotional toll on adjusters in the field.

If it has not already been considered might I suggest to the companies involved to consider retaining trained counsellors to debrief loss adjusters.

AICLA has to date had a number of approaches from the media over this disaster, and doubtless there will be more to come. If there is a message that we can send as a profession it would be this.

"Let us be judged simply by our best endeavours. Let us be judged by our compassion and caring and let us be judged by our ability to guide people through a process, a process produced by circumstances no-one would ever wish upon another human being."

Let us be judged as loss adjusters but more so, let us be judged as human beings, providing help in a time of need.

My good wishes extend to all involved in this matter, and, at the other end of the scale, the floods in Queensland.

***Kind regards
Ian McWalter***

DIPLOMA COURSE

Enrolments in the Diploma of Financial Services (Loss Adjusting) modules were 584 for the year ended 31 December 2008. This compared with enrolments in 2007 of 404 modules and 2006 of 337 modules. The increase in 2008 represents a growth in enrolments of 45% and reflects the higher membership requirements whereby provisional members must complete four modules to advance to affiliate membership. It also reflects the strong commitment by employers in promoting the course to their loss adjusting staff.

Enrolments in 2008 by country were:

Australia	227
Malaysia	114
New Zealand	112
Singapore	28
Hong Kong	24
Other	79

PROFILE AND COMMUNICATIONS CAMPAIGN

Submitted by Philip Maguire, AICLA Development Director.

As you know, through 2008 AICLA has been working on our Communications and Profile campaign designed to enhance the reputation and image of the Loss Adjusting profession. To achieve meaningful results we must take a longer term view on this project as it is impossible to take the necessary actions "overnight".

We have therefore undertaken a series of activities to help us better understand our current environment and where AICLA and our members fit into the broader picture.

As a fundamental part of this exercise, AICLA commissioned Australian Public Affairs to conduct a small but representative independent survey of claims professionals to help us better understand their perceptions and expectations of AICLA and Loss Adjusters.

While the individual comments were confidential, the survey results have been consolidated and have provided AICLA with valuable feedback from some of our "customers". What **they** think - rather than what **we** might expect them to think!

These are some of the key findings from the survey;

- There is a relatively low level of knowledge about AICLA and the role it plays, even amongst experienced claims managers.
- However there is a general willingness to receive more information about AICLA, for example through newsletters or conferences, but a strong desire for the information or the conference to be extremely relevant to the recipient's business or it will be discarded.
- For those who are familiar with AICLA there is a positive view about its activities, but a belief it could do more to help raise the status of Loss Adjusters within the insurance industry.
- There is a very strong focus on brand and company culture amongst underwriters and a very high expectation that Loss Adjusters, either internal or external, are well schooled in this approach because they are the face of the insurer at a time of trauma for the client. Those who use internal Loss Adjusters are not convinced that external Loss Adjusters can provide an equal or better service.
- There is a view that the claims side of the business, including Loss Adjusting, is under-valued and an admission that insurers are more interested in driving down price and commoditising insurance. Loss Adjusters, while once seen as partners in the insurance process, are now just seen as another service provider. This is seen as a worldwide trend and some respondents lacked confidence that an organisation like AICLA could do much about it.
- When asked to score practical, technical and people skills out of 10, people skills were considered the most important, marginally ahead of technical skills with a gap to practical skills.
- There is almost universal concern about succession, the shallow pool of talent, the difficulty in attracting and retaining young entrants to the profession and a belief AICLA should play a bigger role in addressing these problems.
- AICLA qualifications, while generally respected if their existence is known, are not regarded as essential for delivering a high level of service.
- There is more concern about the quality of service rather than the actual qualifications. There is an assumption that external Loss Adjusters will be appropriately qualified for the tasks they are assigned and this is usually included in the service agreement. But this is seen as the provider's responsibility, not the underwriter's.
- Those that use internal Loss Adjusters are more interested in qualifications in a relevant trade, for example, panel beating or building, and their ability to fit in with company culture, than in formal qualifications in Loss Adjusting. However there was an admission by several underwriters that technical assessing skills were lacking in the home insurance area and this could provide an opportunity for AICLA to promote its educational role.

While you may or may not agree with these points, the feedback is the direct result of face to face interviews with experienced claims professionals representative of large/ niche, personal/ commercial, insurer/ broker sectors of the market. As such it helps us in moving forward.

One of the most positive findings of the survey was the general willingness of participants to interact more with AICLA and to listen to our plans for the future. There was clear goodwill.

So it is against that background that AICLA's Profile and Communication campaign will proceed through 2009. We look forward to your support and that of the broader insurance community as we take our project further.

We will keep AICLA members up to date on developments through LA News and through AICLA events.

CPD ONLINE

How are those New Year Resolutions going? Well, we're also half way through the financial year and your CPD points should also be well up to the half way mark unless you are one of those 'last minute' people and enjoy panic and stress! Although it's a pleasure to go, it isn't always easy to get away to conventions. And some of the other CPD possibilities do get disrupted by that all-important claims workload. But one way of adding to your CPD score during the year is to read some on-line CPD papers and attempt the quizzes. Yes, you need some time but it can be at odd out-of-hours moments that are convenient to you.

Are you mystified by Volts, Amps and Watts? As part of the lore of one of the most important components of infrastructure, they are all around us and they turn up on the periphery of many claims (and centrally in a few!). Yet there is widespread misunderstanding as to their meanings. How exactly does electricity distribution from power station to home and business work? Why are there three groups of wires on transmission towers when only two are needed for a circuit? Are fuses meant to fail easily and why? What and why is AC? Why not use the simpler DC (it was used once)? If you want to illuminate your thinking in this direction we have just the paper for you. In fact, two papers! At GEN106 and GEN107 we aim to provide a foundation that will make you more comfortable with these strange concepts.

These papers will not make you an electrician by any means but hopefully will throw some light on the subject. Step-by-step instructions for accessing our on-line CPD material will be found by...



GAB ROBINS NEWS UPDATE

Attached is a press release dated 10 February 2009 reporting on the agreement by Cunningham Lindsey to purchase GAB Robins international businesses (excluding the UK operations).

<http://www.aicla.org/download/LANews-links/Cunningham-Lindsey-Press-Release.doc>

IFAA Conference London

The International Federation of Adjusting Associations will be holding an inaugural IFAA Global Conference in London on 30 April 2009. Cost of the conference is £150 for IFAA members and £175 for non members. A copy of the conference program and registration is available at <http://www.adjustersworldwide.org/res/IFAA-Global-Conference-Programme.pdf>

CLAIMS CONVENTION 2009 19-21/8/09

Arrangements for CC09 are being finalized with an exciting program of speakers and events designed to be of interest to all claims professionals. More details will be reported in the next edition of LA News.

Please mark CC09 in your diary NOW – Wednesday 19th August to Friday 21st August 2009 in Sydney.

Vale Alan Hodge

A past member of AICLA Alan Hodge passed away in his sleep on 19/10/2008, aged 82. Alan came to Australia from the UK in 1972 to open the Melbourne office of Graham Miller & Coy., and later became a partner in Dekoning, Onto and Hodge, being the forerunner of Dekonings (now Freemans) before returning to the UK where he retired from loss adjusting to run a B&B. After his wife Peggy died, he moved to Adelaide to spend his final years with his sister.

CHANGING OF THE GUARD

Lumley Insurance

Wesfarmers Insurance has announced the retirement of long-standing CEO of Lumley General, David Matcham. After 32 years at Lumley, starting as a junior and progressing to become the CEO for the last decade, David intends to retire in June 2009.

His replacement will be Vivek Bhatia who has been COO of Wesfarmers General Insurance and CIO of Wesfarmers Insurance. Vivek has also worked at QBE.

A further part of management changes at Lumley is the appointment of David Richards as General Manager – Lumley Business Solutions. David was formerly EGM of niche markets at Promina and Suncorp.

And speaking of Suncorp, CEO John Mulcahy has agreed with the Suncorp Board to step down after six years in the role. John will continue during the transition to a new CEO.

NEW AND ELEVATED MEMBERS

Congratulations to the following recently admitted and elevated members:

NEW MEMBERS

Name	Class	Division
Andrew Bull	Provisional	New South Wales
Bryan Levett	Provisional	New South Wales
Jason Liddell	Provisional	New South Wales
David Thai	Provisional	New South Wales
Sally-Ann Ballard	Provisional	South Australia
Donald McGhee	Provisional	New Zealand
Thomas Milne	Provisional	New Zealand
Christopher Cox	Provisional	Victoria
Joanne Manning	Affiliate	South Australia
Ling-yin Fok	Affiliate	Hong Kong
Fei Meng Koh	Affiliate	Malaysia
Teng Hong Saw	Affiliate	Malaysia

ELEVATED MEMBERS

Name	Class	Division
Sacha Paul Vaz	Affiliate	Malaysia
Helen Keen	Affiliate	Queensland
Sam Ngeo	Associate	Malaysia
Richard Booker	Associate	Victoria
Julius Chan	Associate	Singapore
Nick Ackers	Fellow	Tasmania
Brian A. Westbrook	Fellow	South Australia

DIVISION NEWS

Western Australia



Top: Jaye Kumar with the performer

Above: Alam Ham

Left: “Kevin bloody Rudd” Xmas\ and Advertisers Function Performer

New Zealand

The International Institute of Marine Surveying is conducting a Marine Surveying Seminar in Auckland, New Zealand on 5-6 March 2009. A copy of the Seminar brochure and registration form is available at <http://www.aicla.org/download/LANews-links/iims.pdf>

POSITIONS VACANT

CRAWFORD & COMPANY AUSTRALIA

Loss Adjusting Career Opportunities

Due to market growth, Crawford & Company Australia has various full time Loss Adjusting opportunities available in our Sydney, Brisbane, Gold Coast and Adelaide Office.



EXCELLENCE IN EVERYTHING WE TOUCHSM

Liability Loss Adjuster – Brisbane

Key accountabilities of these roles include:

- Successful management of a liability caseload
- Knowledge of the Personal Injuries Proceedings Act.
- Compliance with client service requirements
- Review files/reports as required
- Report to State Manager and National Liability Manager on Liability team issues
- Participate in local market activities
- Liaise with Liability divisions interstate

To be successful in this role, you will need to be experienced in the investigation/ assessment of liability claims, in the processes involved in the Qld Personal Injuries Proceedings Act and ideally have legal qualifications.



EXCELLENCE IN EVERYTHING WE TOUCHSM

Marine Adjuster/Surveyor – Sydney

An exciting new opportunity has become available in Sydney for an experienced Marine Adjuster/Surveyor with managerial and marketing experience to run a national team of marine surveyors. The successful candidate will be involved in management and development of the marine unit.



EXCELLENCE IN EVERYTHING WE TOUCHSM

Commercial Loss Adjuster– Brisbane

A new opportunity has become available in our Brisbane, Queensland office for an experienced Commercial Loss Adjuster. The successful candidate

will be involved in handling medium to large property, construction and commercials claims on behalf of our clients.



EXCELLENCE IN EVERYTHING WE TOUCHSM

Loss Adjusters – Adelaide, Brisbane and the Gold Coast

We are seeking suitably qualified Loss Adjusters with experience in domestic/small commercial claims to join the expanding team of professionals in our Adelaide, Brisbane and Gold Coast Offices

For these qualified Loss Adjusting opportunities above, all candidates will need to have substantial loss adjusting experience and preferably retain formal industry qualifications. 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 Anna Prusa, National HR Manager at jobs@crowco.com.au or fax your application on (03) 9685 0055.

All enquiries and applications will be treated with the strictest of confidence.

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.

Kind regards
Ian McWalter

