



**FROM THE
INSTITUTE
PRESIDENT,
IAN MCWALTER**

Last month I had the pleasure of attending the South Australian Division's annual function held at the Oval.

I'm beginning to wonder if there might be a silent conspiracy to try and convert me to cricket. If so the conspirators need to re-think their strategy because on both occasions, at Melbourne in December and now Adelaide there was no-one playing! I have to say though the grounds looked amazing.

One of the great things about being asked to attend such functions is I have the opportunity to talk to many of the local adjusters.

One of the common themes, irrespective of country or city, is where are the new adjusters going to spring from?

Loss adjusting is seen as having more than its fair share of graying or balding heads.

In Australia, at the last count, we had one member under the age of 25. Asia and New Zealand fare a little better, but overall we seem to have difficulty in attracting new blood.

If it was only a case of graying/balding heads and a lack of under 25's, or even 35's, it would be bad enough but the most glaring anomaly is the lack of female representation in the industry.

It would not be far from the truth to suggest that nearing 90% of loss adjusters are male.

It's a question we need to address. The statistics for general insurance make for salutary reading. In particular, the statistics provided by ANZIIF are suggestive that there is now a female majority taking their exams.

If this is so why are we not seeing increasing numbers of females joining our ranks?

I've heard various reasons put forward, including that

the job we do is too hard or that insurers are not sympathetic towards female loss adjusters.

But if we keep asking ourselves why females are not joining we will mostly come up with the same answer. That is simply because if 90% of the industry is male, then it is males who are giving the answer. The question really needs to be addressed to a wider female audience; women who are already in loss adjusting and those who are in general insurance.

It's a question I have put and some of the responses are, I have to say, a little disheartening.

The best way to put it is to say that the glass ceiling and discrimination are apparently alive and well in loss adjusting.

I don't know many (male) adjusters however who would think of themselves in that way. I believe that what has happened, and is continuing to happen, is that we have created a self-perpetuating myth which we have not sought to question. Sometimes I think the question has been avoided because of a worry as to what the reaction of our principals might be. But the reality is that, more and more, our instructing principals are women.

Philip Maguire in his role as the development director recently conducted indepth interviews with a number of high profile individuals in the insurance (claims) industry. One thing that came out of that was that what are referred to as soft skills (the ability to communicate, empathise etc) ranked slightly ahead on the list of "must haves", than technical skills.

Whilst not wishing to indulge in reverse discrimination there is a view held in some quarters that many women have a better capacity than men to empathise with people.

Irrespective of this, what is clear is that women, given the opportunity and encouragement, are more than capable of dealing with people and of learning the skills necessary to operate as good loss adjusters. Indeed there are very competent female loss adjusters who are members of AICLA.

What we as an industry require, I believe, is to address not just the issue of attracting new blood but that we make a push to attract more women into the profession.

Having been in the industry for over 30 years, it is

with some chagrin that I have to admit it is only since I took up the presidency that I have begun to ask the question, not of men, but of women “ why are there so few women in loss adjusting”.

It's a question I would like you all to consider. Lets see what we can all do, men and women, to address this issue.

Kind regards

Ian McWalter

CPD ONLINE

Our on-line CPD initiative is attracting increasing participation. To a large measure this is undoubtedly due to the convenience of being able to access it at odd hours when the telephones are quiet! You are warmly invited to take advantage of the facility.

Can there be any insured (and often uninsured!) loss that attracts such controversy as flood? Like bushfires it seems to galvanise both media and politicians into making broad statements, and sometimes threats, and this often damages the image of the insurance industry in an unfair way. The main job of a loss adjuster is to validate the event leading to a claim against the cover and to report accordingly. The main task of the media is to report news — and sometimes this seems to mean making the news. The role of the politician includes responding to public pressure, not always justified. No wonder the three often diverge!

Looked at from the policyholder's perspective, the word 'flood' has many interpretations. In our profession, it should have a clear and unambiguous meaning. Of course, there are different 'meanings' according to the policy wording in each case — and as we all know too well, few policyholders ever read their wordings. Conveying this meaning to the stressed claimant may not be easy, particularly if the ground is shifted under the feet of the adjuster by political pressures on the insurer! And guess who is in the middle! For a discussion on flood see our paper at PRO107.

Click on the thumbnail for full instructions on accessing the AICLA On-line CPD facility.



PROFILE AND COMMUNICATIONS CAMPAIGN

Since our last article in LA News about AICLA's Profile and Communications Campaign, much has happened. You may recall that we surveyed experienced insurance claims professionals on a range of questions about their knowledge and understanding of AICLA. We were disappointed at the low level of knowledge of our organization, but encouraged at the high level of goodwill towards AICLA and Loss Adjusters generally.

So we realize we need to communicate effectively with key stakeholders in the insurance industry to deliver key messages about the value added by professional Loss Adjusters in the vital claims process as well as the role of AICLA in helping increase that professionalism.

Everyone in insurance knows that claims need to be professionally handled. But the reality does not always reflect that fact. So often, claims are an undervalued component of the insurance system. Claims are the main reason for insurance and of course, the main cost element. Depending on how well claims are dealt with, the reputation and brand name of an insurer and intermediary will be enhanced or damaged.

And that's where Loss Adjusters come in. Professionals in all aspects of handling claims involving people skills, technical knowledge and real world crisis and project management experience. Done well, a good claims outcome will result in customer satisfaction and confidence in the future.

But how is that professionalism achieved? Well, appropriate educational qualifications and membership of a professional body with strong standards is a good place to start.

AICLA!

As an AICLA member, you are already aware of this. But clearly there are many in the insurance industry who do not join the dots in the same way. We are seeking every opportunity to deliver our messages to key stakeholders and have plans for rolling out our Profile and Communications Campaign to as many of these key stakeholders as we can. We have already started.

One of the most important vehicles is via industry conferences. The single most significant industry event for us is CC09, Claims Convention 2009, run jointly

by AICLA with ANZIIF. This year's programme is almost finalized and has an impressive array of speakers from all key sectors of insurance. It is a "Must Do" event for any claims professional so put it in your diary now – starting on the evening of **Wednesday 19th to lunchtime Friday 21st August 2009 in Sydney.**

AICLA and the Loss Adjusting profession need your active participation and support. We are aiming to attract participants from insurance, broking and loss adjusting backgrounds – and hope to see you there.

We are working on other opportunities to deliver the AICLA message at industry events and will keep you up to date. More details in future issues of LA News.

Philip Maguire

Development Director

VALE JOHN SLUCE 4/11/48 TO 31/1/09

Positions held within AILA/AICLA Tasmania -
Secretary, Committee Member

John had a long work history in the Insurance Industry.

Before entering Loss Adjusting John worked for several insurance companies and was Claims Manager for National Insurance Co of NZ Ltd. in Launceston.

He joined the Loss Adjusting firm of Owen Jones and Associates in Launceston and later opened their Hobart office. He subsequently joined UAB which became Freemans Loss Adjusters (Tasmania) of which John became a partner.

John recently lost a long battle with cancer.

He was extremely popular and highly regarded within the Insurance Industry and community in general.

He will be sadly missed.

*Michael Cooke, McLarens Young International,
Moonah, Tasmania*

CC09 NEWS

The program for the Claims Convention (CC09) to be held in **Sydney 19-21 August 2009** has been finalised. The Convention theme "**Financial Crisis, Disaster Recovery and Claims**" will bring together leading insurance industry experts covering a wide range of topics. A copy of the conference brochure and registration form will be circulated in the near future. We are pleased to advise that **Steamatic** has agreed to again be the major sponsor for the event.

ICA UPDATE

The Insurance Council of Australia has released an update on four catastrophe events covering Queensland, New South Wales and Victoria. A copy of the update can be obtained by clicking [here](#).

DIVISION NEWS

QLD

The annual charity golf day will be held in early June. Details will be forwarded to members shortly.

NEW ZEALAND

The Division will be holding a Seminar "**Climate Change – is it real?**" in **Wellington, NZ on 15-16 May 2009**. The Seminar is open to all AICLA members and a copy of the Seminar program and registration form is available for download [here](#).

NSW

NSW members should make a note in their diaries of the upcoming annual luncheon. It is due to be held at the **Royal Sydney Yacht Squadron, Kirribilli, on Friday 24 July**. As usual tickets will be sold in pairs - the second ticket being for an industry guest.

NEW AND ELEVATED MEMBERS

Congratulations to the following recently admitted and elevated members:

NEW MEMBERS

Name	Class	Division
David Brunner	Provisional	Queensland
Phillip Buckman	Provisional	New Zealand
Mark Rochman	Provisional	Victoria
John Routley	Provisional	Tasmania
Soh Kok Yen	Affiliate	Malaysia
Jianwen Huang	Affiliate	China
Adam Stark	Affiliate	Queensland
Kevin Ooi	Affiliate	Malaysia

POSITIONS VACANT



EXCELLENCE IN EVERYTHING WE TOUCHSM

CRAWFORD & COMPANY

Loss Adjusting Career Opportunities

Based in Atlanta, Georgia, Crawford & Company (www.crawfordandcompany.com) is the world's largest independent provider of claims management and related solutions to the risk management and insurance industry as well as self-insured entities, with a global network of more than 700 locations in 63 countries. Major service lines include property and casualty claims management; warranty inspections; integrated claims and medical management for workers' compensation; legal settlement administration, including class action and bankruptcy claims administration; and risk management information services. The Company's shares are traded on the NYSE under the symbols CRDA and CRDB.

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



EXCELLENCE IN EVERYTHING WE TOUCHSM

Domestic/Commercial Loss Adjuster – Sydney

Ideally you will need to be approaching full qualification as a Loss Adjuster, with proficient loss adjusting experience and membership with the AICLA. However we will consider applicants with over 5 years Commercial Loss Adjusting experience who are not currently looking to become qualified. You will also need to possess excellent IT, communication (both written and oral) and time management skills.



EXCELLENCE IN EVERYTHING WE TOUCHSM

Liability Loss Adjuster – Brisbane

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 industry accredited membership. The successful candidate will be able to demonstrate excellent analytical, technical, communication and time management skills. Leadership qualities will be highly regarded. In addition, you will hold current AICLA membership, and have excellent IT, analytical, communication (both written and oral) and time management skills.



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.

Attractive salary packages are on offer which include base salary plus superannuation, company vehicle or car allowance for the successful candidate.

Please email your application to Tina Robotis, National HR Consultant at jobs@crowco.com.au or fax your application on (03) 9685 0055. All 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.