



FROM THE INSTITUTE PRESIDENT, IAN MCWALTER

The last month has brought with it the usual round of meetings and discussions in furtherance of our Profile Campaign and Communications.

Philip Maguire in his piece in this edition of LA News gives some details of these meetings and discussions.

I have also received feedback from a number of members relating to the whole issue of loss adjusters standing in the insurance and wider community.

There have been various suggestions made as to how we might raise our profile for a positive outcome.

A number of these suggestions involve the expenditure of sums of money including orchestrating a national advertising campaign.

As an institute, with a relatively small member base, whatever money we spend we have to ensure we get “bang for our buck”.

To put this into perspective lets look at some other institutes.

Close to home are brokers. NIBA's member firms, not individuals, number 500 spread over 780 locations. It also has 2,500 practitioner members of NIBA College of Insurance and Risk Professionals.

Those numbers pale to insignificance however when compared to accountants. In just Australia alone they are represented by three institutes. The smallest (the NIA) has some 11,000 members, the middle one, the ICAA, 50,000 and the largest, the CPA, 119,000.

At last count we had some 833 members.

The upshot of these statistics must be fairly obvious to all, that unfortunately we simply do not have the funds or the manpower to run extensive PR campaigns, much as we might like to.

When, in talking to the ICA's, the INCZ's, the Bank Negara's, the MAS's, the multi-national insurers and brokers and they

all start talking in terms of multi-million dollar advertising/ PR campaigns what do we do?

Well the answer is we do not try and compare ourselves to them. We cant, its that simple.

What we can do however is to work with what we have.

We have members, we have aspirations and, I believe, we have energy.

With Philip Maguire's input and connections, and I believe Philip does give us bang for our buck, we have been provided with an entree into many of the insurers where we have been able to take our message.

With the recent request for submissions for the review of the Insurance Code of Practice we again have a chance to influence matters. We are currently working on a response to this in conjunction with Philip and our retained legal counsel. We are putting our money into areas where we think we are going to get the best return.

There is a “but” though. That, “but”, is this effort can only work if the membership also gets behind it. If we believe we are undervalued by insurers then it's up to each and every one of us to bring to their attention exactly what it is we do.

The next conversation you have with a claims person or the next lunch or beer/coffee/tea/whatever you have with a claims person, just ask that person “do you know about AICLA” and even if they say yes, then ask them what they know. AICLA is for loss adjusters and about loss adjusters. Tell people about AICLA and you're indirectly telling them about yourself and how good you are.

If we have 833 members and each loss adjuster speaks to only 10 claims people in a year, but uses each occasion to drop AICLA into the conversation, then you do the math. Its also known as grass roots PR.

What we need is so often under our own noses that we don't always see it. I'm not saying I have a large nose, but I think its taken me a long time to see and then smell this particular rose.

Lets get out there and sell the message to the people we know and talk to every day in our working lives.

That's where we'll get real bang for our buck.

Ian McWalter, President

PROFILE AND COMMUNICATIONS CAMPAIGN

AICLA has been active in rolling out our communications campaign to help build the profile of the Loss Adjusting profession. An integral part of our campaign is to meet face to face with the most senior claims executives in the leading insurance companies. And AICLA President, Ian McWalter and I have been doing just that.

In recent times we have met with Allianz, QBE, NRMA, Wesfarmers with other visits arranged over coming weeks.

So what do we do at these meetings? Our main focus is to engage with the people we meet and their organisations – and the best way of doing that is to listen to what they have to say about AICLA and the Loss Adjusters role. We ask what they know about us and what they see as the issues for Loss Adjusters and their relationship with other key stakeholders in the insurance industry.

The results have been interesting and provide us with helpful insights in moving forward. While some we meet know AICLA and broadly what it does, some have really not had any significant involvement with or have awareness of AICLA's activities. Particularly, many are not cognisant, in any great detail, about the educational offerings of AICLA and what that translates to in terms of increased professionalism. We are emphasising the value brought to the claims process by qualified Loss Adjusters who are able to offer technical skills as well as project management and practical skills.

However, most importantly Loss Adjusters need to interact with people who are often vulnerable in times of personal crisis. Those people skills are definitely sought and valued by the executives we meet. The message for us is that the insurers need their Loss Adjusters to reflect the culture and “brand” of each individual insurer. That brand or culture is seen by the insurers as a very real point of distinction from their competitors. Each believes it's approach to claims therefore gives it a competitive edge.

AICLA of course is able to point to the qualifications gained by members as helping to provide the fundamental skills required to deliver a quality outcome for insurers, intermediaries and the customer. Without appropriate qualifications and training for those involved in adjusting, the claims process runs many more risks of a reduced level of technical accuracy, and thus efficiency with the inevitable failures in outcomes that result in dissatisfied customers and other stakeholders.

We have asked all our meeting participants for their support in continuing to engage with AICLA on our communication and profile campaign. I am delighted to report that without exception, each and every person has agreed to continue our

interaction and develop it further in future. More of the “How” in later issues of LA News.

A reminder that the programme for CC09 has now been released. It is a truly excellent programme with a quality faculty of presenters – check it out. This joint venture with ANZIIF is AICLA'S “SHOWCASE” national event of the year. So we not only encourage all AICLA members to participate, but ask you to encourage your clients and service providers with a professional interest in claims to attend.

One and a half days – August 19–21 in Sydney – put it in your diary now and register quickly to do your bit in making it a successful event.

It's only a couple of months away!

Philip Maguire

Development Director

NEW AND ELEVATED MEMBERS

Congratulations to the following recently admitted and elevated members:

NEW MEMBERS

Name	Class	Division
Peter Adams	Affiliate	New Zealand
Johari Subianto	Provisional	Indonesia
Darren Maynard	Provisional	Queensland
Andrea Tasic	Provisional	Western Australia

ELEVATED MEMBERS

Name	Class	Division
Richard Murphy	Associate	New Zealand
Lo Wing Thomas	Associate	Malaysia
Kamini Kanagalingam	Associate	Malaysia
Jason Loh		
Choon Heng	Associate	Singapore
Nell Robertson	Associate	New South Wales
Eric Ho	Associate	Hong Kong
Jennifer Storer	Affiliate	Queensland
Paul Carton	Affiliate	Queensland
David Ellery	Affiliate	Queensland
Belinda Powell	Affiliate	New South Wales
Adam Noble	Affiliate	South Australia
Nick Dench	Affiliate	New Zealand

VALE KEVIN GREEN 1952 – 2009

It is sad to report that Queensland Division member Kevin Green passed away recently following a long battle with Parkinson's Disease. Kevin was elevated to Associate of CILA, Australasian Division in 1984 and traded for many years as Kevin Green and Co. Kevin was a Chartered Accountant and a Business Interruption specialist.

CC09

An excellent range of speakers and topics have been assembled for CC09 in Sydney 19–21 August .

A copy of the program and registration form can be downloaded by clicking the thumbnail. Attractive early bird registration discounts currently apply for individuals and groups of five or more.



TONY MORGAN – ANZIIF



Congratulations to Tony Morgan, National Executive Adjuster, GAB Robbins, who has been elected Deputy President of ANZIIF at their recent AGM. Tony was a former President of CILA Australasian Division and Director of AICLA.

Tony is well known throughout this profession and has written seven textbooks including *The Art of Loss Adjusting*. Duncan West, CGU Insurance was elected President of ANZIIF.

MIKE BROOKE – QSM



AICLA is very pleased to congratulate Mike Brooke on his being awarded the Queen's Service Medal – QSM – in the Queen's Birthday Honours Awards in New Zealand. Mike's award is for his outstanding services to sport and his community. Mike has been

involved in local cricket, soccer, Lions Club, a School Board, Outward Bound, youth projects, Sport Taranaki, Business Mentors and has been a Chairperson, a Deputy Chairperson or a Board Member of various Committees including Sport Taranaki, Pukeiti Rhododendron Trust, Hospice Taranaki, New Plymouth Golf, New Plymouth Opera House, Crippled Children and others.. In 1997 Mike was the recipient of a New Plymouth Citizen's Award for service to the community.

Mike arrived in New Zealand in 1964 from England, was married in 1966, and has lived in New Plymouth since 1967. Mike became a member of ILANZ in 1973 and is a past President of ILANZ from 1992 – 1996. Mike received an ANZIIF Service Award in 2007, and was awarded life member of AICLA in 2006.

Well done Mike, you have done us all proud.

Grahame Smith
Division Chairman – New Zealand

BUSH FIRES UPDATE

The following is a summary from ICA on general insurance issues following the Victorian Bushfires as at 29 May 2009.

- Insurance assessors have now completed assessments in excess of 99% of damaged residential properties and 99% of all damaged commercial properties. Delays on remaining properties continue to be related in part to probate issues and in part to the need in some cases for complex engineering and reporting to be carried out for some structures being assessed.
- Approximately 10,040 claims have been received by Insurance Council member companies to 29/05 (an increase of 20 claims since 30/4).
 - Approximately **16%** of total claims received remain related to Motor Vehicles.
 - Approximately **84%** of total claims received remain related to Property and Contents.
- Post the initial assessment phase, with increasingly accurate rebuilding, trades and replacement costs becoming available, the approximate insured value of claims received now stands at \$1.07 billion, including residential, commercial, industrial and farming losses.
 - Approximately **2%** of claims cost relate to Motor Vehicles (22% Commercial & Farming / 78% Domestic).
 - Approximately **98%** of claims cost relate to Property or Contents (26% Commercial, Industrial & Farming / 74% Domestic).
- To 29/05, Insurance Council member companies have made approximately \$611 million in emergency payments and cash settlements to affected policyholders – i.e. **57%** of the current total insured cost for this event.
 - Approximately **4%** of the value settled to date relates to Motor Vehicles.
 - Approximately **96%** of the value settled to date relates to Property, Contents or Commercial Losses.

With regard to residential property damage, insurers have reported in aggregate to **29/05** (A charted version of this data is now available upon request for those stakeholders who have requested it):

CATEGORY A – 'total loss' insured residential properties:

1,519 [number unchanged since 08/04] requiring reconstruction or significant repair before reoccupation. Note that this number includes insured residences that have been completely destroyed by fire leaving nothing habitable, and others that have now been assessed as having damage to such an extent that they are a "total loss" because they are an economic write off and the property is not repairable but needs to be demolished and replaced with a completely new structure. Consequently the number of residential properties in this Category reported by the general insurance industry may differ to reports from other sources on "total loss" properties.

- Approximately **61% (920)** of the original **1,519** Category A properties have now been cash settled.
 - Many insurers are continuing to strongly encourage policyholders to seek financial advice when seeking or receiving a cash settlement, particularly in relation to Category A properties where sizeable cash settlements may be involved.
 - Once a policyholder has cash settled, insurers lose ‘visibility’ of the status of the property and any subsequent reconstruction or repairs undertaken by the property owner.
- Of the remaining **599** Category A properties:
 - Approximately **91% (545)** are awaiting building quotes or decision from the policyholder to rebuild. Note: Insurers have indicated that many remaining policyholders are still debating whether or not to rebuild, and further cash settlements are expected for those who do not wish to rebuild. Cash settlements are also being requested in many cases by policyholders who wish to delay the rebuild decision for some time, or to carry out the rebuild as an owner builder.
 - Approximately **8% (48)** have building contracts and start dates agreed with the policyholder.
 - Approximately **1% (6)** have builders [appointed by insurers] onsite carrying out work.

CATEGORY B – presently liveable insured residential properties: Of the 993 (unchanged since 30/04) Category B properties (defined as “presently liveable insured residential properties”) the total remaining as at 29/05 is 364 (last reported on 30/04 as 510).

- Approximately **61% (613)** of the original **993** Category B properties have been cash settled.
 - Where a claim is cash settled, insurers lose ‘visibility’ of the status of the property and any subsequent repairs undertaken by the property owner.
- Of the remaining **364** Category B properties [down from 510 at 30/4 – 103 having been closed through cash settlement or completion of repairs]:
 - Approximately **50% (182)** are awaiting quotes for repair,
 - Approximately **35% (127)** have contracts, work orders and start dates agreed,
 - Approximately **15% (55)** have builders [appointed by insurers] onsite completing repairs.

DIPLOMA REBATE

A rebate of AUD\$50.00 has been introduced by AICLA for members who successfully complete modules in the Diploma of Financial Services (Loss Adjusting). The rebate scheme applies to enrolments in the Diploma from 15 July 2009 and is payable only to persons who were AICLA members at the time of enrolment. Further details of the scheme are available in the [Information Sheet](#).

DIVISION NEWS

QUEENSLAND

The Queensland Division Charity Golf Day will be held on Wednesday 15 July 2009 at the Nudgee Golf Course. The Queensland Division AGM and members meeting will be held on Wednesday 5 August 2009. A notice about the meeting will be forwarded to members in the near future.

INTERNATIONAL

The President and Administrative Officer visited Singapore, Malaysia and Hong Kong for their annual visit.

Singapore

The President, Administrative Officer, International Division’s Chairman, Jeffery Tan and Singapore council member, Stephen Kwang had a CEO breakfast meeting with the major loss adjusting firms in Singapore. This was followed by meetings with the following institutions:–

- Singapore College of Insurance to further cement AICLA relationship with them.
- Singapore Insurance Institute
- Asia Insurance Review

Later in the evening, there was an educational talk and meeting with members.

Malaysia

In Malaysia, an Educational Seminar on “Investigating liability claims” was held at the Equatorial Hotel, KL.

This was held in conjunction with the President’s visit to Malaysia.

After the seminar, there was a members’ meeting to provide members and prospective members an avenue to gather more information about AICLA.

The President and Administrative Officer accompanied by the International Division’s Chairman and treasurer then met the senior management of the Malaysian Insurance Institute to deepen AICLA relationship with them.

Before wrapping up the visit, both the President and Administrative Officer also met the council members of the Association of Malaysian Loss Adjusters and some CEOs’ of major loss adjusting firms.

Hong Kong

Over in Hong Kong, the President and Administrative Officer had a meeting with the members and CEO’s of some of the major loss adjusting firms.



DIVISION NEWS (continued)

NEW ZEALAND

The New Zealand Division's 2009 Education Seminar – A.G.M took place in Wellington on the 15–16th May. The Seminar was opened by Mr David Middleton of the N.Z. Earthquake Commission followed by President Ian McWalter and Secretary – Tony Libke speaking on A.I.C.L.A matters. The programme was focused around “Climate Change” with presenters from National Institute of Water & Atmospheric Research, Ministry of Environment, Earthquake Commission, IAG New Zealand, and Tonkin & Taylor all speaking on the topic. N.Z. Division Chairman Grahame Smith led a ‘Forum’ at the end of the day, ‘How will Climate Change affect Loss Adjusters and the Insurance Industry’ which brought out some interesting aspects and gave us all something to think about not for ourselves but our future generations.

Friday night was ‘Theatre Night’ followed by dinner is the social event we always look forward to with wives, partners and girlfriends coming along.

Although President McWalter referred to the drop off in membership numbers, the lack of female adjusters and young people coming through is not the case here in New Zealand. We have a reasonable number of both female and young people in our membership and a steady stream of enquiries for new membership coming through. The recently produced A.I.C.L.A ‘Career in Loss Adjusting’ folder has been of immense help explaining to people what Loss Adjusting is all about.

Numbers attending this year's programme were up from previous years which indicates our New Zealand Division is on the ‘up’! A number of papers from the Wellington Seminar are available on the [AICLA website](#)



CPD ONLINE

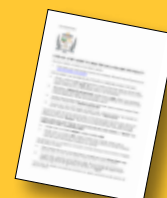
By the time you read this either you are frantically trying to complete year-end procedures or else you are determined to start the new financial year on the right foot! The end of the financial year has always been a hectic time for insurance professionals and if any adjusters should be so bold as to intend participating in the traditional post year-end socialising you can be sure you'll be prevented by a series of urgent losses. Adjusting is like that!

If you have a few days but not enough CPD points, remember that you can fill up to 20 of these by utilising our on-line CPD facility. Or if you are reading this in the new financial year, what better than to kick off with a few of these points. Either way, you don't need to travel further

than your desktop and you can access the material at those unearthly hours when you have to complete other essential non-claim tasks.

At GEN108 we discuss contribution in depth and explore some different calculation methods. Although the basic principles are well enough known to loss adjusters, the exact method of calculating contribution in every case is by no means cut and dried. Indeed, it has been the subject of much litigation in the past and still gives rise to vigorous debate in many offices. See what you think.

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



POSITIONS VACANT



Loss Adjuster

Due to the continuing growth of the claims preparation division of the LMI Group, a loss adjuster is sought for their Brisbane operations. Business interruption claims experience is not essential, but will be highly regarded.

Interested applicants should apply to the Business Operations Manager, LMI Group, PO Box 2116, Camberwell Vic 3124, or email wendy.hunter@LMIGroup.com, enclosing a detailed CV.



SPECIALIST LOSS ADJUSTER

This is an exciting opportunity to utilise your extensive insurance experience and join a dynamic team..... Make your career move today!

With over 60 offices throughout Australia and New Zealand, Freemans offers a supportive and friendly environment with a strong emphasis on integrity, enjoyment, excellence, and innovation. We strive to inspire and motivate our team in order to provide superior quality service.

Opportunities exist in our Sydney, Melbourne and Brisbane offices to work as a SPECIALIST LOSS ADJUSTER to manage a variety of complex claims for our FINANCIAL LOSS Division.

The successful applicant will be a person who will have;

- Five years previous experience in Loss Adjusting/claims handling
- Diploma In Financial Services – Loss Adjusting
- Specialist knowledge/skills in Business Interruption and basic accounting principles and practices
- Chartered Loss Adjuster status
- Superior communication skills with an exceptional grasp of English and grammar
- And can demonstrate strong analytical and organisation skills

We are seeking a socially and politically astute team player who will manage client relationships whilst being able to embrace a dynamic culture.

The successful applicant will be offered an attractive remuneration package with a fully maintained company car and incentive scheme.

To learn more about Freemans visit www.freemans.com.au

To obtain a full position description or to apply for the role please send your resume and accompanying cover letter to:

The Recruitment Consultant

Freemans Human Resource Department

Email: corporate.services@freemans.com.au

“Freemans is an equal opportunity employer”



EXCELLENCE IN EVERYTHING WE TOUCHSM

Seeking Loss Adjusters & Claims Administrators – Nationally

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 growth, a number of opportunities have become available Australia wide:

We are seeking Loss Adjusters and Claims Administrators at all levels and all areas of expertise.

To be considered for a role with Crawford & Company Australia you must possess the following attributes:

- A high level of computer literacy and typing ability
- Excellent interpersonal and time management skills
- Excellent customer service skills
- High level of time management skills
- Drivers License
- Thorough knowledge of insurance terminology, practices and conditions

On offer to successful applicants is a competitive salary package. To apply for a role please forward a cover letter outlining your area of interest and experience and your resume to Tina Robotis, National HR Consultant at jobs@crawco.com.au or fax your application on (03) 9685 0055.

Please note that all applications will be treated with the strictest of confidence.



EXCELLENCE IN EVERYTHING WE TOUCHSM

Crawford & Company – Thailand – Position – Technical Adviser

Candidates who are fully qualified with proficient loss adjusting experience. Applicants must have over 10 years Commercial Loss Adjusting experience. We will also consider candidates with Mechanical, Electrical or Petrochemical backgrounds. You will also need to possess excellent IT, communication (both written and oral) and time management skills. For more information on the position please forward your updated CV by email to Paul Rabbitte, Managing Director, Crawford & Company (Thailand) at paul@crawco.co.th.

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.