



FROM THE INSTITUTE PRESIDENT, IAN MCWALTER

There seems to come a time in life when you begin to wonder, “what am I doing, where am I going”? For some its when they are looking through the bottom of their glass of beer, for others over their zillionth café laté.

In the life of a president however, “the what am I doing and where am I going” tends to relate more to the role of the president and where the institute is going rather than any great philosophical musings on the meaning of life itself.

In my instance I am thinking, in particular, to what we are trying to do in terms of raising the profile of loss adjusters within the insurance industry. As Philip so aptly points out in his article in this edition of LA News, we have a range of options open to us in communicating our message. The ultimate question however is ‘where is it taking us and will it be successful’?

Do our principals see us as relevant, do they view us as just one more service provider, do they think we add value?

By the fact we continue to exist must, to some extent, answer this question in the positive, but by the fact we continue to ask the question of ourselves (or am I the only one?) could be seen to be slightly negative.

As we know life is both full of positives and negatives. For example one school of thought appears to suggest that if you are a beer drinker and have drunk half your glass and view it as half full you are an optimist, but if you view it as half empty you are negative. In the alternative you might just be very drunk and your vision very blurred!

That blurring of views is exactly like our perceptions of how we are viewed. If someone tells us we are great then we will feel pumped, if someone tells us we are worthless, we’ll be despondent, angry or just plain be in denial.

Doing claims is all about that. When was the last time someone complained about you, as an individual, as a loss adjuster? When was the last time someone said to you “bloody good job you did there”.

More importantly when was the last time you complained about someone, or praised someone, in an insurance company, in a brokerage, of an insured? How do you think they would feel if they knew that was how you thought of them. Worthless or pumped?

Its not just how we think about ourselves, but how we think of others. Think about others in a positive light and see what happens. Think about others in a negative light and wait for that self-fulfilling prophecy to explode into reality.

Communicating our message is not just about the President and his merry men going out and talking to insurers. Its not just about writing articles. Its not just about appearing at conferences.

What its also about is all of us getting the message out there.

What Philip is talking about is the visible tip of the iceberg. We need your help, as that is where the real power vests, to change attitudes.

Lets think positively about what we do. Lets give real praise when we see something good, rather than criticism, to everyone around us. Its not that hard to do, but its remarkable the effects it can have.

And it can be events too.

CC09 is your conference. Its your chance to send a message and say to the industry “ There’s going to be some great people there”.

I will end where I started, but by answering my own question ‘Where am I going, what I am doing?’

I’m going to CCO9. I know there’s going to be some great people there.

Are you going to be there?

Ian McWalter, President

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.

VICTORIA BUSHFIRES UPDATE

The ICA has released a report as at 30 June 2009 to industry bodies on the progress of claims following the Victorian bushfires. The report states that assessments have been completed in respect of 99% of damaged property. A copy of the ICA report is available [here](#).

SUNCORP NEW CEO

British insurance executive Patrick Snowball will assume the role of Suncorp CEO from September 1.

Mr Snowball has spent the past two years with UK insurance intermediary Towergate, and is at present its chairman. He was until recently a non-executive director of Jardine Lloyd Thompson.

Before that he was Group Executive Director at Aviva plc, the world's fifth largest insurance group and largest insurance provider in the UK.

CLIMATE CHANGE BOOKLET

Following on from New Zealand Division's 2009 Education Seminar - AGM (theme 'Climate Change') the MVA Training Programme organiser has produced Book 13 using the Presenters presentation notes and graphs to write it from.

The topics covered are 'Climate Change & Risk Management', 'Climate Change Implications', 'Future Planning by EQC', 'Future Provision from an Insurer', 'Local Authorities Planning', 'Palynology (pollens/spores) Affects', 'Environment & Engineering', and 'How will these affect Loss Adjusters and the Insurance Industry'.

The sections have been edited by the first class presenters who spoke on their topic at the seminar.

The book will be available in mid August at a cost of NZ\$45.00 plus P/P. For your copy, please email mva.train@xtra.co.nz or petera.sloan@xtra.co.nz.

LOSS ADJUSTING DIPLOMA

Enrolments in the Diploma of Financial Services (Loss Adjusting) total 300 as of 24 June 2009. This is in line with registrations in 2008 and represent a very good result given the current economic situation.

Enrolments by Country were:

Australia	119
New Zealand	54
Malaysia	49
Other	78

The four modules making up the Certificate in Loss

Adjusting Practice the new base level qualification for membership of AICLA accounted for 66% of enrolments. Closing date for the new enrolment period is 15 July 2009. However ANZIIF has advised that they will accept registrations up to two weeks after the official enrolment closing date. For a course enrolment information visit www.theinstitute.com.au/anziif/.

UK PRESIDENT'S VISIT

The Chartered Institute of Loss Adjusters UK President Angus Tucker visited Sydney in mid June and met with local CILA members and representatives of AICLA. Angus shared information on loss adjusting trends in the UK and the focus by CILA on developing new education modules. An interview with Angus is due to appear in the next issue of *Insurance and Risk Professional*.

At the meeting it was agreed that the two organisations look at ways to share information and ideas particularly in respect of technical and education material.



From Left to Right: Ian Lavin, Ian McWalter, Angus Tucker and Tony Libke

IFAA MEETING LONDON

AICLA's representative on the International Federation of Adjusting Associations, Andrew Thomas, attended the annual board meeting and conference in May 2009. Below is a summary of his report.

IFAA AGM

Representatives attended from South Africa, USA, Japan, Canada, Malaysia, Nigeria, UK and Europe.

John Lugt (S Africa), the outgoing president, advised that he believed IFAA needed to define more clearly what it offered members. CILA and AICLA have the highest membership in IFAA and there needed to be a greater understanding of the expectations of those members. Each association representative gave a report to the Board on activities.

Strategy Review

Paul May, the newly elected President, advised that since IFAA's formation ten years ago it now represents Associations with total loss adjuster members in excess of 20,000. He said he proposed to prepare a long term blueprint for strategic development of IFAA. This included a regular Global Conference, contact with communities where no representation currently exists such as those in Spanish, Portuguese and French speaking countries.

IFAA Conference

The conference was held on 30 April 2009 at the New Willis Building in London directly opposite Lloyds and overlooking the Thames. This was a very high level conference with approximately 100 delegates, with the speakers being from captains of global claims organisations and Brokers/Insurers/ Underwriters and Loss Adjusters.

The recurring theme in all of the discussions was that the costs/benefit analysis around decision making was secondary to the communication strategies, since it appears that a number of years of increased regulation in the global insurance market and the subsequent keeping of "feedback registers" (ie. complaints and compliments) that 99% of complaints about loss adjusters and the insurance industry globally and regionally relate to communication. The strong message from the conference was the organisations that could improve their communication strategies – oral, verbal and written – would be considered world's best practice.

One initiative that came out of the conference was to develop a "standardized global property report format" for loss adjusters. There is a representative of each continent working together towards this goal, myself on behalf of AICLA and I am seeking the assistance from any interested parties within AICLA.

Furthermore, IFAA is looking for representatives of AICLA to work on its various subcommittees and I am seeking interest from any AICLA members to be involved in these initiatives.

COP SUBMISSION

The Insurance Council of Australia has initiated a review of the General Insurance Code of Practice. AICLA has made a submission containing five recommendations. A copy of the AICLA submission is available [here](#). The basis of the AICLA submission is that persons involved in providing claims advice should meet minimum claims training standards and hold appropriate professional indemnity insurance in respect of the advice they provide. AICLA representatives are due to meet with the COP independent reviewer Rob Cornall on 27 July 2009.

PROFILE AND COMMUNICATION CAMPAIGN

In recent issues of LA News we have been keeping AICLA members updated on some of our Profile and Communication Campaign activities. Our objective is to promote the relevance of AICLA members and membership to key stakeholders (including the insurance industry, non-members and other external stakeholders) by communicating the value added by, and benefits offered through, using professional loss adjusters.

We have a range of options open to us in communicating our messages of professionalism, added value and generally lifting the standards of claims handling and management. The methods include face to face meetings with people of influence in our target audiences and by developing opportunities to get our stories heard in the insurance media.

One of our other key methods to achieve our objectives has been to seek out industry forums where AICLA can contribute meaningfully to a conference programme by delivering our messages of professionalism and value added by loss adjusters.

Happily, our efforts are being rewarded. We have been successful in having AICLA recognised as an integral and important participant to an increasing number of high profile insurance seminars and conferences coming up over the next few months.

Obviously, the highlight claims event of the year is CC09, jointly run with ANZIIF and scheduled this year for 19-21 August at the Four Seasons in Sydney. Already the registrations are flowing in and we have a wonderful initial response from insurance companies this year which augurs well for a broader industry wide participation and sharing of ideas.

The speakers include CEO's, senior claims executives, loss adjusters, technical experts across a range of topics and disciplines together with international experts. Importantly, the programme will bring out the key messages about professional loss adjusting as well as highlighting the various skill sets needed and offered by claims professionals. And CC09 will include not only technical topics and the practical skills required in claims handling but also the less tangible and sometimes more difficult to measure abilities such as "people" skills.

While CC09 is unquestionably the claims event of the year, our Profile and Communication Campaign recognises that our audience of key stakeholders needs to be much broader than claims professionals.

The NIBA Convention has been for many years a highlight of the insurance calendar as the biggest gathering in the Australian insurance industry. I am pleased to say that this year AICLA is working with NIBA to develop a special

session at the NIBA Convention in September entitled "Handling Claims Professionally - Improving the Customers Experience". I am facilitating this panel session where AICLA President, Ian McWalter will be joined by a broker from AON and an insurer from CGU to discuss customers experiences and expectations of the insurance claims service. The session will talk about how the different insurance professionals can better cooperate to provide a positive and satisfying outcome for the customer. A great opportunity to deliver AICLA's messages to an audience of influencers that we may not have otherwise reached.

Our campaign to increase awareness is biting and our profile is building further with another opportunity for our President to speak at the 2009 RMIA (Risk Management Institution of Australasia) conference in November in Queensland. Again, this gives us a chance to reach an important audience and to convey our messages about professionalism, value and the need for high standards in claims handling.

These invitations to participate in industry forums are greatly welcomed by AICLA as they are a reflection of the important role of loss adjusters in the insurance equation. The more people who understand what loss adjusters offer and the value of professionalism, the better.

That's what our Profile and Communication Campaign is all about.

Philip Maguire
Development Director

CPD ONLINE

A number of different activities qualify for the allocation of CPD points. Among these are attending conferences and seminars, completing structured and documented company/in-house training, reading industry relevant technical papers, viewing videos or computer based training programs, as well as participating in our on-line CPD facility. This facility is available 24 hours a day 7 days a week and there is no reason why any paper should not be tackled in several sessions if you are interrupted by other work.

From time to time we look at the determinations of the Insurance Ombudsman (now the Financial Services Ombudsman) to see what the thinking is when disputed claims come to that level. Most adjusters and insurers do their best to avoid escalation this far, and so in most cases it can be imagined that the parties have found themselves unable to compromise.

The findings of the Ombudsman's office are binding upon members (the major insurers) and so the decisions are not taken lightly, although given the fact that the parties have reached loggerheads to date there is a possibility that one of the parties

will remain unconvinced as to the fairness of the outcome.

Many adjusters, looking at a determination, are heard to say "I would never have let it go that far!"

See what you think as we look at PRO103 (under Property), where we examine a case involving a claim for storm damage to a shed. As well as answering the quick quiz questions, you might like to consider further. Was the outcome the right one? Could you have avoided this dispute and how?

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



NEW AND ELEVATED MEMBERS

Congratulations to the following recently admitted and elevated members:

NEW MEMBERS

<i>Name</i>	<i>Class</i>	<i>Division</i>
Ooi Koon Hin	Affiliate	Singapore
Eleanor Webb	Provisional	New Zealand
Phen Yee Kang	Affiliate	Malaysia
Roland Chong	Affiliate	Malaysia
Jeremy Iliev	Provisional	Queensland

ELEVATED MEMBERS

<i>Name</i>	<i>Class</i>	<i>Division</i>
Dianne Pender	Associate	Victoria
Christopher Cox	Affiliate	Victoria
Jeremy Twelftree	Fellow	South Australia
Peter Bakker	Affiliate	New Zealand
Jakkrit Khao-saard	Associate	Thailand
Kar Chun Chiu	Affiliate	Hong Kong
Sam Koh	Fellow	Singapore

DIVISION NEWS

QLD

The annual Queensland Division Charity Golf Day was an outstanding success with a record \$4,700 donated from the event to the Royal Children's Hospital Foundation. A total of 64 players attended the day at Nudgee Golf Course.

AICLA very much appreciates the generous support of the event by:

Gold Sponsors:

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INNOVATIONS

Claims Management Software

Loss adjusting is a challenging profession both in terms of the level of experience and knowledge required and in keeping up with the industry demands for IT based systems. One problem that loss adjusters face is coping with ways to manage or distribute the large amounts of information and documentation that goes along with assessing and managing a claim. With clients demanding more transparency into the claims handling process and higher expectations in terms of key performance indicators, meeting industry requirements can now be a challenge for the independent loss adjuster.

Finally, a software solution that enables independent loss adjusters the ability to deliver IT services that has been reserved for some of the larger companies with their own proprietary developed claims management programs.

One Australian company, Claims Management Solutions, has taken up that niche and developed an online claims management platform to provide loss adjusters with an affordable, easy to use and time saving software solution.

Designed by loss adjusters, the system provides desktop software to handle and manage claims, whilst linking with an online web-based portal for clients and brokers to access information and submit documentation.

The desktop software offers a number of unique features for loss adjusters to make life easier:

- Work anywhere with an internet connection- from the office, site or home
- Document management system for claim files
- Word processor that creates standard documents- letters, forms
- Integrated template designer for customised report formats
- Task management diarising with email reminders

The on line web based portal provides a number of time saving features, including:

- Lodgement of claim information directly by Insurers (or Brokers) avoids unnecessary data-entry in the office.
- Clients can view the claims activity history, access documents, emails and download reports- all controlled by password access and predetermined privacy levels.

The system offered by Claims Management Solutions is a fully hosted service, which means you don't have to worry about expensive software, server maintenance, data backup or information security. Use of the system is leased for an affordable monthly fee based on your average number of claims, which means you can provide loss adjusters with a powerful solution no matter what size your business.

Interested parties can direct their enquiries to Claims Management Solutions in Australia:

Phone: 1300 506 085 or International +61 8 6365 5192

Email: info@claimsmanagement.com.au

Web: www.claimsmanagement.com.au