



## FROM THE INSTITUTE PRESIDENT, IAN MCWALTER

Whilst for those of us with a Western cultural bent we are now well into the Western New Year, for those of you with a Chinese heritage, or bent, its only just beginning. Given however this is the first LA news of 2010, to all of you I extend greetings for the New Year and wish you all the best.

A month and half off from writing my piece for LA news doesn't seem like a long time, but its long enough for a feeling of being somewhat rusty at it setting in.

In my last piece I took my cue for what I was writing about from a book. Perhaps I can get away with it twice, so here goes.

The book I read over my Christmas break however was very different to the last one I spoke of. This one was called "Eating Animals". I guess you would call it an expose on modern intensive farming practices (aka factory farming), from chickens in tiny wire cages to pigs in concrete feed-lots. I dare say we all have a view on it.

The point that struck me however was if we do that to animals, and accept it as something that just happens in the name of business, what do we do to people and what is done to us and what do we allow to be done to ourselves? In our own jobs, in our own organizations, in our own everyday lives.

There is very little in life that is not connected in some way or other. The various seemingly disparate parts of society, when you look closely, often seem to mirror each other in many ways.

Do we really allow ourselves the time to consider what we do, both to others and to ourselves?

Traditional loss adjusting would never have been much seen in the light of being a sausage factory, but what about modern loss adjusting? Is there a difference and if

there is what is it? Is it something we really talk about, does it need to be talked about? Are you personally happy about the way things are done?

I am not about to try and give you the answer to those questions, but I think they are worth posing and its something where I think everyone would have an opinion. Actually, I know from some of the emails I receive, there are some very strong opinions on all matters loss adjusting.

The reason these questions are worth posing is because if we are going to attract new blood into the industry, or, if we want to be seen in a different light, then we need to be clear what it is we have to offer, what it is we want and how we want to achieve it. Perhaps we need to give some reflection to the messages we are sending out, both as individuals and as companies.

We are now in the second decade of the 21st Century and despite what some people were saying at the beginning of the Century both loss adjusting and our Institute are still here. As we are still here then we should reflect on where we are going. Perhaps if we take intensive (factory) farming as a metaphor then what we can say is that is not somewhere most of us would want to go.

I don't believe that loss adjusting is there yet, but it is possible to see that with the relentless pressure to do things more cheaply, faster, efficiently we could be driven in that direction.

I think we should keep loss adjusting unique. Lets keep it about people and lets take the time to have debate about what it is we do and where we want to go. But we also need to tell and show the outside world why we are unique and worth using; each and every one of us.

Kind Regards,

*Ian McWalter, President*

## ON-LINE CONTINUING PROFESSIONAL DEVELOPMENT (CPD)

'We have considered your claim and we have decided not to pay it.' This is not the sort of bland statement that endears an insurance company to the policyholder, nor creates joy at the memory of the adjuster's presence previously. Yet it formed one of the denial letters read by Peter Hardham, the then new Panel Chair at what was known as the Insurance Ombudsman Service, now the Financial Ombudsman Service.

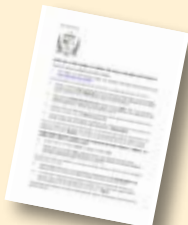
Of course, as we all know some claims do have to be denied. Just a tiny minority are downright fraudulent. Many more are made in good faith but do not come under the cover offered by the policy, for one reason or another. One of the adjuster's hardest jobs is to indicate to the policyholder (now the hopeful claimant) that settlement will not be recommended. Thankfully, the actual denial is invariably a matter for the principal.

But, away from the extreme of denial, there have over the years been many other bones of contention in relation to insurance claims handling, many of them quite justified and most of them easily avoidable. They include poor communication, delays, misunderstandings, ambiguities in the cover provided and the like.

The General Insurance Code of Practice, administered by the Financial Ombudsman Service, was developed to remove as many points of contention as possible from the claims process. This includes such mechanical things as clear information and timely communication and action, leaving only the more complex disputes for individual attention.

As part of our on-line CPD initiative, we have presented an edited version of a talk on the impact of the Code of Practice on the claims process, given by Peter Hardham to the AICLA/ANZIIF Claims Convention in August 2007. Against an increasingly disputive and even emotional background his words are no less relevant today. You will find this paper at LEG104.

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



## 2010 ACADEMIC CALENDER

ANZIIF enrolments for the Diploma of Financial Services (Loss Adjusting) are now open for the 2010 academic year. The closing date for the first study period is 16 March 2010.

For a copy of the 2010 Academic Calendar [please click here to download it.](#)

## CLAIMS CONVENTION: KUALA LUMPUR

The International Claims Convention will be held in **Kuala Lumpur, Malaysia on 19-20 April 2010**. The event is being organised by AICLA in conjunction with the Malaysian Insurance Institute (MII) and the Association of Malaysian Loss Adjusters (AMLA). The theme of the convention is Today's Risks, Tomorrow's Claims with speakers from the United States, Japan, Hong Kong, Singapore and Australia.

The early bird registration cost for AICLA members is approx AUD\$500, also discounts of 10-15% apply for 3 or more from the same firm. The full convention program and registration form will be forwarded to members within a week.

## CC10: SYDNEY AUGUST 2010

AICLA and ANZIIF will be hosting the 4th joint **Claims Convention in Sydney on 19-20 August 2010**.

The venue is expected to be the Four Seasons Hotel which was the venue for the successful 2009 convention.

The convention committee invites any members with topics for the convention to contact Tony Libke at [adminoffice@aicla.org](mailto:adminoffice@aicla.org)

## NEW AND ELEVATED MEMBERS

**Congratulations to the following recently admitted and elevated members:**

### NEW MEMBERS

<i>Name</i>	<i>Class</i>	<i>Division</i>
Sophie Simeon	Provisional	Queensland
Paul Gloeckl	Provisional	Queensland
Joanna Elias	Provisional	New South Wales
Rochelle Smithers	Provisional	New South Wales
Murray Booth	Provisional	New South Wales
Peter House	Provisional	New South Wales
Gary Pahl	Provisional	New South Wales
Snit Fongta	Provisional	Thailand
James Jobson	Affiliate	New South Wales
Mark Green	Affiliate	South Australia

### ELEVATED MEMBERS

<i>Name</i>	<i>Class</i>	<i>Division</i>
Tina Boulten	Affiliate	Queensland
Daniel Norrie	Associate	New Zealand
David Bourke	Associate	Queensland
Belinda Powell	Associate	Queensland
Barbara Raso	Associate	New South Wales
Simon Ko	Fellow	Singapore

## PROFILE AND COMMUNICATIONS CAMPAIGN

As part of our Profile and Communications Campaign, we have been looking at an important method for AICLA to engage with key stakeholders – our website. Our review is intended to improve the website as an overall communication tool for AICLA.

We want the website to be an easy to use, intuitive and helpful place for members as well as our colleagues in the insurance industry and beyond.

We do not want to lose the tone and history of a chartered institutes' great heritage. At the same time AICLA is keen to attract the interest of younger members who will better relate to a more dynamic and contemporary website. So we are happy to hear your thoughts and ideas.

We have recently reviewed the website in several ways, initially by looking at the website overall and measuring it against particular evaluation criteria. The standard useability measures we chose are;

Clarity of communication and readability

- Accessibility
- Consistency
- Navigation and site organisation
- Design and maintenance
- Visual presentation
- Search and search results

We have then “scored” the AICLA website in relation to each criterion to highlight areas where improvements might be made. Obviously, scoring in this way is subjective and therefore is open to debate and interpretation. Nevertheless it does provide a disciplined way of looking at our existing website.

- Against that background, we have;
- Worked through the current content on AICLA's website to identify areas of potential improvement.
- Identified simple and straightforward content changes that can be done quickly.
- Suggested better format changes.
- Raised some ideas that will require informed debate.

Overall, the AICLA website does achieve its' basic functions. However it can be readily improved in a number of simple ways without incurring significant costs. We believe the websites' usefulness to both members and other users could be enhanced by a few simple changes. AICLA is currently considering the detailed review.

If AICLA members have any comments or suggestions about our website – how it might be made more useful for you - we would be delighted to hear from you. After all, it is a window into Loss Adjusting.

*Philip Maguire, Development Director*

## POSITIONS VACANT

### Loss Adjuster – Perth



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

A fantastic opportunity has become available for a Loss Adjuster to join our vibrant team of professionals in our Perth office.

The successful candidate will be involved in handling domestic/property and commercial claims on behalf of our clients.

You will preferably be a qualified Loss Adjuster and hold a membership with the AICLA, however we will consider applicants who have a strong backgrounds within the insurance industry. You must also possess excellent IT, communication (both written and oral) and time management skills.

On offer to the successful applicant is a competitive salary package which includes a base salary, access to an employee benefits program, a generous bonus scheme and car allowance or company vehicle.

All applications will be treated with the strictest of confidence. To apply for this role, please submit your application using the link below.

Job reference number: [crawco/perth017](#)

To apply for this exciting opportunity please email your application to: [jobs@crawco.com.au](mailto:jobs@crawco.com.au)

### Loss Adjuster / Branch

### Manager – Geraldton WA



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

An exciting opportunity has become available for an experienced Loss Adjuster/Branch Manager in our Geraldton office.

The successful candidate will be involved in handling domestic/property and commercial claims on behalf of our clients as well as overall responsibility for the effective management of the branch.

You will preferably be a qualified Loss Adjuster and hold a membership with the AICLA, however we will consider applicants who have a strong background within the insurance industry. You must also possess excellent IT, communication (both written and oral), staff management and time management skills.

On offer to the successful applicant is a competitive salary package which includes a base salary, a generous bonus scheme, car allowance or company vehicle and access to an Employee Benefits Program.

All applications will be treated with the strictest of confidence

Job reference number [crawco/perth015](#)

To apply for this exciting opportunity please email your application to: [jobs@crawco.com.au](mailto:jobs@crawco.com.au)

### Commercial Loss Adjuster – Suva Fiji



McLarens Young International is seeking expressions of interest from experienced commercial adjusters who are interested in working in a challenging but interesting environment and are able to handle a diverse range of instructions.

The position would suit a motivated and qualified adjuster with the ability to operate autonomously. It is envisaged that an initial three year contract would apply.

An attractive remuneration package will be offered including health insurance, modern accommodation, vehicle and annual repatriation costs.

Please respond with your CV to [suva@mclarensyoung.com](mailto:suva@mclarensyoung.com)

### Property Loss Adjuster – Melbourne



QBE is recognised as Australia's largest international insurance and reinsurance company with operations in 45 countries around the world, and is one of the top 25 global general insurers. Our growth nationally and internationally since our small beginnings in 1886 is the story of an institution that has played an important part in Australian commercial history.

We currently have a vacancy for a Property Loss Adjuster to assess and settle commercial and domestic claims in an efficient, accurate and professional manner. This position is based in Melbourne but you will need to have the flexibility to travel within the metropolitan area and work from home as required.

This role will give you the authority to manage your own portfolio of claims and work as part of a national team to achieve set targets and standards.

You will inspect and report on all property losses and make recommendations to Underwriters on risk acceptability together with any necessary improvements.

You will also need to be able to communicate effectively with customers and suppliers and build solid relationships with staff, customers and service providers.

You will be comfortable discussing all stages of the claims process and committing to deliver set actions within agreed time frames. The role will require you to proactively seek all the information needed and prepare detailed reports to ensure the accurate settlement of each claim.

To be successful you will have a proven background in Property Loss Adjusting with demonstrated strong communication, influencing and negotiation skills and the ability to work autonomously.

Please apply online at [www.qbe.com.au/careers](http://www.qbe.com.au/careers)

For more information please contact Leela Santen on 03 9246 2370.



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](http://www.aicla.org). If you wish to advertise, please send information to [adminoffice@aicla.org](mailto:adminoffice@aicla.org). Advertisers can remain anonymous with job applicants responding direct to AICLA.