



## FROM THE INSTITUTE PRESIDENT, IAN MCWALTER

In the last 10 years I have, in many different AICLA guises, been travelling to Asia. April is traditionally the month when the AICLA president heads up to Asia to meet with our International members, various Insurance bodies and a whole retinue of other interested parties. This year will be no exception.

There are always many things to talk about and many ideas to gain from visiting other countries. I have had my mind positively changed on many stereotypic ideas from these interchanges over the years.

If there is one thing however that has struck me in my time of visiting Asia and talking with loss adjusters and people in general it is the similarities and not the differences which stand out.

One of the continuing issues which comes up in discussions with members and prospective members, is the question as to what is the value of AICLA.

It is easy enough to say that we provide an educational framework which delivers a qualification, but once people have obtained that qualification, what then?

With this in mind we have decided to put together a Value Proposition for AICLA and Asia will be the first opportunity to road test it.

Never having been the most corporate minded of individuals, in the past terms like Mission Statement, Value Proposition etc, etc have often tended to start my eyeballs rolling.

So now I find myself in the unlikely position of having to sell a Value Proposition to you all.

As I said at the beginning of this article however, sometimes we have to change our views and mind on things.

Like any good loss adjuster I decided the first thing I had to do was to find out what this term meant. What better place than Wikipedia, the font of all modern knowledge.

It says, “A value proposition is an analysis and quantified review of the benefits, costs and value that an organization can deliver to customers and other constituent groups within and outside of the organization”

Not wishing to sound disrespectful, but if I was to deliver that as my opening address people might think I was a procurement manager, or maybe even an accountant!

That is quite a mouthful, even by my standards.

I looked further and found something else : “The benefit (such as profit or convenience) offered by an organisation’s product or service”

Now I understood. It’s all tied up in that one little word, “benefit”.

In my mind selling the benefits of AICLA makes a lot of sense. But, we need to identify what those benefits are.

I am going to be canvassing opinions on that from the people I meet, and, I would dearly like yours. What do you think the benefits are? What benefits would you like to see AICLA deliver? What benefits would you like to see but perhaps don’t get? Write in, let me know; as I keep saying, its your institute and you are its lifeblood.

I will keep you advised in future editions of LA News how we are developing this.

If however you do happen to hear me speaking and I forget to mention the term Value Proposition and instead start talking about the benefits of AICLA, I hope you will excuse me and put it down to me being a gnarly old non-corporate animal.

Kind Regards,

*Ian McWalter, President*

## INTERNATIONAL CLAIMS CONVENTION: KUALA LUMPUR

The inaugural International Claims Convention will be held in Kuala Lumpur on 19-20 April 2010. A very attractive early bird registration fee of USD\$480 is available for AICLA members up to 26 March. The convention with a diverse program is attracting wide interest with delegates registered from Australia, Hong Kong, Singapore and Malaysia.

[Click here](#) for a copy of the program and registration form.

## DIVISION NEWS NEW ZEALAND

This year's Seminar will again be held at The West Plaza Hotel in Wellington. We have a varied and interesting programme and look forward to a good number of members attending. A registration pack will be sent to all members this week.

### The Friday programme will include:

- John Archer IAG New Zealand Limited, NZI National Technical Claims Manager – Opening Welcome.
- Ian McWalter, President AICLA – Address to Loss Adjusting fraternity.
- Melitta Lawn, Human Resources Manager, McLarens Young International – Managing Stress.
- Peter Smith, Partner Spencer Holmes Limited – Steel types and how they relate to the stress of fire.
- Gary Young, Chief Executive Insurance Brokers Association of New Zealand – Broker – Loss Adjuster relationships.
- Peter Leman, DLA, Phillips Fox – Property Law Act.
- Peter Leman, Gary Young and John Archer – Panel discussion on a Property Law Act scenario.
- David Brown, Principal DL Brown Adjusting, Melbourne Australia – Adjusting the Melbourne fires.

Friday will finish with a fun event followed by a social and then dinner at the West Plaza Hotel.

### The Saturday morning programme will include:

- New Zealand AGM
- Anna Sandiford, Forensic Science and Research Limited – Forensic science in loss adjusting.
- AICLA New Zealand – Seminars and Mergers

## QUEENSLAND

### Strata Claims Workshop

The Queensland Division will be conducting a Strata Claims Workshop at Tattersall's Club, Queen St Brisbane on Wednesday 14 April 2010 from 8.15am-12.30pm. This workshop is being sponsored by CHU. [Click here to download](#) the flyer.

### Insurance Intensive

AILA and Queensland Law Society Insurance Intensive 2010 – featuring leading experts across Australia providing thought leadership together with practical examples on key issues facing the insurance industry.

**When:** Thursday, 6 May 2010 to Friday, 7 May 2010

**Where:** Sheraton Noosa Resort and Spa

**For more information visit:** [www.aila.com.au/events](http://www.aila.com.au/events)

## SETTING FINANCIAL EXPECTATIONS

It seems to me that a lot of our role as loss adjusters revolves around setting the right expectations for both insurers and the insured. How often do claims go horribly wrong simply because the expectations of these two main parties are very different.

As a business interruption loss adjuster I regularly deal with claim preparers and my greatest frustration, is not as you might expect that the claim is almost always inflated, but more that the insured has an unrealistic expectation of the outcome from the onset. Unfortunately it is human nature that once a certain amount is quoted as a possible outcome, then accepting anything less makes one feel like they are being ripped off. This puts the loss adjuster on the back foot with the insured almost from day one and promotes an adversarial relationship with the claim preparer. I am not really blaming the insured for this as in most cases they are simply picking up on the news they want to hear and ignoring what they don't want to hear. What I do think it does say is that the setting of the right expectations at the start can make all the difference and so needs to be carefully considered.

The logic I think is rather interesting. If the insured's expectations are set at a realistic level then it is likely those expectations will be realized or probably exceeded, and the insurer is also usually happy with the result thereby creating a win-win outcome.

Again a case of think before we speak.

*Gillian Stretch*

*Chartered Accountant, Chartered Loss Adjuster  
ANZIIF (Snr Assoc), ACLA*

**Cunningham Lindsey New Zealand**

## NEW AND ELEVATED MEMBERS

Congratulations to the following recently admitted and elevated members:

### NEW MEMBERS

Name	Class	Division
Chris Southern	Affiliate	New Zealand
Nigel Cook	Affiliate	New Zealand

### ELEVATED MEMBERS

Name	Class	Division
Paul Carton	Associate	Queensland

## CC10: CLAIMS EXCELLENCE

CC10 the AICLA/ANZIIF Claims Convention will be held at the Four Seasons Hotel Sydney 19-20 August 2010. The theme for the convention will be Claims Excellence and the program committee is well advanced in securing a number of key presenters. Platinum sponsor for CC10 will be Steamatic.

## ON-LINE CONTINUING PROFESSIONAL DEVELOPMENT (CPD)

Currently we are in the process of transferring the On-Line Professional Development material to the AICLA website. We will advise members of the new link as soon as the transfer has been finalised.

### POSITIONS VACANT

#### 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, email your application to: [jobs@crawco.com.au](mailto:jobs@crawco.com.au)

#### 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 background 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 Adjusters – Australia and New Zealand



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.

Due to market growth, new opportunities have become available for Loss Adjusters to join our business in Australia and also in New Zealand.

All successful candidates 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 background within the insurance industry. You must also possess excellent IT, communication (both written and oral) and time management skills.

On offer to the successful applicants is a competitive salary package which includes a base salary, access to an employee benefits program, a generous bonus scheme and other benefits.

If you are interested in applying, please send your application to Anna Prusa, National HR Manager, quoting reference number Crawco/Nat002 for Australia, or Mark Godfrey, [mark.godfrey@godfrey.co.nz](mailto:mark.godfrey@godfrey.co.nz) for New Zealand. All applications will be treated with the strictest of confidence.

### 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.

### Junior Loss Adjuster – General Insurance



#### TECHNICAL ASSESSING (SA)

Based in Goodwood South Australia Technical Assessing SA Pty Ltd (TASA) is one of the largest independently owned loss adjusting houses in South Australia.

TASA receives instructions from a wide variety of principals across many areas of Insurance classes.

A position exists for an entry level loss adjuster to join our professional team.

The successful candidate will be involved in handling domestic and commercial property losses.

You will need to possess excellent communication skills (both written and oral) and be prepared to work toward industry qualifications. You will also require excellent time management skills.

A background in the Insurance industry while an advantage is not essential.

The successful applicant must however be practically minded with an enquiring mind.

The successful applicant will be offered a competitive salary package including a car allowance.

A position description is available upon request.

Applications will be treated in confidence and should be directed to:

Human Resources Technical Assessing (SA)  
134 Goodwood Road Goodwood SA 5034 or  
[tasa@technicalsa.net.au](mailto:tasa@technicalsa.net.au) marked attention of

Human Resources.

### 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)



### 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.