



## FROM THE INSTITUTE PRESIDENT, IAN MCWALTER

Recently Tony Libke, our secretary, Jeffrey Tan, our International Division Chairman and myself visited Hong Kong, Singapore, Indonesia and Malaysia.

In Malaysia we were joined by our International Development Director Jaye Kumar where we were all in attendance at the Inaugural International Claims Convention organised in conjunction with our joint venture partners MII (Malaysian Insurance Institute) and AMLA (Association of Malaysian Loss Adjusters).

The convention was a resounding success and attracted over 100 delegates, with some travelling from afar afield as the UK and Turkey. It was also pleasing to note some members from Australia were in attendance.

We are in discussions with our joint venture partners as to the possibility of making this a regular event.

In Hong Kong, Singapore and Jakarta we met with prospective members, members, the heads of the major loss adjusting companies and representatives from the local insurance institutes, including the SCI (Singaporean College of Insurance), the SII (Singaporean Insurance Institute), the Hong Kong Insurance Institute and the Hong Kong representative office for ANZIIF.

Myself and my colleagues extend our thanks to all those members, prospective members and the individuals from the various organisations we met with for their time and generous hospitality.

In the last edition of LA News I was pondering the issue of a value statement for AICLA. Having visited, talked to and listened to the many people we met with, a number of issues in respect to this have become clearer.

Our visit has certainly reinforced my view that the challenges we face, both within the insurance industry and more particularly loss adjusting, are not confined to one country. In this respect the similarities far outweigh the dissimilarities. I know that in speaking to the Australian members who attended the conference in KL this was a view echoed by them.

Whether it is the problem of too many grey hairs (and even they, if you will pardon the appalling pun, are beginning to thin out) in the industry and too few young people coming in, to continuing pressure on fees, to the feeling loss adjusting has been suffering from “dumping down”, the problems do not confine themselves to either borders or cultures.

Perhaps how we deal with these issues has cultural nuances attached to it, but the solutions we seek and the answers we find will have resonance with everyone who calls themselves a loss adjuster.

These, and other issues, are deep seated and I do not expect they will be resolved within my tenure as president, or indeed in the time of a number of presidents to come.

What we can do however is to begin to understand where the answers might lie. It may sound simple, but in many respects those answers lie with ourselves. John Donne the English poet once remarked, “no man is an island, each man is a part of the main”. It is through the collective voice and use of education where we can make a difference to our own and the lives of others.

Whether it is education through conferences, workshops, seminars or meetings or through our exam system this is where the value of your Institute lies. When you attend such conferences, workshops etc, you are not only getting the opportunity to hear new information, or re-cap on forgotten points, but you also have the opportunity to mingle with your peers, gain new ideas and perceptions. Creative ideas are the lifeblood of innovation.

When you study for the exams you are gaining the collective wisdom of many hundreds of man years of loss adjusting. Most of us know each country has its own culture. What we don't always realise is that each company has its own culture. Its all too easy to become so immersed in your own countries and company's culture that you don't see the wood for the trees, don't realise there are many, many different ways to do things.

As an Institute our members come from many different backgrounds be it racial, ethnic, religious, national or cultural. That diversity is our strength. To harness it each division needs to have its seminars, workshops etc. As an institute we need to have our conferences, and as human beings we need to have a sense of belonging. That's what makes you proud when you travel abroad and people ask you “are you Australian, Malaysian, Singaporean, Chinese” whatever you may be, and you answer “yes”.

It is that sense of belonging to something that is greater than yourself, it is that ability to mingle and meet with your peers, beyond your company, cultural and country confines and that ability to gain educationally that is the benefit of belonging to AICLA. Maybe most days you don't even think about it and that would be pretty normal. But to use John Donne one last time, in the poem I alluded to earlier he also said “and if a clod be washed away England be the less for it”. By analogy I would suggest without an institute of loss adjusters we would all be the less for it.

Kind Regards,

*Ian McWalter, President*

## 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

Queensland Division will be holding its Annual Charity Golf Day on 27 May 2010 at Nudgee Golf Course.

This event has been very popular and due to the generous support of suppliers has donated significant funds to the Royal Children's Hospital Foundation over the past 10 years.

### INTERNATIONAL

The Inaugural International Claims Division was held in Kuala Lumpur on 19-20 April 2010. The convention theme Today's Risks, Tomorrow's Claims attracted over 100 delegates from a wide range of countries. Mr Jeffery Tan Chairman of the AICLA International Division said that the success of the event had been due to the cooperation of the organising committee, comprising representatives from MII, the Association of Malaysian Loss Adjusters and AICLA.

### WA

Hit by storms, Perth sustained a severe thunderstorm event on 22 March which produced heavy rain and the largest hail

that Perth has ever seen and much water flooding damage. The event has left all Adjusters stretched very thin.

WA has a number of peculiar constraints as opposed to most other capital cities with about 80% of its population within 40Kms of Perth and no significant sized close regional areas that can be called on for extra suppliers in an emergency.

The repairs to insured vehicles and property is going to be a long process given the widespread damage. Attached is an information sheet in respect of the storm. [Click here for a copy of the full WA storm report.](#)

### MII Conference

The Malaysian Insurance Institute is conducting a fire and business interruption insurance conference in Kuala Lumpur on 17 – 18 May 2010. [Click here for a copy of the MII conference brochure.](#)

## NEW AND ELEVATED MEMBERS

Congratulations to the following recently admitted and elevated members:

### NEW MEMBERS

Name	Class	Division
Timothy Guy	Provisional	Queensland
Katrina Wright	Provisional	Queensland
Lee Wilson	Affiliate	Queensland

### ELEVATED MEMBERS

Name	Class	Division
Jaswant Singh	Associate	Malaysia
Saw Teng Hong	Associate	Malaysia
U-Jin Oon	Associate	Malaysia

## VICTORIAN STORM CLAIMS

The ICA has released a following information in respect of the recent Melbourne storm based on claims data lodged as at 16 March 2010.

**Total Number of Claims: 105,000 – Total Estimated Value: \$896mil (22% Commercial, 78% Domestic)**

- Average Residential Property Claim: \$6,030
- Average Residential Contents Claim: \$5,660
- Average Domestic Motor Claim: \$5,610
- Average Commercial Property Claim: \$19,915
- Average Commercial Motor Claim: \$6,420
- Average Business Interruption Claim: \$14,100

## PROFILE & COMMUNICATION CAMPAIGN

2010 has started with significant practical challenges for Loss Adjusters. Australians, insurers and, at the front line, AICLA's members are facing the impact of several extreme weather events right across Australia.

### **In March alone the insurance industry received:**

- 115000 storm claims estimated at near \$922m in Melbourne
- floods in SW Queensland resulting in 7500 claims at a value of \$120m
- and some of the worst storms in Perth's history generated 120,000 claims of around \$890 million at the latest estimates.

These volumes of claims (occurring in such a wide geographic spread) stretch everyone's resources – not least those of the adjusting profession.

The current experience highlights a question that is often raised as we meet with stakeholders as part of AICLA's Profile and Communications Campaign. How can the insurance industry be sure it has the infrastructure in place to deal with the big disaster or, as in March 2010, a series of disasters?

People with the necessary skills may not always be readily to hand. For example, when catastrophes strike outside our capital cities – think of Cyclone Larry or the Newcastle earthquake as two sizeable instances – it requires time, logistics and money to deliver the appropriate resources to where they are needed. And to maintain that basic infrastructure comes at a cost.

Certain skills are expected and needed by consumers from their insurance industry representatives at the front line after a disaster. These include people skills such as clear, timely communication and, very importantly, empathy for those who often are stressed by the event and its aftermath. Not always easy when the loss adjusters or insurers' staff are themselves under pressure.

Finding additional staff that also possess insurance technical skills is not easy and highlights another aspect of our Profile and Communication Campaign which is aimed at increasing the professionalism and technical expertise through qualifications such as those offered by AICLA and delivered through ANZIIF. AICLA qualifications help develop the skills needed in dealing with disasters.

This catastrophe resource question is not new to loss adjusters. But it is an issue worthy of more industry-wide high level discussion than it currently receives. After all, if the industry cannot meet the needs of the insuring public, then a vacuum will be created that will be filled by governments or others.

It is important the broader industry understands and appreciates the need for professionals and professionalism at times of disaster - and that the industry recognizes this comes with a price. To not pay a fair and reasonable price threatens the insurance industry's capacity to respond effectively.

Perhaps we need more serious discussion on this topic.

*Philip Maguire, Development Director*

## Happy Retirement Richard Knight

What a ride!

From manual typewriters /carbon paper and a pocket full of change to call the office from hot 'phone boxes in the country, to computers/digital photos and mobile 'phones.

From shorthand typists to digital dictation typed in another State.

After training at RMC Duntroon in Engineering and Management I started in March 1963 at Miller & Miller. It was a small family firm covering all South Aust. and I was the only non family staff member.

There were over 120 insurance companies in the city of Adelaide, basically in four streets. We worked for probably 60 companies on motor, CTP, Worker's Comp, agricultural, public liability, fire and general property losses.

My training was in the hands of Mr. Bronte Miller and covered all aspects of adjusting, necessary to handle anything that was thrown at you on a regular three or four day country trip. On these trips you worked pretty well alone, as the only contact with the office was by public telephone, if you had enough coins left and could take the 60 degrees in the phone box!

Similarly air-conditioning in cars didn't become generally available until about the mid 1970's and that of course turned travelling into a joy, instead of a roasting torture whilst travelling 75,000 miles (120,000 km) a year.

I was recently described by senior claims officer as a "specialist generalist", as compared to the somewhat narrow "specialties" of today but this is simply a sign of the times and requirements of today.

I have had the privilege of serving variously as Secretary, President and Editor of the original Council of Loss Adjusters Newsletter, plus similar service to The Chartered Loss Adjusters Institute ( Australasian Division) including being the international correspondent assisting in writing the history of the Charter.

I have been President and am a Life Member of the Insurance Institute of SA, a committee member and Chairman of The Insurance Charity Lunch Committee, and the long standing President of The RSL Insurance Sub Branch in SA.

Loyalty begets loyalty and so I had a wonderful journey of 47 years with the same firm which changed it's name, but not ownership, to various "McLarens" identities over the years. It remained so until the merger on 1st September 2009 to form the public company of MYI Freemans Ltd. and I retired six months later.

I have made a huge number of very good friends and have no regrets.

**Richard Knight**

## POSITIONS VACANT

### Loss Adjusters – Australia and New Zealand

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 Sarah Colclough, National HR Manager at [jobs@crawco.com.au](mailto:jobs@crawco.com.au), 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.

### Liability Loss Adjuster – Sydney and Melbourne

Opportunities are available in our Sydney and Melbourne office for a Liability Loss Adjuster to form part of our well established team of liability professionals.



- Key accountabilities include:
- Successful management of a liability caseload
- Compliance with client service requirements
- Review files/reports as required
- Participate in local market activities
- Liaise with Liability divisions interstate

To be successful in this role you will need to be experienced in the investigation/ assessment of liability claims and some experience in a range of domestic and commercial claims would be beneficial. In addition, you will hold current AICLA membership, and have excellent IT, analytical, 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 for this role, please send your application to Sarah Colclough, National HR Manager, at [jobs@crawco.com.au](mailto:jobs@crawco.com.au) quoting reference number Crawco/Syd018 for the Sydney role, or Crawco/Melb023 for the Melbourne role.

All applications will be treated with the strictest of confidence.

### Loss Adjuster / Branch Manager, Geraldton WA

An 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 backgrounds 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 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 for this role, please send your application to Sarah Colclough, National HR Manager, at [jobs@crawco.com.au](mailto:jobs@crawco.com.au) quoting reference number Crawco/Ger001

All applications will be treated with the strictest of confidence.



## 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.

## Claims Technician, Loss Adjuster and Senior Loss Adjuster – Melbourne



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

MYI Freemans is the largest Australian loss adjusting organisation that provides a range of claims services to the insurance industry. With offices throughout Australia and New Zealand, we offer 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 Melbourne office to work as a Claims Technicians, Loss Adjusters and Senior Loss Adjusters to manage a variety of interesting and complex claims for our Assessing Services Division.

To learn more about these positions or to obtain a position description, please register your interest with:

The Recruitment Consultant

MYI Freemans Human Resource Department

Email: [recruitment@myifreemans.com.au](mailto:recruitment@myifreemans.com.au)

Applicants who hold a qualification in Financial Services are encouraged to apply.

All enquiries and applications will be treated with the strictest of confidence.

“MYI Freemans is an equal opportunity employer”



### 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.