



## FROM THE INSTITUTE PRESIDENT, IAN MCWALTER

### “Now is the winter of our discontent”.

It would be difficult not to think there is a degree of truth to this statement if you took what the media said at face value. Its also true that the cold(er) months are approaching, but what of loss adjusters?

In my visit to New Zealand in late May I was told by ICNZ that claim numbers, over the year, were down by approximately 25% to 30%. I was told by the NZ Earthquake commission, at the time of visiting, that they only had a handful of open files, a remarkably low number for them.

It also seems from discussion with a number of the majors in Australia had it not been for the severe storms in Melbourne and Perth earlier in the year, many adjusters in Australia would now also be feeling the pinch.

In my earlier visits to Asia in April it also seemed that claim numbers were down.

As to the reason for the decline, many were putting it down to a lack of inclement weather. I have wondered however whether there may also be other factors at work, such as the economy and the sluggishness in certain sectors, as well as the manner in which insurers now carry out their claims processes.

I'm not about to offer any panacea to this issue, apart from maybe suggesting we should be changing our rain dances to reflect the changing state of the climate.

It does however bring up the question as to what will happen to our numbers if we continue to see changes in the climate. I'm not about to enter the debate as to what may be causing the changes, but certainly we do seem to have changes happening.

If we are going to see longer times between severe weather events resulting in a veritable drought of weather related claims and then very severe events, how do we gear up to this as an industry?

To use the analogy of a farm, nobody seems willing to carry excess numbers in a drought, but loss adjusters are not like sheep (well at least we hope not) that you shoot when times

are hard, but the next time the pastures are green you just go out and grow some new ones.

Another point is the speed at which claims are now handled. Modern technology for the claims handler and the insurers is certainly a boon, with efficiencies in attending sites and providing reports, but what about the actual settlement of the claims?

Anecdotally, in loss adjusting circles, what seems to be happening in severe weather events is that whilst the loss adjusters appear, relatively speaking, able to cope, other service providers, particularly those in the building industry, or at least the builders who are tied in with contracts to the major insurers, appear to run out of capacity very quickly. Or they can't do it for the prices they agreed to, or.....I'm sure you can fill in the gaps.

I say anecdotally, as I do not hear this story coming back from insurers. What I have heard from insurers is it's simply, “*business as usual*”. But then I imagine no-one would be much inclined to hold up their favourite model to the light if it then appeared tarnished.

I have the impression however that these issues are all linked. How do loss adjusters enjoy security of work, when it now comes much more in troughs and peaks? How are insurers really going to manage what is known as the fulfilment of the insurance promise, i.e. the rebuilding phase, when they become tied to a very small number of builders. Builders who, when push comes to shove, quickly run out of manpower and resources.

I am not “having a go” at either the building industry or insurers. I am simply pointing out, in words that were as true in the 60's as they are today, when wordsmith Bob Dylan first uttered them, “the times they are a changin”.

The question, as I see it, is, who is prepared to make the changes necessary? I have spoken and written a lot in the past about the changes we need to make as loss adjusters. In this instance, however, I suspect some of the real changes need to be made by insurers: to do otherwise could well mean they end up living a winter of discontent.

Kind Regards,

*Ian McWalter, President*

## PROFILE & COMMUNICATION CAMPAIGN

A copy of this year's Claims Convention brochure is now available for download by [clicking here](#). The CC10 theme is Claims Excellence and offers something for every claims professional.

We have been able to put together a wonderful series of high level and expert presenters from across the spectrum. Three CEOs from three very different insurance companies have accepted our invitation to participate this year. Vivek Bhatia from Lumley, Peter Nickerson from Berkley Re and David Brown from Guild Insurance will give us different perspectives from very different insurers.

We will also hear from the relatively new general Insurance Ombudsman, John Price about the future direction of FOS, claims and other complaints.

An Australian has recently been elected to the prestigious position of President of the International Insurance Law Association (AIDA). Michael Gill of DLA Phillips will be a guest interviewee of AICLA President Ian McWalter.

APRA's General Manger of Policy Development, Helen Rowell will discuss APRA's agenda over the next year and its relevance for the claims sector.

The broking fraternity will be there with two brokers claims executives helping us understand what brokers are looking for and what their role is.

Senior executives from the major loss adjusters will give us input on the issues faced by the loss adjusting profession; service providers will take the platform this year; several technical experts will present on a range of topics including legal, people and technical as well as two separate panel discussions on some of the claims industry's more contentious issues.

And we will have a truly Australasian Pacific feel with input from Martin Norrie, CEO Cunningham Lindsey New Zealand and MYIFreemans' Ian Lavin who will present on some of the features of doing business in the Pacific Islands.

It is a strong program with a great cross-section of insurance industry speakers which we expect will attract a bigger than ever level of participation.

CC10 will be held in downtown Sydney at the Four Seasons Hotel on George Street over Thursday 19th and Friday 20th August 2010.

Book your spot early.

***Philip Maguire – Development Director***

## GEOFF SEYMOUR RETIRES

Geoff Seymour from G.A. Seymour & Associates Pty Ltd has announced he will be retiring from loss adjusting on 30 June 2010. Geoff's career as a Victorian loss adjuster has spanned 44 years, having commenced in 1966. Geoff was highly active in the early years of the profession in Australia as a committee member and treasurer of the Loss Adjusters Institute of Victoria in the mid 1960's and then as a founding member and Victorian Division Treasurer of the Institute of Loss Adjusters of Australia (later to become AILA) for the period 1974 to 1995. Geoff was awarded the life membership by AILA for his contribution to the institute and promotion of the profession.

Highlights of Geoff's career included being appointed joint Chief adjuster for the State Electricity Commission of Victoria during the Ash Wednesday Bushfires in Feb 1983. He seconded 18 independent loss adjusters to assist and attended to 1986 Claims at Mt. Macedon, 483 at Cudgee in Western Victoria, and was then asked to do the same exercise for South Australia, once again acting for the Electricity Authority being ETSA. His joint partner in this exercise was Ken Hayes (now deceased) of Farm Management Consultants Pty. Ltd. who attended to the claims on the rural properties in both states. This exercise took several years to complete.

Geoff held a commercial pilots licence from 1962 until 2008 when at the age of 80 years he reluctantly relinquished his licence. His fields of practice were aviation accident investigations, construction and engineering claims. On behalf of all members we wish Geoff all the best in his retirement

## NEW AND ELEVATED MEMBERS

Congratulations to the following recently admitted and elevated members:

### NEW MEMBERS

<b>Name</b>	<b>Class</b>	<b>Division</b>
Joshua Khiu	Affiliate	Singapore
Koh Sheng Yau	Affiliate	Malaysia
Ifwanto Davis	Affiliate	Indonesia
Andi Iljas	Affiliate	Indonesia
Andri Dirgantara	Provisional	Indonesia
Anthony Donkin	Provisional	Queensland
Debra Donkin	Provisional	Queensland

### ELEVATED MEMBERS

<b>Name</b>	<b>Class</b>	<b>Division</b>
David Merritt	Associate	New Zealand
Kevin Ooi Eng Hooi	Associate	Malaysia
Yap Cheng Kang	Affiliate	Indonesia
David Chiu	Associate	Hong Kong
Michael Campbell-Pitt	Associate	Hong Kong

## DIVISION NEWS

### NEW ZEALAND

The NZ Division recently held a successful Seminar and AGM in Wellington. The Seminar featured insurers, brokers, and a forensic scientist. David Brown from DLB Adjusting in Melbourne presented on the Victorian fires which members found very interesting. Also, a workshop was held on liability issues of the Property Law Act.

Powerpoint slides from a seminar session on Stress Management by Melita Lawn, Human Resources Manager MYI is available on the AICLA Website under Downloads.

At the AGM, Grahame Smith was re elected Chairman of the Division for 2010/11. The AGM was followed by a session where members were able to ask questions of the President, Ian McWalter, and Administrative Officer, Tony Libke, about AICLA.

### QUEENSLAND

Magnificent weather and a strong field of players ensured the AICLA Queensland Division Charity Golf Day was a great success. The event held at Nudgee Golf Course attracted loss adjusters, insurers, lawyer, brokers and a wide range of suppliers. Winning team on the day was Norm Grier, Randy Murphy, Andrew Webber and Ross Ferling. Due to the generous support from sponsors, a record donation of \$5540 was made to the Royal Childrens' Hospital Foundation. AICLA acknowledges the support of the following sponsors at the event.

- Westaway Restorations Pty Ltd
- Insight Restorations Pty Ltd
- BMR Building Solutions
- R & S Trading Pty Ltd
- Allen & Newton Qld Pty Ltd
- Lloyds Auctioneers & Valuers
- Pattersons Insurerbuild
- Bay Building Solutions
- Restorative Solutions Pty Ltd
- Bridgestone Australia

The Queensland Division AGM will be held at the Brisbane Polo Club on Tuesday 10 August. A nomination form for positions on the Council has been forwarded to members.



### NSW

The highly popular NSW annual luncheon will be held at the Royal Sydney Yacht Squadron, Kirrabilli on Friday, 23 July 2010. Anyone interested in attending should contact Meryl Smith on (02) 9906 5966.

### WESTERN QUEENSLAND STORM REPORT

The following is a June update from the ICA on the storm event in Western Queensland on 2 March 2010.

Notwithstanding that many parts of the State were impacted by this event and the subsequent impact of Tropical Cyclone Ului, the Insurance Council is reporting on the affected areas of Roma, Charleville and St.George in order to maintain a clearer understanding of the impact on the most affected areas.

- As of 21 June approximately **2,877** claims have been received for the Roma, Charleville and St.George areas for an estimated value of **\$46.7m** being delivered back into the insured community.
- **Category A** – Homes that are presently **unlivable** and require reconstruction or significant repair before occupation. To date there are a total of **43** insured homes in this condition, an increase of 14 since last report. This can be subject to change as further assessments are carried out.
- **Category B** – Homes that are presently **livable** but may require occupants to be placed in temporary accommodation whilst repairs are carried out. To date there are a total of **173** homes in this category, a decrease of 65 since last report. As previously advised, this is subject to considerable change as further assessments are carried out.

## ON-LINE CONTINUING PROFESSIONAL DEVELOPMENT (CPD)

We are very pleased to announce that the on-line CPD facility is again available to members. We have migrated the facility to our own AICLA website, and have made a point of arranging navigation to be simple and intuitive. Busy members may now log in and access the on-line CPD menu via 'Professional Development' on our Home Page. They can then tackle papers and their quick quizzes with minimal complication. There is no page of instructions for access because they are not needed!

There are papers there to suit every interest and level of expertise, so why not log in and try some for yourself? With 22 already to choose from – and more to come – we doubt whether anyone will feel uncatered for. Most papers carry a CPD point score of 1 and there are a maximum of 20 points that can be accumulated in any one year in this way.

Enter the on-line CPD menu via 'Professional Development' on our Home page. A password routine is in place for this facility. Members will use

**User name 'cpduser'**

**Password is 'aiclcpd'**

(These are not case sensitive but do not enter the quotation marks!) Your browser may give you the opportunity to check the 'Remember' box.

**We look forward to seeing you there!**

## POSITIONS VACANT

### Liability Loss Adjuster - Echelon Loss Adjusting, Perth



Echelon Loss Adjusting ("ELA") is a division of Echelon Australia Pty Ltd and was established in Victoria in July 2004 as a "boutique" liability loss adjusting and investigation practice. There is an exciting opportunity for an experienced and energetic liability loss adjuster to join our Perth branch.

The successful candidate will manage a mixed portfolio of liability claims for a wide range of clients, including Australian and London based insurers, lawyers, government departments and corporate clients.

They will also be expected to assist the Senior Loss Adjuster in managing client relationships and in the development of new business.

Applications will be treated in the strictest confidence and should be directed to:-

Email: [julia.southall@jlta.com.au](mailto:julia.southall@jlta.com.au) or

Julia Southall  
Administration Manager  
P O Box 1003  
WEST PERTH WA 6872

### Insurance Loss Adjuster/ Assessor – Darwin



Cunningham Lindsey, a leader in a Global Risk Management Services, is seeking to employ a suitably qualified person to fill the positions of Loss Adjuster/ Assessor in our Darwin office.

You will provide Loss Assessing services, including conducting detailed on-site meetings with customers, clients and builders where you will complete factual investigations:

- Clarifying circumstances surrounding the loss and cause
- Verifying the loss/damage
- Quantifying the work of reinstatement
- Determining the policy liability
- Identifying and pursuing avenues for Salvage or Recovery

We will require from candidates:

- Loss assessing/ Adjusting; or Trades/Insurance/ Marine/ Building experience
- Relevant qualifications

- Strong written communication skills
- Solid customer service experience
- Sound knowledge of Excel and Word

Salary package will be commensurate with qualifications and includes company motor vehicle and mobile phone.

All applications will be treated in strictest confidence.

Closing Date: 31st July 2010

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

## OPPORTUNITIES



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 network to manage of a variety of interesting and complex claims for our Assessing Services Division. Current Vacancies include:

### Adelaide and Mackay

Loss Adjuster and/or Senior Loss Adjuster

**Melbourne, Darwin, Perth and Gold Coast**  
Claims Support and Claims Technicians

Expressions of interest in other areas are welcome.

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.