AUSTRALASIAN INSTITUTE OF CHARTERED LOSS ADJUSTERS

NEWSLETTER #98, JULY 2012



FROM THE INSTITUTE PRESIDENT, IAN LAVIN

Hello again

The last 4 weeks has been relatively quiet on the 'news' front although there has been much happening in the background with preparation for Claims Convention 2012, next year's Asian Claims Convention (Bangkok), and further negotiations with ANZIIF regarding Diploma delivery.

CC12 is now less than 2 weeks away and all preparations have been completed. Registrations are over 250 and we are hopeful of a record attendance. A very strong line-up of speakers and topics have been organised for the event plus a record number of sponsors. If you haven't booked please do so now.

We have a small but enthusiastic committee working on ACC13 and with the ideas that have been forthcoming the content of the programme is just about complete. It is now a matter of identifying suitable speakers to inform and entertain. Work has commenced to locate a suitable venue and fortunately there is a large range to choose from in Bangkok. Essential elements will be location, reputation, proximity to transport, etc. The date has been set for 28 & 29 March 2013 so please mark your diaries.

With Division AGM's in Australia and Asia planned over the next month I ask members to support the very important work undertaken by Divisions.

Work has been on going in relation to the renewal contract with ANZIIF regarding delivery of the Diploma and this is expected to finalised early next month whilst I am in Sydney for CC12.

By the time I make it to Sydney I will have completed a 5 week tour attending to flood claims in Thailand. The challenges associated with this event remain immense and I'm very much looking forward to sharing some of them with you at CC12.

Work is also underway with a pending trip to Singapore by International Development Director, Jaye Kumar in support of the Claim Technician's course which continues to be a sought after offering in that market.

See you at CC12

Until next time...

Kind Regards, Ian Lavin, President

ENROLMENTS FOR 2012

Traditionally the winter months are a quieter time work wise for loss adjusters and an ideal time for those doing the Diploma of Loss Adjusting to complete course modules.

The year to date enrolments are approximately 200, which in line with recent year enrolments. The closing date for the next enrolment period with ANZIIF is 30 August 2012 and more information is available at www.theinstitute.com.au

NEW AND ELEVATED MEMBERS

Congratulations to the following recently admitted and elevated members:

NEW MEMBERS	1	
Name	Class	Division
Holly Costley	Provisional	New Zealand
Stewart Lench	Affiliate	New Zealand
John Hamilton	Provisional	New Zealand
Narelle Handley	Provisional	Victoria
Adriaan Levendal	Provisional	Tasmania
Ciaran Mullane	Provisional	New South Wales
Dennis Holloway	Affiliate	New South Wales
ELEVATIONS		
Name	Class	Division
Name Bryan Levett	Class Associate	Division New South Wales
Bryan Levett	Associate	New South Wales
Bryan Levett Keith Whitehead	Associate Associate	New South Wales Queensland
Bryan Levett Keith Whitehead Kan Kok Kuen	Associate Associate Associate	New South Wales Queensland Malaysia
Bryan Levett Keith Whitehead Kan Kok Kuen Koh Choon Keng	Associate Associate Associate Affiliate	New South Wales Queensland Malaysia Malaysia
Bryan Levett Keith Whitehead Kan Kok Kuen Koh Choon Keng Lau Chi Kin	Associate Associate Associate Affiliate Associate	New South Wales Queensland Malaysia Malaysia Hong Kong

ON-LINE CONTINUING PROFESSIONAL DEVELOPMENT (CPD)

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IOS/FOS DETERMINATIONS

From time to time, courtesy of the Financial Ombudsman Service, we feature selected IOS/FOS determinations on our on-line CPD website.

AICLA members are no doubt aware that while the services of the FOS are free to applicants (in this case meaning insured parties) they attract a fee from the "member" (in this case meaning the participating insurer). Therefore, in practical terms unnecessary referral to this body is to be avoided. It is to be avoided for another reason. The services of the FOS are one further step in the dispute resolution procedure. Arguably, the first step is to avoid the dispute altogether, and practising loss adjusters well know that one of the most important human skills an adjuster must have in abundance is the ability to explain an adjusted settlement to the satisfaction of a possibly aggrieved claimant. The next step is the insurer's own internal dispute resolution system, and only when that has failed too is there recourse to the FOS.

So, to take the hardest view, referral to the FOS signals failure on both the adjuster's and the insurer's part. On the other hand, it is not surprising that there are disputes when the insurance regime generally — and our profession as part of it — are assailed by often unfair media stories and statements by politicians. Also — one hopes in a very small minority of cases — there are people who will never be satisfied, and since the FOS is free to them they may opt for that approach even if it is not felt justified.

While adjusters may find some decisions of the FOS surprising, they are binding upon the participating insurer, while the applicant insured can proceed further if not content with the finding.

We feature a particularly interesting case concerning the insurer's refusal to pay in what was considered a matter of obvious fraudulent arson. You will see that a great deal of evidence — some apparently conclusive — was in fact circumstantial. Also, that some shortcomings in the actions of the police and of the insurer may have contributed to the outcome. Certainly, this is not one of those cases where the skill of the adjuster could have avoided the dispute!

You will find this paper at CPD045.

You can enter the on-line CPD facility using the hotlink below, or by navigating through 'Professional Development' on the AICLA website Home Page. Members should use the User Name **cpduser** and the password **aiclacpd**. Your browser may offer the opportunity to 'Remember this password'.

We look forward to seeing you there! Go to on-line CPD now...

DIPLOMA COURSE

The loss adjusting diploma course has been reaccredited and renamed the Diploma of Loss Adjusting. The course is essentially the same with a new compulsory on-line unit added "Business Fundamentals" covering occupational health and safety issues and work practices in the financial services industry.

Members who are part way through studies will not be adversely impacted by the changes.

QUEENSLAND

The Queensland Division AGM and Back to Basics Seminar will be held on Wednesday 22 August 2012 at Kedron Wavell RSL Club Chermside. A notice regarding the meeting will be forwarded to members shortly.

The Division annual Charity Golf Day will be held at Gainsborough Greens on Wednesday 3 October 2012.

NEW SOUTH WALES

A successful workshop on SME claims was held in Newcastle on 7 June with 50 insurers, brokers and adjusters attending the event. Thanks to the organising committee led by Craig McLeod.

On Friday 20 July, we held our annual luncheon at the Royal Sydney Yacht Squadron, which was attended by over 160 members, guests and diary advertisers. The afternoon was a great success and we were well entertained by comedian/ventriloquist Darren Carr who was ably assisted by Brad Kelly from Gow Gates. Thanks to Angus Kench as the RSYS host and Meryl Smith for organising the event.



1 – Members and Guests

2 - Alex Stefan from Strata Unit Underwriting receiving a raffle prize from Kevin Mcelhenny and Jonathan Hubbard, current and past Division Chairs

3 - Ventriloquist Darren Carr with "volunteer" Brad Kelly from Gow Gates performing Danny Boy to everyone's great amusement (well done Brad).

We will be holding an ISR workshop in Sydney in September – more details to follow once the arrangements have been finalised.

INNOVATION GROUP General Manager Property

About Us

Innovation Group Claims Services is a specialist global provider of claims management software and business process solutions to insurers across various product sectors.

Through our people, process and technology we enable our clients to increase sales, improve operational efficiency and reduce indemnity spend.

With a commitment to flexibility and innovation we are able to provide tailored solutions that can meet the demands of today and adapt more rapidly to the needs of tomorrow.

The Role

We currently have a newly created position for a General Manager, Property. The key purpose of this role will be the leadership of our Property Claims and Loss Adjusting services, as part of the Regional Leadership Team. Our property claims services are delivered by a geographically dispersed team in excess of 50 that is managed on a day to day basis by two National Managers who are highly regarded in the Industry. You will have responsibility for ensuring the business units meet their financial targets and service KPI'S. This role will incorporate full P&L accountability.

The General Manager, Property must develop strategies and drive the tactics that will see the organisation lead the industry in both these areas. Building on an existing reputation, this role has key accountability to ensure the Claims and Loss Adjusting areas further distinguish themselves via product innovation, and the provision of an exceptional customer experience.

A pivotal component of this role will be to significantly grow our strong and profitable Property Claims and Loss Adjusting functions. You will be responsible for seeking out new opportunities for business growth in existing and untapped markets while ensuring the ongoing retention of current clients.



About you

The successful candidate will possess a track record of genuine achievement in leadership and business development, particularly within Insurance. The suitable candidate will have:

- Commercial and Domestic Property Claims and Loss Adjusting experience
- Thorough knowledge of the Building Industry including experience with Australian Building Standards
- Strong tender proposal development experience
- A proven track record in business development activities from sales leads to conversion of new business
- Demonstrated Relationship Management, Networking and Sales Experience
- AICLA or ANZIIF affiliations and qualifications
- High level negotiation and presentation skills
- Strong relationship building skills
- Exceptional verbal and written communication skills
- Strong decision making skills
- Ability to manage multiple tasks
- Be passionate and driven to achieve personal and organisational goals.
- Most importantly, a positive and enthusiastic attitude and the drive to create a successful team whilst maintaining high levels of staff morale.

What's on Offer?

This is a rare opportunity to join a commercially successful organisation that is making a difference in the Industry. The salary package will reward the significance of this role and is designed to attract the right candidate. It will include a significant incentive bonus centred around profitable business growth.

To apply for this role, please forward your CV to Shelley Mundy, Human Resources Manager mundys@au.innovation-group.com along with a cover letter detailing your suitability for this role. Please note agency applications for this role will not be accepted.

CHARLES TAYLOR ADJUSTING Engineering Insurance Loss Adjuster - Perth



Charles Taylor Adjusting (Australia) Pty Ltd (CTA) is a vibrant division within the Charles Taylor Group of insurance loss adjusting companies, leaders in the management and adjustment of major insurance claims arising out of the energy, mining, construction, infrastructure and engineering industries. Our work involves intermittent travel within Australia and Overseas for brief periods of time.

As part of the Perth CTA office succession plan, an opportunity has arisen for an entry level Engineering Insurance Loss Adjuster with a minimum of 3 years engineering experience. This is an excellent opportunity for an engineer who has worked in and enjoys the consulting or contract management side of the engineering business to take their skills and career to a new level as part of a small, specialist team operating at the complex loss end of the Insurance Loss adjusting industry.

To be successful in the role you must be a degree qualified engineer with experience in the commercial/ construction or resources industries, be either insurance qualified or be prepared to undertake further study in this regard. Given the nature of the role, you must also:

- Be focused on customer service at all times
- Have excellent communication skills
- Have high level analytical and report writing skills
- Wish to utilise your technical background to develop your career towards a more commercial role
- Be able to work as part of a small professional team.

Above all else, however, you must be able to maintain the highest levels of integrity, and be enthusiastic and have a positive disposition.

This is an interesting, challenging and demanding career opportunity, with excellent working conditions, a competitive salary and other benefits including a fully-serviced company car.

Please send your application and resumé to Charles Taylor Adjusting (Australia) Pty Ltd, Ground Floor, 1 Havelock Street, West Perth, WA, 6005

Alternatively, applications may be sent via email to robyn.underwood@ctplc.com .

Applications close Friday 6th July 2012 and will be treated in the strictest of confidence.

Your preliminary enquiries may be directed to Mrs Robyn Underwood at CTA Perth by telephone on +61 (8) 9321 2022.

www.ctplc.com/adjusting

AICLA offers members the opportunity to advertise positions vacant in LA News.

The cost is \$250.00 (+ 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.

