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ChRiStMAS



**FROM THE
INSTITUTE PRESIDENT,
MICHAEL COOKE**

The calendar year is quickly coming to an end, with Christmas upon us and plans being made to welcome in the New Year.

During December I had the pleasure of attending two functions in my capacity as president of AICLA.

The first being the Victorian Division's annual Gala Dinner on 9 December 2013 and their presentation to diary advertisers. Guest were entertained by Mike Brady of "up there Cazaly" fame. The night was a huge success with almost 300 guests attending. During the function David Brown the former division chairman, AICLA director and member of the Education Committee was awarded the AICLA medal for his contribution to the Division and AICLA over many years. My congratulations to that committee for a wonderful event.

The second function was a farewell event held in Sydney on 16 December 2013 for Joan Fitzpatrick. This was a very informal farewell, with speeches only from Jonathan Fox the Chairman of the ANZIIF Board and Joan. There was a good attendance from the insurance industry with everyone having an opportunity to farewell Joan personally.

Some of the AICLA highlights this year have been:

1. Our second Asian Claims Conference held 21-22 March in Bangkok was a major success;
2. CC13 again achieving a record number of delegates and being claimed by many as the best Claims Convention ever;
3. The introduction of AICLA's first full day workshop for trainee adjusters in Sydney the day before CC13 was fully booked;
4. Commencement of visits to all Division to speak with members and outline what is happening within AICLA and our objectives for the future;
5. Development of the first of what will be a suite of CPD Workshops to be made available for Divisions to present; and
6. An increase in membership the pleasing outcome following the reduction in the cost of the Diploma course and the growing awareness of RPL arrangements being promoted by AICLA.

Plans are well underway for the Asian Claims Convention, an event not to be missed. Dates are set for 2-3-4-April 2014 in Singapore with a quality line up of presenters, headed by the renowned UK loss adjuster, author and after dinner speaker Alan Cleary, a truly memorable presenter. Registrations are already being received, so give this event some consideration over the holiday break.

Planning for the CC14 is well advanced with the committee assessing a wide range of topics and presenters. I am pleased that we have secured the Sofitel Hotel Sydney for the event on 13 and 14 August 2014.

The Carey Bird Scholarship essay topic has been decided and will be available from the AICLA office in January 2014.

As this is the last newsletter for 2013 I take this opportunity to thank members for their enthusiasm and commitment towards AICLA and the important role we play collectively in keeping AICLA strong and relevant in a challenging environment. I wish you and your loved ones the very best for a happy and safe Christmas and New Year period.

**Kind Regards,
Michael Cooke**

NEW SOUTH WALES

The NSW/ACT Division hosted the annual Cocktail function at the Museum of Sydney which was attended by approximately 165 loss adjusters, industry guests, lawyers and diary sponsors. The event was a great success, supported by major sponsor CJ Duncan Builders and 19 other diary sponsors who donated a fantastic range of door prizes. Certificates were presented to new Affiliate members on the night.

In the aftermath of Typhoon Haiyan, the Committee took the opportunity to ask attendees to donate to the Australian Red Cross Typhoon Haiyan Appeal. The generous donations made on the night totalled \$366 and were greatly appreciated.

The Committee would like to remind members and non-member practising loss adjusters of the next Members Meeting on 20 February 2014 at the Cammeray Golf Club. A speaker from WorkCover will be presenting and attendance is encouraged.



The NSW/ACT Division wishes its members and family a safe and happy festive season.

CC14



The Claims Convention will be held in Sydney on 3-4 August (Wed & Thurs) at the Sofitel Sydney.

The organising committee is well advanced with topics and speakers for the event.



ASIAN CLAIMS CONVENTION SINGAPORE

2-3-4 April 2014

Registrations for the Asian Claims Convention (ACC) in Singapore on 2-4 April are open.

The programme will be headed by well known UK loss adjuster and accomplished after dinner speaker Alan Cleary.

Claim topics to be covered at the event include engineering, marine, expert witnesses, negotiating skills, legal issues, oil and gas losses...

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VICTORIA

ANNUAL GALA CHRISTMAS FUNCTION - TOP NIGHT!!



The annual Christmas Gala Dinner and Diary Presentation was held in the Jim Stynes room at the MCG earlier in December. We had a record crowd comprising of loss adjusters, insurers, suppliers and builders who made up over 190 guests. The room was huge and overlooking the grounds with plenty of room for guests to move around and network.

The food was first class and the entertainment this year was faultless. Mike Brady performed some of his most famous tunes including “Up there Cazaly” and “One day in September” along with speaking candidly about his career ups and downs with guests being surprised on how many jingles Mike Brady had written that has become part of our lives. The crowd was in hysterics at some of the stories and also sang along to his anthems.

We also had the pleasure of Michael Cooke our President attending the function who I’m told also had a great time. During the night we also presented our Division Treasurer, David Brown, with a service medal for his outstanding and long term contribution to the industry and also to the Institute. This was a total surprise for him and was well received. Congratulations again David!!

The night seemed to end too soon and many of the guests actually continued on at a local bar. Guests also took home a special memento from the night which was a silver engraved business pen. Now the challenge is on to make the 2014 event even bigger!!!



On behalf of the Victorian Division we would like to wish you all a prosperous and successful new year!!!

IADJUST 2014

The Victorian Division is holding an all-day seminar on 19 February 2014 at the Melbourne Town Hall. The seminar is the first of hopefully many to form part of a yearly event for Victorian loss adjusters both new and experienced. It is also a great opportunity for anyone interested in the field.

The event will showcase areas of Loss Adjusting including where it all began, reserving, fire causations and patterns, malicious damage, burglary and proof of ownership, water damage and common issues, liability and interviewing techniques. Even those experienced will benefit from presentations from specialists in their fields including a Fire Investigator, Circumstantial Investigator, Solicitor and Senior Loss Adjuster's. It is also a great opportunity for new loss adjusters and those seeking to enter the field to get a good idea of what we do and what paths are available.

Tea/coffee and lunch will be provided and numbers are strictly limited. The flyer and registration forms will be out shortly to get talking about it and block it off in your diaries.

Hope to see you there!!!!

NEW AND ELEVATED MEMBERS

Congratulations to the following recently admitted and elevated members:

NEW MEMBERS

Name	Class	Division
George Jordan	Provisional	Queensland
Elouise Cave	Provisional	Queensland
Lynn Lappin	Affiliate	Victoria
Gavin Linsdell	Provisional	International

ELEVATIONS

Name	Class	Division
Michael Collins	Fellow	South Australia
Maria Widiasusanty	Affiliate	International
Richard Brown	Associate	New South Wales

ON-LINE CONTINUING PROFESSIONAL DEVELOPMENT (CPD)

FOS DETERMINATION — CRACKING TO WALLS OF PROPERTY

From time to time we feature determinations from the Office of the Financial Ombudsman. At CPD057 we reproduce a particularly lengthy determination relating to the cracking of walls in a tenanted private house.

The determination was certainly exhaustive, running to a total of 120 paragraphs, and involved a number of experts on behalf of the various parties to the claim. The policyholder claimed that severe cracking to the walls was due to stormwater run-off, it being noted that there was also collapse of a council drain in a laneway next to the insured property.

Claim was made for repairs quoted in the sum of \$36,190 with an estimated further repair cost of \$10,000, plus two years loss of rent as well as an amount for perceived loss of value to the property, which had since been sold. When the matter ran into dispute, the claimant (who was represented) also expressed dissatisfaction at the insurer's failure to respond to requests to action the claim.

The insurer denied the claim on the grounds that the footings to the house were inadequate, but did make an offer relating to part of the damage, in the sum of \$3,964.

After extensive consideration of the various experts' reports, the FOS panel determined that the insurer was due to pay some 70% of the estimated damage plus an amount representing loss of rent, as well as interest on these amounts from the date when repairs should reasonably have been authorised. As well, it was determined that a relatively small amount representing perceived loss of value should be paid.

In these times of major events in which the public and some sections of the media expect rapid responses from insurers irrespective of the general pressure and volume of work, it is interesting to note the FOS comment that it '...accepts that during times of catastrophic events the resources of [an insurer] are stretched...' and '...it is therefore reasonable that some delays would occur...'

We invite you to examine this lengthy determination and try the Quick Quiz.

Our on-line CPD facility is available on a 24/7 basis. Access the facility via 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 aiclapd. Your browser may offer the opportunity to 'Remember this password'.

We look forward to seeing you there!

[Go to on-line CPD now.](#)