



FROM THE INSTITUTE PRESIDENT, MICHAEL COLLINS

Dear Colleagues

Sometimes we can fail to see the 'big picture' even when it is right there in front of our face. During a recent conversation with an insurance lawyer I was informed of a situation that I consider worthy of sharing as it demonstrates how vulnerable we can become by sub-standard performance from ourselves and others. The story goes like this.

The lawyer received an instruction from an insurer to provide advice on a complicated matter. Upon receipt the lawyer was required to provide a cost estimate and a critical timeline of reporting. The lawyer subsequently issued the instruction to the client's preferred loss adjusting firm with an expectation that the investigation would be completed within a reasonable timeframe.

As the weeks rolled on there was no indication that the investigation had commenced and follow up email and telephone communications were ignored. The lawyer was required to spend considerable time chasing the adjuster only to receive a sub-standard report that was many weeks overdue.

As a consequence the lawyer failed to meet budget and timeline requirements and was 'chastised' by the client. The lawyer had to spend much time and effort restoring the relationship.

What irritated the lawyer the most was the adjuster's apparent contempt for the instructions and a failure to communicate on the progress. We all experience heavy workloads but need to make sure we keep the various stakeholders informed of our progress as often as possible. A simple telephone call or a response to at least one of the follow up emails probably would have changed the outcome.

The 'big picture' in this situation is that the disgruntled insurance lawyer has vowed never to use that adjuster OR FIRM again. Furthermore, the insurance lawyer made a recommendation to the client that the preferred loss adjusting firm be replaced by another more worthy of receiving its instructions.

When I first met industry stalwart John Dring from the Adelaide office of Crawford and Company he told me that he likened loss adjusting to 'a whole lot of saucepans on a stove top'. Each saucepan was exposed to a varying degree of heat and would eventually boil over. He explained to me that the 'art of loss adjusting' was to keep the saucepans moving around so that none of them boiled over. I love that analogy.

In this matter the saucepan well and truly boiled over and permanently burnt the cook. Needless to say what occurred was unacceptable as it not only damages the loss adjuster and firm but it also damages our industry.

Congratulations to the Victorian Division for the '*iAdjust 2015*' full day seminar held in Melbourne on 18 March 2015. I had the pleasure of attending that event and presenting a brief discussion about AICLA. The event was particularly well organised and I commend those involved for their effort and passion.

Our thoughts and wishes go out to the people of Vanuatu and Qld who have all experienced losses through the recent cyclonic activity. Adjusters from Australia have already been sent to Vanuatu and AICLA wishes them all the best with their endeavours.

As most of you would know the *Australian Claims Convention (CC15)* is a joint initiative between AICLA & ANZIIF and is scheduled to occur in Sydney on 5 & 6 August 2015. The Organising Committee is currently finalising the keynote and other speakers and a contemporary and interesting program is guaranteed. This is a fabulous opportunity for members and guests to keep updated on industry issues, and to re-acquaint with existing as well as developing new networking opportunities.

On 4 August 2015 the *Trainee Loss Adjusters* workshop will be held in Sydney and is designed to further educate loss adjusters that fall within the 'trainee' category. This year the program will have a particular emphasis on the 'practical' side of loss adjusting involving scenarios often faced by less experienced adjusters and will involve interactive workshops with the various industry expert presenters. If you know of anybody within your firm who you think would benefit from this workshop can you please encourage them to attend the workshop as it will be very beneficial? Be quick as seats are limited. Registration details will be released soon.

Just a reminder that the *Carey Bird Scholarship* is still open and we invite interested and eligible members to give it a go. A fabulous prize of either attending the next Asian Claims Convention or Australian Claims Convention is up for grabs.

By the time you receive this newsletter the *Asian Claims Convention* will be well underway. I will provide a detailed report of the convention and a summary of our visitation to our colleagues in South East Asia in the next newsletter.

Until next time
Michael Collins

CAREY BIRD SCHOLARSHIP

Members are reminded that submissions for the Carey Bird Scholarship close on 31 May 2015. The prize is open to all AICLA members (qualified and unqualified) up to age 40 and also members over 40 who at the time of entry are enrolled in the Diploma of Loss Adjusting.

The scholarship prize is attendance at either the Sydney Claims Convention or the Asian Claims Convention with airfares, accommodation and other expenses paid. The award is co-sponsored by Marsh FACS. For details of the claim scenario click [here](#).

CPD RECORD SHEET

Members can download a copy of the CPD record sheet and a list of qualifying activities [HERE](#). Members seeking elevation to their membership status must submit a copy of the record sheet when applying for elevation. Also Associates and Fellows who wish to use the term Chartered Loss Adjuster must maintain CPD accreditation. Members are required to accumulate thirty (30) points over the year from 1 January to 31 December. One point equals one hour of qualifying professional activities.

CYCLONE MARCIA/ QLD HAILSTORM

The Insurance Council of Australia has reported that the two recent Queensland events have resulted in significant reportable insurance claims. In respect of cyclone Marcia as at March 2015 there have been 29000 claims (93% domestic, 7% commercial) with an estimated \$400 million in reserved payouts. In the case of the Brisbane hailstorm in late 2014 the estimated reserved payout is now \$1,091 million with over 100000+ claims to date.

NEW AND ELEVATED MEMBERS

Congratulations to the following recently admitted and elevated members:

NEW MEMBERS

Name	Class	Division
Daniel Burke	Affiliate	Queensland
Wee Keong Ang	Provisional	Int (Singapore)
Jose Theodorus	Affiliate	Int (Indonesia)
Christanto Sunarto	Affiliate	Int (Indonesia)
Richardo T'juatja	Affiliate	Int (Indonesia)
Noel Salvador	Affiliate	Int (Philippines)
Ian Willcourt	Provisional	South Australia

ELEVATIONS

Name	Class	Division
Darren Maynard	Affiliate	Queensland
Carl Coldham	Affiliate	Western Australia
Colin Brunner	Fellow	Queensland
Stan Wetherall	Fellow	Queensland
David Hamilton	Associate	Queensland

CC15

The Sydney Claims Convention (CC15) will be held at the Sofitel Wentworth Sydney in 5-6 August 2015.

The planning committee is currently working to develop a programme focusing on the area of emerging claims.

Any suggestions from members on speakers and or topics would be most welcome.

Suggestions can be sent to adminoffice@aicla.org



INTERNATIONAL

The International Division is preparing for a busy period with the Asian Claims Convention in Hong Kong 24-26 March 2015.

Following the convention the President Michael Collins, International Division Chair Budi Maharesi and Chief Executive Tony Libke will be attending meetings of members, insurance associations, regulators etc. in Jakarta, Kuala Lumpur, Bangkok and Singapore.

QUEENSLAND

The Queensland Division recently conducted an online survey of members to obtain feedback on what they would like to see in the way of division activities during 2015.

The initiative was well received with 40 members completing the short survey. As a result the Queensland Division plans to conduct building construction seminar in June.

Belinda Powell was the winner of a \$100 award for participating in the survey.

NEW SOUTH WALES/ ACT

Members Meeting - Fine Arts Claims & Developments in Conservation - Thursday, 26 March 2015

Adam Godjin, Senior Conservation Manager from International Conservation Services (ICS) will be speaking to members about restoration and conservation methods when dealing with Fine Art losses.

ISR Workshop - Newcastle - Thursday, 21 May 2015

The ISR Workshop will be hosted and facilitated by regional loss adjusters with the support of the NSW/ACT Committee Members. The workshop is open to loss adjusters (member and non-member), brokers and agents, including claims handlers.

The workshop being hosted in Newcastle is an excellent opportunity for regional members to attend an educational session, earning CPD points and concurrently providing networking opportunities. We look forward to receiving support from our regional colleagues.

Annual Luncheon - Royal Sydney Yacht Squadron - Friday, 24 July 2015

Please note your diaries, with further details including the entertainment for the day to be confirmed.

ON-LINE CONTINUING PROFESSIONAL DEVELOPMENT (CPD)

BUSINESS INTERRUPTUS!

We are very pleased to be able to include in our now large stock of CPD papers a paper that provides an exhaustive examination of some of the quirks in the typical Business Interruption (Consequential Loss) cover as offered by ISR policies and others. This area of insurance is frequently regarded as straightforward, particularly by new adjusters. But it is far more than calculating income minus expenditure!

This paper has been written by Tony Morgan, probably the most famous Business Interruption authority in Australia, with a long history of resolving difficult BI cases and also a prolific writer and speaker on the subject. We are grateful to Tony for allowing us to include this paper, which was first delivered to the Australian Insurance Law Association (AILA) in August 2000.

The paper examines in detail such topics as the conflict between the Premium Adjustment and Average clauses, the application of exclusions, R & R conditions, Extra Costs of Reinstatement, declared values as against limits of liability, time excess, production losses and claims preparation costs, and it closes with some comparisons between the Mark IV ISR wording (still preferred by many) and the Mk V wording.

This thought-provoking paper should put to rest any theory that Business Interruption claims are merely an add-on to the serious business of material damage and can be found at CPD068. Navigate to this on our website through 'Professional Development' on the Home Page. Members should use the User Name **cpduser** and the password **aiclcpd**. Your browser may offer the opportunity to 'Remember this password'.

We look forward to seeing you there!

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

VICTORIAN DIVISION NEWS



iAdjust2015

This year was the second time iAdjust was organised and run by the Victorian Division. We saw a greater number of attendees than last year with the addition of event sponsors which helped keep the costs down for such a fantastic event (which included a hot lunch and after function drinks).

This year featured presentations which were relevant to loss adjusting in the areas of business interruption, report writing, a presentation by Beyond Blue on taking care of yourself and others, OH&S, damage & quantum, some interesting facts on the class actions of the Victorian 2009 bushfires, mould, fraud red flags and also a brief overview of personal injury claims in Victoria.

We also had special guest AICLA President Mike Collins attend and also briefly speak to the attendees on AICLA and its benefits.



Some feedback received on the day was that it was relevant, the speakers were interesting and on topic, and of course the lunch was excellent!

From an AICLA point of view it would be nice to see more members attend these functions as they are specifically aimed at you and professional development. As we are now seeing the size and quality of these events grow we would encourage members and non-member loss adjusters to get involved with these types of days.

We now have to top this year's event with an even better event for iAdjust2016!!!



2015 AICLA Victoria Christmas Gala – Update

We announced this year's upcoming Christmas Gala at the iAdjust2015 seminar which was taken with applause and "wow's" from the attendees.

SAVE THE DATE Thursday 10 December 2015 formally announced to be held at the Palladium at Melbourne's Crown Casino.

We have also secured special stay-rates with Crown for attendees of the event (especially those from regional areas and interstate) along with free parking for all!!!

The Victorian Committee are already working on finding some spectacular entertainment for the event which we are extremely excited about.

We will divulge more information as it comes about.... So start the conversation, get your colleagues, friends and clients involved and let's make this year huge!!

POSITIONS VACANT



LOSS ADJUSTING FIRMS - EXPRESSIONS OF INTEREST

ASTA Group is a strategic alliance of specialist independent loss adjusting firms forming the third largest national loss adjusting organisation within Australia. ASTA currently operates predominantly in the commercial property and residential/commercial strata sectors as well as servicing high net worth personal claims using our team of highly experienced property loss adjusters.

In addition to these services ASTA Group also has dedicated teams in Major Loss and Specialist Claims, Liability and Business Interruption, as well as highly specialised national teams for Engineering (machinery) and Motor (including Heavy Motor) losses across all sectors.

ASTA Group provides its services to a wide range of general, specialist and niche Insurer's, all of which demand the highest level of service provision, quality and consistency found in ASTA's successful combination between small business owners with national infrastructure and market presence.

Due to increased demand for our services over the last two years ASTA is now seeking expressions of interest from high quality independent loss adjusting firms in all states and territories looking to increase their exposure to key Australian Insurers.

For further information or to discuss a potential membership with ASTA Group in confidence please contact Dave Bazen, Chief Executive Officer at dave.bazen@astagroup.com.au or on (08) 9361 1979. Alternatively please see our website at www.astagroup.com.au for more details on our national operations or contacts in your state.



LOSS ADJUSTER

We are looking for a motivated Loss Adjuster to join the team at our Pymble office. This is a great opportunity to develop your career with the potential of long term equity acquisition.

As part of the role you will:

- Undertake onsite assessments for commercial, strata and domestic claims
- Confirm cause, nature and extent of losses
- Interpret policy wording to determine and provide recommendations on indemnity to insurers
- Regular reporting to insurers
- Ensure settlement and completion of files in a timely manner
- Provide a high level of customer service to insurers, brokers and insured
- Have completed ANZIFF or AICLA studies or be willing to undertake such studies

The successful candidate would need to possess the following attributes:

- Proven & strong time management and problem solving skills
- Excellent communication skills both written and verbal
- A strong attention to detail
- An understanding of insurance policies
- A sound general insurance background

You will be provided with support staff to assist with the management of your portfolio along with a car, mobile phone and laptop computer.

Salary is negotiable, based on your previous experience and qualifications.



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

The cost is 200.00 (+ GST) and the advertisement will be run for one month. 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.