



## FROM THE INSTITUTE PRESIDENT, MICHAEL COLLINS

Dear Colleagues

Being in a profession that requires continuous report writing do you believe in the statement 'you are only as good as your last report'?

Your report is your product and is no doubt one of the most direct means of you being exposed to your Client. A good report will stand out in the claims process as much as a bad report and your name will be the identifier, not the company brand. A good report writer will see a continuance of work whereas a poor report writer will probably experience a decrease in work, regardless of any contractual arrangements.

Over the past few weeks I have talked with numerous Australian insurers and claims handlers and have been provided with considerable feedback about the general quality of Loss Adjuster's reports. Some of the feedback was positive however a lot of it was not. There were comments that reports were often poorly worded, lacking in detail and failed to adequately address the critical elements of the claim and policy.

Other feedback included reports being forwarded on time but containing insufficient content to be of much benefit that were most likely only submitted to comply with service standard obligations. Feedback I received from one insurer was that many reports have been of no benefit at all.

It can be extremely difficult for a claims handler to be able to understand the circumstances of a loss to the same extent as the Loss Adjuster who has had the benefit of attending the scene and seeing the loss first hand. Therefore, claims handlers will often seek a recommendation or direction from the Loss Adjuster as to how the claim could be resolved.

Unfortunately, many Loss Adjuster's reports do not provide any form of recommendation. Doing so will clearly add to the overall value that the Loss Adjuster provides in the claims process and should be considered in future reports. Regardless of how well you perform in the field, or how capable you are as a Loss Adjuster, your measure will be your

report. Therefore, we must continually strive to provide our clients with useful, concise and technically accurate reports at all times.

When I started my loss adjusting career I was taught to write reports as if I was the 'reader' rather than the 'writer' and having no prior knowledge of the circumstances of the claim. I suspect that many loss adjuster's reports contain sufficient information from the writers perspective that make sense when combined with their observations. However from a readers perspective, who has not had the benefit of making those observations, the report on its own is lacking in detail.

On that note the Trainee Loss Adjusters Workshop is going to be held in Sydney on Monday 19 September 2016. One of the subjects includes a session on report content and will be of benefit to those who are new to our profession or require some assistance with report writing and structure. Further information about the workshop is included in this newsletter and anyone who is interested in attending should register their interest soon.

The divisional council elections are fast approaching so if you are interested in becoming a member of your council, make sure you have filled out the nomination form and return it to your divisional secretary. I wish to extend my gratitude to all current office bearers and councillors for your efforts throughout the year.

Well done to the Victorian Division Council for organising the I-Adjust Seminar in Melbourne on 20 July 2016. It was very well attended and the presentations were excellent. The crowd number is certainly evidence that people in our market are keen to learn.

Congratulations to the NSW Division Council for organising another brilliant lunch at the Royal Sydney Yacht Club on 22 July 2016. The event achieved its usual capacity crowd. Chairman Craig McLeod took to the podium like a 'duck to water' and entertained the crowd with his relaxed and warm welcome.

These events are very important to our profession as they are an opportunity for a broad range of industry representatives to gather in a non-commercial environment. There are so many rules and regulations these days about marketing and meeting with clients that the opportunity to do so is decreasing. I encourage you to make the most of these occasions.

**Until next time**

**Michael Collins, President - AICLA**

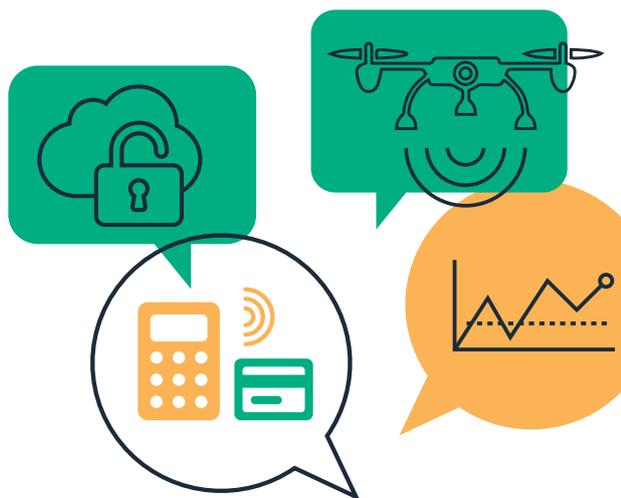
AICLA/ANZIIF

# CC16

Claims Convention



# Now and the Future



## Claims Convention Sydney 20th September 2016

There has been a steady flow of registrations for the 10th AICLA/ANZIIF Claims Convention to be held in Sydney at the Sofitel Wentworth on 20 September 2016.

*A copy of the program and registration brochure is available [here...](#)*

The convention will include a panel discussion featuring loss adjusters, insurance builder and insurer, moderated by Philip Maguire on the topic "What Does the Assessment and Management of Claims Look Like Into the Future". Other leading speakers have been secured covering a diverse range of topics.

The event will feature a gala dinner and live entertainment. The early bird discount is available for registrations up to 19 August 2016 and group discounts are offered for 5 or more registrations from one organisation.

## TRAINEE WORKSHOP

Registrations are now open for the Trainee Loss Adjusters' Workshop to be held at the Novotel Rockford Darling Harbour Sydney on 19 September.

This one day event is designed for loss adjusters and claims personnel, irrespective of age, who are relatively new to the profession.

Presentations will be made by experienced loss adjusters and others and will cover Ethics in the Claims Process, Preparing a Scope of Work, Report Content, Understanding and Management of the Building Repair Process, Loss Adjusting Fundamentals, Role of AICLA and Membership Pathways.

A copy of the workshop programme and registration form is available [here...](#)

The cost for this full day workshop is \$99 per person including GST.

## MEMBERSHIP UPGRADE

For most categories of membership there are multiple pathways for elevation including associates of 10 years standing who have been loss adjusting for 15 years and have completed CPD are eligible for fellowship status.

The criteria for the various classes of membership are set out in the attached [Qualification and Rights for Classes of Membership](#).

If you meet the elevation criteria please complete the [Elevation Request Form](#) and ensure you include a completed [CPD Record Sheet](#).

## NEW SOUTH WALES

The NSW Division recently held a successful luncheon at the Royal Sydney Yacht Squadron, Kirribilli. The annual event proved popular with a capacity audience made up of loss adjusters, insurers, brokers, suppliers and others in the claims industry.

Guest speaker was comedian Jean Kittson who provided a lively presentation. [Photos are attached here.](#)

## TASMANIA

The Tasmania Division Council will be holding its AGM on Tuesday, 9th August 2016 in the ACS Boardroom, 11 Morrison Street, Hobart.

Following the meeting a guest speaker from Mainmark Ground Engineering will give a presentation on its range of activities.

## AILA

The Australian Insurance Law Association (AILA) will be holding their annual National Conference from Wednesday 12 – Friday 14 October 2016 in Adelaide.

Details of the programme are expected to be available in the near future and loss adjusters have been invited to attend.

## ICA

ICA recently reported the following updated claims statistics for CAT162 East Coast Low 3,4,5,6,7 June 2016

**Estimated Value @ 14 July 2016: \$337,037,670**  
(68% Domestic, 32% Commercial)

**Lodged Claims @ 14 July 2016: 43,243**

- 1 26,317 Residential Building Claims, 31% closed, average value \$6,100
- 2 9,197 Contents Claims, 33% closed, average value \$3,899
- 3 3,217 Domestic Motor Claims, 38% closed, average value \$8,950
- 4 208 Domestic Other
- 5 3,905 Commercial Property Claims
- 6 191 Commercial Motor Claims
- 7 157 Business Interruption Claims
- 8 51 Commercial Other
- 9 72 Unliveable residential properties (CAT A) remaining from 85 reported
- 10 133 Significantly damaged residential properties (CAT B) remaining from 313 reported

## NEW AND ELEVATED MEMBERS

**Congratulations to the following recently admitted and elevated members:**

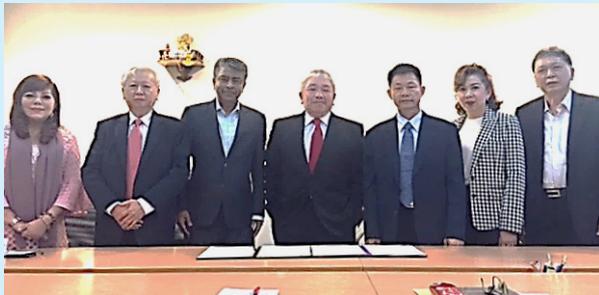
### NEW MEMBERS

Name	Class	Division
Adam George	Provisional	Western Australia

### ELEVATIONS

Name	Class	Division
Louise Cooper	Affiliate	Tasmania
Paul Sheehy	Associate	Victoria
Peta Parnell	Fellow	New South Wales
Dharmend Chandra	Affiliate	International
Chris Mullane	Associate	New South Wales
Jose Theodorus	Associate	International

## CLAIMS TECHNICIANS COURSE IN THAILAND



*MOU signing at Thailand Insurance Institute, Bangkok on 26th July 2016 (Mr Tadthep, TII President in the middle)*

AICLA has signed an agreement with the Thailand Insurance Institute (TII) for the delivery of the Claims Technicians Course (CTC) in Thailand.

The signing has been the culmination of the introduction and initial meeting arranged by Mr Harold Lim of JPL Group, Thailand with Mr Tadthep Sujitjorn, TII President.

The CTC, a three module certificate level course, developed by AICLA for the insurance claims industry, will be rolled out in Thailand in the later part of 2016. TII is the country's insurance training and education institute.

Mr Tadthep said, "the CTC is exactly what we need for the insurance industry in Thailand. The industry welcomes the efforts by AICLA in its role as the educational body of claims professionals and TII are pleased to be the delivery partner for the CTC in Thailand"

Mr Jaye Kumar, International Development Director, AICLA has been working on the development of the CTC in the region and reports that, "AICLA has earned a well-deserved reputation as the provider of specialist claims handling courses in the region and we will continue to maintain our commitment to the industry".

The CTC has so far been rolled out successfully in a number of countries; Singapore via SII, Middle East via ALA Academy, Philippines via IIAP and Malaysia via MII. AICLA soon hopes to deliver the program in Indonesia.

The CTC is recognised by the insurance industry as the relevant benchmark course for claims technicians. It is further endorsed by the Singapore government which provides funding subsidies for companies who sign up their claims staff for the course.

Jaye Kumar wants to take the opportunity to endorse the following for their efforts in promoting and delivering the CTC in their various countries

- Mr Chan Hwee Seng, Singapore Insurance Institute
- Mr Walid Jishi, ALA Academy, Dubai
- Mr Jene Aliwalas, IIAP, Philippines
- Dato Syed Moheeb, Malaysian Insurance Institute

There will more news on the expansion of the CTC internationally in the coming issues of the LA News.

## VALE – GEOFFREY AVIAN SEYMOUR

It is with great sadness to advise of the passing of Geoff Seymour, who was the treasurer of the Victorian Division Council for many years and a life member of the Institute.

Geoff grew up in the Melbourne suburb of Malvern with his family, his father serving with the Australian Army in France during WW1 and his brother Ray who served with the RAAF during WW2 and died with his squadron in Sydney at 19 years of age.

In the early days, Geoff ran an automotive dealership in regional Victoria during which time he owned a number of MG TCs, an Austin Healy 100/4 and a Jaguar XK120. He enjoyed club racing in his TCs and while returning from a motor event in 1951, he took great interest in light aircraft operating from Moorabbin Airport. Five months later, after only nine hours of instruction, he took his first solo flight.

In 1952 Geoff purchased his first aircraft, a Tiger Moth, followed by a Ryan STM in 1956. Less than 12 months later while flying near Corowa on the Victorian / New South Wales border, he was involved in a near fatal accident when he hit power lines and both he and a fellow passenger were seriously injured. He rebuilt the Ryan at home over the next three and a half years and eventually sold the aircraft which is now located in a museum in the USA.

While flying in country Victoria he made a forced landing on a farm property at Gannawarra – the farming home of a young Maureen Toll. This was their first meeting and a few years later, Maureen moved to Melbourne to train as a nurse and they eventually married in 1962.

It was through flying that Geoff chanced upon a career as a loss adjuster and between 1960 and 1972 he operated a part time air charter business, Air Taxis Of Australia, from Moorabbin Airport. He was frequently engaged to fly two loss adjusters, Ken Cameron and Ross McAuley of Cameron and McAuley Pty Ltd to claim sites in regional Victoria. When Ross was killed in a car crash, Ken invited Geoff to embark on a career as a loss adjuster. At that stage Geoff was working for the ANZ Bank, and when Ken retired, Geoff purchased the business and some years later it became GA Seymour & Associates Pty Ltd.

Geoff was part owner in a Cessna 175 during the mid 1960s/ early 1970s and removed the right hand passenger seat to secure a collapsible registered Centaur motor scooter in the cabin and fly to various country locations in Victoria and southern New South Wales to carry out inspections. He would return to Melbourne the same day and dictate his report on an Emidicta.

He was involved with the Ash Wednesday fires in 1983 and was appointed by The Electricity Trust of South Australia (ETSA) to manage numerous third party claims on their behalf, some of which took years to settle.

In Victoria, he was also involved with numerous fire damage claims in the Mount Macedon area on behalf of The State Electricity Commission (SEC) and their insurers.

He was the senior adjuster for VACC Insurance during the 1980s and 1990s who were the main motor trade insurers in Victoria at the time. He was involved with major losses in car dealerships, motor body and mechanical repair workshops, wreckers, tyre retailers, auto electricians etc.

In later years he was mainly involved with construction risk claims for various insurers covering material loss and liability matters.

Throughout the years Geoff also acted as the Victorian and Tasmanian surveyor for Airclaims and attended numerous private and commercial aircraft losses on behalf of the Australian Aviation Underwriting Pool which is today known as QBE Aviation.

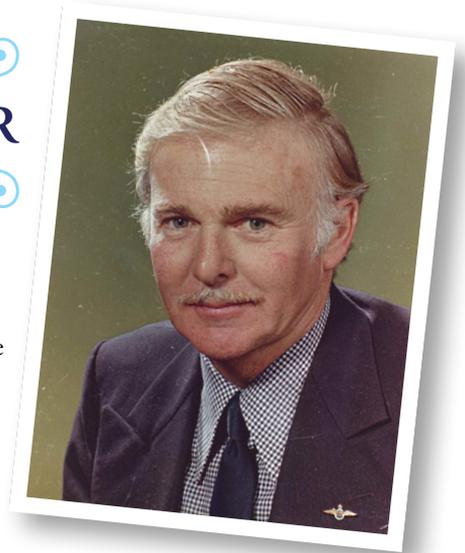
Geoff rekindled his interest with MGs during the 1980s and 1990s and was a member of the MG Car Club of Victoria during which time he restored a 1949 MG TC fitted with a Marshall supercharger. This car won a number of concourse awards. He also owned at various times an MGB MK2 overdrive and MGA 1600.

Towards the end of his flying days and holding both private and commercial pilot licences, he had logged more than 12,000 flying hours. Of particular note was his navigation skills as GPS was still decades away. He was a long serving member of the Royal Victorian Aero Club and part of Black Flight and won numerous aerobatic and other club events. The club flew a special flyover during Geoff's funeral service in Malvern, a fitting end to a long association with the aero club and flying.

Over the years Geoff resisted offers to join large loss adjusting firms and remained independent working fulltime from his home office until he was 82 years of age as he enjoyed working and staying involved. He lived until he was 88 years of age. He is survived by his wife Maureen, eldest son Scott who trained with him and who currently operates ASTA Group North Coast NSW (Ballina office) and youngest son Peter, a building project manager in Melbourne.

We have lost one of the few remaining "old school" adjusters who was well respected in the industry and will be missed by those who were fortunate to have known him.

[Photos covering Geoff's exploits during his loss adjusting career are attached here...](#)



## ON-LINE CONTINUING PROFESSIONAL DEVELOPMENT (CPD)

### FIJI AND CYCLONE WINSTON

In February 2016 our neighbours in Fiji were severely impacted by a Category 5 Cyclone which caused damage to at least 31,000 homes and a death toll of just under 50 people. In a way, a more dramatic illustration of the human effect of this severe weather event was the fact that over 300,000 people were severely affected either by the immediate results of the disaster or by rapidly developing knock-on effects. That is a staggering one third of the total population of the nation.

Weather is the chief cause of major disasters worldwide and (in the short term anyway) it is not something which humans can control. All that can be done is to provide increasingly sophisticated early warning systems and disaster preparation. In the latter respect, unfortunately in some regions we are often taken off-guard by long periods of relatively benign climatic conditions followed by a sudden upset which so often exceeds previous events and stretches resources. Fiji often has tropical cyclones but not of this magnitude.

Probably most of us here think of Fiji as a popular holiday destination, and tourism is indeed a major industry, with Fiji offering beautiful scenery, hospitable people and usually comfortable climatic conditions. Obviously, Cyclone Winston has had a huge effect on this industry. But there are also other economically important occupations, such as export of various food products including ginger, copra, coconuts and bananas, and these activities were just about wiped out. Internal activities such as health and emergency services in particular were placed under tremendous pressure as their own damage was mingled with urgent requests for assistance to the population at large.

A special feature of Fiji is that it is made up of a large group of separate islands. As well as the main centres of Viti Levu and Vanua Levu, there are in total 108 inhabited islands with a further 220 not usually inhabited as well as 500 islets. Communication poses particular problems in the Nation. There are some undersea cables, but the majority of links are by radio (the remarkably recent invention usually ascribed to Marconi, and something it is impossible to imagine being without). In Fiji, telephone and internet traffic is largely by means of radio beams between island-based towers. The Cyclone immediately demolished most of these, rendering communication extremely difficult, and with the rapid onset of dense emergency and welfare traffic just about unusable.

You can read all about Winston and the insurance impact in our paper at CPD085. We also take this opportunity to remind you that two insurance hot potatoes — Cyber Risk and Driverless Cars — are tackled at CPD071 and CPD077 respectively!

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



### AUSTRALIAN NETWORK ADJUSTERS (VRS GLOBAL PARTNER)

#### **Specialist and General Adjusters – Wanted in All States**

Australian Network Adjusters (ANA) continues to grow with its strategy to be the provider of specialist claims handling services to select number of clients. The Company's competitive advantage is based on using the best people to deliver our proprietary developed Process Management System to Clients who value knowledge based expertise, experience and personal service.

ANA has been in the market for over 15 years and has been endorsed by Clients as continuing to deliver on our promises and commitment in providing reliable and quality service.

ANA is the Australian partner of VRS Adjusters, an international network of over 400 adjusting companies from more than 140 countries. With adjusting nominations in over 300 international corporate accounts, this partnership has led to ANA receiving a number of major loss appointments in Australia.

As a result of our ongoing growth we have a number of opportunities for additional adjusters to join us.

We have an immediate need for a number of Senior Property and Liability adjusters to join our team in all states. We expect the suitable adjusters to have experience in handling all types of Property (major loss and strata) and Liability (property and personal injury) claims and with suitable AICLA qualifications.

Please direct all enquiries and applications to Managing Director, Jaye Kumar on [manager@ana.net.au](mailto:manager@ana.net.au) or 0418 922 755 for further details.

All enquiries and applications will be handled in strict confidence.



## EXTERNAL LOSS ADJUSTER

Here at Crawford & Company we're renowned for our claims management expertise. Our customer first approach centres our work to be at the heart of the customer – giving you the opportunity to make a difference where it really matters.

We have an exciting opportunity for an External Loss Adjuster to join our Melbourne office either on a contract or full time basis. The successful candidate will conduct office and field based assessment and investigation of property insurance claims, negotiate settlements with policyholders, maintain high production levels and Key Performance Indicators, and build and maintain strong relationships with clients and service providers.

### Duties and Responsibilities:

- End to end property claims management
- Examine claim forms and policies to determine coverage
- Investigate claims by interviewing claimants and witnesses and inspecting physical damage
- Provide support and advice to claimants
- Set loss reserves
- Prepare detailed and accurate reports
- Build business relationships with new and existing clients

### Skills and Experience

The right candidate will be an experienced Loss Adjuster wanting to take the next step in their career with;

- A demonstrated background in Loss Adjusting (domestic and commercial) over a period of 5 years
- Industry qualifications such as ANZIIF/AICLA membership
- Proven ability to work autonomously and meet deadlines
- Highly developed analytical skills
- Excellent communication and organisational skills

In return for your expertise, we offer a competitive remuneration and benefits package with the opportunity to further develop your career in a market leading, innovative, customer centric organisation.

All applications will be treated in the strictest of confidence.

To apply, please email your resume to [jobs@crawco.com.au](mailto:jobs@crawco.com.au) quoting reference number ML3A-07-16b in the subject line.

[www.crawfordandcompany.com](http://www.crawfordandcompany.com)



### National Opportunities for Major Loss, Specialist and Senior Adjusters committed to career progression

As part of our strategy to grow our market share in all of the commercial, major loss and speciality market sectors we are looking for high calibre Loss Adjusters and established Practice Group members with the passion, commitment and drive to succeed in our Speciality Markets / Global Technical Services and Loss Adjusting teams:

- General Property
- Construction & Engineering
- Forensic Accounting
- Marine
- Power and Energy
- Mining
- Liability

If you are someone who thrives in a challenging environment, have the customer at the heart of all you do and a real passion for loss adjusting, then we want to hear from you.

Now has never been a better time to join us as we develop and grow our local service provision and capitalise on the strength of our global footprint.

In return for your expertise, we offer a competitive remuneration and benefits package.

To apply, please email a copy of your CV to [jobs@crawco.com.au](mailto:jobs@crawco.com.au) quoting reference number GTS-07-16

For a confidential discussion, please contact:  
[martin.miller@crawco.com.au](mailto:martin.miller@crawco.com.au) - 0402 021 468 or  
[jonathan.hubbard@crawco.com.au](mailto:jonathan.hubbard@crawco.com.au) - 0477 737 204

[www.crawfordandcompany.com](http://www.crawfordandcompany.com) - Crawford & Company is one of the world's largest independent claims management solutions Company, with more than 8,700 employees operating in 700 locations across more than 70 countries.



### 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](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.