



# AUSTRALASIAN INSTITUTE OF CHARTERED LOSS ADJUSTERS

A.B.N. 18 074 804 167

Dear Member,

I invite members to enter for this prestigious award, “**The Carey Bird Scholarship**” for 2017.

This annual scholarship was established in 2013 in honour of Carey Bird, an AICLA member who was tragically killed in the Christchurch earthquake on 22 February 2011. Carey was working on business interruption claims for international broker Marsh FACS at the time of the accident.

The following scholarship entry information is provided:

## ELIGIBILITY

- Open to all AICLA members (excluding AICLA Directors)
- Written submission to be between 1,000 and 1,500 words, but not more than 2,000 words (excluding bibliography)
- You should provide full reference of any case or statute law

## TOPIC

Utmost Good Faith

## THE SCENARIO

2016 was the 250th anniversary of the important case of *Carter v Boehm* 1766 ([https://en.wikipedia.org/wiki/Carter\\_v\\_Boehm](https://en.wikipedia.org/wiki/Carter_v_Boehm)). This case, as some may know, introduced the fundamental insurance principle of Utmost Good Faith – the duty to disclose material facts. As we know, that is a two way duty that applies to the insurer as well as the insured. It also applies whether it is a policy of property insurance, business interruption insurance, or motor vehicle insurance.

The essay for 2017 is to explain how you see Utmost Good Faith applying today in insurance, and in claims, in your jurisdiction. You might wish to discuss dishonesty in claims, or the insurer’s duty to advise or guide the insured, or how the duty is modified by Codes of Practice or case law.

## SUBMISSION

- The deadline for submission for the 2017 Carey Bird Scholarship is 31 May 2017
- Entries to be emailed to: Tony Libke Chief Executive AICLA at [adminoffice@aicla.org](mailto:adminoffice@aicla.org)

## PRIZE

The winner of the scholarship will be entitled to a framed certificate and either;

- 1 Attendance at the Claims Convention (Sydney) or the Asian Claims Convention with the winner free to select, plus airfares (economy), accommodation, meals and out of pocket expenses associated with attendance at the convention, or
- 2 A cash payment of AUD\$3,000

We acknowledge the support of **Marsh FACS** as co-sponsors of the scholarship.

Kind regards,

Leon Briggs  
President