



## FROM THE INSTITUTE PRESIDENT, IAN LAVIN

After penning last month's newsletter, and although the possibility of further 'storm clouds' remained ever present, I thought that surely we must be over the worst.

The sad events of Christchurch in February and now Japan in March have already earmarked 2011 as a year of natural disasters and unforgettable tragedy in our region.

Christchurch is a city I know well having lived there for two years back in the early 1980s and worked in one of the older buildings just a 'hop and a jump' from Cathedral Square. As if the first event in September last year wasn't bad enough in terms of property damage and disruption to the Community (and mercifully without any loss of life), to see the event of February, the large death toll, the massive amount of damage to many long established and historical buildings coupled with the complete paralysis of the CBD and some suburbs is just numbing.

This was brought all the more home through the tragic loss of one of our Members and a 'Houdini' type escape of at least one other.

We have all witnessed horrific events elsewhere in the world via the media on a regular basis but to see the local population deprived of such basic amenities such as water and sanitation for an extended (and for some, ongoing) period is indeed sobering.

Our members will be extremely busy assisting with the restoration of the community over many, many months to come as well as the inevitable technical tussles that will emerge with reconstruction requirements and the challenges that will surely follow in negotiating between all interested parties. That will show our mettle at the fore, and it will be stressful but to those involved, please take the time to look after yourselves physically, mentally and spiritually.

As if Christchurch wasn't enough, the images emerging from the event of 11 March in Japan surpass anything that I can certainly recall. The scale, given the impact to a highly

populated and industrialised country is mind blowing. In addition to the direct earthquake and tsunami damage, there is, at the time of writing, the looming spectre of nuclear catastrophe. Only a few days in, the event has already been labelled as the most costly natural disaster in history.

It's hard to imagine that 2011 could get any worse and we as an organisation and individually as Members can only express our deepest and heartfelt sympathy to all those in our region who have been affected by these tragic events.

On more routine matters, the Australian Government has announced the appointment of a high level panel to a 'Natural Disaster Insurance Review' in Australia with a mandate to report back by the end of 2011. There has been much debate over the definition of 'flood' and thus the interpretation by Insurers and subsequent impact on consumers. There are a number of other components such as disclosure issues, flood mapping data, insurance taxes, land-use planning, building standards, community infrastructure, education and financial literacy, effectiveness of relief distributions and better advice to consumers.

We are investigating what input AICLA can have to the enquiry.

In South East Queensland, there has been much interest in the Insurer commissioned 'hydrology reports' arising from the floods in January. The reports have, inter alia, determined that the events in Toowoomba and Lockyer Valley are flash flooding but in many areas of Ipswich and Brisbane generally are riverine flooding exacerbated through dam release and thus excluded under many policies. This was not the outcome many consumers were hoping for. There are in excess of 43,700 claims (including motor) and our members are at the forefront of many and we envisage that Lawyers and the Financial Ombudsman Service will also be very busy.

Meetings with our members in Asia have been arranged commencing on 1 April and I'm looking forward to meeting with them in key centres and reporting on that trip next month. Hopefully in much lighter vein than has recently been the case.

**Kind Regards,  
Ian Lavin, President**

## VALE CAREY BIRD (1962-2011)

BY TONY MORGAN  
CUNNINGHAM LINDSEY AUSTRALIA

Carey was born in Dunedin, New Zealand, on 9 September 1962. He died in Christchurch on 22 February 2011, a victim of the earthquake that devastated the city that day. He was there at the time helping with the recovery from the earlier earthquake, as a claims preparer with Marsh FACS.

It was nearly 20 years ago when Don Bird (a doyen of New Zealand loss adjusters) approached me with a request. He said he had a son who was ready for a bigger challenge. He was a very intelligent and competent business interruption loss adjuster but he now needed to fish in a bigger pond than Dunedin. I was responsible for the Accounting Services Division in the loss-adjusting firm then known as Robins MBS and I told Don that I would be delighted if any son of his were to join our team in Sydney.

Carey joined us soon afterwards and it was quickly apparent that he had a special talent. As a philosophy graduate, he was a great thinker. As an accounting graduate, he understood the detailed building blocks that constituted financial results. He was able to master detail without losing sight of the big picture. He was a problem solver who could find solutions to complex issues. He quickly mastered the technical insurance issues we would discuss.

However, what I most appreciated about Carey was his integrity. His work was an extension of himself – it was a reflection of his core beliefs and his faith. When he first joined us, we discussed a motto I had on the wall in my office. It was taken from a Bible verse, in which the prophet Malachi had summarised the duty of man. It read: “Act justly; love mercy; walk humbly with your God.” It was apparent that Carey himself was committed to that course.

Carey displayed a passion for justice, combined with compassion for someone who had suffered a loss. As incisive a thinker as he was, he accepted there was someone who knew more than him; as discerning as he was, he knew there was someone who saw the bigger picture more clearly than him; and he chose to walk humbly with that person. For Carey, that person was Jesus.

In his work, Carey saw his role as a professional one – as a loss adjuster and as a claims preparer. He didn't aspire to senior management and, because of his intelligent and independent thinking, his perceptions sometimes appeared to have a touch of cynicism. But there was nothing particularly bitter about them – they were always laced

with his idiosyncratic sense of humour and accompanied by that cheeky twinkle in his eye that was one of his endearing characteristics and which continually challenged us to be honest.

He was a keen musician and photographer. He loved and was strongly committed to his wife, Jan, and his two teenage children, Andrew and Lauren.

Those of us who were privileged to be Carey's work colleagues are richer for having worked with him. There are many in the broader community who have been helped to recover from their own losses because of his work. He ran the race; he kept the faith.

## DIPLOMA ENROLMENTS

Members in many divisions are extremely busy with an unprecedented number of major claims events. The cut off date for the second enrolment period for the Diploma of Financial Services (Loss Adjusting) is mid April. Despite the hectic start to the year enrolments for the first intake in 2011 were a healthy 75 modules, with 46 in Australia. Not unexpectedly enrolments from New Zealand were well down on previous periods reflecting the enormous amount of work following the earthquakes in Christchurch.

Enrolments can be made at [www.theinstitute.com.au](http://www.theinstitute.com.au)

## DIVISION NEWS

### VICTORIA

The Victorian Division recently honoured Michael Pickering awarding him the AICLA Service Medal. Michael was former Victorian Division Chairman and long standing committee member. In nominating Michael for the award it was stated that he had been active in mentoring and advising members.



*Michael Pickering (left) being congratulated by Michael Moutsias.*

## ON-LINE CONTINUING PROFESSIONAL DEVELOPMENT (CPD)

Ongoing education is an essential part of the activities of any professional organisation, and AICLA formalises this with our Continuing Professional Development regime, in which members are expected to accumulate at least 30 points each year, by participating in a number of optional educational activities.

One of the choices of activity is our on-line CPD facility, an option well suited to those many adjusters who operate from non-capital city locations and cannot easily attend seminars, conferences and the like. And of course, the facility is available to all members 24/7, wherever they may be!

Directly available on the AICLA website you will find a wide range of papers, catering for various levels of experience and competence. We have made access very simple and intuitive. Please see the end of this piece for brief instructions on how to access the facility.

Has there ever been a busier time for loss adjusters? As I write there are even more storms and floods in battered Queensland and the arduous and distressing work goes on in Christchurch. Many loss adjusters are unbelievably stretched in terms of time and resources — even in terms of such mechanical things as sleep!

So this month, we feature a relatively straightforward paper. There are no scientific or legal aspects to tax the mind. Just a recognition that our relationships with brokers are often central to the success of our work. We look at this topic in paper CPD034, 'What Do Brokers Want From Loss Adjusters?' Do their wishes conflict with our duties? And, does it matter anyway as they are not (usually) our principals? Experienced members will be very unlikely to find any startling new revelation there but our newer adjusters may find food for thought! Have a look and see what you think.

Enter the on-line CPD menu at any time via 'Professional Development' on our Home page (or via the hotlink below). A password routine is in place for this facility. Members should use the **User name** 'cpduser' and the **Password** 'aiclacpd'. (These are not case sensitive but do not enter the quotation marks!) Your browser may give you the opportunity to check the 'Remember this password' box.

We look forward to seeing you there! [Go to on-line CPD now!](#)

## DIVISION NEWS (cont)

### INTERNATIONAL

The President's and Secretary's visit to Asia in early April will include the following activities:

#### Indonesia

The International Division is presenting a half day seminar at Hotel Atlet Century Park, Jakarta.

- Jeffery Tan, AICLA International Division Chairman  
*Business Interruption – Confusing?*
- Tony Libke, Secretary  
*Membership of AICLA & Diploma Course*
- Ian Lavin, President  
*AICLA Issues -Catastrophes in Australia and New Zealand*

Meeting with Asosiasi Adjuster Asuransi Indonesia (AAAI)

#### Malaysia

Meeting with Association of Malaysian Loss Adjusters (AMLA) & CEO's

Meeting with Bank Negara (Central Bank of Malaysia).

Meeting with Malaysian Insurance Institute.

Members meeting.

#### Singapore

Members meeting

Meeting with Singapore Insurance Institute.

Meeting with Singapore College of Insurance.

#### Hong Kong

Meeting with Insurance Institute Hong Kong

Members meeting



## DIVISION NEWS (cont)

### NEW ZEALAND

#### SEMINAR CANCELLED

By now members should have received the email regarding the cancellation of this year's Seminar.

The AGM will still take place and will be held at the West Plaza Hotel, Wellington, at 9.00am on Saturday 14 May 2011.

Although members are actively involved and very busy with the Christchurch earthquake event, we do hope that members and will take the time to attend the AGM.

The following is a copy of the advertisement place in the Christchurch Press on 4 March 2011 for those members who did not see it.

We have had no response to the advertisement.

#### PRESS RELEASE – CHRISTCHURCH EARTHQUAKE

*Members of the Australasian Institute of Chartered Loss Adjusters express their sympathy for the people and businesses of the Canterbury region following the major earthquake on 22 February 2011.*

*Many Cantabrians will have already had contact with members of the Institute following the earthquake on 4 September 2010 and may have insurance claims currently under action.*

*Members will continue to do their best to support the Canterbury region, and extend their condolences to those who have lost family and friends.'*

#### EQC DATA

Earthquake Commission claim numbers are over 230,000 and with Insurers' claims the final tally may well exceed 300,000. This has eventuated in an immense workload for Loss Adjusters and the Insurance Industry as a whole and it is likely that it will be several years before all issues in Christchurch are resolved.

Institute members can make a difference and shouldn't be slow in drawing attention of members' qualifications and experience to claimants.

## NEW AND ELEVATED MEMBERS

Congratulations to the following recently admitted and elevated members:

#### NEW MEMBERS

Name	Class	Division
Alan Page	Provisional	Queensland

#### ELEVATIONS

Name	Class	Division
Vince Teh	Associate	Malaysia
Philip Barnard	Affiliate	New Zealand
Snit Fongta	Affiliate	Thailand

### CoP- TIME CONSTRAINTS

The General Insurance Code of Practice in Australia contains a large number of time constraints in respect of claims. Australian members would generally be well aware of those deadlines. AICLA member Alan Ford has prepared a handy summary of time constraints which can be viewed [here](#).

### MRS TERESA GEORGE

It appears that members are receiving a letter from Mrs T George advising them of being nominated as a beneficiary to receive a large amount of money. At the end of the letter the claim is made that your contact information was supplied by AICLA. This is not correct I suspect the contact information of members has been obtained from the AICLA website. Please disregard the notice as an "enterprising" member has already laid claim to the funds on offer. Clearly this is another version of the Nigerian money scam and many others like it and members should not respond.



## INSURANCE LOSS ASSESSOR MELBOURNE



Cunningham Lindsey, a leader in Global Risk Management Services, is seeking to employ suitably motivated and qualified people within our expanding Melbourne office, following continued and sustained growth and success.

In your role you will provide services across Domestic and/or Commercial lines, including conducting detailed on-site meetings with customers and/or, clients, contractors, brokers and agents, whereafter you will document and report on factual outcomes to our valued clients.

### Typically you will be responsible for:

- Clarifying circumstances surrounding loss and causation
- Verifying the nature and extent of loss / damage
- Quantifying the work of reinstatement (material damage claims)
- Determining policy liability and providing recommendations to clients
- Identifying and pursuing avenues for Salvage or Recovery
- Contributing to further growth and success of the branch and region

### We will require from interested candidates, one or more of the following:

- Loss Adjusting Experience and or
- General Building Experience (ie: Trade Qualifications)
- Insurance Claims Management experience
- Relevant industry qualifications
- Strong written communication skills
- A strong customer service delivery focus

Salary package will be commensurate with qualifications and/or experience. Additional benefits include company motor vehicle, mobile phone and laptop and bonus scheme.

All applications will be treated in strictest of confidence.

Closing Date: 31 March 2011

## EXECUTIVE & TECHNICAL LOSS ADJUSTERS – MELBOURNE



Cunningham Lindsey, a leader in Global Risk Management Services, is seeking to employ suitably motivated and qualified people within our expanding Melbourne office.

In your role you will provide services to our Commercial Clients by managing your own portfolio of work as well as supporting specialist adjusters on major and complex losses.

### Interested candidates will have

- Major Loss Property Damage Experience or
- Technical Qualifications and Experience ie Construction or
- Financial Qualifications and Experience in Business Interruption Claims and
- Relevant Industry Qualifications
- Strong written communication skills
- Customer & Broker service delivery focus

In addition it is anticipated that the candidate will have developed or has the ability to develop National and State level market relationships, work as a team to plan, implement and achieve Strategic Objectives and provide mentoring.

Salary package will be commensurate with qualifications and/or experience. Additional benefits include a fully maintained company motor vehicle, mobile phone, laptop and bonus scheme.

All applications will be treated in the strictest of confidence.

Closing Date: 31 March 2011



## SPECIALIST LINES WANTED – ALL STATES



Australian Network Adjusters (ANA) has earned an enviable position in the market as providing one of the best claims handling service.

The Company's competitive advantage and growth strategy 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. Our business model of strategic alliances allows us the flexibility to form partnerships with companies who share this vision.

ANA has been in the Australian market for over 10 years and following the recent storms in Queensland and last year in Melbourne and Perth, have shown our Clients that we deliver on our promises. As a result, we continue to increase our work flow and in

anticipation of more work in the months to follow, would like to invite additional loss adjusting companies to join us as ANA Network Members.

We are currently looking to engage Network Members (independent loss adjusting companies) with expertise in general adjusting and specialist adjusting, in all states and immediately in New South Wales, South Australia and Tasmania. We expect that you would be an experienced adjuster working on your own or employing a few adjusters, have experience in handling all types of Property losses and / or as a Specialist adjuster in the fields of Liability, Contract Works and Marine claims.

If you want to continue to be an independent operator but are willing to comply with ANA's service and compliance standards and share the benefit of the support and assistance of a national management company than we would like to hear from you.

Membership of AICLA or willing to join would be an advantage.

Please direct all applications to **recruit@ana.net.au** or call the Managing Director, Jaye Kumar on 0418 922 755 for further details.

All enquiries will be handled in strict confidence.



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

The cost is \$150.00 (+ GST) and the advertisement will be run for up to two months. 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.