



**FROM THE
INSTITUTE
PRESIDENT,
IAN LAVIN**

Hello once again,

As I have mentioned in prior newsletters, one of the real pleasures of being your President is the opportunity to meet members in other States and Countries.

So it was with a great deal of anticipation that I travelled to Perth in June to address members at the Royal Perth Golf Club. There was an audience of approx. 50 members and their guests and I was able to provide them with an overview of current AICLA activities as well as an update on the recent catastrophes and the challenges for our members arising there from. The opportunity was taken by Michelle and myself for some R & R whilst in WA and what better place than the Margaret River? Although the weather was less than ideal the location and conviviality of the numerous vineyards more than compensated.

During the last few weeks a committee was formed involving local and international participants to plan and implement the organisation of a claims convention to be staged in Shanghai during April next year. The inaugural teleconference identified a great deal of enthusiasm from the committee members and substantial progress is now underway to make the convention a reality.

Registrations for CC11 (Sydney 18 & 19 August 2011) are strong with still some weeks to go and indications are that this will be a most rewarding and memorable convention. The convention is on course to be the largest ever with almost 200 registrations to date including, loss adjusters, insurers, lawyers, brokers, regulators, claims prepares and suppliers. A further reminder to New Zealand registrants of the generous subsidies available and I notice there has also been an improvement in the exchange rates in recent weeks which will also undoubtedly assist with costs. A copy of the program and registration form is available [here](#).

Work on developing a base training course for loss adjusters is moving forward with a recent meeting in Sydney with

consultant Lisa Hoggard who is tasked with identifying the skills needed for a person performing such a role.

All of you would be well aware of the onerous requirements that apply in most jurisdictions regarding occupational or workplace health and safety issues. We as adjusters are a unique bunch in that we particularly face a wide range of hazards in going about our day to day activities and must be ever mindful of the implications both in terms of personal safety and also, in the case of employers, statutory implications. The applicable laws in Australia will be harmonised across all states and territories as from 1 January 2012 and for those affected, I suggest you make familiarisation with the changes a priority. Some of the penalties for breaches have been increased substantially.

As a starter, if you have not already done so please check out <http://www.safeworkaustralia.gov.au/Legislation/ModelWHSAct/Pages/ModelWHSAct.aspx>

Until next month...

Kind Regards,
Ian Lavin, President

NEW AND ELEVATED MEMBERS

Congratulations to the following recently admitted and elevated members:

NEW MEMBERS

Name	Class	Division
Jeffrey Neo	Provisional	Singapore
Poobalan Mahalingam	Provisional	Singapore
Brian Bugden	Affiliate	NSW
William Douglas	Provisional	South Australia
Richard Jones	Affiliate	South Australia

ELEVATIONS

Name	Class	Division
Bryan Levett	Affiliate	New South Wales
Fong Chau	Associate	Hong Kong
Steven Coleman	Affiliate	South Australia

ON-LINE CONTINUING PROFESSIONAL DEVELOPMENT (CPD)

A new financial year. Many good business resolutions? Making a good start with CPD points? Difficult to get to those conferences or seminars? Not to worry — our on-line CPD is there 24/7, and you can fit it into those odd times when the phone isn't pealing. One of our well-known members said recently that his only time free from claims pressure was around 5.00 am – 6.00 am but there were no conferences in progress then! On-line CPD is the perfect answer if that is how your day is.

In most commercial claims of more than a small size, especially in the case of fire, there is associated disruption to business and loss of earnings. Business Interruption is one of the specialised types of claim where knowledge of insurance principles is not enough. There are considerable accounting elements, and this is an area of claims that is often — but not always — tackled by adjusters who have some accounting background. Have you ever wondered if this is an area for you?

Calculation of lost profit is but one of the elements of a Business Interruption claim, but it tends to form the majority of most. Have a look at our paper 'Accounts and An Overview' at CPD003, where we offer a brief introduction to this major element of Business Interruption. Perhaps you are from the accounting world? If so, you will quickly see that there are important differences between conventional accounting terminology and the application of BI cover.

Although many BI specialists are accountants too, conversely some have started off in this field with a clean sheet and without the preconceived (and sometimes different) concepts that conventional accounting training covers.

Within the basic topic of Gross Profit, our paper looks at stock movements, fixed and variable costs, uninsured working expenses and policy wording peculiarities, as well as the all-important element of adjusting for trends. Mastery of this last task is what distinguishes a good BI adjuster from a mere technician!

Enter the on-line CPD menu via the hotlink below or at any time via 'Professional Development' on the AICLA Home page. Members should use:

USER NAME cpduser
PASSWORD aiclacpd

Your browser may give you the opportunity to check the box to 'Remember this password'.

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

CLAIMS INFORMATION

A very comprehensive report has just been released by ICA in respect of the 2011 Queensland floods and Cyclone Yasi.
[A copy of the report is available here.](#)



DIVISION NEWS

WESTERN AUSTRALIA

AICLA representatives Gary Sewell and Brian Sowden attended the Poolwerx Race Day (a National Diary Sponsor) with Insurers and industry guests on 18 June. It was a great event – lost plenty of money but the company was good.



*Ian Lavin
congratulating
David Bazen.*

The AICLA President Ian Lavin attended a recent Breakfast Meeting to present on recent catastrophes in New Zealand and Australia and provided information about AICLA. The occasion also marked the presentation in the Ted Cooper Award to David Bazen. The event attracted members, diary sponsors and industry guests – we had about 50 attendees – 6 members of the ANZIIF BEC also attended.



Poolwerx Race Day

NEW SOUTH WALES

The annual NSW/ACT Division luncheon was held at the Royal Sydney Yacht Squadron in Kirribilli on 22 July 2011.

The Division AGM will take place on 9 August 2011 – further details will be emailed to members shortly.

An AICLA arranged SME claims workshop for adjusters, brokers and insurers will be held in Tamworth on the afternoon of Thursday 11 August 2011 followed by a social function. Members based in Tamworth and surrounding areas (Coffs Harbour, Dubbo, Newcastle and Port Macquarie) are encouraged to attend this educational event. This is a good opportunity for regional members to earn CPD points and also meet with a wide range of clients.

TASMANIA

A very interesting Seminar was recently held by the Tasmanian Division on “WireAlert” a Tasmanian invention with power to save lives.

Broken neutral and compromised active wires on electrical low voltage networks are significant safety risks for Australian homes, businesses, electrical contractors, plumbers and the electricity distributors alike. These electrical fault conditions can, and have resulted in house fires, injury and death.

It is well understood by the electricity distribution industry – but not by the general public. To date industry practices have not been able to significantly reduce the hazardous risk posed to the community by these electrical faults. But since the Tasmanian invention WireAlert (marketed in Tasmania as CablePI) became commercially available in 2009, the landscape has changed.

WireAlert is the new technological solution that for the first time can help address this issue by identifying and alerting to certain electrical faults before they compromise safety.

The guest speaker from Aurora Energy was Eric Myers, one of the principals of WireAlert and one of the inventors, in addition David Farmer LLB, Self employed Loss Adjuster spoke about Liability issues which can arise by abusive use of electricity by the general consumer in respect to insurance cover, e.g. household policies.

QUEENSLAND

The Division AGM and breakfast seminar will be held on Wednesday 10 August 2011 at the Kedron Wavell Services Club. The seminar speaker will be Garth Price from the Queensland Police Service who will speak on Interviewing Techniques.

VICTORIA

The Victorian Division AGM is planned for 29 August 2011 and a nomination form for the Division Council has been forwarded to members. With a number of Councillors indicating that they will be retiring at the AGM any member interested in nominating for the Council is urged to contact the Division Secretary Margaret Rogers.

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

The cost is \$250.00 (+ GST) and the advertisement will be run for up to two months. 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.