



## FROM THE INSTITUTE PRESIDENT, IAN LAVIN

Hello once again,

Time just seems to be blitzing, assisted no doubt by what has been a very busy social and activities regime.

On 22nd July Tony Libke and I were invited to the annual NSW Division luncheon at Royal Sydney Yacht Club. This is a renowned 'bash' with many adjusters and industry figures present with the superb venue suitably augmented by the food and beverage array as well as the entertainment. Although it was my first attendance at this event I am assured that it lived up to its reputation notwithstanding an early departure for those needing to travel interstate. During our visit we met with the newly appointed CEO of NIBA, Dallas Booth who expressed a keen interest in working with AICLA on matters of mutual interest.

Not to be outdone, and although in a much smaller market, the South Australian Division held a very successful luncheon, with a capacity crowd at the Adelaide Cricket Ground on the first Friday in August. This was again a most memorable occasion with the opportunity for me to say a few words regarding current developments affecting AICLA and also to enjoy an address by former Australian 'Boomers' captain Brett Maher detailing his more notable escapades during his long career. In lieu of a speaker's fee a donation was made to The Hudson Maher Foundation supporting haemophagocytic lymphohistiocytosis a rare bone marrow disease in memory of Brett's infant son Hudson who contracted and subsequently passed away from the disease. A substantial sum was also raised for Legacy, through raffles organised by retired member Richard Knight and supported by a number of sponsors who donated prizes.

On 11th August, as a guest of ANZIIF I had the pleasure of attending the 8th Annual Australian Insurance Awards gala. With participation of approx. 800 this is certainly the 'insurance event' of the year in Australia and most probably in the Southern Hemisphere. It was a fantastic event, organised with military precision at a great venue, the

Sydney Convention Centre. If you are yet to catch up with the winners check out the link <http://www.theinstitute.com.au/en/About-the-Institute/News/Allianz-CommInsure-bag-this-years-top-prizes-at-Australian-Awards.aspx>

Unfortunately it can't be all play and so we moved on to the much anticipated combined Claims Convention also in Sydney on 18th & 19th August at the Westin Hotel. As in prior years terrific sponsorship was secured and with a very eclectic programme and speakers built on the theme 'Insurance - Rebuilding Communities' we were always hopeful of a good turn-out. The result exceeded our expectations, not only numerically with some 270 registrations but also geographically with delegates from as far afield as New York, Charlotte (NC), San Francisco, China, Singapore and of course many from New Zealand.

No conference would be complete without some 'play' and a very enjoyable night was held at the nearby 'Ivy Room' entertained by 'Nigel' a mentalist. Tony Libke is still perplexed about the hijinx involving that old paper \$100 note. It is now wrinkled, scribbled on and stained with lemon juice but hopefully will still be honoured by the Reserve Bank!

'Nigel' certainly impressed at the conclusion of his act being able to remember virtually everyone's name of the 250 odd present even though some had by then moved tables!

It was also a great pleasure for me at the function to announce the winners of our 2010 awards for scholastic excellence and to present certificates and cheques to those winners able to be present.

Although a debrief is yet to occur all of the feedback to date regarding this year's conference has been most encouraging and a tribute to all involved in the organisation from both AICLA and ANZIIF. Moving forward we have already secured sponsorship for next year and even some of the topics just aired will provide fertile ground for further development as the subject matter further evolves.

For now it's back to planning for Shanghai in April 2012 and further development of our 'base entry' educational programme.

Until next month...

**Kind Regards,  
Ian Lavin, President**

## AICLA PRIZE WINNERS

Congratulations to the following AICLA prize winners on their awards in respect of studies in 2010 in the Diploma of Financial Services (Loss Adjusting). With enrolments in the diploma course running at very high levels it is a great achievement by the prize winners. Details of the criteria for awards are available at [www.aicla.org](http://www.aicla.org).

### The Diploma Prize

#### Philip Barnard

Cunningham Lindsey New Zealand Ltd ..... NZ

### Charles Buchanan Prize

#### Tina Bayar

Crawford & Company (Australia) Pty Ltd .... QLD

### Syd McDonald Young Adjuster Award

#### Peter Bakker

TPA Godfrey & Company ..... NZ

### Ted Cooper Prize (WA)

#### David Bazen

Australian Network Adjusters (WA) ..... WA

### Brian Geraghty Prize (QLD)

#### Tina Bayar

Crawford & Company (Australia) Pty Ltd .... QLD



*Top: Ian Lavin & Philip Barnard*

*Above: Ian Lavin & Mark Godfrey representing Peter Bakker.*

## AILA CONFERENCE 2011

The organising committee of the 2011 Australian Insurance Law Association National Conference advise the event will be held in Perth 19-21 October.

The program which may be of interest to your members can be found at the following website: <http://www.aila.com.au/>

## IFAA CONFERENCE

The International Federation of Adjusting Associations is holding a Annual Claims Conference in London on 12 October 2011, **Catastrophe Claims Adjusting – a global challenge**. AICLA members are welcome to attend the conference and a copy of the program and registration form is available at [www.adjustersworldwide.org](http://www.adjustersworldwide.org).

## ON-LINE CONTINUING PROFESSIONAL DEVELOPMENT (CPD)

Some out-of-town and other members have made the point that it is very difficult to get to seminars and similar activities that form part of AICLA Continuing Professional Development (and that accumulation of CPD points is hampered as a result). There are other CPD activities that are available to assist with this problem and one of those is our on-line CPD program. We urge you to take advantage of this program, which is entirely free to members.

The central code that governs the conduct of Loss Adjusters in Australia is of course the General Insurance Code of Practice, while for Loss Adjusters in New Zealand we have the Fair Insurance Code. These codes are featured at papers CPD001 and CPD002 respectively, together with quick quizzes to test your understanding. While these codes are elementary, they are a necessary cornerstone of our work. New adjusters, in particular, need to ensure they are familiar with them in detail.

Advance notice: Due as we write, are two new papers for our on-line CPD initiative, covering the background and implementation of the National Broadband Network. This is not only a hot political potato, but it has wide implications for loss adjusters. The papers are expected to appear shortly on our website at CPD036 and CPD037. If the extent of your knowledge of fibre is your morning cornflakes or you wonder just what all the fuss is about then you need to read this material!

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 the User name **cpduser** and the Password **aiclapd**. 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...](#)**

## ADJUSTERS WORKING IN NEW ZEALAND

The following information has been passed on by John Lucas Insurance Manager Insurance Council New Zealand and is an extract from an email by Tony Booth Senior Policy Adviser Inland Revenue New Zealand.

The government has confirmed the existing policy of taxing foreign workers in New Zealand when they are here for a sufficient time, with the tax liability dating back to the first day of presence in New Zealand.

This would ordinarily lead to interest and penalties charged by Inland Revenue because the tax would be overdue (it should have been withheld from day 1). However, penal charges are not seen as a sensible outcome when unexpected aftershocks are the reason for workers staying in New Zealand for longer than planned.

Inland Revenue has the power to remit penalties under existing legislation, and will be using that power, but does not have the power to remit interest. The government will therefore change the law, with retrospective effect, to allow for relief of interest.

Relief from interest will be limited to the period from the first day of presence until it is clear the person is liable for New Zealand tax. Once it is clear the person is liable for tax, the overdue tax liability should be settled promptly because interest will again begin to accrue from that time. Relief will be limited to periods falling during the first year after the September 2010 earthquake.

We would like to consult with you about the detail of the legislation. An initial draft, which would amend the Tax Administration Act 1994, is attached. This would come into force on 4 September 2010. We will be in touch again to see if you have any comments.

We will also be continuing to provide advice and assistance to foreign workers and contractors, and to those who engage them, through our Non-resident contractors team (04 890 3056 or [nr.contractors@ird.govt.nz](mailto:nr.contractors@ird.govt.nz)). The team will be doing what it can to reduce compliance costs by, for example, streamlining normal registration and filing processes. The team is based in Wellington but will be sending someone to Christchurch to provide face-to-face advice (this has been discussed with some of you).

Finally, when New Zealand tax applies it will be the norm that corresponding tax relief will be provided by a foreign country. Inland Revenue is able to advocate on behalf of foreign taxpayers if there are cases of other countries not fulfilling their obligations to relieve double taxation under a tax treaty. We have 'mutual agreement procedure' articles in our treaties to enable this (their use has rarely been required).

Should you wish to discuss any of this further, you are welcome to contact me by email or on 04 890 6153, though for technical advice or assistance you will find the non-resident contractors team more knowledgeable.

### cl 183CB Taxation Amendment Bill 183CB Cancellation of interest charged on tax from PAYE income payments in Canterbury earthquake recovery programme

- (1) This section applies for a person who is required under the PAYE rules to withhold an amount of tax (the **PAYE amount**) from a PAYE income payment (the **payment**) for work performed by a person (the worker) when—
  - (a) the worker arrives in New Zealand after 4 September 2010; and
  - (b) the worker is a non-resident immediately before the worker arrives in New Zealand; and
  - (c) the main purpose of the worker in coming to New Zealand is to aid directly in the programme for the recovery of Canterbury from the Canterbury earthquakes as defined in the Canterbury Earthquake Recovery Act 2011; and
  - (d) the payment is for the worker's aid in the programme; and
  - (e) the payment relates to a period after 4 September 2010 and before 4 September 2011; and
  - (f) the person does not pay the PAYE amount to the Commissioner at the time required by the PAYE rules.
- (2) Having received an application from the person, the Commissioner must cancel their liability to pay interest under Part 7 for the period—
  - (a) commencing on the day of the payment; and
  - (b) ending on the earlier of—
    - (i) 4 September 2011; and
    - (ii) the first day on which the person ceases to meet the requirements for any exemption or relief that they may have under domestic or treaty law in relation to their liability to withhold an amount of tax in New Zealand.

## WESTERN AUSTRALIA

The WA Division Council elected at the recent AGM for 2011/12 is as follows;

<b>Chairman:</b>	Gary Sewell
<b>Sec /Treasurer:</b>	Brian Sowden
<b>Councillor:</b>	Doug Bicknell
<b>Councillor:</b>	Jaye Kumar

## NEW AND ELEVATED MEMBERS

Congratulations to the following recently admitted and elevated members:

### NEW MEMBERS

Name	Class	Division
Angelo Leonardis	Provisional	South Australia
Nicola Warriner	Affiliate	Victoria
Andrew Knight	Provisional	Tasmania

### ELEVATIONS

Name	Class	Division
Nigel Wallis Cook	Associate	Singapore
Ng Wee Boon	Associate	Singapore
Benjamin Tan	Associate	Singapore
Adrian Lee	Associate	Singapore
Koh Fei Meng	Associate	Malaysia
Arjunkumar Masters	Associate	Victoria

## NEW SOUTH WALES



The annual luncheon held at the Royal Sydney Yacht Squadron on Friday 22 June 2011 was attended by over 160 adjusters and other insurance industry guests.

The venue and food was as always top class and we were all spellbound by Sean Taylor, a mentalist and magician.

The Division AGM was held on 9 August 2011 and the following councillors were elected for 2011/12:

**Chairman:** Kevin McElhenny

**Secretary/Treasurer:** Meryl Smith

**Councillor:** Christine Boardman

**Councillor:** Philip Welfare

**Councillor:** Simon Hovian

**Councillor:** Andrew Bristow

**Councillor:** Anil Gupta

**Councillor:** Craig McLeod

On Thursday 11 August, the Division presented a workshop on SME claims in Tamworth which was attended by over 40 adjusters, brokers and insurers. The workshop was presented by Sharon Hodgson of Crawford, Brett White of Cerno and Craig McLeod of Cunningham Lindsay. The function was sponsored by the three loss adjusting companies (Crawford, Cerno and CLI). The workshop was well received by all.

A contract works/liability workshop will be held in Sydney on Friday morning 23 September - invitations will be issued shortly.

## SOUTH AUSTRALIA

On Friday 5 August 2011 the SA Division held its annual luncheon at the iconic Adelaide Oval. The luncheon included an address by Mr Ian Lavin, which was his first attendance to Adelaide as President, and a very informative presentation by Brett Maher, the former captain of the Adelaide 36'ers Basketball Club, three times Olympian and founder of the Hudson Maher Foundation. Sadly, in 2003, Brett and his wife lost their young son to a rare bone marrow disease. The foundation has been formed to assist the parents of children with similar conditions. The SA division gave a donation of \$500 to the foundation. A raffle was held on behalf of the Insurance Sub-Branch of the RSL which raised over \$1200. The proceeds will go to Legacy. It was a very successful day. Thanks to all who attended and contributed towards its success'.



The AGM was held on 18 August 2011 at the Goodwood Park Hotel.

The council for the next 12 months is as follows:

**Chairman:** Michael Collins

**Secretary:** Garry Kelly

**Treasurer:** Robert Lumsden

**Councillor:** Mark Green

**Councillor:** Stewart McSeveney

**Councillor:** Deborah Avery

**Councillor:** Lee Pennock

## QUEENSLAND

The Queensland Division AGM and breakfast seminar on Interviewing Techniques was held in August with 25 attendees. The Charity Golf Day has been rescheduled at the Gainsborough Greens Golf Course on Thursday 6 October 2011. Also the end of year luncheon will be held at Tattersalls Club on 11 November 2011.

## INTERNATIONAL

At the recent International Division AGM, Stephen Kwang from Insight Adjusters & Surveyors, Singapore was elected Chairman for 2011/12. Other elected Councillors for 2012/12 were:

**Treasurer:** Chew Cheng Wee (Malaysia)

**Councillor:** Budi Maharesi (Indonesia)

**Councillor:** James Ong (Malaysia)

**Councillor:** Jeffery Tan (Malaysia)

**Councillor:** Johari Subianto (Indonesia)

**Councillor:** Paul Lam (Hong Kong)

**Councillor:** Paul Rabbite (Thailand)

**Secretary:** Tony Libke (Australia)



## CLAIMS PREPARER

An opportunity exists for a claims preparer, or a loss adjuster seeking a slight change in career, in the Claims Services division of the LMI Group, operating from their Melbourne Office. Commercial Material Damage claims

experience is essential, and experience in other classes of insurance such as Fidelity, Liability, Contractors All Risks and the like, will be highly regarded.

Interested applicants should apply to the General Manager Claims Services, LMI Group, PO Box 2116, Camberwell Vic 3124, or email [graham.cox@LMIGroup.com](mailto:graham.cox@LMIGroup.com), enclosing a detailed CV.



## EXPERIENCED BUSINESS INTERRUPTION LOSS ADJUSTER - BRISBANE

- Full Time Role
- Attractive package
- Fast Growing Business

### The Company:

With its nationwide network of office locations around the country and its international partnerships, Cerno (formally MYIFreemans) is one of the largest loss adjusting organisations in Australia. Our Company operates primarily in the insurance-related claims and risk management market with expertise in the areas of property (commercial & personal), liability, marine, motor (including machinery), agriculture, construction & engineering claims assessment. Our branches span metropolitan to regional centres to offer services close to where our clients need us.

### The Opportunity:

An excellent opportunity exists for an experienced Business Interruption Loss Adjuster with market following and a wealth of local knowledge to join our Brisbane Office. In your role you will be displaying a high level of professionalism as part of your claims handling abilities. Your report writing will be first class and will reflect both internal and clients' expectations.

### Your Responsibilities:

Reporting to the Expertise Team Leader your key responsibilities will include, but will not be limited to:

- Investigating and managing a portfolio of Business Interruption and related financial type claims
- Providing a high level of customer service to your client base
- Developing and maintaining strong client relationships at local level
- Working cooperatively as a part of the local team with all local and management staff responsible for clients' outcomes.

### To be successful in this role you will need:

- Appropriate Accounting qualifications
- Minimum 5 years experience
- Highly developed verbal and written communications skills
- AICLA or ANZIIF Membership
- Code of Practice accreditation
- Diploma in Loss Adjusting (an advantage)
- Good computer and numerical literacy
- Great organisational and time management skills
- Strong ability to work independently with minimal supervision and with high quality of output

### The successful candidate will be rewarded with:

- Attractive remuneration and other benefits structure.
- Opportunities to develop skills and capabilities with additional support and training to further your career.
- Friendly and supportive team environment.

To learn more about Cerno visit [www.cerno.co](http://www.cerno.co)

All enquiries and applications will be treated with the strictest of confidence.

For all enquiries or to apply for the role, please send your resume and accompanying covering letter to:

The Recruitment Consultant  
Cerno Human Resource Department  
Email: [recruitment@cerno.co](mailto:recruitment@cerno.co)  
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### Apply Now.

ONLY AUSTRALIAN CITIZENS AND PERMANENT RESIDENTS ARE ELIGIBLE FOR THIS ROLE.

This is an exciting opportunity to utilise your extensive insurance experience and join a dynamic team. Make your career move today!



## EXPERIENCED LIABILITY LOSS ADJUSTERS

- Full Time Role
- Attractive package
- Fast Growing Business

### The Company:

With its nationwide network of office locations around the country and its international partnerships, Cerno (formally MYIFreemans) is one of the largest loss adjusting organisations in Australia. Our Company operates primarily in the insurance-related claims and risk management market with expertise in the areas of property (commercial & personal), liability, marine, motor (including machinery), agriculture, construction & engineering claims assessment. Our branches span metropolitan to regional centres to offer services close to where our clients need us.

### The Opportunity:

An excellent opportunity exists for experienced Liability Loss Adjusters with market following and a wealth of local knowledge to join our Brisbane and Melbourne Offices. In your role you will display a high level of professionalism as part of your claims handling duties. Your report writing will be first class and will reflect internal and clients' expectations.

### Your Responsibilities:

Reporting to the Expertise Team Leader your key responsibilities will include, but will not be limited to:

- Investigating and managing a portfolio of Liability and related claims.
- Providing a high level of customer service to your client base
- Developing and maintaining strong client relationships at local level
- Working cooperatively as a part of the local team with all local and management staff responsible for clients' outcomes.

### To be successful in this role you will need:

- Appropriate Loss Adjusting qualifications
- Minimum 5 years experience
- Highly developed verbal and written communications skills

- AICLA or ANZIIF Membership
- Good computer literacy
- Great organisational and time management skills
- Strong ability to work independently with minimal supervision and with high quality of output

### The successful candidate will be rewarded with:

- Attractive remuneration and other benefits structure.
- Opportunities to develop skills and capabilities with additional support and training to further your career.
- Friendly and supportive team environment.

To learn more about Cerno visit [www.cerno.co](http://www.cerno.co)

All enquiries and applications will be treated with the strictest of confidence.

For all enquiries or to apply for the role, please send your resume and accompanying covering letter to:

The Recruitment Consultant  
Cerno Human Resource Department  
Email: [recruitment@cerno.co](mailto:recruitment@cerno.co)

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### Apply Now.

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This is an exciting opportunity to utilise your extensive insurance experience and join a dynamic team. Make your career move today!

### 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](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.

