



## FROM THE INSTITUTE PRESIDENT, MICHAEL COOKE

I open my report by wishing all members, their families and loved ones the very best of health and happiness for 2013.

To say that the first two months of 2013 have been eventful would be an understatement.

We are experiencing in Australia what can only be described as typical weather, with floods, fires, storms and droughts all occurring at once. No State has been spared this year from one of those categories. Also further afield there has been serious flooding in Indonesia including the capital Jakarta.

What was that comment I made at the end of last year? Superstition and 2013, "sorry".

Members have been working these past few months; in Asia with floods and in Australia with fire, flood and storm, all of which are traumatic to deal with and require special talents to be able to cope with managing the event, assisting the claimant and reporting to the insurer. This is where loss adjusters come into their own and highlights their value to the insurance industry in a high profile way.

We are still not out of the danger period as far as catastrophic events are concerned within the Australasian region. As I write my report we have storms active on the East Coast of Australia and cyclone Rusty just off Western Australia's North Coast.

This is the first opportunity I have had to comment on an article in the ANZIIF Journal, volume 35, issue No 5/12 regarding the Insurance Industry's reaction to the handling of claims for catastrophic events over the past three years (pre 2013) including bushfires, cyclones, floods, hail storms and earthquakes. For those members who have not read the article I encourage you to do so.

The Journal questioned senior executives from insurers and brokers and asked their opinions on what they had learnt over this period and what their expectations were for the future of claims within their organisations.

This certainly made interesting reading and having had a second read of the article, the expectations they are trying to reach are not unexpected.

The future of loss adjusting is what these senior executives are referring to in their answers to the Journal, their expectations and therefore the Industry's expectations and finally what the public in general is expecting of the insurance industry. In summary they want – rapid contact with claimants, timely inspections of losses, fast and accurate reports on losses to the insurers and a speedy resolution to the claim process.

As mentioned in the article, communications is essential to the effective and efficient handling of all claims. If all parties are well informed of the claim's progress then there can be no ambiguity and no one within the chain of events will be uninformed. I am firmly of the belief that the loss adjuster, the insurer and broker (if broker client) should be communicating together, working in a partnership to reinforce communication and efficiencies within the claims handling procedure.

The loss adjusting industry is in continuous change, we are embracing education within our chosen fields and working with increasingly sophisticated technology to assist in our endeavours to provide the most efficient and accurate form of reporting and communication to principals, brokers and claimants.

The article highlights the importance of the loss adjuster in catastrophe situations. The presence of an experienced, qualified and calm insurance professional, being the Loss Adjuster will add huge value to a claim by providing the insurer, not only details on the specific claim, but additional information which will include underwriting issues to assist the insurer in making future risk assessments. This professionalism can only improve the image of the insurance industry.

The loss adjuster is a crucial and necessary part of the claims handling process and it is up to our members to ensure they adhere to the highest possible professional standards.

There is important information in this newsletter regarding the Asian Claims Convention in Bangkok, diploma enrolments and the Carey Bird Scholarship. I urge members who are eligible to consider applying for the Carey Bird Scholarship, entries close on 30 April 2013.

**Cheers,  
Michael Cooke**

## CAREY BIRD SCHOLARSHIP

The inaugural Carey Bird Scholarship is now open and submissions are invited from AICLA members under age 40 and members over age 40 who at the time of entry are completing modules in the ANZIIF Diploma of Loss Adjusting. The scholarship prize is, attendance at the Claims Convention in Sydney or the Asian Claims Convention with the winner to choose, airfares, accommodation and other costs, and a framed certificate.

[DETAILS OF THE TOPIC ETC ARE AVAILABLE PLEASE CLICK HERE](#)

**Submissions close 30 April 2013.**

## CLAIMS CONVENTION

The Claims Convention will be held on 1-2 August 2013 at the Westin Hotel Sydney. The programme is well advanced with confirmation that a leading US loss adjuster from Crawford and Co will attend to speak about Super Storm Sandy that devastated the US East Coast in late 2012. We are also pleased to advise that Steamatic will again be lead sponsor for the event.

## MARTYN NORRIE RETIRES

Cunningham Lindsey NZ long serving Chief Executive Officer Martyn Norrie will retire on 1 March 2013. Martyn is well known and highly respected throughout the profession.

In addition to his position with Cunningham Lindsey in New Zealand he also held positions with the firm on an international basis. Martyn commenced Loss Adjusting in 1970's with Chandler Taylor in Wellington. He is a fellow of the institute and CEO of Cunningham Lindsey New Zealand since 1997. He joined CILA Australasian Division in 1980.

We wish Martyn all the best for the future following his distinguished career in loss adjusting.

## ENROLMENT PERIODS 2013

ANZIIF our education partner is endeavouring to make the Diploma of Loss Adjusting easily accessible for students by scheduling six enrolment periods during 2013. The next enrolment date deadline is 6 March 2013. Full details of the Diploma of Loss Adjusting are available at [www.theinstitute.com](http://www.theinstitute.com)

## ON-LINE CONTINUING PROFESSIONAL DEVELOPMENT (CPD)

### BUSINESS INTERRUPTION – NUTS AND BOLTS FOR BEGINNERS

#### PART FOUR – CLAIMS PREPARATION AND AICW

This month, we move on to the last of our series of four papers for beginners to Business Interruption claims, where we first look at Claims Preparation. What is allowable under most wordings, and where do wordings differ? And just what does 'reasonable' mean? As well as 'Professional' fees, some wordings offer cover for the apparently rather open-ended term 'other reasonable expenses'. We look at some examples of those as well as the all-important proviso of 'not otherwise recoverable'. Commonly, beginners assume that the cover for Claims Preparation, falling as it does under Section 2, is for Business Interruption costs only. No so. There are significant differences between the ISR Mk V and still very popular ISR Mk IV policies that so many businesses carry. The paper discusses the critical concept of 'with the consent of the insurer' and we finish this part of the paper by looking at some typical experts who may have to be brought in to prepare a major claim, both for Material Damage and Business Interruption. Now we move on to Additional Increased Costs of Working, and discuss what makes these 'additional', and how this relates to the economic limit that is a central feature of (for want of a better term) 'Ordinary' Increased Costs of Working. We finish the paper with a discussion about the significance of notification and the pro-active nature of the adjuster's work when there is Business Interruption involved.

Before tackling this paper, it is recommended that Parts One, Two and Three (Introduction, Prerequisites and Gross Profit and Payroll) are read and understood first.

Does your physical location preclude attendance at seminars? Having problems fitting in CPD with your everyday workload? The on-line CPD facility is designed for you, although all members are welcome. Just log on to the 24 hour AICLA website in any one of those rare quiet moments, and have a look at the wide range of papers we now offer. You can enter the on-line CPD facility using the hotlink below, or by navigating through 'Professional Development' on the AICLA website Home Page. Members should use the User Name **cpduser** and the password **aiclacpd**. Your browser may offer the opportunity to 'Remember this password'.

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

## DIPLOMA 2012

Enrolments in the Diploma of Loss Adjusting in 2012 were 548. This is a very healthy result and featured strong numbers in Australian, New Zealand (up 24%) and Indonesia (up 83%). With significantly lower enrolment fees applying in 2013, particularly Asia AUD \$600/module it is expected that overall enrolments will grow in 2013.

## NEW AND ELEVATED MEMBERS

Congratulations to the following recently admitted and elevated members:

### NEW MEMBERS

Name	Class	Division
Andrei Mayer	Provisional	South Australia
Charles Ho Pow Sen	Affiliate	International
Stanley G Yulip	Affiliate	International
Lawrence Wong Kui Khiong	Affiliate	International
Paul Mayes	Affiliate	Victoria
Benjamin Chang	Provisional	New South Wales
Andrew Gibson	Provisional	New South Wales
Gillian Jacobson	Affiliate	New Zealand

### ELEVATIONS

Name	Class	Division
Adam Troy	Associate	Queensland
Ciaran Mullane	Affiliate	New South Wales
Gareth Robertson	Associate	New South Wales
Peter Drinnan	Affiliate	New South Wales
Daniel Webb	Fellow	South Australia
Benjamin Roy	Associate	International
Nicholas Kerr	Associate	New South Wales
Jimmy Albakry	Associate	International
Jeffrey Neo	Affiliate	International
Parinya Kaewduangtien	Fellow	International

ASIAN CLAIMS  
CONVENTION



21-22 March 2013

## ACC BANGKOK

With approximately three weeks before the Asian Claims Convention in Bangkok it is not too late for members to register. The convention features a wide ranging programme with highly qualified speakers from around the world. The event should be an outstanding success both from a learning perspective and networking opportunity.

[CLICK HERE TO DOWNLOAD  
A REGISTRATION FORM](#)

## COP

The AICLA submission in respect of the ICA Code of Practice review calls for minimum training and education standards for persons appointed as loss adjusters in a claim. Submissions are now closed and are being assessed by the Code Reviewer Ian Enright. The process moving forward is that Ian will make his recommendation to the ICA in May and his report will also be released to the industry. Other submissions were made by:

- National Insurance Brokers Association
- Motor Traders' Association of NSW
- Western Region Legal Centres Victoria
- RACQ Insurance Limited
- Auto and General Insurance Company Limited
- Joint Consumer Advocate Submission: Insurance Law Service
- Suncorp Group Limited
- Insurance Australia Group
- Insurance Council of Australia

Copies of all submissions are available on the ICA website  
[www.ica.com.au](http://www.ica.com.au)



## DOMESTIC/COMMERCIAL LOSS ADJUSTER MANDURAH AND PERTH, WESTERN AUSTRALIA

Cunningham Lindsey Australia Pty Ltd, is a leader in Global Risk Management Services, is now seeking to employ a suitably qualified and motivated person to join our Mandurah office and our Perth Office in Western Australia, following continued and sustained growth and success.

You will report directly to the Branch Manager and in this role you will provide services across Domestic and small Commercial lines, including conducting detailed on-site meetings with customers and/or clients, contractors, brokers and agents, you will document and report on factual outcomes.

### **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

### **Successful candidates for consideration in this role should possess one or more of the following attributes:**

- Insurance Loss Adjusting experience, especially in respect to small Commercial and/or Domestic claims; and/or
- Insurance Claims Management experience in small Commercial and/or Domestic claims

- Relevant industry qualifications, particularly ANZIIF or AICLA
- Strong written and verbal communication skills
- A strong customer service delivery focus for all our clients, including insurers, customers and brokers
- The ability to work in a team environment involving the achieving and implementation of Strategic Objectives

If you have not already obtained completion of the AICLA examination programme then you need to be committed to the completion of these to progress to Chartered status. You will receive full mentoring and support to facilitate your ongoing learning and development.

Your package will be commensurate with qualifications, skills and attributes you bring to the role. Additional benefits include fully maintained company car, mobile phone, laptop and consideration for bonus scheme.

So if you are looking for your next career opportunity please apply now and forward your detailed covering letter and resume to [recruitment@cl-au.com](mailto:recruitment@cl-au.com) or if you are interested in a similar role in another state please contact us.

To learn more about our organisation visit our website [www.cunninghamlindsey.com](http://www.cunninghamlindsey.com)

All applications will be treated in strictest of confidence.

Cunningham Lindsey Australia Pty Ltd is dedicated to eliminating discrimination and contributing to equal opportunity for women in the workplace.

Please note applications from agencies will not be considered.

**Applications close :29 March 2013**

# NATIONAL CLAIMS MANAGER (LOSS ADJUSTER)

## Key leadership role

### *Loss Adjustor Claims Leadership opportunity*

#### **About the Company**

The LMI Group have an impressive reputation in the provision of services to the insurance industry with offices in Melbourne (headquarters), Brisbane, Sydney, Adelaide, Perth and Auckland.

#### **About the Role**

As National Claims Manager, initial expectations will be to develop and implement a strategic framework to ensure maximum potential from our expert team in assessing, processing, negotiating a portfolio of commercial indemnity claims, including ongoing analysis of claim trends and opportunity to maximise our services. In addition to establishing an over-arching strategic framework, you will lead a team of experienced professionals in preparation of commercial insurance claims, loss adjusting, sum insured reviews and litigation support. This work is complimented by our award winning online services utilised by most major insurers and insurance advisors.

#### **About You**

To succeed in this role you will need to demonstrate a successful work history in the leadership and achievement of claims management. Broad business acumen, excellent communication skills and a capacity to make sound commercial decisions is essential. Polished negotiation skills, claims management and a flair for ensuring a national team meets their key deliverables is essential. This is a results-orientated appointment requiring strategic insight, so your career to date will demonstrate experience of comparable responsibilities.

#### **The Benefits**

- Strategic position with autonomy and sizable team of reports
- In-house role working with a dynamic and professional leadership team
- Six-figure package, commensurate with expertise
- Role is Camberwell, Victoria, based, with travel requirements

To apply online:

**[employment@LMIGroup.com](mailto:employment@LMIGroup.com)**

Or, if you would like to have a confidential discussion, please contact **Peter Cocks** on 03 93859900.

Want to know more about LMI Group?

Visit us at **[www.LMIGroup.com](http://www.LMIGroup.com)**



**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.