



**FROM THE  
INSTITUTE PRESIDENT,  
MICHAEL COOKE**

I write this month's report from Bangkok, immediately following in Asian Claims Convention (21-22 March) and I am pleased to say it was a huge success.

Firstly I thank the organising committee for their input in selecting the venue and excellent range of presenters.

The presenters were very well received and many of them stayed on for the full two days.

I cannot speak highly enough of the event and I am confident next year's convention will be even more successful, as already we have received approaches from speakers and presenters offering their support for the event in 2014.

I thank our delegates and speakers for their support. I would also like to sincerely thank our sponsors, Platinum, MDD. 4 Silver Sponsors, LWG, BEFOR, Forensic Services, Thornton Tomasetti and Advertiser McLarens .

It was refreshing to hear from several of the insurers who presented at the Convention that they saw a real and genuine need for loss adjusters going forward, encouraging indeed, as over the past decade we have seen some insurers using builders' and restorers' panels in preference to loss adjusters to evaluate and settle claims.

Some in depth presentations by several of the speakers, discussing CAT's and major losses highlighted the need and value adjusters can bring to claims.

On the issue of the adjusters reports', it was emphasised and with some very blunt comments being made by the insurers, that quality reporting is required and there is a need for such reports to be precise, accurate on reserves and policy detail and to be delivered on time.

Quite clearly fellow members, our future is in our own hands. It is up to us to prove we add value to a claim settlement.

Our Chief Executive, Tony Libke and I will be meeting with AICLA's members and executives from the insurance industry whilst we are in Asia to further promote our Institute.

AICLA is committed to working hard to promote our training courses and growing our membership in Asia.

I noted a great deal of enthusiasm from the local delegates towards the Convention and speaking with many of them, they have a positive attitude towards further education and obtaining AICLA qualifications.

I can see AICLA membership continuing to grow strongly within the Asia region.

I thank Stephan Kwang AICLA International Division Council Director and Jaye Kumar International Development Director for dedicated work within this region.

Please note the submission deadline for the Carey Bird Scholarship is 30 April 2013.

Also note in your diaries that the Claims Conference 13 will be held 1-2 August 2013 and we would love to see you there.

**Kind Regards,  
Michael Cooke**

# CAREY BIRD SCHOLARSHIP

Members under age 40 and those of any age who are enrolled in the ANZIIF Diploma of Loss Adjusting are eligible to enter the inaugural Carey Bird Scholarship.

The scholarship allows members to demonstrate in a practical way their skill as a loss adjuster. The deadline for submissions is 30 April 2013 and [details of the award are available here](#).

## CLAIMS CONVENTION SYDNEY



The 7th AICLA/ANZIIF Claims Convention will be held on 1-2 August 2013.

Venue for the convention will be the Westin Hotel Sydney. The programme is well advanced and will feature speakers from the USA, New Zealand and Australia. The theme for the convention is Balancing Perceptions and Reality in Claims Management.

In 2012 the convention attracted a record 330 attendees and we expect a larger number at CC13.

### ANZIIF AWARDS

Loss adjusters are encouraged to enter the Insurance Industry Awards which are now just open. There are a number of categories open to loss adjusters as evidenced by past winners. The awards recognise organisations and individuals for high achievement in the industry. Full Information on the awards is available at [www.theinstitute.com.au/Events/Insurance-Industry-Awards](http://www.theinstitute.com.au/Events/Insurance-Industry-Awards) Nominations close 26 April 2013. Registrations are also open for the Awards Dinner in Sydney on 14 August 2013

### NEW AND ELEVATED MEMBERS

Congratulations to the following recently admitted and elevated members:

#### NEW MEMBERS

Name	Class	Division
Nil		

#### ELEVATIONS

Name	Class	Division
Nil		

## ON-LINE CONTINUING PROFESSIONAL DEVELOPMENT (CPD)

### ON-LINE CONTINUING PROFESSIONAL DEVELOPMENT (CPD)

#### FIRE PRECAUTIONS, DETECTION AND EARLY EXTINGUISHMENT

Many adjusters are currently focussed on the huge pressure of work caused by the major bushfires and floods that we have recently encountered in Australia, while in New Zealand there is still much work yet to be completed in connection with the earthquakes there. Meanwhile some politicians and some areas of the press seem to delight in attacking the insurance and adjusting industry, the latest development being that not only should all claims be paid without question but premiums should be lower and properties in known extreme risk areas should enjoy low-priced cover that will inevitably be required! And all this while there is the absolute necessity to keep insurers financially strong. Thus the impossible is demanded and adjusters are on the front line.

While all this is going on, the routine claims continue to occur and most of the larger ones involve major fires to factories and other industrial premises, often with substantial business interruption claims to follow. Nearly every major fire starts as a minor fire that could have been detected and extinguished at an early stage with the right technology and thus the loss could have been confined to a very small amount. Fires arising from hot work are a good example. The risks are well known yet they happen all the time — much to the surprise of the hot work operators!

Via building regulations and other instruments there have over the years been many improvements to fire detection and extinguishment methods. Our on-line CPD paper CPD048 discusses some of these.

One of the reasons for our on-line CPD facility is to provide a CPD alternative that does not require extended absence from the front line. Here is a facility available to members at all hours of the night and day, wherever there is internet connection.

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 **aiclcpd**. Your browser may offer the opportunity to 'Remember this password'.

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

## ICA CLAIMS DATA

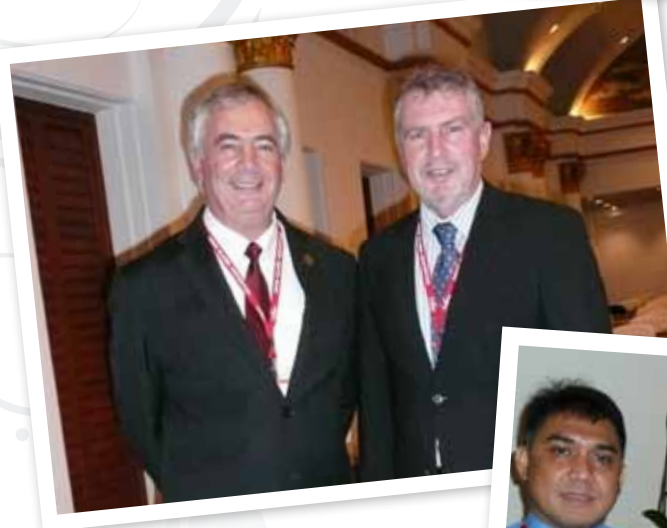
The following claims data has been released by ICA as of 28 February 2013 in respect of a number of catastrophe events in Australia in recent months

CAT 131 – TASMANIAN BUSHFIRES		Average Claim Value
Total Claims	1,785	
Total Approximate Cost	\$87.1 million	
Avg Dollars Paid PWD	\$1.22 million	
Property Claims	25% closed (up from 15%)	\$121,177
Contents Claims	59% closed (up from 35%)	\$15,321
Vehicle Claims	38% closed (up from 31%)	\$9,545
Commercial Claims	21% closed (up from 17%)	

CAT 133 – QLD STORMS FLOODING		Average Claim Value
Total Claims	70,693	
Total Approximate Cost	\$742 million	
Avg Dollars Paid PWD	\$2.24 million	
Property Claims	11% closed (up from 6%)	\$9,998
Contents Claims	23% closed (up from 14%)	\$4,508
Vehicle Claims	13% closed (up from 6%)	\$8,503
Commercial Claims	13% closed (up from 6%)	

CAT 134 – NSW STORMS FLOODING		Average Claim Value
Total Claims	17,150	
Total Approximate Cost	\$101 million	
Avg Dollars Paid PWD	\$1.76 million	
Property Claims	7% closed	\$5,497
Contents Claims	28% closed	\$2,708
Vehicle Claims	11% closed	\$6,331
Commercial Claims	8% closed	

# ASIAN CLAIMS CONVENTION



# YDR CHARTERED LOSS ADJUSTERS



## *Senior Loss Adjuster – Sydney* *Property Loss Adjuster – Sydney*

YDR Chartered Loss Adjusters is the boutique employer of professionals with passion and expertise in reporting matters of importance to its Principals on resolution of insurance claims.

We invite you, should you have an ability to work well with people, possess strong time management and report writing skills to apply for the two positions available in our Sydney office.

### SENIOR LOSS ADJUSTER

Your duties will be;

1. Manage a portfolio of mixed insurance claims
2. Contribute to strategic planning and direction of YDR
3. Have excellent communication skills
4. Maintain knowledge and understanding of loss adjusting best practice and emerging trends
5. Have relevant ANZIIF and AICLA qualifications

### PROPERTY LOSS ADJUSTER

Your duties will be;

1. Manage a portfolio of property claims comprising of commercial property (strata, business pack and ISR) as well as contract works
2. Provide high quality written loss adjusting reports with a focus on customer service at all times
3. Be able to work as part of a small professional team
4. Hold or in the process of obtaining relevant ANZIIF and AICLA qualifications

YDR provides remuneration packages commensurate with experience, qualifications, skills and attributes you can contribute towards the business.

We welcome your application in complete confidence.

Please send your application advising the position you are applying for before Friday 15 April 2013 to:  
YDR Chartered Loss Adjusters  
134 Goodwood Road, Goodwood SA 5034  
Alternatively, applications can be sent by email to [ydr@ydr.net.au](mailto:ydr@ydr.net.au)



**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.