AUSTRALASIAN INSTITUTE OF CHARTERED LOSS ADJUSTERS

NEWSLETTER #106, APRIL 2013



FROM THE INSTITUTE PRESIDENT, MICHAEL COOKE

At the time of writing this report our Chief Executive Tony Libke, International Division Chairman Stephen Kwang and I have completed our Divisional tour of the Asia region, which I am pleased to say was an outstanding success.

Division representatives pre-arranged meetings with insurance regulators, insurance institute representatives, the CEO's of the various loss adjusting firms as well as insurance council representatives and of course the members. The meetings in Jakarta, Kuala Lumpur, Hong Kong and Singapore were well attended and it was pleasing to see the excellent relationships that exist between our members and the various organisations with whom we met. The young age of attendees and thirst for training and qualifications was a feature of the members' meetings in all countries visited.

It was both an honour and a pleasure to meet with the CEO's and our members and indeed prospective members in all countries. Their greetings were warm and genuine and the discussions we had were interesting and informative for me. Members showed a high level of interest in membership pathways and activities within AICLA.

I sincerely thank the branch representatives for their efforts in arranging these meetings and the professional way in which they went about ensuring Tony, Stephen and I were treated.

The International Division is our region of highest growth with the vast majority of members either chartered qualified or undertaking examinations to obtain qualifications. The International Division members see AICLA qualifications as important and giving credibility to their professionalism in their chosen field of loss adjusting.

The reduction in the cost of the Diploma of Loss Adjusting modules has been favourably received in the Asian region, with an anticipated increase in the number of members undertaking the course in 2013. Enrolments in the diploma in Indonesia are now the highest in Asia and following our visit we expect a further significant increase in enrolments and memberships from that country. The insurance industry representatives with whom we met were interested to hear about the Asian Claims Convention and its success. Many of the CEO's from adjusting firms attended and offered their support for future conventions.

Members and representatives of other groups with whom we spoke recognised AICLA's commitment to training and education in the region through our Asian Claims Convention, Claims Technician Course and Diploma of Loss Adjusting.

The success of this year's Asian Claims Convention and President's visit was largely due to the good work that has been done by our International Development Director Jaye Kumar and the past Presidents and International Division Chairmen who have gone before me. Their hard work has assured a successful future for AICLA in the Asia region.

A reminder that the closing date for Carey Bird Scholarship submissions is fast approaching, Please see details in the newsletter for more information.

Kind Regards, Michael Cooke

NEW AND ELEVATED MEMBERS

Congratulations to the following recently admitted and elevated members:

NEW MEMBERS

Name	Class	Division
Osman Abudu	Provisional	International
Declan Robinson	Provisional	New South Wales
Adrian Cheong	Provisional	International
David Outred	Provisional	Western Australia
Benjamin Shamoon	Provisional	Victoria
Wilson Wong	Provisional	International

ELEVATIONS

Name	Class	Division
Daniel Ong	Associate	International

CLAIMS CONVENTION SYDNEY



The Claims Convention will be held in Sydney at the Westin Hotel on 1-2 August. The theme is Balancing Perception and Reality in Claims Management and the convention will feature leading insurance industry speakers from Australian and overseas including Bud Trice, Vice President of Crawford and Co Catastrophy Services Group USA who will present on Superstorm Sandy. John Lucas from the Insurance Council New Zealand will present on Removing Road Blocks to Claims Success focusing on the recovery plans for Christchurch.

The convention is the major claims convention in Australasia and represents an opportunity for loss adjusters to meet with colleagues, insurers, suppliers and others involved in the industry.

TRAINEE LOSS ADJUSTERS' WORKSHOP

AICLA is organising a one day trainee loss adjusters' workshop on Wednesday 31 July 2013 in Sydney. This workshop will be held the day prior to CC13 and utilize experienced loss adjusters as presenters. The concept for the workshop is to have a number of sessions covering a ranging in topics from AICLA pathways for membership, ethics, interviewing techniques and practical case studies. The targeted attendees will be those who are relatively new to the profession irrespective of age.

Full details of the event will be announced shortly.

ACC

Last month the President reported on the success of the Asian Claims Convention held in Bangkok on 21-22 March. Analysis of delegates survey results were very positive with the programme, venue and overall organisation rating very highly. In the survey 92% of delegates said they were likely to attend the Asian Claims Convention in 2014 with Hong Kong and Singapore the most popular choices as venues. The AICLA website homepage www.aicla.org has photos from the convention and copies of speakers' presentations.

J. FITZPATRICK RETIRES

The CEO of ANZIIF Joan Fitzpatrick has announced her retirement from ANZIIF to take effect at the end of 2013. Joan joined ANZIIF as CEO in 1997 and said it had been a great honour to represent the organisation over a period that had seen such enormous change. AICLA has a number of very important partnerships with ANZIIF including the Claims Convention and the Diploma of Loss Adjusting.

ASIAN MEMBERS' MEETINGS

Following the Asian Claims Convention there were meetings of members in Jakarta, Kuala Lumpur, Hong Kong and Singapore. A copy of the presentations at those meetings together with photos are available on the AICLA website homepage www.aicla.org.

ELEVATION PATHWAYS

There are three pathways for Affiliate and two pathways for Associate memberships of AICLA. While the vast majority progress by Affiliate "A" and Associate "A" the alternative pathways are recognition of the variety of skills, experience and training of members. <u>Attached is a summary of the</u> <u>pathways</u>. Details of the requirements for all categories of membership are outlined in Qualifications and Rights for Classes of Membership available on the website www.aicla.org.

VICTORIA

Coming off the back of a very successful sell-out seminar in 2012 (Mould - What you need to know) where professionals including suppliers, builders, insurance personnel and loss adjusters were in attendance, the Victorian division has put together another event titled "**Building: Scope of Works, What you need to know**".

This educational seminar including drinks and nibbles is aimed at loss adjusters, claims staff, brokers and anyone in the industry who deals with managing building repairs and claims. It will be held at the RACV Club in Melbourne on 29 May 2013 and we will be looking at the problems and issues related to failure of completing a sufficient scope of works for both the Insured and also for any builders that will be involved in the quoting process. There will be examples and also experts in their respective fields talking about real situations that arise.

As a result of attending the seminar you will gain a better understanding of the process and be able to work more efficiently with less potential setbacks. Did I mention that for members there is also 6 AICLA CDP points on offer which will go towards your annual total?

At \$66.00 for members and only \$77.00 for nonmembers, the knowledge and experience to be gained from this seminar is extremely reasonable and further from that you will have the chance to meet others working in their respective fields to share stories and experiences.

So please pass on the information flyer to anyone you may think will benefit from the seminar. It is also an opportunity to invite claims staff that you deal with on a day-to-day basis so they also understand the issues and constraints regarding Scope of Works and it will give you a great marketing opportunity.

Hope to see you there!

Click here to download Registration Form.

ON-LINE CONTINUING PROFESSIONAL DEVELOPMENT (CPD)

INSURANCE CONTRACTS ACT 1984, SECTION 54

The Insurance Contracts Act 1984 is of course central to the operation of General Insurance. Surely every adjuster's office has a well-thumbed and probably grimy copy to hand — if not several. The Act itself is very much the brainchild of the celebrated and now retired Justice Kirby, and is almost entirely remedial in nature. Nearly all of the Act has the effect of protecting the rights of the insured person (the consumer) and even the section that deals with disclosure — thus ostensibly protecting the insurer — has many limiting aspects.

Section 54 of the Act addresses the problem of (usually inadvertent) faulty disclosure, or circumstances which may arise that would appear to disbar a claim, but which are irrelevant in their effect. Section 54 has been crudely expressed as 'Breach of the contract is totally immaterial unless it caused the loss', perhaps a rather broad brush interpretation!

At paper CPD049 we discuss Section 54 generally and go on to examine a number of cases that involved reference (rightly or wrongly) to this section and were heard by the Financial Ombudsman Service. In a future paper we will look at some litigation, especially that involving liability policies and the question of timely notification.

Our on-line CPD facility is available on a 7/24 basis. Access the facility via 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...

CAREY BIRD SCHOLARSHIP

Entries for the scholarship close on 30 April 2013. Members who are under age 40 and those any age who are enrolled in the Diploma of Loss Adjusting are eligible to apply for the scholarship.

Entry details are available at http://www.aicla.org/download/careybirdscholarship.html



BRANCH MANAGER – LOSS ADJUSTING SERVICES, PARRAMATTA OFFICE

Cunningham Lindsey Australia Pty Ltd, a leader in Global Risk Management Services, is seeking to employ suitably motivated and qualified people to join our expanding operations.

We are looking for a Branch Manager for our Loss Adjusting operations in our busy Parramatta office.

What's in it for you

The role as a Branch Manager works very closely with the Regional Leader along with other divisions in our business – Sergon Building Services, Oriel Property Services, Niche Services and Business Development.

You will be provided with support in the role from your Regional Leader and peers across our network.

Your package will be commensurate with qualifications, skills and attributes you will bring to the role. Additional benefits include company motor vehicle, mobile phone, laptop and bonus scheme.

What we need

We are looking for the right people who will deliver, if not exceed, the required annual budget for their branches which will include marketing and business development and continuous improvement of service through mentoring and supervision.

You also should have the following;

- Unbelievable communication skills in dealing with internal and external customers along with being able to relate and engage your staff
- Strong organisational and time management skills
- At times able to work under immense pressure and still be able to deliver on deadlines
- Strength, foresight and ability to strategise and grow you and your area
- To service existing clients and market to new/potential clients
- Management experience and results driven
- People Management experience across different business streams
- A loss adjusting background is preferred

If you believe you have what it takes then please send us your covering letter and resume to <u>recruitment@cl-au.com</u>

To learn more about our organisation visit our website www.cunninghamlindsey.com

All applications will be treated in strictest of confidence.

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



SENIOR LOSS ADJUSTER – BRISBANE

YDR is an independently owned firm of Chartered Loss Adjusters, Engineers and Surveyors who provide services to Australian and International principals.

Established in 1992, YDR employs multi-qualified adjusters to provide prompt and technically accurate reports for large and complex claims.

Recognition of this service by our valued clients has resulted in sustained growth across Australia including the recent opening of our Brisbane office.

We are seeking a qualified and experienced Loss Adjuster to compliment our Brisbane operation and assist with the expansion of YDR in Queensland.

The role will include developing and maintaining a portfolio of complex claims, including ISR, Contract Works and Liability matters.

YDR prides itself on being a unified group of professionals with a focus on providing a quality product for our clients. Our structure enables qualified and experienced adjusters to be renumerated at or above market rates whilst maintaining a sustainable work life balance.

For further information please visit our website www.ydr.net.au or contact Jeremy Twelftree on 0438 431 050.

Applications will be treated in strictest confidence.

Applications for this position close on Friday 14 June 2013.

Please direct same to:

YDR Chartered Loss Adjusters 134 Goodwood Road Goodwood SA 5034

or via email to ydr@ydr.net.au

Position description is available upon request.

claim**360***

COMPLEX CLAIMS MANAGERS (LOSS ADJUSTER) – CLAIM360

Claim360 provides a flexible and modular end-to-end claims management solution to the general insurance industry. Focussing on property repair management across Commercial and Domestic classes within direct and intermediated markets, Claim360 is at the forefront of the market with regards it capability, technology, solution and results.

As such Claim360 is experiencing sustained growth and is now looking to further enhance its internal technical claims management team with the addition of Complex Claims Managers, who have strong loss adjusting experience, nationally and per State office. This role will be critical in helping Claim360 build its internal capability to enhance its service offering. Claim360 is a young, dynamic, energetic and forward thinking company who want to define what claims excellence means. If this sounds like something you want to be part of, keep reading.

We are looking for experienced loss adjusters join our team as **COMPLEX CLAIMS MANAGERS**.

The responsibility for this position will include the following:

- Liaise with customers and clients
- Conduct site visits and inspections as required
- Clarify the circumstances surrounding the causation and loss relating to the claim
- Determine the nature of the claim
- Determine the works required to restore the property to its pre-event state
- Manage any non-property related losses (eg business interruption, stock loss)
- Review and determine the applicable policy indemnity
- Collate all information collected from reviews and investigations into detailed reports
- Client engagement and relationship management of insurers and external loss adjusting firms

The ideal team member will possess the following experience and attributes:

- 8-10 years minimum field experience with a desire to move into a more office based role
- Diploma of Financial Services (Loss Adjusting) or equivalent are essential
- Must have strong knowledge of commercial and domestic insurance
- Must be a member of AICLA and/or ANZIFF or have a desire to be
- Knowledge and understanding of the building industry desirable
- Must have experience with managing a team people
- · Strong verbal and written communication skills
- Advanced computer skills with the ability to work across multiple databases
- Strong attention to detail
- Must be able to work unsupervised and autonomously
- An industry profile with existing relationships is also desirable

Salary will be commensurate with your experience, background and desire to drive change in claims management.

If you're interested in applying for this position, send your cover letter, resume and copy of qualifications to <u>employment@claim360.com.au</u>

For a confidential discussion regarding this role, please contact John Houston, Executive General Manager, on (02) 9301 8009.

www.claim360.com.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**.

If you wish to advertise, please send information to <u>adminoffice@aicla.org</u>. Advertisers can remain anonymous with job applicants responding direct to AICLA.