



**FROM THE  
INSTITUTE PRESIDENT,  
MICHAEL COOKE**

**I write my last LA News article having just completed the Board meeting, followed by the AGM in Auckland New Zealand.**

My two year term as President of AICLA has truly flown, it has been an extremely busy period, a lot of effort has been devoted to new initiatives, as well as following up on projects commenced by previous Presidents' and Boards.

As I reported in the recently released 2014 Annual Report the year was very successful with record enrolments in membership, the release of a further CPD workshop package, continued growth in diploma enrolments, the second one day workshop for trainee loss adjusters and claims technicians, the history of loss adjusting project, approval by the Board to canvas members on needs for women in loss adjusting and further study units being considered for the Diploma of Loss Adjusting. We also achieved record numbers at the 2014 Asian Claims Convention and the Sydney Claims Convention.

I sincerely thank those whose dedication and hard work have contributed to the success of the Institute, the Chief Executive Tony Libke and his team, AICLA Board members, International Development Director Jaye Kumar, Education Director Michael Davies, Division Chairs and Councils all of whom make my task that much easier.

I have emphasised the importance of education to members, we need to achieve and maintain quality in our work to enhance the reputation of qualified loss adjusters and to reinforce to the insurance industry that we should be their first choice in claims assessments.

In October the Chief Executive Tony Libke, Education Director Michael Davies, AICLA President Elect Michael Collins and I met with ANZIIF CEO Prue Wilsford and senior ANZIIF staff to discuss contract arrangements for the Diploma course and the Sydney Claims Convention. Other issues of mutual interest were also discussed.

Our relationship with ANZIIF is strong and valued and we look forward to working with ANZIIF in the future.

Issues we discussed at the Auckland Board meeting included membership strategies, communications, liaison with other bodies, conventions, seminars and workshops, international developments, membership eligibility, allied membership and history of the profession project.

**I wish to congratulate the following 2014/15 office bearers who were elected prior to the AGM.**

|   |       |
|---|-------|
| <b>President:</b> Michael Collins                     | (SA)  |
| <b>Secretary/ Treasurer:</b> Tony Libke               | (QLD) |
| <b>Deputy President:</b> Leon Briggs                  | (NZ)  |
| <b>Education Director:</b> Michael Davies             | (SA)  |
| <b>Executive Member:</b> Budi Maharesi                | (Int) |
| <b>International Development Director:</b> Jaye Kumar | (WA)  |

I have enjoyed enormously my two year term as President of AICLA and feel privileged to have served members. I again thank the Board and all members for this honour and I look forward to continuing to work for AICLA and to assist in any way I can.

**Kind Regards,  
Michael Cooke**

## QUEENSLAND

The Queensland Division end of year luncheon was held at Tattersalls Club Brisbane with over 80 members and guests attending. The guest speaker was Julie McDonald an Olympic and Commonwealth Games medallist. A raffle was held at the event which raised \$775 for Melanoma Patients Australia. Ms Angela Hawken from Crawford and Co, Gold Coast office was presented the Brian Geraghty Prize by his brother Peter Geraghty, a life member of AICLA. The prize was for the highest mark by a Queensland member in a module in the Diploma of Loss Adjusting.



## WESTERN AUSTRALIA

With the up coming bush fire season in mind on 23 October WA Division invited Greg Penny of RUIC to present on Bush Fire Attack Level Ratings and Local Shire rebuilding requirements and cost implications. Allowance for the additional cost of reinstatement to meet the requirements can be as much as \$200k extra, depending upon the area rating and is very relevant for the setting of accurate reserves on a claim.

The function was well attended by 40 Members, Guests and Diary Sponsors.



## NEW AND ELEVATED MEMBERS

Congratulations to the following recently admitted and elevated members:

### NEW MEMBERS

| Name           | Class       | Division     |
|----------------|-------------|--------------|
| Nash Wang      | Affiliate   | Int (Taiwan) |
| Stewart Kneale | Affiliate   | Queensland   |
| Irene Lobo     | Provisional | Victoria     |

### ELEVATIONS

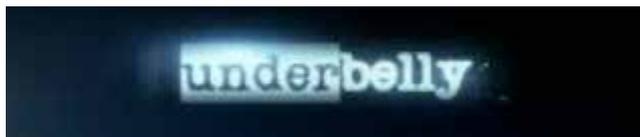
| Name      | Class     | Division       |
|-----------|-----------|----------------|
| Chloe Lee | Associate | Int (Malaysia) |

## VICTORIA

### “TALES FROM THE UNDERWORLD” – 2014 AICLA CHRISTMAS GALA

Preparations are going well for the end of year event being held at the Jim Stynes room at the MCG on 8th December 2014.

This is a great opportunity for AICLA members to invite industry guests to a first-class event which includes a three course spectacular dinner, drinks and entertainment. This year we have secured John Sylvester AKA Sly of the Underworld to entertain you all.



So get cracking as the special earlybird discount prices end soon along with tables being booked up!!

[For more information please click here to see the information pack](#) and for any questions please do not hesitate to contact Narelle Handley on 0431 686 571 or [narelle.handley@cl-au.com](mailto:narelle.handley@cl-au.com) and all bookings to be made via [mnewman@lkagroup.com.au](mailto:mnewman@lkagroup.com.au).

We look forward to seeing you there!!!

#### INDUSTRY SPOTLIGHT

VIC

David Pockett

*LKA Group*

*Director, Loss Adjusting*

*Chairman – AICLA (Vic)*



#### 1. How long have you been there?

At LKA, nearly 7 years.

#### 2. What lines of business does your company offer?

It's pretty wide; LKA started life as an investigation company and then diversified. Apart from Loss Adjusting on both property and liability lines we do Specialist, Ethics & Misconduct, Workplace, Bullying & Harassment, Global, and GI investigations plus (of course) good old fashioned surveillance.

#### 3. Where did you grow up?

In the mountains out in the beautiful Yarra Valley. I then moved to the big smoke after swearing I'd never want to live in Melbourne.

#### 4. What did you want to be when you grew up?

I didn't know, but I knew I liked law and commerce; it turns out Loss Adjusting is a good mix of both.

#### 5. How did you get started in Insurance / Loss Adjusting?

After sitting my Public Service Exams I was lucky enough to get a job at the State Insurance Office here in Melbourne working in CTP. I was stunned when they offered me six different jobs in six different Government departments but I chose SIO; I think fate was watching. It took me a while but then one day I discovered a fraudulent claim and after that, an associated network of fraudulent claims.

My path was set from then on. I later moved to the TAC working in their Fraud Division and all up served 11 years; after leaving there I worked in the Private Investigation and Consulting field and ran my own business for many years before joining a large Loss Adjusting company where I was for 7 years before moving to LKA.

#### 6. What are some of your greatest challenges in your business?

The biggest challenge in Loss Adjusting, generally, these days is the same for us as all. It concerns the diminishing role many insurers give to specialist service providers such as Loss Adjusters. This is creating many challenges in the profession; my concern is that the ability of Adjusters to properly service insurers and their clients, particularly on routine property losses, will be next to nil if this continues because many firms will close – particularly smaller ones, pushed out by the national panel requirements regardless of their skills or reputation. It is likely to take at least 5 years for some insurers to realise this model based on apparent cost savings and centralization is not a good idea. Servicing client expectations will become very difficult and that the resulting claims leakage will also substantially outweigh any Loss Adjuster fees.

#### 7. Please can you think of someone within your business, other than someone in management, that best exemplifies your best business practice and what make them stand out?

Definitely; Michelle Newman our Loss Adjusting Case Manager (and now Victorian AICLA Secretary) is just amazing. Michelle has unbelievably high standards on absolutely everything.

#### 8. Do you have a mentor? Who is it? Why?

I didn't have any formal mentors but I would like to nominate both Michael Pickering and Warren Goodrich who I used to work with; both are great blokes with enormous knowledge in Loss Adjusting and they helped me a lot. The one and only Norm MacLean also got me interested in this profession many years ago and convinced me it was an obvious place to go after TAC; he was right.

#### 9. What do you never leave home without?

The dreaded mobile phone and my box of PPE in the boot of the car.

#### 10. How do you relax?

I've been doing voluntary community service continuously since I was about 14 and I find that one of the best things you can do to forget about work and give back to the community as well. I did 12 years in the CFA as a volunteer fire fighter and that was a tremendous experience. I served many years on our children's Primary School Council including 7 as President. I am currently involved in a bushland reserve committee as Secretary; I joined that in 1998. I have been a Justice of the Peace for 25 years and still get regular calls for assistance. Outside of this I enjoy a bit of gardening, family history and spending time with my family.

#### 11. What was the last movie you saw?

The Railway Man; my wife is a Colin Firth fan! Fortunately I enjoyed it as well.

#### 12. What is the one piece of advice you could give to new comers to the Industry?

If you want to succeed, the standard you need to aim for and achieve is very high. There is no place for mediocrity or lazy people in Loss Adjusting.

#### 13. Where do you see the Industry heading?

Tough times are with us and until some insurers change the way they view the value of Loss Adjusters, that is going to continue. There will however always be a need for good Loss Adjusters, particularly in specialist areas.

## ON-LINE CONTINUING PROFESSIONAL DEVELOPMENT (CPD)

### THE FUKUSHIMA NUCLEAR DISASTER

Short of all-out war, it is difficult to imagine any more terrifying and complex scenario than that of a major nuclear power station disaster. Quite apart from the element of violent structural damage, radiation immediately comes to mind with all its menace as a silent killer and in many cases an extremely long-lasting one — for example, the substance Caesium-137 with a half-life of 30 years!

In March 2011 Japan suffered an undersea earthquake of Richter 9.0 magnitude near Tohoku. This was followed by a tsunami which washed away vast numbers of buildings and caused many fatalities. Added to that was the overtopping of the protective walls and the inundation of emergency generators and pumps at the Fukushima Daiichi nuclear power station. As there was a failure of the main electrical grid due to the tsunami, the emergency machinery was an absolute necessity for cooling, and with it out of action the nuclear cores of various reactors overheated and were severely damaged, with numerous explosions and the release of contaminating material. Widespread and disruptive evacuations were ordered although it was later alleged that some of these were not strictly necessary and led to fatalities unrelated to radiation.

The overtopping was alleged to be mainly due to design flaws (mainly the inadequate height of protective walls)

which had apparently been notified long before the event but not acted upon, a familiar scenario!

Like many major disasters, the effects are still being felt some time later — and will go on for very many years to come. To put this in perspective it is clear that many workers involved in repair and decontamination will spend the majority of their working lives on this one project.

The disaster gave rise to some interesting insurance implications. It has also markedly impacted on the worldwide debate regarding power sources. Some countries have turned away completely from nuclear power, others have reacted similarly but with actions that did not persevere while the resolve of most of the non-nuclear countries (like Australia) was no doubt strengthened.

In a two-part paper CPD065 and CPD066 we outline the event, its effects and the insurance aspects. You will find these papers by navigating through 'Professional Development' on the AICLA website Home Page. Members should use the User Name cpduser and the password aiclapd. Your browser may offer the opportunity to 'Remember this password'. We look forward to seeing you there!

[Go to on-line CPD now.](#)

## ASIAN CLAIMS CONVENTION 2015



# HONG KONG

The ACC committee is working to finalise speakers and topics for the event which will be held in Hong Kong 24-25-26 March 2015.

[FOR A LOOK AT WHAT IS PLANNED CLICK HERE.](#)

## EXTERNAL CLAIMS ADJUSTER - LIABILITY

---

### Crawford & Company

([www.crawfordandcompany.com](http://www.crawfordandcompany.com)) is the world's largest independent provider of claims management solutions to the risk management and insurance industry as well as self-insured entities, with an expansive global network serving clients in more than 70 countries.

An opportunity has become available in our Melbourne office for an experienced Liability Loss Adjuster to join our well established team of Liability professionals.

### Key Accountabilities

- Successful management of a liability case load
- Compliance with client service requirements
- Review files/reports as required
- Participate in local market activities
- Liaise with interstate Liability divisions

### Skills and Experience

- Substantial experience as a Liability Loss Adjuster; some experience in a range of domestic and commercial claims would be beneficial
- Strong customer focus
- Strong organisational and interpersonal skills
- Good verbal and written communication skills

An attractive remuneration package is on offer including a base salary, general bonus scheme, motor vehicle allowance, mobile phone, laptop and various employee discounts.

**To apply for the role please send a detailed CV to [jobs@crawco.com.au](mailto:jobs@crawco.com.au)**



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

The cost is 200.00 (+ GST) and the advertisement will be run for one month. 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.