



FROM THE INSTITUTE PRESIDENT, MICHAEL COLLINS

Dear Colleagues

I wish to start my first newsletter by thanking the Board for having the confidence in me to fulfil the role of President for the next term. I have given the matter much consideration and accept the position with enthusiasm and interest.

I also wish to thank Michael Cooke for the work he has done over the past 2 years and for his guidance and support. The efforts of Michael and our CEO Tony Libke have made the transition so much easier. I also wish to acknowledge the outgoing board members and welcome the new.

I began my career as a Loss Adjuster in September 2002 working for GAB Robins in its Adelaide office. I must admit I really had no idea what I was about to walk into and hoped I would learn the craft quickly.

In my first week I had the absolute pleasure of meeting David Tallent, a now retired and highly regarded Loss Adjusting stalwart in the Victorian and South Australian markets. David was my mentor for my first 4 years and I still seek his guidance now. I am a big supporter of the mentoring system as experienced Loss Adjusters have so much to offer.

I have vivid memories of a conversation we had together on about day two. I promptly replied '*not much*' when he asked me what I knew about Loss Adjusting and he replied with the following '*Well, if ever the day comes where you think that you know it all, it is the day you need to leave*'. Never has a truer word been spoken.

Since that day I have continually had my eyes opened to the enormity of the Loss Adjuster's role and the need for continual learning, not only from a technical perspective, but also

from an industry perspective where we need to keep learning how to fit in to an ever changing market and adjust to the turbulence of the insurance industry in general.

I have also learnt (and am continuing to learn) that Loss Adjusters are unique individuals who have an incredible ability to resolve problems when they are often at their worst. I consider that ability and the other skills we possess vital in the claims handling process and we as an industry need to demonstrate our skill set and worth much more than what we are currently doing.

Despite all the changes I remain positive about our industry and have no intention of dwelling on the past. Instead I wish to focus our direction on the future for the betterment and health of our industry.

In preparation for my role as President I have started speaking with insurance professionals about their perception of our industry and where they see us fitting in to the claims handling process in the future. Everyone I have spoken to have been more than willing to offer their input and I will be using this newsletter to provide you with their feedback on a regular basis.

It is not my intention (nor my right) to tell you how to do your job. However, I consider it my responsibility to provide unbiased industry feedback from those that I meet for you to consider whether it is of any benefit. It may perhaps enhance your knowledge or help you to provide the level of service that our client's expect from us. I welcome your feedback and invite you to make contact with me (mcollins@ydr.net.au) should you wish to raise any particular topic of interest.

In December I will be travelling to Melbourne with CEO Tony Libke and Education Director Michael Davies to further our discussions with ANZIIF over our contractual education arrangements. We are currently in the planning phase for the 2015 Asian Claims Convention and plan to have the agenda and speakers confirmed in the near future.

I look forward to meeting you soon and am truly grateful for your support.

**Best regards,
Michael Collins**

Industry Spotlight:

Amy Fruin

*Loss Adjuster,
Cunningham
Lindsey*



1. How long have you been there?

10 months

2. What lines of business does your company offer?

Cunningham Lindsey offer a wide range of Insurance Assessing Services worldwide including:

- BI & Financial Claims;
- CAT Response;
- Home Assessing;
- Commercial Assessing;
- Energy and Mining;
- Engineering and Construction;
- Heavy Motor and Mobile Plant;
- Liability;
- Major and Complex Loss;
- Marine Surveying; and
- Rural and Agricultural

3. Where did you grow up?

Born in Upper Ferntree Gully, I spent my early years living in Belgrave before a family shift across the bay to a hobby farm in Inverleigh, near Geelong.

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

Equestrian Champion of the World!

5. Professionally, what is your most proud moment?

I'm quite proud of being elected to respond to my first CAT in NZ, May 2014 (Cyclone Ita).

Well... wasn't that an experience!

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

In my opinion, the greatest challenge for us is meeting the expectations and varying needs of each individual.

7. Do you have a mentor? Who is it? Why?

My Mentor is Narelle Handley, Loss Adjuster at Cunningham Lindsey- Melbourne. Narelle is an experienced Loss Adjuster with a wealth of industry experience. She is a patient teacher and has enthusiasm for promoting development of the Loss Adjusting profession.

8. What do you never leave home without?

Phone with tunes! Music gets me through even the toughest days...

9. How do you relax?

Reading - I'm currently on Gone Girl by Gillian Flynn; or, Mums lush 'weekender' nestled in the Forest on the Otway Coast near Lorne and Apollo Bay

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

As we are all aware, Loss Adjusting is not your 9 to 5 gig, leave your work at work sort of game. Loss Adjusting is an art for people with a passion for the profession and industry.

My piece of advice to those new to the Industry would be to make the most of the resources around you including workshops, master classes and professional groups promoting growth and development. Opportunities are there to be had.

NEW AND ELEVATED MEMBERS

Congratulations to the following recently admitted and elevated members:

NEW MEMBERS

Name	Class	Division
Muhammad Rahim	Affiliate	Int (Italy)

ELEVATIONS

Name	Class	Division
Nil		

ON-LINE CONTINUING PROFESSIONAL DEVELOPMENT (CPD)

THE ELECTRICITY SUPPLY

There are many things about modern life that we take for granted. One of these is undoubtedly the electricity supply. We plug in our smartphone chargers, switch on the lights, use the TV to hear what the various stations think is the news or drive through green traffic lights without worrying that we will be sideswiped (usually we are right!). A large number of other things are achieved seemingly automatically and without our giving them a thought.

But all these things and many others cannot operate without a secure supply of electricity. The origin of this may be an outdated coal-fired power station, a hydro-electric scheme in some distant region or even a wind farm. An essential component is the distribution system, which is highly complex and makes use of much electrical theory for which we must thank a number of international pioneers and their work over many years.

Some members will have in mind images of busy control rooms with staff monitoring various instruments. They would be right. Others may suspect that those all-pervading devices — computers — have a hand in the operation of our electrical reticulation system. They would also be right.

Other members would have experienced first hand the results of a major power failure, especially those members from New Zealand where a major failure of a series of main cables to a CBD was once suffered. The failure of electricity leads to widespread property damage and in particular business interruption, and is thus very pertinent to our work — apart from the fact that our own offices simply cannot work effectively without electricity.

And did you know that unless electricity supply and demand are finely balanced there are big problems? Do you know exactly why?

At CPD024 and CPD025 we look into the theory and practice of electricity distribution — and we answer those two last questions. 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.**



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