



FROM THE INSTITUTE PRESIDENT, MICHAEL COLLINS

Dear Colleagues

Insurance Brokers are fundamental to the insurance industry. Part of a broker's role includes advising clients on their insurance needs then placing their recommendation with an insurer within a preferred group. Brokers often have long term relationships with their clients and are probably considered by their client as being the 'Face of the Insurer' at the point of sale and beyond.

It is therefore easy to understand how brokers and their clients have certain expectations of the insurer and the insurance policy in the event of a claim. There would be many occasions when those expectations have been met and for a whole lot of reasons there would be occasions when they haven't. The broker is often the client's 'first port of call' and they will rely on the broker to support and guide them throughout the life of a claim.

Loss Adjusters are also fundamental to the insurance industry and are often considered to be the 'Face of the Insurer' at the time of a claim. Loss Adjusters are regularly engaged by insurers and/or their representatives to assess, report, and nowadays settle a claim as fast as possible. Loss Adjusters generally provide their services for a broad range of insurers and are required to comply with the specific and often different service level agreements and key performance criteria required by each insurer.

Some of those agreements include an authority for the Loss Adjuster to settle a claim up to a certain limit without consulting the insurer whereas some agreements include no authority. Some insurers require regular reports and updates whereas some insurers only require a First and Final Report. Some claims are able to be settled promptly whereas some claims require more time.

These are just a few examples of what Loss Adjusters are required to comply with every day as they navigate their way through the claim's process in accordance with their client's instructions. In some ways, the different reporting and settlement requirements prevent Loss Adjusters from creating a consistent and uniform settlement methodology that suits every type of claim.

It is likely that the Loss Adjuster is able to accept and receive instructions from all insurers within the broker's preferred group. That being the case there may be an expectation from the Broker that the Loss Adjuster will handle their client's claims for all of their preferred insurers in exactly the same manner. Unfortunately, the different reporting and assessment criteria that Loss Adjusters must abide by could prevent that from occurring.

The point of my editorial is to highlight the importance of the Loss Adjuster communicating with the Broker on a regular basis throughout the life of their client's claim. Not only will it be beneficial in explaining to the Broker the processes that we must follow, but it will also keep the Broker up-to-date with how the claim is progressing so that they can manage and update their client's expectations. It is a simple way of adding value to the claims process.

It has been my experience that Brokers are more than willing to assist Loss Adjusters in the claims process and are often able to progress a matter much faster through their knowledge of and relationship with their client. Brokers also appreciate being kept informed of how a claim is progressing and on many occasions welcome the opportunity to be present at a site inspection or interview with their client. It simply makes sense for the Loss Adjuster and Broker to work together to make the claims process as seamless as the circumstances allow it.

As a means of trying to enhance the relationship between Loss Adjusters and Brokers, I am in the process of preparing a survey that will be forwarded with the assistance of NIBA to a wide range of Brokers seeking feedback on how we are performing and what we can do to improve our overall service delivery from their perspective. I will be sharing that information with you once it has been received.

On 30 September 2015 Tony Libke and I travelled to Sydney and met with NIBA, the ICA and other industry representatives. On 19 October 2015 we travelled to Melbourne and met with ANZIIF where the Education Services Agreement was signed for a further two year period. Discussions were held about proposed modifications to the learning structure for Australian and New Zealand students that will be discussed in the near future.

A board meeting and the 2015 AGM was held in Sydney on Tuesday, 27 October 2015. The office bearers were elected for the next 12 months and I remain the President until October 2016. I consider it an honour to have been re-elected and will do all that I can to improve and enhance the Loss Adjusting profession during that time.

During the meeting the board conducted a review of membership by class and noted that there was a large number of Associate level members. The board is of the view that many of you probably now meet the criteria for elevation to Fellow and invite you to make contact with Tony Libke if you meet the elevation criteria outlined in this newsletter.

Until next time

Michael Collins
President - AICLA

MEMBERS ELEVATIONS

For most categories of membership there are multiple pathways for elevation including associates of 10 years standing who have been loss adjusting for 15 years and have completed CPD are eligible for fellowship status. The criteria for the various classes of membership are set out in the **attached sheet**.

If you meet the elevation criteria please complete the **elevation request sheet** and ensure you include a completed **CPD record sheet**.



NEW AND ELEVATED MEMBERS

Congratulations to the following recently admitted and elevated members:

NEW MEMBERS

Name	Class	Division
Mingsuan Lee	Affiliate	Int (Taiwan)
David Cook	Affiliate	New South Wales

ELEVATIONS

Name	Class	Division
Narelle Handley	Affiliate	Victoria
Giles Rees	Associate	New Zealand
Brett Hanlon	Fellow	Queensland
Wayne Fry	Associate	South Australia
Jeroen Furstner	Fellow	Northern Territory
Robert Blunden	Associate	New South Wales



ASIAN CLAIMS CONVENTION 20 – 22 APRIL 2016

The Asian Claims Convention will be held in Phuket Thailand on 20-21-22 April 2016.

The venue for the event will be the Grand Mercure Phuket, Patong Beach. A registration brochure and synopsis of the programme is expected to be available in approx. 1 week.

The organising committee is finalising the speaker line up and topics will cover claims related matters including, engineering, marine cargo, piracy, aviation, cyber crime, construction and energy.

OFFICE BEARERS

The following Office Bearers were elected at the recent Board meeting and confirmed at the AGM held in Sydney on 27 October:

President	Michael Collins – SA
Deputy President	Leon Briggs – NZ
Executive Member	Budi Maharesi – Indonesia
Secretary/Treasurer	Tony Libke – QLD
Education Director	Michael Davies – SA
International Development Director	Jaye Kumar - WA

DIVISION NEWS

INTERNATIONAL

AICLA in conjunction with Insurance First will be holding two Workshops, Machinery Breakdown and Business Interruption in Hanoi Vietnam on 9-10 November 2015. This is the first training initiative by AICLA in the rapidly developing Vietnam market. Interest and registrations for the event have been received from countries across the region.

QUEENSLAND

End Of Year Luncheon

The annual Queensland Division End of Year Luncheon will be held at the Brisbane Club, 241 Adelaide St, Brisbane, on Friday 13 November.

The guest speaker is the Australian Netball Captain Laura Geitz. Also attending will be the AICLA President Michael Collins.

VICTORIA

LinkedIn

The Victorian Committee have been putting up articles and sharing interesting stories which are relevant to our industry. See titles like;

- Loss Adjusters Drop Takeover Talks
- \$20,000 limit on \$210,000 collection
- Uber X news relating to insurance
- Interesting FOS determinations
- Delays to settle can incur costs to an insurer even when the claim is denied

NEW SOUTH WALES

The NSW AICLA Division will be holding an ISR workshop in Newcastle on Thursday 12 November 2015.

This event was originally scheduled for early May 2015 however was postponed as a result of the storms which struck in Newcastle and Sydney in April.

Invitations have been issued to insurers, brokers and loss adjusters working in the Newcastle area. The half day workshop will include 3 separate ISR -related presentations from local AICLA members and there will be interactive 'breakout sessions' after each presentation. It will be held at the Merewether Surfhouse from 2-5pm and will be followed by a drinks function.

Previous AICLA events held in Newcastle have been well supported and we are looking forward to this workshop being a similar success. For additional details please contact Craig McLeod on 0439 577 533 or at cmcleod@ydr.net.au

The NSW AICLA committee will meet ahead of the event and to plan activities for the next calendar year.

WESTERN AUSTRALIA

The Western Australia Division recently conducted a breakfast training seminar on Professional Indemnity Issues presented by Mark Birbeck from HBA Legal. The seminar was attended by members, brokers and other industry practitioners.



2015 AICLA (Vic) AWARDS AND DIARY PRESENTATION NIGHT

Crown Palladium C
Thursday 10th December 2015

7pm - Midnight

Dress: Dress To Impress!

\$160.00 pp for members

\$180.00 pp for non members

Entertainment includes



Special accommodation packages
available for guests at:



MAKE A RESERVATION

RSVP: No later 1/12/2015

Via Booking Sheet

Email to: vicdiv@aicla.org

VALE CHRIS CROOK

We are saddened to advise that Chris Crook passed away on Tuesday having endured a difficult battle with what was an aggressive brain tumor.

Chris was a long standing member of the WA Division of AICLA and also served on the local Committee. He was an outstanding individual who for many years made a significant contribution to Loss Adjusting in Western Australia. Chris was extremely well liked by those that knew him.

Chris commenced his Loss Adjusting in the UK in 1967 before moving to Western Australia where he joined the Police force and climbed to the rank of 1st Class Detective Sergeant. In 1988 he left the Police force to return to insurance, becoming a Director and Senior Loss Adjuster of WA Assessing and Adjusting Services. From 1997 he occupied the same role with Fox National (WA) before joining GAB Robins (now Cunningham Lindsay) in 2003. In 2011 he and Malcom Mansfield started Perth Claim Services which they ran successfully before both joining Crawford.

Our thoughts are with Chris' wife Kerry and his family at this very difficult time.

IFAA

The International Federation of Adjusting Associations will be conducting a one day conference on Claim Advocacy in London on 12 November.

A copy of the programme is available here.



ON-LINE CONTINUING PROFESSIONAL DEVELOPMENT (CPD)

DRIVERLESS CARS — A DETAILED CONSIDERATION

Our aim in this initiative is to provide members with a wide and varied choice of topics that either directly relate to or provide a background to the daily work of adjusters — particularly those topics which are timely. There has been growing interest in the possibility of driverless cars being introduced as commonplace on our roads rather than just as technical curiosities. Although we published a short general paper on the subject at CPD067 when the idea was at a relatively preliminary stage, it now (already) seems that certain well-heeled companies positively intend to make these vehicles a public reality in the very near future, and we felt the speed of progress of this development justified an in-depth look at the concept.

The idea of a driverless car would seem admirable when we consider that the majority of road traffic accidents occur because the attention of one, both or many drivers wavers from time to time. This is a growing menace with the proliferation of absurdly detailed visual 'infotainment' and other displays right in front of the driver's eye, requiring a far more lengthy 'glance' than that required to scan the traditional motor car instruments. This is besides the extreme nuisance of continual texting (including receiving them), and the traditional perils of quarrelling children and others!

But although, for example, it is trivial to arrange that the driverless car travels a safe distance from the one ahead, such is the simplest of driving tasks. Others require much more in the way of brain processing, and in particular a degree of extremely rapid flexibility. The necessary computer system needs to be expertly and perfectly programmed to deal with every circumstance — a tall order indeed. Any of us who have programmed know that a perfect program of any size is rarely achieved first time, so we now have to consider an update mechanism. Is this to be by frequent (and expensive) dealer visits or is it to be by wireless? The latter is more likely but raises the very real danger of deliberate tampering — ie malware (cyber risk). Our paper does not give an optimistic view, and provides detailed reasoning for arriving at that conclusion. We leave you with this thought. A system in late development recognises the presence of traffic lights but not if they are temporary!

Navigate on our website through 'Professional Development' on the AICLA Home Page, where you will find this paper at CPD077. 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.

POSITIONS VACANT



GENERAL INSURANCE LOSS ADJUSTER – SOUTH AUSTRALIA

Established in 1992, YDR Chartered Loss Adjusters is an independently owned and operated Insurance loss adjusting practice with offices in South Australia, New South Wales, Queensland and Victoria.

We are seeking a full-time General Loss Adjuster to be based in our Adelaide office.

The position will involve reporting on a broad range of Insurance and related losses and will provide both challenging and rewarding prospects for the right self-motivated professional.

You may be a practising insurance professional or new to the sector. Applicants from a broad range of backgrounds (e.g. Building, Insurance, Engineering, and Finance etc.) will be considered for the role.

You will be expected to have or be willing to work toward ANZIIF/AICLA qualifications.

In house training will also be provided.

A remuneration package commensurate with your experience and qualifications will be negotiated.

Please forward your application to:

YDR Chartered Loss Adjusters
134 Goodwood Road
Goodwood SA 5034

or via email to ydr@ydr.net.au

Applications will be treated in strictest confidence.

Applications for this position close on 13 November 2015.

A position description is available on request.



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.

If you wish to advertise, please send information to adminoffice@aicla.org.

Advertisers can remain anonymous with job applicants responding direct to AICLA.