



## FROM THE INSTITUTE PRESIDENT, MICHAEL COLLINS

Dear Colleagues

As I sit at my desk writing this newsletter I am struggling to accept that 2015 is almost over. I find myself wondering ‘Where has it gone?’ and ‘What happened to the months in the middle?’ I know that I am not alone with these thoughts.

If you look at the entire year as a single unit it is easy to see why it goes so fast however if you break the year down into weeks then days it is really quite amazing just how much we all achieve and do in a year. Maybe it doesn't go so fast. Perhaps we all live in a world that is so hectic that we stop ‘smelling the roses’, when we all know that we should stop and smell them from time to time.

I also find myself wondering why it is that with everything in life aimed at being delivered and provided so fast these days, presumably to provide us with more free time, we all seem to be time poor. Why is that?

Recently, I became aware that one of our members in Malaysia, and a Loss Adjuster based in Adelaide, South Australia passed away suddenly only weeks apart. Both were young men with families. On behalf of all members I extend my sympathy to the family and friends of both people and our thoughts and prayers are with them during this difficult and sad time.

Having heard that news I took some time out to reflect on how fragile life can be. Loss Adjusting by its very nature is demanding and it is easy to allow the pressures of work to control and dictate our lives. Loss Adjusters are often under constant pressure and sometimes we can be ‘blindsided’ into thinking that the only way to manage the pressure is to keep working. Sounds great in theory but in reality we all know that it is not.

At a site visit I attended not so long ago I saw the hereunder speech pinned to a noticeboard in the manager's office. It was a 30 second speech made by Bryan Dyson at his retirement from Coca Cola on 22 December 2011, almost 4 years ago. I was inspired by his speech and have included it for you to read.

*Imagine life as a game in which you are juggling some five balls in the air. You name them – **Work, Family, Health, Friends and Spirit** and you're keeping all of these in the air.*

*You will soon understand that **work** is a rubber ball. If you drop it, it will bounce back. But the other four balls – **Family, Health, Friends and Spirit** – are made of glass. If you drop one of these; they will be irrevocably scuffed, marked, nicked, damaged or even shattered. They will never be the same. You must understand that and strive for it.*

*Work efficiently during office hours and leave on time. Give the required time to your family, friends and have proper rest. Value has a value only if its value is valued.”*

I think there is something in that speech for all of us. Please take time out over the festive season to enjoy family and friends and to take a well-earned break. What you don't get done today will still be there tomorrow.

Over the past year there have been some significant changes in our profession, with one of them being the closure of former Australian claim service's provider Cerno after a failed takeover by Stream Australia in February 2015. I am aware that many members were made redundant as a result of that collapse but thankfully most have been absorbed by other firms.

Last week it was announced that Stream Australia has gone into voluntary receivership with a further 70 claims technicians and loss adjusters being made redundant. Collectively this has been a significant event in the Australian Loss Adjusting market and on behalf of members I extend my thoughts and best wishes to all those affected.

The traditional art of the Loss Adjusting profession is certainly changing and we all need to ensure that we are doing all that we can to stay relevant and at the forefront of the claims assessment space. Now more than ever we need to ensure that we are delivering quality products and services to our clients so that we can all keep putting bread on our table.

Congratulations to the Victorian Division for organising another excellent show at the Crown Palladium on 10 December 2015. It was very well attended and was of its usual high quality. I commend the committee for their time and effort and look forward to seeing what they get up to next year.

On that note, I wish you all a Merry Christmas and a safe, prosperous and happy 2016.

**Until next time**

**Michael Collins**  
**President - AICLA**



# ASIAN CLAIMS CONVENTION

Planning is well advanced for the Asian Claims Convention to be held in Phuket Thailand 20-22 April 2016. The venue is the Grand Mercure Phuket a recently built high standard hotel in the heart of Patong Beach.

If you are planning for 2016 the convention would be an ideal opportunity to combine an educational event and holiday in what is one of the most beautiful locations in Asia.

**CLICK HERE FOR PROGRAMME AND REGISTRATION BROCHURE**

## ELEVATED MEMBERS

Congratulations to the following recently admitted and elevated members:

### ELEVATIONS

Name	Class	Division
Dolawat Wanichwatphibun	Associate	Int (Thailand)
Om Watanaphol	Affiliate	Int (Thailand)
Tadaharu Ootsu	Fellow	Int (Japan)
Krit Chantachot	Affiliate	Int (Thailand)
Ekapop Boonyou	Associate	Int (Thailand)

## ON-LINE CONTINUING PROFESSIONAL DEVELOPMENT (CPD)

### WHAT DO BROKERS WANT FROM LOSS ADJUSTERS

In the October issue of the AICLA News, our President spoke eloquently of the important role played by brokers in the insurance industry, and how essential it is that adjusters and brokers communicate well during the life of a claim. One of the earlier papers included in our On-Line Continuing Professional Development program is CPD034 which was entitled ‘What do Brokers Want from Loss Adjusters?’ The opening sentence is the statement no loss adjuster wants to hear: ‘But my broker told me I was covered for everything!’

As adjusters, we know how difficult it can be to carry out our daily tasks. Those claiming are often under great stress, usually moving in a completely unfamiliar field, and emotions can run high. Although adjusters these days do not deal with small one-off household claims, they certainly do deal with the family home when large widespread disasters occur, such as bushfires or flooding, and there are many pressures from all sides to complete the work quickly, accurately, sympathetically — and indeed with perfection! There is a different kind of pressure but a pressure nonetheless when a major company loss is concerned and professional risk managers or solicitors may be involved on behalf of the insured.

In our paper, we discuss how the insurance broker’s task can be even more difficult. He or she is expected to be familiar with and an expert in every industry and every policy, knowing fluently the cheapest means of achieving the highest cover with a reputable insurer known for the most trouble-free claims. It is doubtful that many brokers have really told their clients that they are covered for ‘Everything’, but that is often the insured’s aim. If the claim expectations of the insured are not met, the broker is probably the first person that the insured turns to.

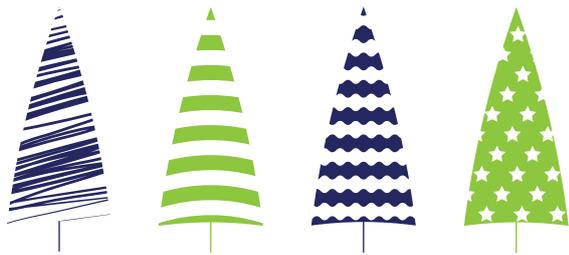
As Michael intimated, the key to a successful adjuster-broker relationship, and therefore to minimal claims stress, is communication. Of course, this need is at its greatest when difficulties arise during a claim, but it must be fostered as routine. With a very few exceptions, brokers have earned respect in the insurance world, and certainly they are invariably trusted by their clients. It behoves all loss adjusters to appreciate the difficulty of the broker’s role and to make ethical and sensible use of the broker-client trust when handling a difficult claim.

To access the paper in our on-line CPD program, navigate on our website through ‘Professional Development’ on the AICLA 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.](#)

# DIVISION NEWS



## BEST WISHES

From the AICLA office, Tony, Jenna, Adrian, Claire and Gemma wish all members and their families an enjoyable and peaceful Christmas and New Year.



## WESTERN AUSTRALIA

A half day Business Interruption Seminar was conducted by Alan Smit and Gareth Cottam forensic accountants. The event was well attended by adjusters, brokers and insurance personnel. Elements of BI were discussed and case studies presented.



The WA Division Diary Sponsor and Christmas Function was well attended by members and guests as well as diary sponsors and retired members. The event was held at the Royal Perth Golf Club with “Ivan” comedian as the entertainer.

## VICTORIA

### HUGE SUCCESS!!!!

#### 2015 AICLA (VICTORIA) AWARDS AND DIARY PRESENTATION NIGHT - CROWN PALLADIUM

Thursday night 10 December 2015 saw another first for the insurance claims industry in Victoria with AICLA announcing 5 award categories for excellence in the industry nominated by the industry at their annual Gala night.

The night started off with a casual meet and greet with drinks in the foyer. We were then ushered through large doors opening to a huge room lit up elegantly with well-appointed tables, a promising dance floor and huge stage area.



The night started off with a surprising grand performance from MCA Falcons (Melbourne Cheer Academy) which made great use of the ceiling height of the Palladium. This set the mood for a fun-packed night and was an awesome precursor to our seared scallop entrée.

There were heaps of prizes including scotch, Apple iPads and wine, the band was excellent playing classic dance songs to the latest hits. Many hit the dance floor and by all accounts it was said to be the best AICLA Victorian end of year function yet!!



Well done to the Victorian Committee for a successful night and the challenge is on to make 2016 even more spectacular!!!

[More images of the event can be viewed here.](#)

# 2015 AICLA (VICTORIA) AWARDS

We would also like to again congratulate the recipients of the 2015 AICLA (Victoria) Awards, being the first awards this was a very special ceremony. The recipients were;



**Service Provider of the Year**  
Quantum Restorations



**Trainee Loss Adjuster of the Year**  
Karl Murphy from Technical Assessing



**Builder of the Year**  
Bay Building Group



**Claims Support Person of the Year**  
Seam Ung from City Central Insurances



**Loss Adjuster of the Year**  
MCL Team at Cunningham Lindsey  
comprising of Bob Richards, Chris Cox,  
Paul Mayes and Mike Greenwood.

# WORKSHOP, HANOI, VIETNAM

**AICLA, with First Vietnam, a leading professional services course provider, conducted a 2 day workshop on Machinery Breakdown and Business Interruption claims in Hanoi on the 9th and 10th November. The workshop seminar was attended by 28 loss adjusters and insurers from Vietnam, Thailand, Indonesia and Myanmar.**

Jaye Kumar, AICLA's International Development Director, was the Program Facilitator with Pooba Mahalingham and Dan De Silva, AICLA members from Singapore, the Workshop Course Leaders. AICLA's representative in Hanoi, Dominic Tran from Viet Adjusters assisted Dan during the BI workshop session.

The training objective was to provide a Basic to Intermediate level workshop program that would enable candidates to gain comprehensive understanding and practical technical knowledge of Machinery Breakdown and Business Interruption claims, and how to handle, assess, adjust and calculate the business interruption losses. The interactive program required candidates to work on examples and actual cases before being provided with the solutions. The aim was to provide candidates with the confidence of knowing what to expect and how to handle such claims.

This was the first workshop conducted by AICLA and First Vietnam and forms part of the organisations' commitment to provide practical and intensive specialist claims handling training programs for the insurance industry professionals in the region.

The first day's morning session set the scene for the Machinery Breakdown (Material Damage) claims.

There was an overview of the various types of power generation plants and leading from here on to the examination of the typical Munich Re policy wording on Machinery Breakdown- policy cover, exclusions and endorsements. Practical policy issues were discussed and reviewed. In the afternoon, the candidates were presented with a number of case study exercises to work through in groups.

The second day commenced with an examination of the BI Policy cover- what was Gross Profit, Standard Turnover, ICW, Economic Test and other aspects of BI policies. In the afternoon, examples and case studies from the previous day's session were examined in relation to the BI aspect of the loss. Again, the emphasis was to maintain interactive candidate participation. Jaye Kumar said, "It was very satisfying to see how the candidates confidently discussed and participated in the sessions. This was a reflection of how the program was successfully developed and presented by Pooba and Dan. Many thanks go to both of them for taking time off from their work commitments to conduct this program on behalf of AICLA"

AICLA wishes to also thank First Vietnam (in particular Luu Tuan Vu, Business Operations Manager) for their assistance in organising the seminar in Hanoi and looks forward to conducting similar joint technical seminars in the future.

AICLA President, Michael Collins said, "AICLA is committed to conducting professional training courses to AICLA members and insurance industry professionals in the region and we are pleased Jaye Kumar works with a dedicated team from AICLA's International Division. A number of programmes are currently being organised by AICLA for 2016"



Delegates of Nov 2015 MB/BI Seminar, Hanoi

# POSITIONS VACANT



## AUSTRALIAN NETWORK ADJUSTERS (VRS GLOBAL PARTNER)

ANA RECRUITMENT - SEEKING EXPERIENCED ADJUSTERS

Australian Network Adjusters (ANA) is seeking to employ experienced and qualified loss adjusters in all states especially Victoria and New South Wales, to support our continued growth.

We want experienced general adjusters who can handle all classes of Commercial Claims (SME, Strata, Major Losses) and we want specialist adjusters to handle Engineering, Liability, Contract Works and Marine claims.

ANA is the Australian partner of VRS Global, the international loss adjusting network organization with over 400 offices from more than 100 countries. With VRS's nominations on some 500 international corporate accounts, ANA is receiving regular property, engineering, liability and marine claim appointments, including major multi million dollar claims every year.

Since its inception in 2000, ANA has continued to grow. We are focused on servicing specialist clients and selected portfolios and this has served us well. With the admission of our 40th network partner office (Bundaberg) we now have over 100 adjusters servicing most locations of Australia. We are accepted as one of the top three loss adjusting companies in the country.

Salary package will commensurate with experience, qualifications and terms of employment (full time, part time or contract).

Membership of AICLA or willing to join would be an advantage.

Please direct all applications to [manager@ana.net.au](mailto:manager@ana.net.au) or call our Managing Director, Jaye Kumar on 0418 922 755 for further details.

All enquiries will be handled in the strictest of confidence.



**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.