



FROM THE INSTITUTE PRESIDENT, MICHAEL COLLINS

Dear Colleagues

As February comes to a close, the festive season for most of us would be a distant memory however as this is the first edition of LA News for 2016 I trust you had an enjoyable, relaxing and safe break with your family and friends.

The year ahead will no doubt bring us its usual challenges and we must keep focused on what we do best remembering that our clients come first. It is very important that we continue to provide a valuable and professional service at all times where the need to appoint a loss adjuster is never questioned.

In the November 2015 edition I touched on some of the hazards/disasters that we face in our profession with particular emphasis on the two recent fatal bushfires in Australia. Since then there have been more serious bushfires in Western Australia, Victoria and Tasmania, and a tornado struck Sydney in December. Back in June 2015 a significant storm event occurred in the north island of New Zealand that resulted in major flooding and damage.

Whilst most of the disasters that we are exposed to are caused by Mother Nature, some of them are not. In August 2015 a bombing occurred in Thailand and in January 2016 a bombing occurred in Jakarta, Indonesia. These events resulted in damage to buildings and infrastructure. A short time later a person was apprehended in Kuala Lumpur, Malaysia intending to detonate explosives in that city.

Regardless of where we live and work we are continually exposed to hazards and risks howsoever caused. Therefore, it is very important that we assess every situation thoroughly to make sure that we are not putting ourselves in harm's way before commencing an assignment.

I am pleased to hear that many divisions are planning their year ahead with some divisions well advanced. The Asian Claims Convention is being held in Phuket, Thailand in April 2016 and the program is in the final stages of planning. I look forward to meeting as many members as possible at that event.

The New Zealand Division Conference commences in Wellington on 20 May 2016. As always, the NZ Division is well organized and a comprehensive program has been prepared including topics such as cyber risks and drones.

Having experienced some bumpy flights in and out of Wellington I can only imagine that operating a drone in that windy city would certainly have its challenges.

When it comes to planning local events your division needs your input. If you have any topics of interest, or know of a particular guest speaker/presenter that may be of benefit to your colleagues, let your division know. Your division can only provide you with what you are looking for if you let them know what that is.

Last week, the scenario for the 2016 Carey Bird Scholarship was released to members. Following its release I received an email from one of our divisions enquiring whether the scholarship was only intended for Australian members. No it is not.

As I am sure you will appreciate, our membership is made up of members from at least 8 different countries, all of which have their own insurance policies, laws, regulations and codes. It is therefore very difficult, if not impossible, to create a scenario that applies to all countries where there can only be one recipient of the award.

This year, applicants are required to apply Section 50 of the Insurance Contracts Act to the scenario. All of the answers to the questions are provided within that section. It matters not the type of insurance policy. The relevant issue is that both parties have insurance with different insurers.

That being the case, I consider the 2016 scenario suitable for any eligible member to answer correctly regardless of where you live or work simply by investing some time and effort. As Loss Adjusters we are regularly required to research things so consider this another one of those tasks. You just might surprise yourself and win the award.

Last year, Timothy Wong from Hong Kong submitted an excellent paper on an Australian liability scenario and deservedly won international airfares, meals and accommodation for his efforts. The 2016 scholarship offers the same prize and is there for the taking. It is really up to you. I look forward to receiving as many submissions from eligible members as possible.

Until next time

Michael Collins

President - AICLA



ASIAN CLAIMS CONVENTION

It is now less than 2 months until the 2016 Asian Claims Convention (ACC16) in Phuket, Thailand on the 20-22 April.

A high calibre field of speakers covering a wide range of contemporary insurance claims topics has been assembled for the convention.

The convention is an ideal opportunity for an educational, networking and holiday event in one. The venue is the modern Grand Mercure Phuket located in the heart of the beautiful Patong Beach.

A limited number of accommodation rooms have been reserved at a very attractive prices, so early bookings are recommended.



CLICK HERE FOR PROGRAMME AND REGISTRATION BROCHURE

ON-LINE CONTINUING PROFESSIONAL DEVELOPMENT (CPD)

SAN FRANCISCO AND EARTHQUAKES

Why do large numbers of otherwise intelligent people willingly court risks? There are numerous examples of how risk acceptance occurs in our daily lives, and to some extent a degree of human risk is inevitable if anything is to be achieved or enjoyed. Much risk acceptance is also the result of inertia. People do what they have always done and it takes some momentous event to shift habits and a way of life.

Take as an example of arguably major risk acceptance that great host of people who live and work in earthquake-prone regions, in particular the major centres of population above the San Andreas Fault, such as Los Angeles and San Francisco. But ask a resident 'Why do you risk living here?' and you will get answers ranging from 'My family have been here for generations' to 'I work here' to 'The climate suits me', or maybe you will just get a shrug of the shoulders. The saying 'It's not "if?" but "When?"' is most commonly applied to the likelihood of earthquake, yet there is not a mass exodus from the region.

In our paper dealing in depth with the San Francisco earthquake risk, we examine a brief history of quakes in that region and also look in detail at a major system of precaution in place in that city. Not of course a precaution against earthquake but a precaution against the sort of conflagration that followed the quake of 1906, when 80% of the entire city was destroyed, mainly by fires.

There were a number of reasons for the fires, including those deliberately lit by residents who had no earthquake cover but did have fire cover, but the conflagration issue was largely a result of inadequate firefighting provisions, in particular a workable system of hydrants and efficient mobile firefighting appliances. Our paper looks in detail at the Auxiliary Water Supply System developed since the 1906 quake and still available for use. It is so specialised that even those engaged in normal firefighting operations are not permitted to use it. This highly engineered system of hydrants is reserved only for major fires or earthquake use. Read our paper at CPD080 to understand how the system works.

To access any paper included 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 aiclacpd. Your browser may offer the opportunity to 'Remember this password'.

We look forward to seeing you there!

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

ICA STATS

Insurance Council of Australia claims statistics as at 19 February 2016 in respect of various recent events in Australia are as follows:

CAT156 Pinery Fires South Australia

Estimated Value \$171,350,750
(28% Domestic, 72% Commercial)

Lodged Claims 1,997

CAT157 Kurnell Tornado New South Wales

Estimated Value \$205,301,665
(25% Domestic, 75% Commercial)

Lodged Claims 4,966

CAT158 Great Ocean rd Bushfires Victoria

Estimated Value \$88,534,476
(92% Domestic, 8% Commercial)

Lodged Claims 487

CAT161 Yarloop Bushfires Western Australia

Estimated Value \$70,308,660
(59% Domestic, 41% Commercial)

Lodged Claims 1,352

CAREY BIRD SCHOLARSHIP

Members are invited to enter for the 2016 Carey Bird Scholarship. The prize is open to all AICLA members (qualified and unqualified) up to age 40 and then members who are over 40 but are at the time of entry are enrolled in the Diploma of Loss Adjusting. Entries close on 31 May 2016.

The scholarship prize is attendance at either the Sydney Claims Convention or the Asian Claims Convention with airfares (economy), accommodation and other expenses paid. The award is co-sponsored by Marsh Facs.

[For details of the claim scenario click here](#)

AILA PUBLIC SPEAKING SKILLS AWARDS

Members in NSW, Vic and Qld are invited to enter for the Australian Insurance Law Association Ron Shorter Award. The award will provide 20 applicants from each State with public speaking training and a chance to win the overall Ron Shorter Award.

[For details of the award click here](#)

NEW AND ELEVATED MEMBERS

Congratulations to the following recently admitted and elevated members:

NEW MEMBERS

Name	Class	Division
Geoffrey Tir	Provisional	New South Wales
Zakky Shou-Tung Cheng	Affiliate	Int (Taiwan)
Ambrose Phoa	Affiliate	Int (Singapore)
Stefan Jan Lakomy	Affiliate	New South Wales
Jodie Schultz	Affiliate	Queensland
Cheng Siu Kin	Affiliate	Int (Hong Kong)
Kate Liddle	Provisional	New Zealand
Andrew Bull	Affiliate	New South Wales

ELEVATIONS

Name	Class	Division
Sonya Bullock	Associate	New Zealand
Maria Ivony	Associate	Int (Indonesia)
Wee Keong Ang	Affiliate	Int (Singapore)
Voottipong Tempattarasak	Associate	Int (Thailand)
Marcel Suwardi	Associate	Int (Indonesia)
Daniel Kurniawan	Associate	Int (Indonesia)
David Wells	Affiliate	Western Australia
Saw Seng Cheng	Associate	Int (Malaysia)
William Douglas	Associate	South Australia
Paul Boylan	Associate	Western Australia

DIVISION NEWS

NEW ZEALAND

The NZ Division Conference and AGM will be on the 20th and 21st of May 2016 in Wellington.

The committee is planning an eclectic and interesting range of speakers and will include the new Fair Insurance Code, asbestos, drones, mould and other diverse topics. Please record the dates in your diary. The full programme will be forwarded to members in the near future.

VICTORIA

2016 CHRISTMAS GALA

Further to the success of the 2015 event which saw the biggest attendance to date we have been able to secure the Crown Palladium for Thursday 8 December 2016.

The Victorian committee are hard at work thinking of different ways to surprise and top the night had at the last event so watch this space and mark your diaries early.

We will have the AICLA Vic Division awards again so please start to think about nominations as well.

VICTORIAN COMMITTEE

The Victorian Committee is seeking a loss adjuster to join the committee and also a Secretary to join who would preferably have great organisational skills and experience with events management. If you would like to be part of a dynamic team who are responsible for the Victorian chapter of the Institute please forward your expression of interest to vicdiv@aicla.org

INTERNATIONAL

The International Division will be holding members' meetings in April in Singapore (25th), Jakarta (26th), Kuala Lumpur (27th) and Hong Kong (29th) following the Asian Claims Convention in Phuket Thailand.

The meetings will be an opportunity for members to meet with the Institute President, Michael Collins, International Division Chair, Budi Maharesi and Chief Executive, Tony Libke. Information regarding the meetings is being circulated to members.

THE MYSTERY OF KEN BENJAMIN AND THE BOOK

By: Elizabeth Marx

I am happy to tell you that The Book is very nearly finished and the first chapters are, as you read this, being edited. Keith Patterson in Queensland is volunteer editor and gatekeeper but I have made him promise not to divulge the fabulous contents of The Book until it is published.

I promise we will have a better title than The Book. The working title is *Tales of a Tiny Profession: the History of Loss Adjusters in Australasia*. I did consider "Tall Tales of a Tiny Profession" but thought it might not be appreciated.

Before we go to print, I want to canvass our readership to see if anyone can tell me about Ken Benjamin, a venerable Victorian loss adjuster now long dead. Even you youngsters must know about the great Sydney McDonald and his firm, MBS (McDonald Benjamin Smyth). Only "S" is alive today: Allan Smyth is enjoying retirement in Perth but he *never met Ken Benjamin!*

No one seems to have met Ken Benjamin. I do know a few things about Ken: he was from Melbourne and he was the nephew of Hubert Jacoby, a well-known loss adjuster in the first half of the 20th century. Iris Salmon, now in her 80s, worked as an assistant to Ken briefly when she was young. She says that he was very authoritarian, a forceful individual, and his staffed jumped at his bidding.

Syd McDonald started MBS in 1970. Allan Smyth never met Ken, neither did any old-timer MBS loss adjusters that I've spoken to. Was Ken already retired? Dead? If so, why did Syd include him – and keep him – in the name? I can only assume that the Benjamin name had some cache in Melbourne at the time. Before we go to print, I would love to know if anyone out there has more information about the mysterious Ken Benjamin.

POSITIONS VACANT



YDR CHARTERED LOSS ADJUSTERS

BRISBANE, QUEENSLAND

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, and Queensland.

Due to our rapid expansion, we are seeking a full-time loss adjuster to join our growing Queensland team, currently based in Fortitude Valley. 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.

Candidates are required to meet the following criteria:

- Minimum 5 years experience in loss adjusting (applicants from all fields of adjusting will be considered);
- Self-motivated;
- Willing to work autonomously;
- Proven track record in business promotion;
- Have or be willing to work toward relevant ANZIIF/AICLA qualifications;
- Preference will be given to applicants with tertiary qualifications in their relevant field.

A remuneration package commensurate with your experience and qualifications will be negotiated. Applications will be treated in the strictest of confidence.

Applications for this position close on 4 March 2016.

Please forward all applications to edoney@ydr.net.au with the following reference in the subject line “LAA_QLD_040316”.



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.