



FROM THE INSTITUTE PRESIDENT, MICHAEL COLLINS

Dear Colleagues

I hope this edition of LA News finds you well.

Have you ever thought how you as a Loss Adjuster add 'value' to the claims process? If so, what is the value that you add and is it the same as the value that your client is expecting to receive from you? More to the point, how do you show your client that you are of value and that you have added value to the claim. Let's face it, if we weren't perceived as adding some value we simply would not be appointed.

To me, value is anything that has been of benefit during the claim life to those who are involved in the claims process. That includes the policy holder, insurer, broker and any other interested stake holders. I do not believe that adding value only relates to the reduced quantum of a claim as sometimes the quantum cannot be adjusted. It is often the simple things that prove to be so valuable such as being there at a time of need, being available as a point of contact, maintaining delicate or demanding people, or doing all things reasonable to ensure that the claim remains 'on the rails'.

Loss Adjusters do these things all the time and are generally very good at it. We do it so often that we probably take what we do for granted without thinking too much about it. That is where we let ourselves down. We all work in a world of statistics and compliance where our value is often only measured on a spreadsheet. How can that spreadsheet demonstrate that through your involvement the policy holder has decided to renew with the same insurer, the broker is happy with your involvement and will now place more business with that insurer and other immeasurable 'values' that we add?

When I first started Loss Adjusting I was given this advice by a Senior Adjuster, who said, 'Don't ever be afraid to soft sell what you have done'. I believe that is great advice as how else will a claims officer, procurement department, underwriter or anybody else involved in the claims process know what you have done to achieve the settlement of a claim unless you actually tell them. Most claims are not straight forward and will often take something quite extraordinary in the delivery of your service or the utilisation of your skillset to

achieve the desired outcome. If that is what a claim has required you to do then you should make mention of it in your report. That way, your client will gain a good understanding of what you have done through the value that you have added to the claim.

Unless we occasionally 'self-promote' what we do or what we have done to achieve an outcome then there is no way that your client will know. For the betterment of our profession, don't be afraid to promote what you have done well when the time arises.

By now most divisions should have held their AGM. I wish to acknowledge and thank all retiring office bearers and councillors for their efforts and commitment and welcome all the new and existing members to the next term. I also wish to take this opportunity to remind you that each council is responsible for arranging its own divisional functions and events so the level of activity within your division is up to you.

The Australian Claims Convention is now only 3 weeks away and the program has finally been completed. The concept of being a one day event is proving to be a big hit with the delegates and sponsors and we have a healthy number of registrations. There are still some tickets available if you are able to attend so please register as soon as possible to secure your seat.

These events are very important as they will open your eyes to what is happening out in the world and will provide you with information that you should really know about. It is also a brilliant opportunity to catch up with your colleagues and friends, many of whom have travelled from interstate or overseas.

The Trainee Loss Adjusters' Workshop is also only 3 weeks away with a few seats still remaining. If you know of any 'new comer' to our profession who you think would benefit from attending a full day session aimed at basic entry level adjusting please encourage them to attend. These sessions are a wealth of information and provide those attending with valuable information and training that appears to have otherwise waned over the years.

On Wednesday 19 October 2016 the long awaited history project will be launched at a dinner at the fabulous Adelaide Oval. The project is in the form of a book that has been contributed to by many past and present Loss Adjusters. It is guaranteed to entertain and educate you and will no doubt lead you down memory lane. The book has been written by freelance journalist Elizabeth Marx who will be on hand at the launch to sign copies of the book.

AICLA/ANZIIF

CC16

Claims Convention



Now and the Future



Claims Convention Sydney 20th September 2016

The 10th AICLA/ANZIIF Claims Convention to be held in Sydney at the Sofitel Wentworth on 20 September 2016 is shaping to be an outstanding success with almost 200 attendees registered for the event. With three weeks until the convention there is still time to register.

A copy of the brochure which includes the full programme is available here.

The convention will include a gala dinner and will be a unique opportunity to network with professionals from across the wider insurance industry.

There has been considerable interest in the book with past and present members attending from Australia, New Zealand and South East Asia. The board will also be in attendance so it will be a good opportunity to meet with them. You are all welcome to attend and I look forward to seeing you there. Registration information for the function will be forwarded shortly to members.

Until next time

Michael Collins, President - AICLA

HISTORY PROJECT GOES TO PRINT!

What Killed the Tiger: The Extraordinary History of Australasian Loss Adjusters has been finished, edited, proofed and is currently being printed in Singapore. It has been a fascinating two-year research expedition into the minds, stories and archives of loss adjusters from Malaysia to Melbourne, Auckland to Dunedin.

What Killed the Tiger will be launched in Adelaide on 19 October just in time for AICLA's 20th anniversary. More information on the launch and ordering will follow shortly.

HISTORIC ANNIVERSARY

This year is the **250th Anniversary** of the court case, *Carter v Boehm* [1766], that set up the principle of utmost good faith. To celebrate this milestone anniversary, barrister Greg Pynt and Dr. Allan Manning are **hosting a conference in Bengkulu, Sumatra, Indonesia** over the weekend of the **1st-2nd October 2016**.

The key note speaker will be Professor Robert Pearson who will be looking at the importance of the principle to insurers, loss adjusters, insurance brokers, underwriting agents and other key stakeholders in the insurance industry.

In addition to the conference there will be a tour of Fort Marlborough, the site of the loss which gave rise to the court case and visits to nearby attractions such as an active volcano and if we are lucky, a visit to the world's largest flower.

For further information and registration:

www.cartervboehm.com

ASIAN CLAIMS CONVENTION

Ho Chi Minh City in Vietnam will be the location for the 2017 Asian Claims Convention. The planned dates for the event are 19-21 April.

The organising committee is considering potential speakers and topics and invite suggestions from members for the programme. **Topics/Speakers can be forwarded to adminoffice@aicla.org**

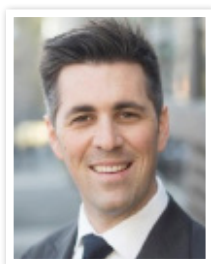
AICLA/MII WORKSHOP

A two day workshop on "**How to Manage Contractors All Risks Claims**" will be held in **Kuala Lumpur, Malaysia** on **26-27 September 2016**. This is a joint AICLA/MII initiative and is aimed at intermediate level attendees.

For a copy of the registration form and flyer click **here...**

VICTORIA

AICLA Victoria welcomes a new member to the Committee.



- 1. Who are you?**
Mark Rochman, Director at Veritas Adjusting since 2012
- 2. What lines of business does your company offer?**
Public and product liability, first party damage, business interruption.
- 3. What did you want to be when you grew up?**
An AFL footballer of course.
- 4. How did you get started in Insurance / Loss Adjusting?**
I had completed my articulated clerkship in 2002 and was looking for work. I was offered a contract role with a liability loss adjusting business and immortally told by my first boss "this isn't something you'll do forever but will tide you over while you work out what you want to do."
- 5. Professionally, what is your most proud moment?**
Building a business alone, from nothing.
- 6. What are some of your greatest challenges in your business?**
Our adjusters typically come from different educational and vocational backgrounds and, consequently, one of the businesses greatest challenges is guiding their thought processes and approach to practice to produce a consistent product.
- 7. Please can you think of someone within your business, other than someone in management, that best exemplifies your best business practice and can you give an example of that behaviour?**
All my staff have shown to demonstrate the core values of the business on a regular basis. It would be unfair to single any of them out.
- 8. Do you have a mentor? Who is it? Why?**
My father has taught me most about professional practice and influenced the standards I have set for the level of service to which we aspire.
- 9. Name three people you admire and why**
Nelson Mandela, living proof that one man can make a difference.
Richard Branson, for his creativity and pioneering spirit.
Muhammad Ali, a champion in and out of the ring.
- 10. What do you never leave home without?**
My keys; without them, I won't be leaving home.
- 11. How do you relax?**
Going to the gym and not looking at my phone for a while.
- 12. Please can I look at your phone? - What is the last song/tune you listened to?**
In Bloom by Nirvana; I'm a 90s child.
- 13. What is the one piece of advice you could give to new comers to the Industry?**
Find a good mentor, listen and learn.

ON-LINE CONTINUING PROFESSIONAL DEVELOPMENT (CPD)

PROXIMATE CAUSE

Proximate cause is one of those insurance technicalities that often puzzles — and sometimes infuriates — insureds and particularly unsuccessful claimants, and clearly is a doctrine to be carefully applied to a case. Of course, basically if the proximate cause of the loss is a peril not covered or specifically included then there is no claim. It remains to clearly establish what is the proximate cause, and although all parties would like this to be obvious and it usually is, the fact that it is often not so is indicated by the number of legal cases that are fought over the issue.

Many losses result from a number or chain of events, some of which may appear to be excluded or not covered and some of which are neither. The difficulty lies in whether the chain is broken by a new and intervening cause, and all but the newest adjusters are familiar with the traditional definition in the Pawsey 1908 case: 'The active efficient case which sets in motion a chain of events, without the intervention of any force started and working from a new and independent source.'

Bearing in mind that before legal action commences both sides have advised their clients that success is more likely than failure, the fact that a case arrives in Court at all indicates that there is considerable doubt, and as we have pointed out, despite the doctrine of precedent there is little certainty in law.

In our paper at CPD033, we look at various cases, including attempts to clarify and modernise the classic definition. During judicial deliberations, an object has usually been to demystify the issue. In the words of Samuels J. A. in a 1984 case 'Commonsense is the final arbiter in determining what is the proximate cause of loss.'

Historically, commonsense has been illustrated by the concept of what '...the man in the street' thinks (no gender equality then...) or in England '...the man on the Clapham omnibus' or (in the 19th century) '...the bald headed man at the back of the omnibus!' Here one might be concerned — depending on personal circumstances — that such a state indicates ordinariness or (Samuels J.A. again) '...neither...a scientist or metaphysician' but at least possessed of commonsense!

You are warmly invited to access this or other papers in our continually growing range via the link 'Professional Development'.

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.](#)

TRAINEE WORKSHOP

Registrations have been strong for the Trainee Loss Adjusters' Workshop to be held at the **Novotel Rockford Darling Harbour Sydney** on **19 September 2016**.

This one day event is designed for loss adjusters and claims personnel, irrespective of age, who are relatively new to the profession.

The number of registrations for this event is limited and if you wish to attend, we urge you register without delay to avoid disappointment.

A copy of the workshop programme and registration form is available [here...](#)

The cost for this full day workshop is \$99 per person including GST.

NEW AND ELEVATED MEMBERS

Congratulations to the following recently admitted and elevated members:

NEW MEMBERS

Name	Class	Division
Levi Mitchell	Affiliate	Victoria
Duncan Muress	Provisional	Western Australia
Peter Spencer	Provisional	Victoria
Michael Papps	Provisional	South Australia
Maytavee Suthanupawut	Provisional	Int (Thai)
Kelvin Jinawong	Provisional	Int (Thai)
Mark Tilley	Affiliate	New Zealand
Cathal Brennan	Provisional	New South Wales

ELEVATIONS

Name	Class	Division
Freddy Pangandjaja	Associate	Int (Indo)
Richardo Tjuatja	Associate	Int (Indo)
Christanto Sunarto	Associate	Int (Indo)
Elouise Cave	Associate	Queensland
Angelina Pulsoni	Associate	Victoria
Derrick Kweh	Associate	Int (Sing)
Albert Stassen	Associate	New Zealand
Richard Mayne	Affiliate	New South Wales
Paul Martelli	Affiliate	Western Australia

INTERNATIONAL

Office Bearers

The following office bearers and councillors were recently elected for 2016/17:

Budi Maharesi	Chairman
Andrew Khoo	Treasurer
Dominic Tran	Councillor
Stephen Kwang	Councillor
Parinya Kaewduangtien	Councillor
Dan De Silva	Councillor
Tony Libke	Secretary

QUEENSLAND

Seminar/AGM

There was a strong turnout with 43 attendees at the mid year seminar where Crawford's Executive General Loss Adjuster Paul Owens presented on I.S.R. This was followed by the 20th Queensland division AGM.

At the AGM long serving chairman Keith Patterson retired from the Council. We wish Keith all the best with his future endeavours and welcome Glyn Lloyd into the position. Thank you to all who attended, the sponsor Advanced Building and Paul for his presentation. Pictures from the event can be found [here...](#)

The following office bearers and councillors were elected for 2016/17:

Glyn Lloyd	Chairman
Adrian Libke	Secretary/Treasurer
Elouise Cave	Councillor
Simon Chenery	Councillor
Bill Clarke	Councillor
Sandie Collins	Councillor
Emma Doney	Councillor
Tim Guy	Councillor

AICLA/WII Charity Race Day

The Charity Race Day has received excellent support from both sponsors and attendees. With over 130 attendees we look forward to a day packed with entertainment on the 7th September at Doomben Racecourse. Proceeds from the event will be donated to the Children's Hospital Foundation.

End of Year Luncheon

The Queensland division end of year lunch has been booked for Tattersalls Club Brisbane on Friday 28th October. Guest speaker is Greg 'Marto' Martin, former Australian rugby union representative and current radio personality. Registration information will be forwarded shortly.



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.