



## FROM THE INSTITUTE PRESIDENT, MICHAEL COLLINS

Dear Colleagues

It is with mixed emotions that I write my final editorial in LA News in my capacity as President of AICLA. As I reflect upon my presidency over the past two years I soon realise how full that time has been with many meetings, presentations, functions, travelling and other similar commitments in Australia, New Zealand and South East Asia. I now realise why the time has passed so fast.

During my presidency I have met some truly wonderful people and have made many friends. It has been a fabulous experience and I hope that I have been of some benefit to you and our profession in general. I have enjoyed learning from you and have also enjoyed the opportunity to teach and educate some of our lesser experienced members. Education is of course the purpose of AICLA's existence.

It has been my practice over the past two years to put considerable thought into the content of my editorials. My thoughts have generally been prompted by a recent event, a current issue or other similar matters. Following that line and for inspiration, I decided to read my first editorial that was published in November 2014 and included the following sentences:

*'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'*

I will therefore complete my final editorial with feedback and information that I have gained from a number of sources, including my attendance at the Australian Claims Convention on 20 September 2016.

The convention was held at the Wentworth Sofitel in Sydney and attracted a crowd of 250 people. It was themed *'Now and the Future'* and included topics such as *'Data Analytics'*, *'Trends and Challenges Facing the Insurance Industry'* and a panel discussion about *'What does the assessment and management of claims look like into the future?'*

These sessions were certainly informative and highlighted the extent that technology will have on the assessment of claims in the future. Those affected will include Brokers, Claims Officers and Loss Adjusters.

There is no doubt that technology such as data analytics, algorithms, apps and automation will be some of the technology used by insurers to process certain lines of claims in the future. The panel agreed that some of the processing functions traditionally undertaken by Loss Adjusters will cease to exist but will 'free up' the Loss Adjuster and allow them to focus their attention on customer service and technical claim issues. Insurers are already having to deal with the immediacy of policy holders sharing adverse experiences on social media so customer service will remain a critical issue for us to deliver and manage.

It was also agreed by the panel that human involvement will always be required in the claims process as claims require that level of involvement especially at the coal face but to a lesser extent over time. Whilst it was reassuring to hear that technology won't take over everything, I was left with no uncertainty that the traditional loss adjusting role is changing and will continue to change moving forward. You need to be aware of these changes (if you aren't already) and ensure that you continue to add value to the claims process in whatever form that may be.

On Monday 19 September 2016 the Trainee Loss Adjusters' Workshop was held in Sydney and was attended by about 30 trainees. The presentations included report content, loss adjusting fundamentals, ethics, how to prepare a scope of works and understanding the building process. The workshop was well received by those in attendance and highlighted the need for continual training for our lesser experienced colleagues. The workshop is held annually so if you have a topic of interest that you would like to present please make contact with CEO Tony Libke to register your interest.

My final official function will be held in Adelaide on 19 October 2016 being the launch of our history project *'What Killed The Tiger?'* followed by the board meeting and AGM. I am very much looking forward to that event and look forward to seeing many of you there. I extend my thanks to everybody who has contributed to the project and hope you enjoy the book. I also wish to thank Elizabeth Marx for her efforts and willingness to write it. Elizabeth knew nothing about Loss Adjusting at the commencement of the project and is probably now the most informed person about our history. Well done Elizabeth.

I wish to thank all of the office bearers, volunteers and contributors to AICLA for your work and efforts over the past two years. An institute of any description is only as good as its members and those that are prepared to contribute and I thank you all personally for your efforts. I have thoroughly enjoyed meeting and working with you and commend you all for what you have done.

I also wish to thank the current board members and previous board members that I have worked with over the past 7 years. I wish you all the best with your endeavours in managing the challenges that AICLA will face moving forward. I extend my best wishes to Leon Briggs as he embarks on the next term of President and know that he will be able to fulfil the role competently and with vigour.

I also wish to thank Tony Libke, Adrian Libke, Jenna Sheward and Gemma Daniel for their contribution to AICLA over the past two years. I have enjoyed working with you and thank you for your assistance and friendship.

Lastly, I wish to thank you the member for supporting me during my term and for doing what you do. Be proud of what you do. Loss Adjusters are pretty unique individuals who have the ability of achieving great outcomes in times of need. I wish you all the best with your endeavours and career.

Kind regards

Michael Collins, President - AICLA



AICLA/ANZIIF  
**CC16**  
Claims Convention

**Now and  
the Future**

**Claims Convention Sydney**

A successful Claims Convention was held on the 20 September at the Sofitel Wentworth Sydney with 250 attendees. The one day format was popular with delegates and featured a range of high profile speakers including Ravi Malhotra from Accenture and Fergal Murphy from IBM.

A highlight of the convention dinner was the presentation to Paul Boylan, Crawford and Co who received the Diploma, Charles Buchanan and Syd McDonald Young Adjuster Prizes and Ben Chang, FT Adjusting who won the Carey Bird Scholarship.

Another change in format was a band for entertainment which proved a hit with attendees.

[Pictures attached here...](#)

## TRAINEE WORKSHOP

The Trainee Loss Adjusters' Workshop which was held at the Novotel Rockford the day prior to Claims Convention was well supported with 30 attendees relatively new to the profession.

Loss Adjusters and other industry professionals kindly donated their time and provided valuable information and ideas to assist the group in their future careers. The feedback received from the trainees showed that they appreciated the insightful material and informal learning environment.

[Pictures attached here...](#)

## HISTORY PROJECT BOOK LAUNCH!

*What Killed the Tiger: The Extraordinary History of Australasian Loss Adjusters* is currently in-transit from Singapore. The book is over 400 pages and looks at 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.**

[Please click here for a registration form for the event.](#)

Retired AICLA members are invited free of charge.

## AGM

The **Annual General Meeting** for AICLA will be held on Thursday 20 October at the Hotel Grand Chancellor, Adelaide at 4:30pm.

A copy of the annual report and audited financial accounts has been distributed electronically or by mail to all members.

Any member unable to attend the AGM is entitled to lodge a proxy.

## ASIAN CLAIMS CONVENTION

The 2017 Asian Claims Convention will be held in **Ho Chi Minh City in Vietnam** on 19-21 April. The committee is in the final stages of selecting a venue for the convention.

The organising committee is also considering potential speakers and topics and invite suggestions from members for the programme.

**Topics/Speakers can be forwarded to [adminoffice@aicla.org](mailto:adminoffice@aicla.org)**

## ICA

The ICA has recently released an updated version of the natural hazards data which is accessible by the following link:

**Natural Hazard Data for General Insurance Advocates v6.0**

This resource has been developed to assist in identifying natural hazards in specific locations.

## VICTORIA

### iAdjust 2016



Thursday, 4 August 2016 was the date of the 3rd iAdjust Conference facilitated by the AICLA Victorian Division. Over 100 attendees congregated at the Ridges on Swanston just outside the Melbourne CBD.

The previous events had a wider technical program but the Committee decided to focus on Property and Business Interruption with a view to attracting a greater level of adjuster, insurer and broker involvement. 53% of the attendees were insurance professionals with engineers, investigators and lawyers making up a further 16% of the assembly.

Papers were presented on the current very live topic of storm, escape of water damage and consequent mould potential together with an always interesting analysis of ownership and responsibility of assets between landlord and tenant in the event of damage or loss arising and forming the subject of a claim.

'Discovery' and the 'Civil Procedures Act' topics were followed by an entertaining look into the future with a presentation concerning the potential use of drone technology in assisting adjusters in the handling of property claims but also the opportunities for underwriting information being provided.

The day concluded with an excellent presentation from a senior adjuster in Melbourne on his process for the optimum activity to be undertaken in ensuring an Adjusters activity in the initial stages of the claim would "set the claim up for success". Finally, insurance jewellery suppliers provided an informative guide to claims for missing and damaged jewellery and provided information regarding the documentation and support required to provide an appropriate evaluation of replacement of jewellery articles.

The committee is currently considering a further technical presentation in late 2016 potentially directed at more senior adjusting staff.

The Victorian Division would like to thank the sponsors for the day being Ruby sponsors – Bay Building Group and Johns Lyng Group as well as our Emerald Sponsors – Coathanger Services, EHS Assess, FMG Engineering, Quantum Restoration and Perco Restoration.

## WESTERN AUSTRALIA

The Division recently held a seminar as follows:

**Asbestos Awareness – presenter Vince Manning from GBAR Group.**

- Loss adjusters' duty of care when dealing with asbestos and related issues and the role of the hygienist.
- Friable and non-friable what does it entail and why big differences.
- Documentation essential to hold on file following the identification and remediation of asbestos contamination.



## NEW SOUTH WALES

On 16 August 2016, the NSW Division held a mould seminar at Cammeray Golf Club followed by the AGM.

Dr Heike Neumeister-Kemp presented on the finer points of mould types, identification and remediation. Her presentation was well attended and received.

Following the mould presentation the Division AGM was held.

**Office bearers were elected as follows:**

<b>Chair</b>	<b>Craig McLeod</b>
<b>Secretary/treasurer</b>	<b>Meryl Smith</b>
<b>Division Councillors</b>	<b>Ben Dolling</b>
	<b>Christopher McAuliffe</b>
	<b>Ben Chang</b>
	<b>Simon Hovian</b>
	<b>Andrew Bristow</b>
	<b>Richard Mayne</b>

It is very pleasing to have a full compliment of councillors on board again. Congratulations to all and to our new additions, Ben Dolling and Chris McAuliffe. Also, thank you to Joanna Lacordia who leaves us for the time being with parenting duties.

The NSW council will be meeting later this month to arrange our end of year cocktail function in November – details to follow shortly.

## QUEENSLAND

Earlier this month the AICLA and WII Charity Race Day saw over 150 attendees treated to a fantastic day full of races and activities.

Thanks must go to our sponsors, attendees and co-hosts WII Qld with the event raising over \$6,500 to benefit the Children's Hospital Foundation.

Photos from the day can be viewed [here...](#)

As mentioned last edition the Qld division end of year lunch will be held on Friday 28th of October at

Tattersalls Club with Greg 'Marto' Martin being guest presenter. Registration forms will be forwarded to Qld members shortly.

Finally congratulations to Qld councillor Emma Doney who was announced co-recipient at the 2016 ANZIIF Awards as the Young Insurance Professional of the Year.

*Well done Emma!*

## NEW AND ELEVATED MEMBERS

**Congratulations to the following recently admitted and elevated members:**

### NEW MEMBERS

Name	Class	Division
Lebnan El Hajj	Provisional	New South Wales
Ben Stangoni	Provisional	Int (Sing)
Julie Dunsmore	Affiliate	Queensland
Michelle Stojanovski	Provisional	Victoria

### ELEVATIONS

Name	Class	Division
Kelvin Jinawong	Affiliate	Int (Thai)

## ON-LINE CONTINUING PROFESSIONAL DEVELOPMENT (CPD)

### MORE ABOUT DRONES

First, some housekeeping. For added clarity, last month's piece should of course have referred to '...a peril either not covered or specifically excluded...' The addition of 'either' is pertinent.

In paper CPD079 we comprehensively covered the topic of unmanned flying drones, discussing at a technical level how these worked and how they developed from more traditional flying machines. We also discussed economic and safety issues, and in relation to the latter the insurance implications, liability in particular.

Traditional policies usually specifically include cover for claims arising from 'Objects falling from the sky', but like lightning this traditional additional cover is invoked very rarely, while its inclusion is undoubtedly a marketing advantage.

However, the growing proliferation of drones of all kinds has altered the position. Quite apart from continuing investigations into commercial use as courier devices (the 'do it because we can' mentality), where the danger is particularly at the sending and receiving ends, there has been enormous growth of hobby drone fliers. Relatively inexpensive drones are sold by chain electronic stores as well as on line, with apparently little control on who buys them and little emphasis on regulations. The regulations require drone activity to be within set height limits, and prohibit flying in the region of people or roads and in particular in

the vicinity of airfields. These restrictions mean that legitimate drone flying should only be carried out in large open spaces away from airfields and roads and where the general public are unlikely to stray.

There is anecdotal evidence that these regulations are not being complied with, with drones frequently being flown in public parks close to roads, quite often by small children with little or no supervision. Many of these are flown out of sight and lost, and at the time of writing (September 2016) a near miss recently being reported at Sydney's Mascot Airport. The effect of a rogue drone being sucked into a jet engine intake does not bear thinking about.

The problem is of course international. At CPD087, we reproduce with permission an in-depth analysis of the problem in the UK, with an actual case highlighting the difficulties that unauthorised drone flying poses. We commend this paper to you.

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.](#)



**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.