AUSTRALASIAN INSTITUTE OF CHARTERED LOSS ADJUSTERS

NEWSLETTER #147, NOVEMBER 2016



FROM THE INSTITUTE PRESIDENT, LEON BRIGGS

Dear Colleagues

At the beginning of the month I attended the ANZIIF awards dinner. Two really good things came out of that:

First, I had a chance to meet with Prue Willsford, CEO of ANZIIF. We had a brief business chat, but later ended up in a bar at the venue (I think it is called "networking"). As deliverer of education to loss adjusters, ANZIIF is an extremely important corporate partner. I was delighted that Prue and I shared the same view that it is critical for the two institutes to work together for the benefit of loss adjusters, and the industry as a whole. I am optimistic as we embark on discussions about how new technology and methods can enhance the delivery of education to loss adjusters.

Second, two loss adjusting firms were nominated as Service Provider of the Year, in a category which includes non-loss adjusting providers. A Past President of another institute once said that their members should be proud and shout about their achievements. AICLA is an educational and professional membership body – it is not a marketing board. It is up to loss adjusters to demonstrate the value that they add to their clients. Every claim we do well is a demonstration of why a loss adjuster should do the work (rather than some other model insurers might use). Being recognised in front of the whole industry as one of the top Service Providers to insurers is one way of being proud about what we do.

The positivity of the first half of the month was, however, tempered by the events of 14 November. Just after midnight a M7.8 earthquake struck the upper South Island of New Zealand. For a country that regularly has earthquakes, that was still the most powerful earthquake in 160 years – I have seen a graph that suggests the energy released was 5 times that of all of the Christchurch earthquakes over the last 6 years combined.

Two people died and I expressed our condolences as an institute, on behalf of loss adjusters, in the media.

It is fortunate that the event occurred outside of a major city. Although more powerful than the Christchurch earthquake, it was nowhere near as devastating in the aggregate. That is small comfort for those whose homes have and businesses have been destroyed, but the nearest "large" town (Kaikoura) had a population of 4,000 people, rather than 400,000 people. Wellington felt the effects of the earthquake (I certainly felt it) but the damage in the city will be limited to a small number of buildings and the city was operating again the next day. Of more concern in Kaikoura is the closure of the main North-South Highway, which passes the town, but which will likely be closed 6-12 months due to slips. The main railway line is also badly damaged and closed for an extended period.

As always, Chartered Loss Adjusters are in the first wave to any disaster, starting to assist the flow of money for reconstruction of the community. I urge loss adjusters to be especially vigilant about their health and safety when working in these uncertain conditions.

Kind regards

Leon Briggs, Chartered Loss Adjuster President - AICLA

HISTORY BOOK ORDERS

The author Elizabeth Marx will be attending a number of division events prior to Christmas and will be available to sign copies of the book. A supply of books will be on hand for purchase at these functions. So far events have been planned for WA, QLD, NSW and VIC. A bulk order of the books is being arranged for New Zealand distribution to members.

If you wish to receive a copy by post, please download an order form...

ASIAN CLAIMS CONVENTION

The 2017 Asian Claims Convention will be held in **Ho Chi Minh City in Vietnam** on 19-21 April. Members should mark the dates as the event will be a unique opportunity to visit one of the most rapidly evolving countries in South East Asia.

The organising committee is developing the programme and invites suggestions from members for speakers and topics which can be forwarded to **adminoffice@aicla.org**

NEW AND ELEVATED MEMBERS

Congratulations to the following recently admitted and elevated members:

NEW MEMBERS		
Name	Class	Division
Mathew J Hessian	Affiliate	New Zealand
Anna-Lisa Roberts	Provisional	New Zealand

QUEENSLAND

The Queensland division end of year lunch was a fantastic event with 130 attendees treated to a hilarious presentation by guest speaker Greg 'Marto' Martin.

The QLD launch of 'What killed the Tiger ?' with author Elizabeth Marx present to meet and sign books, and a presentation to immediate past chairman Keith Patterson were highlights of the day along with Darren Maynard being presented the Brian Geraghty Award for 2015. Paul O'Sullivan was also in attendance to read the traditional Qld fellowship poem.

Thank you to all who attended and to our sponsors Advanced Buildings, Morse Building Consultancy and Paynter Dixon. **Pictures from the event can be viewed here...**

2017 is shaping to be an exciting year for Qld members with a number of educational and social events planned, information on these events will be posted early in the new year..

On behalf of Glyn Lloyd and the Queensland Council we wish you all a safe and Merry Christmas.

TASMANIA

A small group of Adjusters and Brokers attended a seminar on 10 November 2016. Some very interesting topics were presented by:

James Brennan - ANZIIF: Know risk consumer education and a new way of learning.

Chris Ipsaros - Cowans Restoration: Mould contamination

Glyn Lloyd - Cunningham Lindsey: Interactive liability discussion on mould claim.

WESTERN AUSTRALIA

On Thursday 3 November 2016 AICLA WA Division held a breakfast seminar to launch 'The History of Loss Adjusting – What Killed the Tiger'. The author Elizabeth Marx was brought across from Queensland to introduce the book and sign copies. The event was well attended by Members, Retired Members, Diary Sponsors and Industry Guests.



ON-LINE CONTINUING PROFESSIONAL DEVELOPMENT (CPD)

SYDNEY NORTHERN BEACHES IN DISTRESS – JUNE 2016

The effects of the June 2016 Australian East Coast Low were widespread and caused significant damage to both coastal and inland areas, leading nationally to over 46,000 claims (over \$420 million) and some loss of life. But it was the extent of the damage and its dramatic nature to mainly residential property at Sydney's Collaroy Beach that was featured prominently in the news.

Normally, Sydney's Northern Beaches area is a benign location. The climate is generally excellent, with the immediate proximity to the sea providing thermal inertia, moderating cold winter days and providing pleasantly cool sea-breezes in the hot Australian summer. The view out to sea is usually picture-perfect.

All this was upended during the violent East Coast Low of June 2016. In a very few hours, the scouring of the extremely forceful and high waves removed a substantial strip of coastline, rendering several properties at least temporarily uninhabitable. Upended concrete swimming pools, disappearing back gardens and buildings teetering over missing foundations replaced the normal real estate agent photographs of calm blue water and yellow sand.

To many local people it was — amazingly — a shock. (We say 'amazingly' because it had all happened before in the same place — and many times!) Severe coastal erosion in the area was evident right back to at least 1880, with significant recorded events in the 1940s, 1960 and 1970s.

There was a bigger shock for some when insurance policies were read for the first time, and the 'action of the sea' exclusion was understood. The usual mistake was made of failing to understand that the purpose of insurance is to guard against the effects of the unpredictable — not the inevitable! Others knew that such cover was either expensive or unavailable.

Arguably, the damage could have been much moderated or even avoided entirely by a suitable seawall. In fact, one had been proposed by Council in 2002. The reaction was popular outrage, when at least 3,000 people 'made a statement', lining up on a wide yellow beach (at low tide) on a sunny day, with blue sea innocently lapping gently against the sand. 'We don't want our beautiful beach despoiled by a monstrous sea-wall!' The proposal was dropped...

We invite you read all about this event and its lessons at CPD090, via the link 'Professional Development'. 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...



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.