



FROM THE INSTITUTE PRESIDENT, LEON BRIGGS

Dear Member,

Over recent months I have attended a few different events and one of the topics for discussion has been technology, and what the future looks like for loss adjusting. If I had the answer I'd be an expensive consultant and not a loss adjuster, but there have been some interesting thoughts expressed by various people. I thought I would share some points that struck a chord with me and are interesting to think about.

I listened to a session presented by Jon Held, a 70 year old cost consultant from the US; some of you may have dealt with his firm, JS Held. It was curious to open a conference on technology with someone who has spent most of his career "before technology was invented". He divided time into three ages. First, he said there was the period up to about 1985: pre-technology where experts used pen and paper and manual calculation. Second was the period 1985 to 2015: where everyone did the same thing they always had done, but with better tools; laser measurers instead of tape measures; tablets instead of pen and paper.

Held's view was that the period of technological revolution only started in 2015, when we started changing the way we do things. The introduction of drones, "AI" processing and remote sensing all change the way things are done, and have the biggest impact on loss adjusters.

My analogy would be a cab driver. Originally, they had paper maps, then they moved to GPS and everyone said "look how technology has changed things". But actually, that wasn't a radical change. Now we are evolving self-driving cars and drone delivery of purchases. That is a revolutionary change.

At the same conference a futurist spoke. He was very interesting, which was good because he went 20 minutes overtime into drinking time. He made the comment that "the future is already here, it is just not evenly distributed". His view was that many of the things that will represent the future of our industry already exist, they just aren't applied in our industry yet. For example, if you asked people when self-driving trucks will operate on public roads, most would

say that this is foreseeable, but 5 years away (if they think it will ever pass regulatory and societal pressures). In fact, the first commercial self-driving delivery was in October 2016, a 200 km journey delivering commercial goods. It is not a wide-spread practice, but it happened.

If you were a cab driver, the future is already here, it just isn't in that industry... yet.

Uber is a familiar development in the taxi industry, but the same has happened in the loss adjusting industry – Crawford's purchased WeGoLook (<https://wegolook.com/pro-services/insurance>), effectively outsourcing and disaggregating inspections in the same way that Uber outsourced and disaggregated taxi driving. Would you have predicted the "uberisation" of loss adjusting 5 years ago?

Of course, this example is perhaps in Jon Held's second age – it looks like a technological revolution (given it needs a good platform to operate on) – but is actually still just inspections. What if that was a "self-driving inspector"; a robot or even a drone and the adjuster never had to leave the office?

I'll finish with most of the ending of my favourite movie....

"I know you're out there. I can feel you now. I know that you're afraid.... You're afraid of change. I don't know the future. I didn't come here to tell you how this is going to end. I came here to tell you how it's going to begin. I'm going to hang up this phone, and then I'm going to show these people what you don't want them to see. I'm going to show them a world without you. A world without rules and controls, without borders or boundaries. A world where anything is possible. Where we go from there is a choice I leave to you."

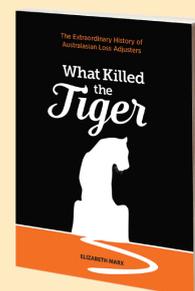
Kind regards

Leon Briggs, Chartered Loss Adjuster
President - AICLA

WHAT KILLED THE TIGER

The Extraordinary History of Australasian Loss Adjusters

Copies of the book are being held by Divisions so please contact your Division Secretary to avoid shipping costs, if you are able to arrange collection. Alternatively, the book can be purchased and an order form is **available here...**



AICLA/ANZIIF

CC17

Claims Convention

The Art of Claims

21st September 2017

An updated brochure for **CC17** is now available with details of speakers and topics ([click here](#)).

The joint AICLA/ANZIIF Claims Convention will be held on **Thursday 21 September 2017** at the Sofitel Wentworth Sydney.

The theme for the convention is ***The Art of Claims - Maintaining Customer Focus***.

There will be a broad range of topics, from "Is the Customer Important in the Claims Process" to "Re-imagining Claims - Cognitive and Artificial Intelligence" and "Techniques for Dealing with Difficult Claimants".

Australian Disaster Recovery (ADR) will be the Platinum sponsor for CC17.

Registrations to date have been very pleasing, with over 80 delegates confirmed for the convention.

TRAINEE LOSS ADJUSTERS' WORKSHOP

A Trainee Loss Adjusters' workshop will be held in Sydney at the Rydges World Square on **Wednesday 20 September 2017**. The program and speakers are almost finalised and will be circulated to members in the near future. This event is a valuable training opportunity for young loss adjusters and others who are relatively new to the profession.

NEW AND ELEVATED MEMBERS

Congratulations to the following new and recently elevated members:

NEW MEMBERS

Name	Class	Division
Steven Contarino	Provisional	New South Wales
Alan Gilmour	Provisional	Victoria
Dylan Maguire	Provisional	South Australia
Ryan Smith	Provisional	South Australia
Daniel Hoffrichter	Provisional	South Australia
Carmen Foo	Affiliate	Int. Singapore
Mark Bone	Affiliate	New Zealand
Yusen Few	Affiliate	Int. Indonesia
Riyadhie Anggono	Provisional	Int. Indonesia
Daulat Pantas	Affiliate	Int. Indonesia
Khalid Jishi	Provisional	Int. UAE
Paul Hurrell	Affiliate	Victoria

ELEVATIONS

Name	Class	Division
Keegan Harpur	Associate	New Zealand
Simon Howe	Affiliate	New Zealand
Devendra Raniga	Associate	New South Wales
Katrina Far	Affiliate	New Zealand
Hessel Romkes	Affiliate	Western Australia
Nick Mann	Associate	South Australia

ASIAN CLAIMS CONVENTION 2018

The Asian Claims Convention for 2018 will be held in Bali, Indonesia from 11 to 13 April. The venue for the convention will be the five star Grand Hyatt, Nusa Dua Bali. The planning committee for ACC18 has been formed to develop the programme for the event. The format for the convention will be an arrival cocktail function, two-day convention and gala dinner.

MEMBER SUBSCRIPTIONS

Member subscription renewals for 2017/18 are due for payment and members should have received an account and or a 2018 diary/database information form. Your assistance in completing the database form will help to ensure your details are up to date in the 2018 diary.

ICA WEBSITE

The ICA has recently launched a new website:

<https://disasters.org.au/>

The aim of the site is to provide an additional channel to promote post-disaster messaging and catastrophe statistics. It also allows the public to register for forums and events. ICA plan on building out the site over the coming months to include disaster preparation and mitigation tips.

QUEENSLAND

Earlier this month the final session in the inaugural Qld Division Education Series saw another high turnout for the building scoping and licensing presentation by Peter Thomas. The Series has been a great success and planning is already underway for next year's events.

Thanks must go to the series sponsors Advanced Buildings and ICPS Australia, the Qld Council and especially to you, the members, who made the series such a success.

The 21st Qld Division AGM will be held on Friday 25th of August and, in another first, will be followed by a trivia night at Cloudland, Fortitude Valley. We expect the trivia night will sell out so get your registrations in early to avoid disappointment. Download a copy of the registration form [here...](#)

Finally, the 2017 race day (Wednesday 4th of October) and end of year lunch (Friday 27th of October) are in final stages of planning. Further information will be sent toward the end of August.

INTERNATIONAL

The International Division AGM will be held on Wednesday 23 August via Skype, and members will be forwarded a notice of meeting in the near future.

Workshops will be held in conjunction with the Thailand Insurance Institute on 31 July and 1 August in Bangkok and with the Malaysian Insurance Institute on 14 and 15 August in Kuala Lumpur. Further workshops are planned in Asia later in the year and information will be forwarded to members when available.



ON-LINE CONTINUING PROFESSIONAL DEVELOPMENT (CPD)

LIABILITY FOR NUCLEAR DAMAGE

With power problems looming — or at least the media promoting that view — there is much ongoing debate about the non-desirability of coal fired power stations (which in many cases extends to the shutting down of some existing stations as well as a failure to create new ones) and the practicality and efficacy of renewable energy systems as the sole source of electric power. Naturally, this has been greatly accelerated by the recent power crisis in South Australia, where many believe that the issue is not the failure of the renewable energy policy, but the opposite, being that the extreme weather conditions are evidence of the destructive effect of global warming.

As a non-carbon emitting technology capable of carrying large base load, many favour the introduction of nuclear power generation in Australia and New Zealand. Others quote the accidents at Three Mile Island (potential disaster largely averted), Chernobyl (certainly not averted and with significant ongoing problems to manage), or Fukushima following the earthquake there (see our papers CPD065 and CPD066). These are taken as proof that the risks of a nuclear power policy are not worth taking, and certainly although the risks are statistically lower the enormity of a potential individual nuclear loss is obvious.

Most household and many business insurance policies have a nuclear exclusion as a matter of course, so it is easy to assume the nuclear risk is 'uninsurable'. Of course, it is assumed that the lessons of the three incidents quoted have been learned by designers and operators alike. If an Australian political party ever takes the risk of promoting such technology and if it ever gets built, the question then arises as to how insurance compensation might be obtained if there ever is damage caused by that source.

Far from being a simple negative 'no cover available', there is a series of detailed international conventions addressing the issue of safety and insurance. We are very grateful to the World Nuclear Association for permission to reproduce their specialist paper on Liability for Nuclear Damage, which you will find amongst our papers at CP098. Far from being shunned by the insurance industry, it seems that 'Western-designed nuclear installations are sought after business because of their high engineering and risk management standards'. This comprehensive paper outlines the conventions and procedures in all relevant countries, and makes interesting reading for anyone with a wider interest than the immediate claims that are our bread and butter.

To continue the analogy, would nuclear power necessarily open a can of worms?

Access the paper on our website, via the link 'Professional Development'. The User Name for members is cpduser and Password is aiclcpd.

Go to on-line CPD now.

Vale – Robert Senior

It is with sadness that I write of the passing of my good friend and industry associate Robert Senior.

Robert was a very long-standing member of the AICLA, and had been loss adjusting, predominantly in the liability area for most of his adult life.



Robert was introduced to loss adjusting by his father who operated a long standing practice which Robert eventually took over and operated successfully for many years.

He worked extensively for Coles Myer on whose behalf he assessed a wide range of claims.

He would tell me of travelling around Australia on their behalf with a bag full of claims files to a wide range of far-flung locations, where he would attend to both assess each of the claims, visit the claimants and negotiate settlement where the circumstances warranted, and achieving equitable cost effective resolution in a timely manner.

Rob always struck me as a gentleman from the old school tradition, who frowned upon foul language and swearing, was always meticulously attired in a suit and tie presenting as a complete professional. I'm sure any insurer client could not want for a better representative when dealing with their clients out in the field.

Rob was on the AICLA Victorian division committee for many years and worked extensively on expanding the number of advertisers in the loss adjuster's diary, and expanding the circulation of the diary and thus supplementing the income for the institute. His contribution was recognised when he was awarded the AICLA Service Award Medal in 2011.

He was a man of good humour integrity professionalism and a shining example of what a loss adjuster should aspire to.

He will be sadly missed by the loss adjusting fraternity and has left behind his wife Dominique and his three children.

Michael Moutsias



LOSS ADJUSTING – EXPRESSIONS OF INTEREST

ASTA Group is a strategic alliance of specialist loss adjusting firms operating across Australia and New Zealand within the commercial property, residential and commercial strata and high-net-worth property sectors.

In addition to these services, ASTA Group has dedicated teams in Major Loss, Liability and Business Interruption, as well as specialist resources and expertise in providing machinery breakdown (engineering), plant and equipment, heavy motor and forensic fire investigation services.

Business lines are predominantly sourced via the local insurance market, however ASTA is also authorised representatives of Context International and Insurance Engineering Services (IES) in Australia and New Zealand, providing a high value and complex claims to our team, as well as access to international resources and expertise.

Due to increased demand for our services in all areas, ASTA is now seeking expressions of interest from experienced loss adjusters looking for an opportunity to be highly valued members of a large and growing team within our Network Member firms.

We are further seeking high quality independent loss adjusting firms looking to increase their exposure to local and international insurers through our extensive panel placements.

For further information or to discuss a potential membership with ASTA Group in confidence please contact **Dave Bazen**, Chief Executive Officer at dave.bazen@astagroup.com.au or on (08) 9361 1979. Alternatively please see our website at www.astagroup.com.au for more details on our national operations or contacts in your state.



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.