



FROM THE INSTITUTE PRESIDENT, LEON BRIGGS

Dear Member,

One of the centre-pieces of the AICLA calendar is the AICLA/ANZIIF Sydney Claims Convention, this year held on 21 September. The day before the convention we held the Trainee Adjusters' Workshop, which featured about 30 delegates who heard presentations on a range of fundamental skills, such as scopes of damage, business interruption and ethics.

Then, the day of the convention arrived and the general verdict was that it was a marvellous convention, attended by almost 350 people making it one of the largest insurance conventions in Australasia. A wide range of subjects was discussed from technology to the personal: dealing with argumentative claimants. After the convention was the dinner. Again, this was a wonderful occasion and gave guests the chance to meet and mingle with friends and also to make new acquaintances.

The highlight of the evening, for me, was the honour to present the various awards, for which two recipients were present.

The Diploma of Loss Adjusting Prize was awarded to Lebnan El Hajj, an engineering adjuster with McLarens, who was the best student completing the Diploma this year. I spoke with Lebnan during the dinner and was impressed by his professionalism and dedication to becoming an expert loss adjuster. It is not easy juggling work, family and study (and in his case a second country and language) but the people who tend to make it to the top of the profession realise that study and learning are the hallmarks of a professional. Lebnan was also awarded the Syd McDonald Young Adjuster Prize.

Particularly being a business interruption adjuster, I was very honoured indeed to be able to present a Life Membership award to Tony Morgan. His outstanding service and



Diploma of
Loss Adjusting
Prize winner
Lebnan El Hajj

Life Membership
awarded to Tony
Morgan



involvement in the industry over a period of 45 years means that his name is well known to a vast number of people within the insurance industry. He is a past president of one of AICLA's predecessors, as well as a past president of ANZIIF (one of only two loss adjusters to have been president in its 130 year history). He is still active in assisting the institute, as recently as six months ago giving his time to participate in a workshop on the skills unit conversion process. And, of course, he has demonstrated the great sense to be an accountant adjuster!

Finally, I would like to thank all of the people who helped make the convention a success; the organising committee; the sponsors (without whose support there is no convention) and in particular the Platinum Sponsor, Australian Disaster Recovery; and Gemma and Ash from the AICLA office who worked tirelessly all day to keep things on track.

I hope we can see all who attended, as well as some new faces, at next year's event.

Kind regards

Leon Briggs, Chartered Loss Adjuster
President - AICLA

AICLA/ANZIIF
CC17
 Claims Convention



The Art of Claims

21st September 2017

A successful Claims Convention was held on 21 September at the Sofitel Wentworth Sydney with 345 attendees. This was almost 100 more than the attendees at CC16.

The one-day format was popular with delegates and featured a range of high profile speakers covering a diverse range of topics.

The Convention was followed by a dinner and presentations, with Lebnan El Hajj and Tony Morgan present to receive awards.

Pictures attached here...

TRAINEE LOSS ADJUSTERS' WORKSHOP

The Trainee Loss Adjusters' Workshop was held at Rydges World Square the day prior to Claims Convention and received good support with almost 30 attendees.

Experienced loss adjusters and other industry professionals kindly donated their time and provided valuable information and ideas to assist the group in their future careers. Feedback from the trainees was very positive with the workshop covering a wide range of topics which were relevant to loss adjusting professionals.

Pictures attached here...

AGM

The Annual General Meeting for AICLA will be held on Thursday 26 October at the Mercure Tower Brisbane at 4:30pm.

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

Members unable to attend the AGM are entitled to lodge a proxy.

ASIAN CLAIMS CONVENTION 2018

The Asian Claims Convention for 2018 will be held in Bali, Indonesia from 11 to 13 April. Venue for the convention will be the five star Grand Hyatt, Nusa Dua Bali.

The planning committee for ACC18 is developing the programme for the event. Format for the convention will be an arrival cocktail function, two-day convention and gala dinner.

SOUTH AUSTRALIA

The SA Division held its annual AGM on 31 August 2017, immediately followed by a Training Seminar on Mould Remediation, presented by Dr Wes Black. The seminar was made open to all Loss Adjusters in South Australia, along with Claims management and staff of Insurers. It provided all attendees with the benefit of Dr Black's knowledge in relation to mould and how, as an industry, we should be handling claims involving mould and its remediation.

The event was well attended and initial feedback in relation to the event was positive, with most believing seminars of this kind are of benefit to all parties concerned. Another seminar is scheduled for February/March 2018, with more details to be provided closer to the event.

During the AGM, the following were elected to the SA Committee for the coming year:

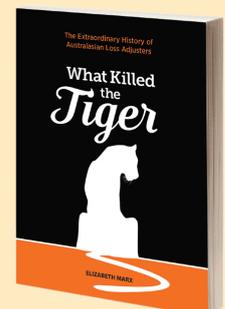
Chair:	Richard Jones
Secretary/Treasurer:	Sally Ballard
Councillor:	Ryan Smith
Councillor:	Mark Green
Councillor:	Steve Flight
Councillor:	Garry Kelly

The Annual SA AICLA Luncheon is being held at Adelaide Town Hall on 6 October 2017, with Mr Derrick McManus, a retired Police Sniper, Diver and Counter Terrorist Operative, best known for being "the officer who survived 14 bullet wounds in 5 seconds", being the Guest Speaker.

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...**



QUEENSLAND

October will feature the AICLA & WII Charity Race day on Wednesday 4th of October which has been a sellout with 200 registrations.

Later in the month the end of year lunch will be held on Friday 27th of October at Tattersall's Club Brisbane. The guest speaker for the lunch will be Kerry (Nigel) Domann, a comedian and magician.

TASMANIA

16 members and others attended a very interesting seminar on the 24th August. The speakers were Mathew Lowe, Fire investigator with the Tasmanian Fire Service whose presentation was "Current trends in fire investigation, including possible use of drones".

Marc Soto, Senior Technical Consultant from Envista Forensics whose talk was a real case study of a tower crane collapse at the construction of a high rise building.

The Tasmania Division AGM was held prior to the seminar on the 24th August. Office Bearers elected:

Chair:	Nick Ackers	(Technical Assessing)
Sec/Treasurer:	Peter Norton	(Peter Norton)
Councillor:	David Farmer	(David Farmer)
Councillor:	Peter Pearce	(Qbe)
Councillor:	George Rosevear	(Asta Group)
Councillor:	Gary Williamson	(Cunningham Lindsey)
Councillor:	Kerrie Boyd	(Cunningham Lindsey)
Councillor:	John Pereira	(J. Pereria)

NEW AND ELEVATED MEMBERS

Congratulations to the following new and recently elevated members:

NEW MEMBERS

Name	Class	Division
Gregg Cooper	Provisional	Northern Territory
Andrew Knight	Provisional	Tasmania
Andrea Vanderlinde	Provisional	South Australia
Christopher Green	Provisional	South Australia
Mark Naden	Provisional	South Australia
Bianca Zougras	Provisional	Queensland
Shirley Shi	Affiliate	Queensland
Jon Stagg	Affiliate	New Zealand
Natasha Blanch	Affiliate	Queensland
John Cousins	Provisional	South Australia
Naaz Mohamed	Provisional	Int. Singapore

ELEVATIONS

Name	Class	Division
Paul McConnell	Affiliate	New South Wales

LIFE MEMBERSHIP

TONY MORGAN

At the recent CC17 dinner, Tony Morgan was presented with Life Membership of AICLA.

Tony Morgan is National Executive Adjuster with Cunningham Lindsey Sydney.

Since 1973, Tony Morgan has managed thousands of insurance claims in Australia and the Pacific region, with a particular specialisation in major property and business interruption. He has managed many claims across all industry sectors including manufacturing, mining, retailing, communication, entertainment, tourism and financial services from small claims to claims in the hundreds of millions of dollars.

Tony has held numerous positions within CILA (Australasian Division), AICLA and ANZIIF.

Tony played a pivotal role in the two most defining projects that have shaped the profession of loss adjusting in Australasia. One was the development of the loss adjusting study course and the second the formation of AICLA.

In 1995, he was part of a small group of loss adjusters who worked to establish what is known today as the Diploma of Loss Adjusting. This Diploma of Loss Adjusting which is delivered by our education partner ANZIIF is highly regarded and the cornerstone of training for the profession in Australasia.

At the time of the establishment of AICLA, Tony was a strong proponent of the amalgamation of the three bodies CILA (Australasian Division), AILA and ILANZ and at the time of the final crucial negotiations was the President of CILA Australasia.

Following the establishment of AICLA in 1997, Tony continued to serve as a Director and was a very strong advocate for the profession and the importance of training for loss adjusters.

For over 20 years Tony has been a marker and subject expert for many of the Diploma of Loss Adjusting modules. He also continues to be a strong supporter of AICLA in education matters and in the mentoring of younger loss adjusters.

Tony had the distinction of serving as a Director on the ANZIIF Board and went on to be President for two years.

He is highly respected by his loss adjusting peers and those in the wider claims profession.

NON CONFIRMING BUILDING PRODUCTS – They Don't All Burn

The risks of things like flammable building cladding are obvious, but what about other Non-Conforming Building Products (NCPB's) which Loss Adjusters may be seeing and dealing with every day at both

loss and reinstatement level without even realizing it? One particular example often involved in water damage losses concerns rainheads used on box gutters.

It's almost unbelievable, but until a few weeks ago you could not purchase anywhere in Australia a box gutter rainhead that actually complied with the mandatory provisions of AS/NZS3500.3. Nobody made them, but millions of non-compliant ones had been made and then installed on domestic homes and commercial properties across the nation. Every single one is a NCPB. How this has occurred and why regulators and manufacturers everywhere have missed this could easily justify a lengthy PhD thesis.

The fatal flaw of a non-compliant rainhead is that it just doesn't have provision for overflow sufficient to meet or exceed AS3500.3. This means that under certain conditions the box gutter will back up and overflow, flooding the property internally. All Adjusters will have seen and assessed claims for overflowing gutters like this and often without considering that the original cause may well have been a cheap and nasty NCPB that was never going to work properly.

Apart from NCPB's already fitted to existing buildings, Loss Adjusters and insurers also need to think very carefully about the risk of putting back replacement NCPB's that are as bad or even worse than those damaged or destroyed in the original loss. The temptation to do this of course may be driven by price considerations whereby the cheapest quote (based on the cheapest products) almost always wins, however Grenfell Tower and Lacrosse are now both particularly relevant examples of what can happen when cost gets in the way of compliance.

Here are some key points for all Loss Adjusters to seriously consider:

- Every single rainhead you look at is almost certainly a NCPB
- Very clear recovery options exist (and should be pursued) where a NCBP has caused any loss to occur
- It is not possible to modify an existing rainhead so that it meets AS/NZS3500.3
- If in doubt seek expert advice; the cost investment will be worth it
- If rainheads are replaced as part of a rectification, to avoid exposure to potential future litigation you and your repairer must ensure they are certified to meet AS3500.3
- Insurers also need to look seriously at enforcing clients to upgrade (at their own cost) identified NCPB's, particularly where a loss or series of losses associated with any NCPB has already occurred

The only box gutter rainhead that does comply with AS/NZS3500.3 is known as a Dam Buster; more details on this brand new, patented product can be found at www.dambuster.com.au

David Pockett

ANZIIF (Snr Assoc) CIP, JP, Dip Gen Ins, ACLA Dip Loss Adj, FIFAA



ON-LINE CPD

AIRCONDITIONING

Right now many of us are working even harder than usual, some in very uncomfortable circumstances, including extreme climatic heat and for some high humidity as well. Others able to be at their desks for a while may be enjoying the bliss of a correctly functioning air-conditioner! Unless we've just come in from a sticky on-site inspection we don't usually give the matter much further thought. Like so many modern conveniences, the humble air-conditioner is taken completely for granted.

But to shake us out of that, along may very well come a claim that involves that very technology! In fact, a claim that involves the rebuilding of a structure after a total loss by fire or other peril is almost certain to include it. Other claims likely to be experienced are those relating specifically to air-conditioning units, including such subsequent losses as food spoilage. Add to that, the occasional claim for liability arising from eg installers' work and you have a potent mixture.

In all such claims, it is useful to have some knowledge of how and why an air-conditioning system works, and for completeness why we need one at all, once we have passed the simple statement that it is uncomfortable without one!

A paper we added to our range in 2010 remains pertinent. In that paper we describe as background the importance to the human body of temperature, humidity and air purity. Other machines apart from that most complicated one also need a well-regulated environment, even if less narrow!

We then go on to describe the working of an air-conditioner of the basic type. We do not claim that our paper will equip general adjusters to handle technical air-conditioner claims but it may help to provide background and additional understanding when an appointed A/C expert is appointed. As adjusters we often require the use of experts, especially in matters involving technology. But as we have often said, the adjuster needs enough knowledge to properly brief an expert and to understand the report that follows.

Access the paper at CPD032 on our website via the link 'Professional Development'. The User Name for members is `cpduser` and Password is `aiclcpd`.

The User Name for members is `cpduser` and Password is `aiclcpd`. **Go to on-line CPD now.**



Contract Property Loss Adjusters

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Geelong, Brisbane, Gold Coast and FNQ required.

MJM Corporate Risk Services is a leader in the insurance industry. We have work for experienced Property Loss Adjusters Applicants in all metropolitan and regional areas will be considered.

Essential requirements:

- Experience in property loss adjusting including Domestic and Commercial property
- The ability to understand and apply policy documentation
- Current drivers license
- All equipment, including laptop, phone and camera
- Computer literacy – Word, Email, Internet, Excel
- Excellent written and verbal communication skills
- Good typing skills – at least 40 words per minute

You will be required to provide evidence that you meet these essential requirements.

We offer:

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- solid claim management support
- ethical and professional culture

Please send your CV, with a cover letter addressing the above requirements to:
narelle.handley@mjmcrs.com.au



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 & 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.