



AUSTRALASIAN INSTITUTE OF CHARTERED LOSS ADJUSTERS

ABN 18 074 804 167

BENEFITS OF MEMBERSHIP

- Recognised **professional organisation** for loss adjusters, with over 1,100 members
- **Tiered** membership structure
- Structured training course developed by loss adjusters: **ANZIIF Diploma of Loss Adjusting**
- Diploma of Loss Adjusting is a portable qualification that is **Australian Qualifications Framework (AQF)** approved.
- **Certificate in Loss Adjusting** (five diploma units) for **Affiliate** membership of AICLA
- **Associates ACLA and Fellows FCLA** eligible to use the term "**Chartered Loss Adjuster**"
- **Awards** for members recognising high achievement, Diploma of Loss Adjusting Prize, Carey Bird Scholarship etc.
- **Professional development** material available online
- **Division seminars**, workshops and other functions
- The **Claims Convention** in Sydney and the **Asian Claims Convention** held annually
- **Networking** and socialising with other loss adjusters
- **Division Councils** representing members' views
- Practising Members listed in **AICLA website and diary**
- **AICLA representation** and advocacy on behalf of the profession

SUBSCRIPTION RATES 2024/2025 (JULY TO JUNE)

Class	Australia (AUD)	New Zealand (NZD)	Overseas (AUD)	Emerging (AUD)
Provisional	\$264 (inc. GST)	\$240	\$190	\$155
Affiliate/Associate/Fellow	\$590 (inc. GST)	\$535	\$435	\$350
Retired	\$77 (inc. GST)	\$70	\$70	\$70
Life/ Honorary	Nil	Nil	Nil	Nil

Application Fee: \$110* (inc. GST)

STEPS TO JOIN AICLA:

- Complete or enrol in Introduction to Loss Adjusting – LA30001 from the Diploma of Loss Adjusting delivered by ANZIIF
- Complete and [forward application](#) and application fee (\$110 inc. GST) for membership to Chief Executive

Please complete the online application form available at <https://aicla.org/application-for-membership/>



**Australasian Institute of
Chartered Loss Adjusters**

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Chief Executive:
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GPO Box 1705, Brisbane Qld
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A CAREER IN LOSS ADJUSTING

Loss adjusting is an interesting, diverse and challenging profession that offers a rewarding career path. A career in loss adjusting will bring you into contact with people and businesses from all walks of life.

What is a Loss Adjuster?

Loss Adjusters are there to assist people and organisations at times of loss. Loss adjusters can be engaged by a range of parties for a variety of purposes. They are impartial professionals who are the 'bridge' between parties, generally an insurer and an insured and their objective is to establish an outcome that is fair and reasonable to all parties. Typically, a loss adjuster will be engaged to:

- examine the cause of a loss and apply the terms of the insurance policy to the cause
- assess the amount of the loss within the specific terms of the insurance policy
- negotiate a claim settlement that is equitable to the various parties
- manage expectations – communication, understanding and empathy
- pursue recovery from some other party where the opportunity to do so is available.

These functions point to a comprehensive role for loss adjusters. To be successful in their role, they require a range of both technical and personal skills.

What Qualifications are Required?

While there are no specific entry requirements to become a loss adjuster, most have a background in insurance and or qualifications in a specialised area such as engineering, law, accounting or science. Loss Adjusters in addition to having knowledge of the insurance industry including the legislative framework should have good communication, interviewing and negotiating skills, be well organised, skilled at analysing and interpreting information and able to write clear and concise reports. Many of these skills are developed and refined over time as experience grows.

Members of AICLA are required to complete **Certificate in Loss Adjusting Practice** within three years of joining the Institute. Completing the Certificate in Loss Adjusting Practice plus a further four modules entitles the member to the **Diploma of Loss Adjusting** which is the academic basis for Associate membership of AICLA and Chartered Loss Adjuster status.

What is a Chartered Loss Adjuster?

AICLA members who reach the membership status of **Associate** or **Fellow** are permitted to use the title **Chartered Loss Adjuster**. These members generally have extensive loss adjusting experience, have attained professional loss adjusting qualifications and demonstrated a commitment to continuing professional development.

Who can join AICLA?

To join AICLA, you must be working as a loss adjuster, and be prepared to:

- (i) Commence studies to achieve the minimum educational standard (Certificate in Loss Adjusting Practice);
- (ii) Abide by the Charter of Objects and Professional Conduct; and
- (iii) Be committed to improving skills and knowledge through Continuing Professional Development (CPD).

What is the Australasian Institute of Chartered Loss Adjusters?

AICLA's role has three main elements:

- **Education:** Provides a tiered education system for loss adjusters and conducts seminars and training on both a local Division level and Institute wide basis

- **Accreditation:** Sets professional standards for loss adjusters and provides various levels of membership depending on education and experience. Members are bound by a code of conduct (Charter of Objects and Professional Conduct)
- **Promotion:** Promotes the profession of loss adjusting to relevant partners and industry bodies.

AICLA has a board of directors consisting of one representative from each of the divisions: International, New South Wales, New Zealand, Queensland, South Australia, Tasmania, Victoria and Western Australia. Each is controlled by a Council elected by members. Divisions conduct seminars and other activities, process applications and deal with issues at a local level. The Chief Executive is responsible for the day-to-day management of the Institute and is the Company Secretary.

Why Should Adjusters Join AICLA?

- It is a world leader in education courses for loss adjusters
- It conducts training/education seminars on a local Division and Institute wide level
- It provides all members with Continuous Professional Development (CPD) through an innovative on-line delivery system
- It provides a tiered membership structure based on education and experience
- All members are bound by a code of conduct (Charter of Objects and Professional Conduct)
- AICLA seeks to promote the profession of loss adjusting to the wider insurance industry and to industry partners
- With approximately 1,100 members throughout Australia, New Zealand, Asia and the Pacific region AICLA offers networking opportunities among its members
- Members receive the monthly eNewsletter, LA News
- Members receive a bi-monthly magazine – Insurance & Risk Professional
- Members (and insurers) receive an AICLA diary
- The AICLA website keeps members up to date with activities in the divisions
- All members are listed in both the AICLA diary and website which is frequently used by insurers in selecting an adjuster
- AICLA maintains close relationships with other industry bodies and international loss adjusting organisations.

Further Information Available

- Charter of Objects and Professional Conduct
- Diploma of Loss Adjusting (includes Certificate in Loss Adjusting Practice)
- Loss Adjusting Qualifications and Membership Pathways
- Qualifications for Classes of Membership
- Application for Membership
- Recognition of Prior Learning
- AICLA Website www.aicla.org.



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AICLA LOSS ADJUSTING QUALIFICATIONS AND CAREER PATHWAY

Status	Qualifications	Post Nominals	Typical position and work activities	
Fellow Chartered Loss Adjuster	A <ul style="list-style-type: none"> Associate of AICLA for 5 years ANZIIF fellowship or university degree 10 years experience as a loss adjuster OR B <ul style="list-style-type: none"> Associate of AICLA for 10 years 15 years experience as a loss adjuster May use designation “Chartered Loss Adjuster” 	FCLA	<ul style="list-style-type: none"> Manager/ Senior Executive Specialist Loss Adjuster Able to handle large and complex claims 	SENIOR
Associate Chartered Loss Adjuster	<ul style="list-style-type: none"> Completed 7 compulsory units, LA30001, LA30002, LA30003, GE30004, CL20001, LA20001, LA30005 (with at least 5 by examination and up to 2 of which may be by RPL), together with any 2 elective units by examination only from LA30007 to LA30011, all from the Diploma of Loss Adjusting course offered by ANZIIF. Serve as a practising Loss Adjuster for 5 years and serve as a member of Institute for 12 months May use designation “Chartered Loss Adjuster” 	ACLA	<ul style="list-style-type: none"> Executive Team Member Branch Manager Senior Loss Adjuster Involved in medium to large claims 	QUALIFIED
Affiliate	A <ul style="list-style-type: none"> Certificate in Loss Adjusting Practice - 5 units by examination <ul style="list-style-type: none"> * LA30001 Introduction to Loss Adjusting * LA30002 Plan and Implement Loss Investigation * LA30003 Evaluate Collected Information and Report Findings * GE30004 General Insurance Law and Regulation * CL20001 Analyse Insurance Claims OR B <ul style="list-style-type: none"> Has satisfied the conditions to be awarded the Diploma of Loss Adjusters by Recognition of Prior Learning (RPL) Has served as a practicing loss adjuster for 5 years and a member of AICLA for 2 years OR C <ul style="list-style-type: none"> Has a minimum of a degree in Law, Engineering, Accountancy or other specialised discipline, and Has a minimum of 15 years experience in loss adjusting and at least 5 years as a manager or in a mentoring role, and Provides written recommendation from the accredited loss adjusting professional body in his/her country If used must state on business cards and letterhead “Affiliate member of AICLA” 	AICLA (Aff)	<ul style="list-style-type: none"> Team Leader Loss Adjuster Involved in small to medium claims 	INTERMEDIATE
Provisional	<ul style="list-style-type: none"> Complete application Practising as a loss adjuster Complete LA30001 Introduction to Loss Adjusting within 6 months of joining AICLA Complete 5 Units in Certificate in Loss Adjusting Practice within 3 years of joining AICLA If used must state on business cards and letterhead “Provisional member of AICLA” 	N/A	<ul style="list-style-type: none"> Trainee Loss Adjuster Often has background in insurance or other discipline Work generally supervised by an experienced loss adjuster 	STARTING OUT

Full details of criteria for each class of membership is contained on the **Qualifications and Rights for Classes of Membership** available at www.aicla.org. **Elevation to all classes requires CPD** (Continuing Professional Development) accreditation.

The most highly qualified members of AICLA are **Fellows** and **Associates** who may use the term **Chartered Loss Adjuster**. These members have specific loss adjusting qualifications and broad experience in the profession. **Provisional** membership is the entry level and these members are expected within three years of joining the Institute to progress to the level of **Affiliate**. **Information on the Diploma of Loss Adjusting is available at www.anziif.com.**



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AFFILIATE MEMBERSHIP PATHWAYS

	A	B	C
Qualifications	Holds Cert in Loss Adjusting Practice (5 units from Diploma) by Examination	Diploma of Loss Adjusting awarded by Recognition of Prior Learning	Minimum Law, Engineering, Accounting etc degree
Experience	Working as a loss adjuster	5 years as a loss adjuster	15 years as a loss adjuster and 5 years manager or mentoring role
Membership	NA	Has serviced as a member of AICLA for 2 years	Membership of loss adjusting body in country (if applicable)
CPD	30 hours pa	30 hours pa	30 hours pa

ASSOCIATE MEMBERSHIP PATHWAYS

Qualifications	Completed 7 compulsory units, LA30001, LA30002, LA30003, GE30004, CL20001, LA20001, LA30005 (with at least 5 by examination and up to 2 of which may be by RPL), together with any 2 elective units by examination only from LA30007 to LA30011, all from the Diploma of Loss Adjusting course offered by ANZIIF or such other qualification the standard of which the Board is satisfied is not less than the foregoing requirements
Experience	5 years as a loss adjuster
Membership	1 year AICLA membership
CPD	30 hours pa
Other	Nil

FELLOW MEMBERSHIP PATHWAYS

	A	B
Qualifications	5 years as an Associate of AICLA and degree or ANZIIF Fellowship	10 years as an Associate of AICLA
Experience	Min 10 years as a loss adjuster	Min 15 years as a loss adjuster
Membership	Min 5 years AICLA membership	10 years AICLA membership
CPD	30 hours pa	30 hours pa

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RECOGNITION OF PRIOR LEARNING (RPL)

Australasian Institute of Chartered Loss Adjusters (AICLA) recognises that many loss adjusting practitioners and others just entering the profession have academic and/or work experience that will be of assistance to them in their career as a loss adjuster. Accordingly, AICLA has in place through our education partner Australia and New Zealand Institute of Insurance and Finance (ANZIIF) a process called Recognition of Prior Learning (RPL). Under RPL, a persons academic qualification and/or work experience can be used to obtain exemptions in respect of individual units from the ANZIIF Diploma of Financial Services (Loss Adjusting) - the underlying professional qualification for loss adjusters.

What is RPL?

Recognition of Prior Learning (RPL) is a process that seeks to formally recognise the skills and knowledge you already have, regardless of how those skills and knowledge were attained. Where it can be shown that your skills match the requirements either of individual units in an existing qualification or of a whole qualification, you may gain recognition for those units or qualification.

This process of skill and knowledge recognition is now commonly offered across major industries and within most educational organisations.

RPL recognises skills and knowledge that have been acquired through:

- **Prior training** in what may be a formal academic qualification such as a degree or other professional development activities.
- **Work experience** that has enabled you to build evidence that demonstrates you have the competencies defined in a qualification
- **Life experience**, such as being a committee member for your local sporting club, which may have built a range of skills defined in a qualification.

What is RPL by Professional Experience?

This RPL process requires you to provide real evidence to an accredited assessor that you have all the competencies and knowledge required for specific units in a qualification or for a complete qualification. Once this evidence is collated, it is presented to the assessor in the form of a portfolio.

Who Can Apply For RPL?

RPL is open to anyone, but is in general most suited to loss adjusters with considerable industry work experience. ANZIIF recommends that anyone applying for RPL should have at least 5 years of relevant industry experience (either local or overseas).

Who Will Assess Your Application?

A qualified assessor appointed by ANZIIF matches the evidence against the requirements to prove competency and knowledge. It is the responsibility of the assessor to ensure validity, sufficiency, authenticity and currency.

What Will You Need to Demonstrate?

To obtain Recognition of Prior Learning for any qualification or unit, you must be able to demonstrate the range of competencies and learning embodied within that unit, course or qualification. Competencies are recognised statements

that describe what is expected of an employee in the workplace. They take into account the ability to transfer and apply skills and knowledge to new situations and environments in a workplace context.

Students enrolled in training programs study competencies and learning outcomes within the content of their course curriculum. In applying for RPL however, you must demonstrate that you can satisfy the assessment criteria for the selected unit or qualification, *without having undergone the formal training course*. That is, you will present for assessment, evidence of the relevant skills and knowledge you have developed during your extensive work history, similar training or life experiences.

What Evidence Do You Have To Provide?

Assessment may be based upon a range of evidence types.

Some examples of evidence include:

- Proof of formal education (for example Certificates, Diplomas, Degrees, and Statements of Results from courses in Australia and overseas)
- Proof of staff or professional development programs and their content
- Proof of continuing professional training
- Work based documents
- Work files
- Third party reports to verify and support evidence
- Observations of your performance by an assessor

Important

Please note that in AICLA's membership categories candidates who qualify by examination as opposed to RPL are able to progress more rapidly (refer Qualifications and Rights for Classes of Membership). Advancement by RPL is available to Affiliate status, however for Associate membership and Chartered status, examinations are required via the ANZIIF Diploma of Loss Adjusting.

Further information and an application form can be obtained at rpl@anziif.com



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QUALIFICATIONS AND RIGHTS FOR CLASSES OF MEMBERSHIP

This document sets out the admission and elevation criteria and the rights for the classes of membership of the Australasian Institute of Chartered Loss Adjusters. Any questions of interpretation of this document shall be determined by the Board in its absolute discretion.

In this document the following words will have these defined meanings:

ANZIIF means the Australian and New Zealand Institute of Insurance and Finance;

Board means Board of Directors of the Australasian Institute of Chartered Loss Adjusters;

Division Council means a Division Council of the Australasian Institute of Chartered Loss Adjusters;

Institute means the Australasian Institute of Chartered Loss Adjusters.

Provisional:

A person shall be eligible for admission to the class of Provisional Membership upon the successful completion of an application form and the requisites contained therein and when the person:

- (i) has attained the age of 18 years; and
- (ii) at the time of application for admission to membership is primarily engaged in the practice of loss adjusting; and
- (iii) has successfully completed (or agrees to complete within 6 months of joining) the Institute's entrance examination criteria, being unit LA30001 – Introduction to Loss Adjusting from the Diploma of Loss Adjusting offered by ANZIIF; and
- (iv) completes the 5 unit Certificate in Loss Adjusting Practice (see Affiliate A below) within 3 years of joining AICLA (or meets the licensing/registration conditions in the country of practice) or holds the Diploma of Loss Adjusting by RPL or such other qualification the standard of which the Board is satisfied is not less than the foregoing requirements; and
- (v) agrees to comply with requirements of Continuing Professional Development as prescribed by the Board.

Provisional Members:

- may state on business cards and letterhead "**Provisional member of AICLA**"
- will be eligible for a reduced subscription;
- are not eligible to vote in any matter concerning the Institute or hold positions on a division council or the board;
- cannot use post nominals;
- do not receive a certificate from the Institute.

Affiliate:

A person shall be eligible for admission or elevation to the class of Affiliate Membership when that person:

EITHER: A

- (i) holds at least a **Certificate in Loss Adjusting Practice** having passed 5 units, LA30001, LA30002, LA30003, GE30004, CL20001 by examination from the Diploma of Loss Adjusting offered by ANZIIF or such other qualification the standard of which the Board is satisfied is not less than the foregoing requirements; and
- (ii) has complied with the requirements of Continuing Professional Development as prescribed by the Board;

OR: B

- (i) has satisfied the conditions to be awarded the Diploma of Loss Adjusting by Recognition of Prior Learning (RPL); and
- (ii) has served as a practising loss adjuster for a minimum of 5 years;
- (iii) has served as a member of AICLA for a minimum of 2 years; and
- (iv) has complied with the requirements of Continuing Professional Development as prescribed by the Board;

OR: C

- (i) has a minimum of a degree in Law, Engineering, Accountancy or other specialized discipline to a standard of which the Board is satisfied; and
- (ii) has a minimum of 15 years experience in loss adjusting and at least 5 years as a manager or in a mentoring role; and
- (iii) provides written recommendation from the accredited loss adjusting professional body in his/her country to support the application for Affiliate membership.

Affiliate Members:

- receive a membership certificate from the Institute;
- may use post nominals "**AICLA (Aff)**";
- may state on business cards and letterhead "**Affiliate member of AICLA**";
- are eligible to vote in general matters concerning the Institute and hold positions on a Division Council or the Board.

Associate:

A person shall be eligible for elevation to the class of Associate Membership when that person:

- (i) has completed 7 compulsory units, LA30001, LA30002, LA30003, GE30004, CL20001, LA20001, LA30005 (with at least 5 by examination and up to 2 of which may be by RPL), together with any 2 elective units by examination only from LA30007 to LA30011, all from the Diploma of Loss Adjusting course offered by ANZIIF or such other qualification the standard of which the Board is satisfied is not less than the foregoing requirements; and
- (ii) has served as a practising Loss Adjuster for a minimum of five (5) years; and
- (iii) has served as a member of the Institute for a minimum period of 12 months; and
- (iv) has complied with the requirements of Continuing Professional Development as prescribed by the Board.

Associate Members:

- receive a membership certificate from the Institute;
- may use the post nominals "**ACLA**";
- may, if Continuing Professional Development accreditation is achieved, use the term "**Chartered Loss Adjuster**"; and
- are eligible to vote in general matters concerning the Institute and hold positions on a Division Council or the Board.

Fellow:

A person shall be eligible for elevation to the class of Fellow Membership when the person:

EITHER: A

- (i) has served as an Associate member of the Institute for a minimum period of 5 years; and
- (ii) has served as a practising loss adjuster for a minimum period of ten (10) years; and
- (iii) has a university degree as approved by the Board, or ANZIIF fellowship; and
- (iv) has complied with the requirements of Continuing Professional Development as prescribed by the Board.

OR: B

- (i) has served as an Associate member of the Institute for a minimum period of ten (10) years; and
- (ii) has served as a practising loss adjuster for a minimum period of fifteen (15) years; and
- (iii) has complied with the requirements of Continuing Professional Development as prescribed by the Board.

Fellow Members:

- receive a membership certificate from the Institute;
- may use the post nominals "**FCLA**";
- may, if Continuing Professional Development accreditation is achieved, use the term "**Chartered Loss Adjuster**"; and
- are eligible to vote in general matters concerning the Institute and hold positions on a Division Council or the Board.

Life: (refer www.aicla.org)

Retired: (refer www.aicla.org)

Honorary: (refer www.aicla.org)

These Qualifications and Rights may be varied by the Board at any time.



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CHARTER OF OBJECTS AND PROFESSIONAL CONDUCT FOR THE AUSTRALASIAN INSTITUTE OF CHARTERED LOSS ADJUSTERS

1. OBJECTS

The primary object of the Institute is to advance the Profession (of Loss Adjusting) for the benefit of its practitioners and the public in general through the continual education of its Members and the encouragement of skilled, ethical and sound practice in the Profession.

2. DEFINITIONS

In this Charter, unless the context otherwise requires;

Client refers to a person engaging a Member for loss adjusting services;

Institute refers to the Australasian Institute of Chartered Loss Adjusters;

Member refers to a member of the Australasian Institute of Chartered Loss Adjusters; and **profession** refers to the profession of loss adjusting.

3. DUTY TO DISCLOSE

A Member shall inform his or her Client or principal of any business connections, interests, or circumstances which may be deemed likely to influence the judgement or the quality of the Member's service to such Client or principal.

4. COMPETENCE AND DUE CARE

A Member must be competent in the practice of the Profession. A Member must strive continually to improve his/her technical services and keep his/her knowledge and skills relevant to the Profession up-to-date. A Member must always use the utmost care and diligence in discharging his/her duties to his/her principals and Clients.

5. FIDUCIARY DUTIES OF MEMBERS

When dealing with a Client, a Member must always conduct himself/herself in accordance with his/her fiduciary duties.

6. INTEGRITY OF MEMBERS

If called upon to give evidence or otherwise speak on a matter of fact in respect of the Profession, a Member must at all times give evidence honestly, notwithstanding the effect either on other Members, sectional interests, the Member's own interest or the Client's interest.

7. ETHICAL CONDUCT OF MEMBERS

- (a) A Member must neither maliciously nor in a reckless or careless manner do anything likely to injure, directly or indirectly, the reputation of the Institute.
- (b) A Member shall refrain from any conduct or action in his/her professional role which may tarnish the image of the Profession or unjustifiably detract from the good name of the Institute.
- (c) No Member shall issue a report under his/her signature unless the work dealt with therein shall have been undertaken by the Member or a person in the same firm.
- (d) A Member must at all times, with due regard to professional duties, act honourably towards his/her professional colleagues.
- (e) Members must:
 - (i) inform their client/principal, the insured and any other relevant parties of any business connections, interests or circumstances which may be deemed likely to influence the judgement or the quality of the Member's service to such party;
 - (ii) at all times endeavour to keep free of conflicts of interest and recognise the legal and equitable rights of all parties; and
 - (iii) provide written notice to their client/principal, the insured and any other relevant parties as soon as possible after a Member identifies a conflict of interest.

8. PRACTICE NAME

A Member is prohibited from using a practice or business name which is false, misleading or deceptive. Practice names and descriptions must not reflect adversely on the Profession or the Institute.

9. ADVERTISING AND PUBLICITY

- (a) A Member may participate in publicity provided that:
 - (i) No advertisement, circular or other form of publicity used by a Member should claim for that Member a level of skill or experience in any respect over any other Member unless such a claim can be substantiated.
 - (ii) A Member must ensure that no representations contained in any such publicity are untruthful or contain deliberate inaccuracies.
 - (iii) Advertisements, circulars and other publicity shall not be of a character that could reasonably be regarded as likely to bring the Profession into disrepute.
 - (iv) No Member of the Institute other than a Fellow, Associate or Affiliate may use any initials after his/her name which give or indicate the impression of membership of the Institute. A Fellow may use after his/her name the initials **FCLA** and an Associate may use after his/her name the initials **ACLA** and an Affiliate may use after his/her name **AICLA (Aff)**. Fellows and Associates may, if continuing professional development accreditation is achieved, use the title "**Chartered Loss Adjuster**".
- (b) (i) Designation of Firms and Companies as Chartered Loss Adjusting Firms or Companies

A Member must not claim that his or her firm or company is a chartered loss adjusting firm or company, nor practise in association with a firm or company that claims that it is a chartered loss adjusting firm or company, unless at least 50% of Partners or Directors of such a firm or company are Fellows or Associates of the Institute and signatories to this Charter of Objects and Professional Conduct and the remaining Partners or Directors agree to abide by the terms of this Charter.

- (ii) Designation of Individuals
Members may display the name of the Institute and its logo on the Member's letterhead and business cards, providing the Member displays that they are a Member of the "Australasian Institute of Chartered Loss Adjusters Limited" and so long as they abide by the Charter of Objects and Professional Conduct. Such display shall be no larger than 50% of the font size of the name of the Member's firm as printed on the letterhead or business cards.

10. SOLICITATION

A Member must not by commission or in any other similar way make any payment for the introduction of work or offer any similar financial or other inducement to secure instructions.

11. COMPLIANCE WITH INSURANCE CODE OF PRACTICE

A Member agrees to be bound by the Insurance Code of Practice of the country in which the Member practises in so far as it is applicable to the Profession.

12. COMPLIANCE WITH CHARTER

Compliance with this Charter is mandatory and any Member who is guilty of infringing any clause of this Charter may be liable to disciplinary sanction by the Institute in one or more of the following ways:

- (a) A caution and/or reprimand.
- (b) Suspension from membership of the Institute for any period not exceeding 2 years.
- (c) Expulsion.

Any such disciplinary actions taken by the Institute will be conducted in accordance with the rules of natural justice.



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