



FROM THE INSTITUTE PRESIDENT, LEON BRIGGS

Dear Member,

Everyone is talking about technology – it makes sense, our lives are more and more driven by technological advancements. I can remember when we got our first computer at home, and when I started as a loss adjuster there were no computers on desks, typing was all done by a typing pool. The office mobile phone in the mid-90s was a large brick.

My daughter can't imagine a world that doesn't have tablets, or laptops or iPhones (or equivalent). When she is my age, in the distant future, cars will drive themselves (they already do but in trials), maybe batteries will have so long a charge as to seem infinite (no more cellphone dying), fridges will restock themselves, maybe food will be a small square of Soylent Green.

And loss adjusting will be an algorithm that self programmes based on trends and data mining. You won't even need people to programme the computer, let alone people to adjust the claims.

I don't want to scaremonger – who actually knows what will happen. But we all do know that the only thing that is constant is change. Insurers are continually looking to save costs on procurement, and loss adjusters' fees are a procured cost that can be managed.

I visited ANZIIF in March to talk further about the development of the loss adjusting exam delivery. The new skills units are the way of the future, on-line interactive learning. Exams are set from a bank of questions, but randomised so no two exams are the same. The answers are randomised so that no two questions look the same to students sitting side by side. All without human decision-making.

Having said that, at this stage the questions are still written by a person and the randomisation process is still coded by a person. But once the process is set up then the system can substantially run itself. If an exam can do that, why can't automation undertake a loss adjuster's interview on a straight forward claim? Why can't a bot ask questions on a \$2,000 claim and save the cost of a loss adjuster? Identify those items that should be replaced and automatically send vouchers. And if on a \$2,000 claim, why not a \$20,000 claim or a \$50,000 claim?

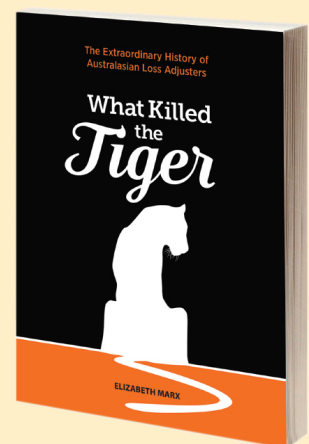
So what then for the loss adjuster? We can't stop the change that will happen, but loss adjusting is about people helping people. I don't know how you ever replace the human element (without a huge shift to robot AI), especially on building claims. You can decide that the human element is not as important, like closing bank branches and shifting people on-line. But, as long as we can provide a quality service, each of us as individual loss adjusters, then we can provide a product and a service that is wanted.

Kind regards

Leon Briggs, Chartered Loss Adjuster
President - AICLA

WHAT KILLED THE TIGER

We have received very favourable feedback in respect of *What Killed the Tiger: the Extraordinary History of Australasian Loss Adjusters*.



If you have yet to purchase your copy, books 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...**

ASIAN CLAIMS CONVENTION 19-20-21 APRIL 2017

HO CHI MINH CITY VIETNAM

Registrations have been very pleasing for the 2017 Asian Claims Convention (ACC17) in Ho Chi Minh City, Vietnam on the 19-21 April. The venue for the convention will be the historic Caravelle Saigon Hotel in the heart of Ho Chi Minh City.

We have already received registrations from 15 countries, with speakers and delegates coming from as far afield as the UK, USA and Austria. The diversity of attendees is a unique feature of this convention, where claims professionals from many countries are able to meet and share ideas and experiences.

There is still time to register.

The convention brochure and registration form for ACC17 is **available here...**

Discounts are available for registrations of three or more from the one organisation.

There has been strong interest in the convention as it is the week following Easter, with some attendees electing to use the opportunity for a holiday.

CAREY BIRD SCHOLARSHIP

Members are reminded that entries are open for the 2017 Carey Bird Scholarship. This year all members (excluding Directors) are eligible to enter for the prize. Entries close on 31 May 2017. The scholarship prize is a framed certificate and attendance at either the Sydney Claims Convention or the Asian Claims Convention with airfares (economy), accommodation and other expenses paid, or AUD\$3,000.

The award is co-sponsored by Marsh Facs. For full details **click here...**

CLAIMS CONVENTION 2017

The planning committee for the joint AICLA/ANZIIF Claims Convention is working to prepare a program covering contemporary claims issues for the event to be held on **Thursday, 21 September 2017** at the Sofitel Wentworth Sydney. We are pleased to announce that **Australian Disaster Recovery (ADR)** have confirmed their Platinum sponsorship for CC17.

A Trainee Loss Adjusters workshop will be held in Sydney on **Wednesday, 20 September 2017**.

If any member has a recommendation of a topic and/or speaker for either event, they are invited to submit information to adminoffice@aicla.org.

INSURANCE INDUSTRY AWARDS

The Australian Insurance Industry Awards are now open for submissions. The awards are sponsored by ANZIIF and Asia Insurance Review and cover a wide number of categories. Submissions close on 2 May and information regarding the awards is **available here...** The Awards Dinner will be held on 31 August at The Star Event Centre, Sydney.

MEMBER ELEVATIONS

For most categories of membership there are multiple pathways for elevation including Associates of 10 years standing who have been loss adjusting for 15 years and have completed CPD are eligible for fellowship status. The criteria for the various classes of membership are set out in the attached **Qualification and Rights for Classes of Membership**. If you meet the elevation criteria please complete the **Elevation Request Form** and ensure you include a completed **CPD record sheet**.

NEW AND ELEVATED MEMBERS

Congratulations to the following recently admitted and elevated members:

NEW MEMBERS

Name	Class	Division
Michael Brown	Provisional	New South Wales
Amanda Hillier	Affiliate	New South Wales
Weng Seng Woo	Provisional	Int (Singapore)
David Lau	Provisional	Int (Singapore)
Oktavianto Ekadinata	Affiliate	Int (Indonesia)
Lisa Court	Affiliate	New South Wales
Johanna Nadzielski	Provisional	Victoria
Jenn Woei Weng	Affiliate	Int (Malaysia)
Jackie Chan	Provisional	Intl (Malaysia)
Luke Bardsley	Provisional	New Zealand
Paul McConnell	Provisional	New South Wales

ELEVATIONS

Name	Class	Division
Gareth Barnes	Associate	New South Wales
George Bejjani	Associate	New South Wales

INTERNATIONAL

The International Division will be holding members' meetings in April/ May following the Asian Claims Convention in HCMC. The meetings will be: **Bangkok (24th), Jakarta (25th), Kuala Lumpur (26th), Hong Kong (28th) and Singapore (2nd May)**. The meetings are an opportunity for members to meet with the Institute President, Leon Briggs, International Division Chair, Budi Maharesi and Chief Executive, Tony Libke. The meetings will include a presentation by the President covering Business Interruption issues. Information regarding the meetings has been forwarded to members.



WESTERN AUSTRALIA

The WA Division invited Riaan Piek from Wotton Kearney to present on the subject of Professional Indemnity issues which loss adjusters and claims personnel should be aware of on accepting and handling claims and reporting.

The event was well attended by loss adjusters and industry guests.

ON-LINE CONTINUING PROFESSIONAL DEVELOPMENT (CPD)

THE DISAPPEARANCE OF MH370

There is no doubt that one of the greatest mysteries of our time is the disappearance of the Malaysian Airlines flight MH370 Boeing 777 aircraft while on a flight from Kuala Lumpur to Beijing in March 2014.

Despite a lengthy and very expensive search across a wide area by a consortium of interested countries, the main wreckage of the aircraft and its black box flight recorders have (at the time of writing this) still not been found, although some individual pieces of aircraft debris have been found in the regions of La Reunion, Mozambique, Mauritius and Madagascar.

In the early days of the saga, many people were surprised to learn that radar tracking of aircraft was not a system that covered 100% of the globe! In these days of highly developed systems such as military surveillance, civilian GPS and the well-known air traffic control regime, persons outside the industry simply took it for granted that any moving aircraft would be closely monitored from the moment of take-off by a number of organised sources.

This was quickly disproved, many people outside the airline industry becoming aware that tracking of aircraft is routinely accomplished with the aid of on-board transponder systems, which can be turned off by a pilot, as was apparently the case on this occasion, rendering ground controllers virtually blind to the aircraft's exact movements after it diverted from its expected course.

Later, it came as a surprise even to many in the industry — including pilots themselves — that there was another onboard system, outside pilot control, that exchanged engine data with the ground at regular intervals via the Inmarsat satellite system, and from which some positional hints could be gleaned. It was this later system that narrowed the area of search from impossibly wide to slightly less impossibly wide!

Numerous theories abounded as to what happened. Some were plausible, many were controversial, some potentially offensive. Others were somewhat fanciful, such as the notion that the aircraft was taken by aliens (said to be espoused by nearly 10% of those surveyed).

There is no doubt that the incident put a huge financial dent in the performance of the airline concerned, and the insurance issues, while simple as far as the hull is concerned, remain complex as to the loss of life — and are still ongoing.

Read all about it at CPD094, via the link 'Professional Development' on our website. 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.

If you wish to advertise, please send information to adminoffice@aicla.org.

Advertisers can remain anonymous with job applicants responding direct to AICLA.