



## FROM THE INSTITUTE PRESIDENT, LEON BRIGGS

Dear Member,

It is now just over three weeks to Christmas. This may be a scary thought to some, wondering where all of the time has gone; it was only 11 months ago that we were starting the year. Along with the headlong rush to Christmas is the headlong rush to advance claims, either because we are going away and we want to have them stable before we go, or to achieve settlement using the impending break as a milestone to create a sense of urgency to get the claim over the line.

It is interesting that we can sometimes achieve so much in a short period of time, where there is a constructed deadline (even if it is relatively artificial), and yet at other times the claim drifts for months. Insurers are always keen on claim life and ensuring that claims are settled as quickly as possible. This typically means a happier insured and a lower claim handling cost – a claims manager once said to me “a claim never got any better for getting older”. Often the impediments to a fast claim are out of the loss adjuster’s control: the insured doesn’t supply information, the insurer takes too long to make a decision – there are a hundred reasons why there are delays.

However, invariably the loss adjuster contributes to the delay in some form. Everything must be prioritised and we can’t respond to every email and phone call the instant it comes in. Personally, this has been especially the case this year with the aftermath of the Kaikoura earthquake and the various floods (including Cyclone Debbie). Every day there is a queue of work to be done and inevitably something I would like to do today that I can’t do until tomorrow, or next week (or later sometimes). Fortunately, most people are understanding, or at least don’t know that what they experienced could have been better.

But, as I conclude the year over the next few weeks, and hopefully see some progress with my file load, I can start to

turn my mind to next year. We should all be aiming to improve. None of us is perfect and for all of us there are things that we do that we can improve, however they can invariably only be improved if we consciously think about what it is we do and invest some time into thinking about how we can make ourselves better. Maybe now is not the perfect time for some, but we should make time at some point to have that reflection.

I tend to rush from thing to thing and be reactive rather than proactive. I think that I would be a better adjuster if I could do things more deliberately, rather than just responding. That is a challenge as it means planning my time in a way that is difficult when you feel like you have insufficient time, but no improvement is made without hard work.

Whether now, or over the upcoming break, or in the New Year, I encourage each of you to think about what improvement you could challenge yourself to make to become a better adjuster.

Kind regards

Leon Briggs, Chartered Loss Adjuster  
President - AICLA

## NEW AND ELEVATED MEMBERS

**Congratulations to the following new and recently elevated members:**

### NEW MEMBERS

Name	Class	Division
Ross Green	Affiliate	New Zealand
Ryan Hennessy	Affiliate	New Zealand
Simon Katz	Provisional	New South Wales
Bruce Ritchie	Affiliate	New South Wales
Nigel Lukies	Provisional	Western Australia

### ELEVATIONS

Name	Class	Division
Cathal Kenny	Affiliate	Victoria
Chris Dobson	Affiliate	South Australia
Emmanuel Borg	Affiliate	New South Wales
Andrew Gibson	Associate	New South Wales
Fong Chau	Fellow	Int. Hong Kong
Anna-Lisa Roberts	Associate	New Zealand
John Wigg	Fellow	Victoria



The Asian Claims Convention for 2018 will be held in Bali, Indonesia from 11 to 13 April 2017.

The Venue for the convention will be the five star Grand Hyatt, Nusa Dua Bali. A registration brochure is [available here...](#)

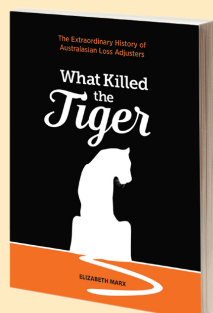
The format for the convention will be an arrival cocktail function, two-day convention and gala dinner.

The planning committee for ACC18 is developing the speaker line up and topics for the event. Dr Grant Lester, Consultant Forensic Psychiatrist at the Victorian Institute of Forensic Mental Health, has confirmed acceptance for the convention and will present on *"Dealing with Vexatious Claimants"*.

## 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...](#)



## ADVERTISING GUIDELINES

AICLA has established advertising guidelines for members and others when they use AICLA to promote products or services via the AICLA website, brochures or LA News. These guidelines are designed to assist members and others when submitting advertisements or promotional material for publication by AICLA. For a copy of the advertising guidelines [click here...](#)

## NEW SOUTH WALES

The NSW Division will be holding its annual pre-Christmas cocktail function at Blackbird Cafe, Cockle Bay Wharf on Thursday 7 December 2017.

The venue offers a great waterfront environment for you to catch up with members and industry guests.

## WESTERN AUSTRALIA

At our recent breakfast meeting we invited Greg Stacey and Neale Slattery from QBE Insurance to provide their insight into Claims Challenges from an insurer's perspective.

Both have extensive experience as Claims Relationship Managers.

The meeting was open to members and guests and diary sponsors and there was approximately 50 attendees.



## INTERNATIONAL

The International Division of AICLA has been busy over the last few months in conducting a series of workshops in Asia and Middle East as part of its ongoing efforts to provide professional development training to the insurance claims industry.

Over the last four months, Jaye Kumar, International Division Director has organised joint workshops with local insurance institutes and training partners in Thailand, Malaysia, Indonesia and Dubai. The workshops have been facilitated by AICLA members from various loss adjusting companies who actively support AICLA.

The workshops are delivered over two days as interactive programs that require active participation by the delegates, usually limited to about 30. The course leaders provide a series of lectures on policy coverage and case studies followed by Q & A sessions where the attendees who have been broken up into groups of 5 or 6 per table and made up from individuals from different organisations, discuss and provide their joint answers to the case study questions posed. At times the discussions were robust with wide array of opinions presented and considered, adding to the overall learning experience.

Jaye comments that *“the success of the such intensive and interactive workshops is largely determined by the experience and expertise of the workshop leaders, how they make the programs interesting and ensure it delivers a valuable learning experience. The leaders’ commitment to AICLA’s learning programs to promote and encourage professional development and training is greatly appreciated and it takes a lot of sacrifice on their part. It is not easy for them to take time off from their normal work commitments to spend up to 4 days of travel and workshop sessions for no ‘billable hours’. It can be challenging but one that we find rewarding and I am pleased to work with a dedicated team of AICLA members”*.

The following programs were conducted over the last 4 months:

**Catastrophe and Major Risks & Claims Workshop, Bangkok, 31st July and 1st August 2017- Joint Workshop with Thailand Insurance Institute**

Workshop provided an understanding of the management and handling of major weather related events, how to use social media, how to manage and adjust terrorist events claims and associated business interruption claims. The workshop leaders were Darren McKinnon (living in Vietnam), Jakkrit Khao-saard (CEO Cunningham Lindsay Thailand), Pattipan Soodarram (MD, Crawford Thailand) and Lucksanara Khoohawatthana (Senior Manager, GATS Thailand).

Special thanks go to Mr Tadthep Sujitjorn, President of Thailand Insurance Institute and his team at TII who helped organise the event in Bangkok. Mr Tadthep said, “we are pleased that this first joint effort with AICLA was a tremendous success and we look forward to working on future joint workshops” .

**Technical Workshop on How to Manage Machinery Breakdown and Business Interruption Claims, Kuala Lumpur- 14th and 15th August 2017- Joint Workshop with Malaysia Insurance Institute**

Workshop related to the handling and managing of Machinery Breakdown and Business Interruption claims. Jaye Kumar started the event with explaining about the various forms of power generation, explanation of engineering equipment and terms and concluded with a Check List for Handling Engineering claims.

Pooba Mahalingam (Talent Asia Insurance Training) spent the rest of the first day on explaining the various types of Engineering policies, coverage and its applications in real life case studies. The emphasis was on scenario based Q & A sessions. There was much discussion on policy types from delegates from the various countries.

Dan De Silva (MDD, Singapore) spent the second day on BI claims and how it is applied in Engineering and Stock Loss claims. Dan was conscious of the complexities in the understanding of BI claims but made sure that he started with the basics of the subject and proceeded to intermediate level examples. Once again there were a number of

interactive Q&A sessions based on case studies with the discussions becoming quite intense with the second day running over time due to the high level of participation. A clear sign that Dan had the full engagement of the delegates.

**A Practical Workshop on Dealing with Construction Insurance - Claims & Issues, Jakarta - 7 & 8 September- Joint Workshop with APKAI**

This program was conducted with the support of APKAI (Association of Indonesian Insurance Adjusters). The event kicked off with Jaye Kumar outlining the workshop subjects, explained the interactive mode of the programme and learning outcomes.

Pooba Mahalingam spoke on the CAR policy and touched on the various highlights – clauses, endorsements and wordings. He also identified key upcoming construction projects in Indonesia and in the region. Special attention was given to the ongoing Jakarta MRT project which is expected to be completed by 2019.

Budi Maharesi (APKAI President and President Director, McLarens) presented on his area of expertise - plant and machinery, its various use in construction projects and common claims.

The second day was handled by MDD’s Forensic Accountant, Dan De Silva who presented on how project delays are tackled under the Advance Loss of Profits (ALOP) cover. ALOP is a complex subject but once again Dan did an outstanding job of keeping the subject interesting and the delegates engaged.

The overall participation of the delegates was encouraging and this was reflected by the lengthy discussions during the sessions.

**Technical Workshop on Managing Construction Risks and Claims- 3rd & 4th October, Dubai – Joint Workshop with ALA Academy**

AICLA had the opportunity to conduct its inaugural workshop program in the Middle East with ALA Academy of UAE as our joint partners.

The event was held at the prestigious Dubai World Trade Centre. It was well attended by insurers, brokers and adjusters from the Middle East market. The participants had two days of construction policy, ALOP coverage and claims related case studies that were presented by the program leaders from Australia, Singapore, UK and Dubai.

The event commenced with Jaye Kumar outlining the workshop subjects, explaining the interactive mode and learning outcomes of the program and went on to share membership updates and routes for professional membership of AICLA.

Mr Walid Jishi (Managing Director, Arab Loss Adjusters) presented his segment on the construction insurance market in the Middle East and covered critical underwriting issues relating to claims.

Pooba Mahalingam, who was previously a practising loss adjuster and now running his own training centre, presented



on Section I of the CAR policy, the various areas - clauses, endorsements and wordings, identified key upcoming construction projects in Singapore, Indonesia and Malaysia. He shared his experience on a number of case studies.

The second day was initiated by MDD's Forensic Accountants, Dan De Silva (MDD Singapore) and Daniel Thorpe (MDD Dubai), who presented details of how project delays are tackled under the ALOP cover. The two specialists provided some case study exercises to offer the delegates a good opportunity to understand how ALOP is applied in practical scenarios.

Guest speaker from the United Kingdom, Alan Purbrick (CEO - Capital Consulting International) related key highlights on how the Delay in Start Up (DSU) cover operates and the importance of project monitoring for such risks.

Later that afternoon, Ian McWalter (FT Adjusting - Australia) spoke on Section II aspects of the CAR policy. He touched on various third party liability issues and clauses

including some interesting case studies which kept the delegates totally engaged.

Feedback received from the delegates was very positive and according to Jaye this was one of the most successful workshops conducted by AICLA with the high level of interaction by the delegates who were among some of the most experienced insurance personnel in the MENA region.

Following this highly successful program in Dubai, AICLA has been asked to conduct similar programs next year in Saudi Arabia, Bahrain and of course Dubai. AICLA will be working with our highly respected partner in the region, ALA Academy.

AICLA President, Leon Briggs comments, *"it is going to be another busy year for the International Division of AICLA and we appreciate the work done by the committee and facilitators"*.

**Watch this space in 2018!**

To view the International Workshop photo galleries [click here...](#)

## ON-LINE CPD

### ON-LINE CONTINUING PROFESSIONAL DEVELOPMENT THE NUCLEAR ACCIDENT AT THREE MILE ISLAND

What are your views on the practicality of nuclear power? Is it the answer to the atmospheric problem created by the burning of fossil fuel — particularly coal? Or is there actually a problem at all? Could we survive on renewable energy instead? Are our sources of water power sufficient now? If not, is it probable that communities will accept the flooding of previously inhabited regions to provide dams? Or perhaps wind power should be further exploited? Those installations are noise free, aren't they? Or are they? Such questions are all around us from friends and family, even if as adjusters we are too busy to pose them ourselves.

Let's assume that the answer to the first question is 'yes'. Would you be happy if a nuclear power station was built just down the road from you? Many people would hesitate at this point, or would have a sneaking feeling of unease if one was built there. Some believe that any fears are groundless; others are not so sure. Nuclear energy has a good safety record on the whole, but not a perfect one. One of the problems is that the danger of a nuclear disaster is largely invisible in the form of greatly raised levels of radiation. Humans have long feared the invisible more than the visible. After all it is difficult to avoid what you can't see. Accidents at nuclear power stations have been few, with only three reported major events since the technology began. The problem is not so much the likelihood of an occurrence as

the possible enormity of the results. A nuclear power station is a complex system with many subsystems, including numerous safety measures. Yet there are those that believe that it is not possible to design and build a perfect complex system. The more subsystems that make up a system, so the possibility grows of a number of minor problems lining up so that a major safety breach is inevitable — the so-called 'Swiss cheese' syndrome, first formally postulated by Orlandella and Reason at Manchester University.

What can be done to minimise this risk? One of the partial solutions is careful analysis of previous incidents. Although as adjusters very few of us are expected to act on such exercises, nevertheless they are of interest. Our paper at CPD102 examines in detail one of these, the Three Mile Island accident in 1979, well within the lifetimes of most of us. In retrospect, the causes of the disaster were simple and avoidable. That they were not avoided comes back largely to human nature. There is thus the continual striving to perfect systems design so that human failings are caught before tragedy occurs.

Access the paper at CPD102 on our website via the link 'Professional Development'. The User Name for members is **cpduser** and Password is **aiclacpd**.

**Go to on-line CPD now.**



## Building Estimators Wanted! Full Time - Matraville, Sydney

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- **Onsite Gym, Free Parking & Flexible Working Arrangement**

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As a **Building Estimator**, you will be the face of our company. **You will be working with new state of the art technology, accurately estimating damage and repair costs from your desk!** If you have experience in carpentry, civil engineering experience, a building background, we want to hear from you!

In this busy and varied role, you may have the option of flexible working arrangements once completed your probationary period. This will allow you to work from home to give you the ultimate work-life balance.

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- Creating assessments for Insurance claims via a Live streaming platform
- Reviewing video Assessments to create a Scope of Works and estimating repair costs
- Maintaining contact with clients, creating strong relationships with all customers, making them your number one priority
- Quote repair costs in line with industry bench marks
- Investigate and respond to any client issues immediately
- Conducting and completing Scope of Works reports

**To be successful in this fast-paced role you will have the following skills and attributes:**

- Trade qualifications and/or an Engineering or Construction Degree/Certificate (desirable)
- Experience in the building industry (essential)
- Excellent written and verbal communication skills
- Great customer service skills
- Efficient in data entry/typing
- Competent using a computer (e.g. word, excel, outlook)
- Attention to detail and highly organised individual
- Positive attitude

**Claim Central Consolidated** is at the forefront of Claims Services, Technology and Data and Analytics, now ranked #8 in the 2016 Australian Financial Review Most Innovative Company. Whether as an end-end outsourced solution or a selected individual offering, our focus is on helping our Clients improve their performance. Claim Central is regarded a thought leader and innovator, investing diligently in partnership with its clients to bring new and disruptive claim solutions to the market.

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**toliver@claimcentral.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 \$300.00 (+ 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.