



FROM THE INSTITUTE PRESIDENT, JAYE KUMAR

Dear Member,

The emerging market in insurance is cyber security. As computer processes, cloud computing and the internet of things (IOT) continue to change our lives, it's certain that insurers will offer expanded protections against these new classes of risk.

The question is our sector moving fast enough to develop loss adjusting services for cyber claims. How many claims have there been and do Insurers know the extent of the risks covered and protections offered? Everything about cyber claims is different and difficult to define.

A cyber intrusion might not be discovered for weeks after the event. The original intrusion evidence may be wiped and have to be inferred from outcomes. Even separating event outcomes from normal fluctuations in legitimate activity may be hard.

The impacts of an intrusion may not be confined to data loss and recovery costs. There may also be data ransom demands and consequent needs for system upgrades at significant cost.

There may be a second wave of consequential costs when public disclosure (now mandated for most organisations) causes customers to shy away from the organisation. This impact may be costly, if not fatal to the organisation.

A further very significant consideration is whether the insured has complied with requirements to take reasonable precautions. What action (or lack of) is a breach of cyber cover. A real complication in this area is that, according to research, around 50% of breaches are at least facilitated by internal players, whether maliciously, through poor systems or from carelessness. Defining shortcomings that may invalidate a claim is a big challenge.

In the expanding cyber security insurance market, there will be no role for commoditised, de-skilled adjusting services. This area of adjusting work will require specialist skills and offers some members the opportunity to strengthen their position as specialists in this emerging area of claims and raise our professional standards to new levels of importance and value.

Can we become the thought leader in developing cyber claims expertise and promoting relevant skills training and providing specialist services to the industry?



ABOVE: AICLA/MII Workshop – KL on 12th, 13th November — *Managing Catastrophe Claims.*

I welcome a discussion on the subject. I want to hear from you, what you think about this issue and how AICLA can seize the opportunity, meet the challenge and move forward.

On other matters, I am pleased to report that the International Division of AICLA has concluded another successful technical workshop in Kuala Lumpur- Managing Catastrophe Claims, jointly conducted with our professional development partners, Malaysian Insurance Institute (MII). Darren McKinnon and Gareth Cottam from Crawford Singapore were the course facilitators for the two-day program. A special thank you to both of them for their time and effort to assist AICLA to promote professional development and training in the region.

A further thank you to Andrew Khoo, International Division Chairman, for arranging a “meet and greet” of the President by members while I was in Kuala Lumpur.

Kind regards

**Jaye Kumar, Chartered Loss Adjuster
President - AICLA**

NEW AND ELEVATED MEMBERS

Congratulations to the following new and recently elevated members:

NEW MEMBERS

Name	Class	Division
Alistair Lamb	Provisional	Int. Singapore
Claire Fraser	Affiliate	New Zealand
Leon Savelio	Provisional	Queensland
Robin Mehta	Affiliate	Victoria
Declan Robinson	Affiliate	New South Wales
Maureen Fielding	Provisional	New Zealand

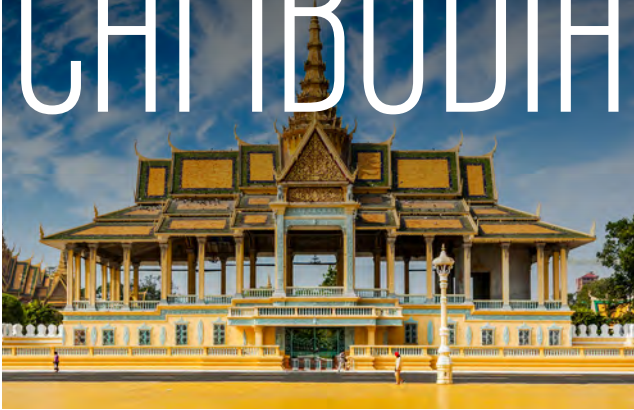
UPCOMING EVENTS

Members and guests are invited to attend the following events. For further information and to register, please click on the event.

DATE	EVENT	LOCATION
6 Dec 2018	Awards Dinner	Melbourne
13 Dec 2018	Cocktail Party	Sydney
14 Dec 2018	Christmas Function	Perth
27 Feb 2019	Race Day	Brisbane
24-26 Apr 2019	ACC19	Phnom Penh

ASIAN CLAIMS CONVENTION 2019

CAMBODIA



INNOVATION, DISRUPTION AND FORENSIC ADVANCES IN CLAIMS

The initial registration brochure for the Asian Claims Convention 2019, to be held at the Sofitel Phnom Penh Cambodia on **24, 25, 26 April** is available now – [click here...](#)

The convention is a unique opportunity to network with loss adjusters and other claims professionals from across many countries. The venue is Phnom Penh, an exciting and emerging city which is a four and half hour drive or a short plane flight to Siem Reap, home of the famous Angkor Wat and other historic temples.

The convention will deliver a diverse range of topics including: Forensic Investigation Techniques, Crisis Response in Claims, Product Recall Claims, Marine Losses, Cyber - A Global Perspective, Forensic Case Studies and Emerging Risks to Prepare For.

The convention offers the following inclusive: **cocktail function, two-day convention and gala dinner**. An attractive discount registration rate is available for members and for bookings of 3 or more from one organisation.

NEW SOUTH WALES

Our annual cocktail party will be held on Friday 13th of December in the Westpac Long Gallery at the Australian Museum in Sydney.

The cocktail event will attract industry guests from insurers, brokers, claims administrators, loss adjusters, solicitors, experts and suppliers to the industry. Lucky door prizes will be awarded throughout the night and an amazing food and drinks package is included in the ticket price.

For more information, email nswdiv@aicla.org. We look forward to seeing you there.

WESTERN AUSTRALIA

At our recent breakfast training session, Chris Hoyne from Temple Fine Rugs/Perth Rug Wash, presented “Oriental Carpets - Are We Getting the Rug Pulled Out From Under Our Feet?” to 40 attendees.

Chris is an expert on Oriental Carpets, damage assessments, restoration, cleaning and valuations. He has 25 years’ experience in the industry and has seen just about every conceivable type of rug.



QUEENSLAND

Congratulations to Jake Carter

Jake won the Brian Geraghty Prize for 2017 for the module Negotiating Effective Settlements.

The presentation was made recently by Greig Halpin, New Zealand Chair, as Jake has relocated to the Sedgwick office in Auckland.



QUEENSLAND (con't)

The Annual Luncheon was held at Tattersall's Club Brisbane on Friday 16 November. The event attracted 130 members, retired members, suppliers and other industry guests. The entertainment this year was provided by well-known former radio personality Jamie Dunn. Thank you to all who attended and to our sponsors Morse Building Consultancy, Phase 8, Steamatic, BMR Building Solutions, Advanced Buildings & Queensland All Trades.

The AICLA/WII Charity Race Day has been rescheduled to the 27th of February. Most of the registrations are being carried forward to the new date, however there is a small number of tickets available so book early to avoid disappointment – [click here...](#) We'd like to acknowledge the major sponsors for the event – Morse Building Consultancy and Advanced Buildings.



ON-LINE CPD

THE MALWARE MENACE

'You have been selected... Click here to see your winnings'! Does your email box become clogged with spam and/or attempted scams? Or worse, has your computer system ever been rendered inoperable by a virus or similar malware? If you are troubled by none of these nuisances then you are in the lucky minority of users; maybe so far your email address has not yet been circulated amongst the purveyors of digital rubbish!

Many readers are at least pestered by repetitive and unwanted advertising, even when using spam filters of various kinds, and amazingly some people — including no doubt the occasional loss adjuster — fall foul of an even greater menace by inadvertently allowing email-borne malware to infiltrate a system, whereupon it can be very difficult to remove. When that happens, in many cases it requires a complete rebuilding from scratch of the computer operating system — invariably a complex task involving the setting up of various applications to individual taste, and requiring that quality that no loss adjuster known to this writer ever has had an excess of — time! There are many utilities available — some free — that purport to proof a computer system against spam or virus. But as with all things, 100% success is never to be taken for granted. Some commonsense precautions are also required. The most common way in which malware is allowed entry into a user's computer system is by clicking on links contained in apparently ordinary emails, and many major systems worldwide have been infiltrated by this method, with

expensive and time-consuming reloading being necessitated. Emails cunningly disguised as genuine are continually being sent across the internet, and all it needs is one user of a system to click on the wrong link, and the damage is done. And what is a wrong link? It could be any link! One of the most common is 'Unsubscribe'. The user receives nuisance email and optimistically clicks on 'unsubscribe'. Although that link could do what it says, the danger is that a programmer of malware-bearing emails can arrange a link to do any amount of damage and can at the same time give that link any label required. There is no magic function in the word used.

In our paper CPD114 we explore this topic in detail, and discuss the methods by which a malware creator or even a relatively harmless spam sender obtains your email address in the first place, the ease with which millions of harmful emails can be sent worldwide in seconds by an emailbot, and we give many actual examples of those received. Even when a reputable anti-malware system has been installed and the computer's operating system is being kept fully up to date, it is essential to continually use that other anti-malware tool — the one between your ears!

The password to the Member section of our website is **aicla2018** and you proceed via **CPD Papers and Quizzes**. Unless you opted to turn off cookies, you will only need the password the first time you access that section.



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.