



## FROM THE INSTITUTE PRESIDENT, JAYE KUMAR

Dear Member,

As reported in an email recently, AICLA and ANZIIF have entered a new seven-year agreement for the continued delivery of the Diploma of Loss Adjusting. This long-term contract cements the close relationship between ANZIIF and AICLA for the training and education of professional loss adjusters. The current course modules will be converted to “skills units”, and AICLA is looking for members to act as Subject Matter Experts (SMEs) to work with ANZIIF designers to ensure key learning materials are transferred to the new internet-based skills units. If you have an interest in being an SME, please email our CEO Tony Libke (adminoffice@aicla.org), who can provide further information on what the role of a SME will involve.

Divisions are well advanced with their plans for activities during 2019, and the website already has a number of events listed. Take a few minutes to review the events planned, and remember division activities are open to members visiting from interstate or overseas and guests. I ask that you mark in your diaries the Sydney AICLA/ANZIIF Claims Convention, which will be held on Tuesday 24 September at the Four Seasons Sydney. This is the major claims convention held in Australia annually, and I look forward to continued strong support from members for the event.

A copy of the registration brochure including the program for the Asian Claims Convention in Phnom Penh, Cambodia on 24-25-26 April is **available here**. The Sofitel is a superb venue, and combined with prominent professionals covering a wide-range of contemporary insurance topics, we expect the event to be an outstanding success. A unique feature of the convention is that it attracts delegates from a large number of countries, and I encourage members to attend what I am sure will be a very rewarding experience.

Recently our CEO, Tony Libke, Deputy President, Glyn Lloyd, and I held meetings with ICA (Rob Whelan and Karl Sullivan), NIBA (Dallas Booth), Crawford & Company (Tim Jarman) and Sedgwick (Diego Ascani). The discussions were wide-ranging, and covered recommendations from the Hayne Royal Commission (HRC), which will have a direct impact on loss adjusters and others involved in claims handling in Australia. The extent of the new regulations is yet to be determined, and currently Treasury is considering appropriate changes. The changes are expected to be positive for the industry, with higher standards and regulations imposed on those who can handle and settle claims. The General Insurance Code of Practice will also be reviewed by ICA in conjunction with ASIC and ultimately will contain legally enforceable provisions. AICLA has long maintained there should be minimum standards for those involved in claims, that loss adjusting be defined in the COP, and there be a clear distinction between the roles of loss adjusters, building assessors and other service providers. We will keep members updated on any changes following from the HRC. Other matters covered in discussions included short-term visas for loss adjusters, careers and mentoring initiatives, industry response to catastrophes in Tasmania and North Queensland, seminars and conferences, and the new Diploma agreement between AICLA and ANZIIF.

The recent tragic death of Victorian member Steve Mann is a poignant reminder to everyone how precious life is and, while Steve did not die undertaking loss adjusting activities, the work of loss adjusters is stressful, hazardous and at times dangerous. So please take care of yourself and support your colleagues.

**Kind regards**

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



## ASIAN CLAIMS CONVENTION 2019

# CAMBODIA



### INNOVATION, DISRUPTION AND FORENSIC ADVANCES IN CLAIMS

The 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 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.

***A reminder that the Early Bird Registrations close on 29 March.***

## INTERNATIONAL

The International Division will be hosting meetings attended by the President, Jaye Kumar, International Division Chair, Andrew Khoo, and CEO, Tony Libke in Bangkok, Kuala Lumpur, Hong Kong, Jakarta and Singapore following ACC19.

To register for any of these complimentary events, please see the above *'Upcoming Events'*.

## 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
21 March 2019	Social Drinks	Adelaide
27 March 2019	Seminar	Brisbane
28 March 2019	Seminar	Melbourne
24-26 Apr 2019	ACC	Phnom Penh
29 Apr 2019	President's Visit	Bangkok
30 Apr 2019	President's Visit	Kuala Lumpur
2 May 2019	President's Visit	Hong Kong
3 May 2019	President's Visit	Jakarta
6 May 2019	President's Visit	Singapore
21 May 2019	Half-Day Seminar	Brisbane
24 May 2019	Conference & Luncheon	Auckland
24 Sept 2019	Claims Convention	Sydney
15 Nov 2019	Lunch	Brisbane
5 Dec 2019	Awards Gala	Melbourne

## SOUTH AUSTRALIA

Just a reminder, a joint Social Function with AILA is being held on 21 March 2019 at the Belgian Beer Cafe. Flyers and registration forms have been sent to members, so be quick and book at your earliest convenience to confirm your attendance at our inaugural function. We hope to make this an annual event and build the relationships within the two associations.

The Committee is also planning two Training Seminars, another Xmas in July social function and, of course, the Annual Lunch for this year, with more information to follow.

A LinkedIn page has been set up for the committee to keep all members informed of the coming events, so if you have not already got access to this page, please contact Sally Ballard, and she will arrange a connection.

Wishing everyone a prosperous year to come.

## QUEENSLAND

The Queensland Division is planning two seminars.

The first a breakfast seminar on **Wednesday 27 March** at the W Hotel, and the second a half-day seminar on **Tuesday 21 May** at the Sofitel Brisbane Central, which will feature Dr Grant Lester.

Formal notices of the seminars will be forwarded to members and appear on the AICLA website in the near future.

## NEW AND ELEVATED MEMBERS

Congratulations to the following new and recently elevated members:

### NEW MEMBERS

Name	Class	Division
David Patrick Boots	Affiliate	Western Australia
Denis Speyer	Affiliate	New South Wales
Naoki Bando	Affiliate	Int. Japan
Loke Wai Yeen	Affiliate	Int. Malaysia
Ryan Bartlem	Provisional	New South Wales
Tony Mazoski	Provisional	Victoria
David Odusanya	Affiliate	Int. Ghana
Justin McEwan	Affiliate	Victoria
Andrew Donnelly	Affiliate	Victoria

### ELEVATIONS

Name	Class	Division
Grant Bird	Fellow	New Zealand
Jacob Britten	Affiliate	Western Australia
Dale McCord	Affiliate	Western Australia
Tim Graham	Associate	Northern Territory
Minghsuan Lee	Associate	Int. Taiwan
Tony Sugijanto	Associate	Int. Indonesia
Arjun Masters	Fellow	Victoria
Anand Javaji	Affiliate	Victoria
Gordon Paulsen	Associate	New South Wales
Richard Booker	Fellow	Victoria
Daulat Pantas	Associate	Int. Indonesia
Vince Teh	Fellow	Int. Malaysia
Neil Ackerman	Affiliate	Queensland
Nicola Warriner	Associate	Victoria

## VICTORIA

The Victorian Division is excited to announce planned events for 2019.

Mark your diaries now!

28/03/2019	Technical Training Session
11/04/2019	VCDG / AICLA Joint Session
09/05/2019	AICLA Member Drinks
18/07/2019	iAdjust 2019
02/08/2019	Adjuster Luncheon
Sept 2019	AICLA / AILA Joint Seminar
17/10/2019	Inspiring Women
05/12/2019	AICLA Awards 2019

Dates / Events may change at any time

AICLA (Vic) look forward to seeing you all in 2019.



## MENTORING PROGRAM

NIBA has advised that they are happy for loss adjusters to participate in their mentoring program. The following information has been supplied by Arianne Bath (Events Manager & Mentoring) from NIBA, outlining the main features of the program:

The NIBA Mentoring program seeks to encourage and support Young Professionals to manage their own learning, maximise their potential, and develop their skills and performance. Mentors are drawn from a wide range of insurance-related industries. Mentors and mentees will be matched according to their objectives and interests. The program is an opportunity for both mentors and mentees to develop themselves professionally and personally, acquire new skills and foster lasting relationships. Past participants say it's one of the best, most rewarding initiatives they've ever been involved in and the program has already seen hundreds of young professionals benefit from partnering with an experienced industry leader throughout the 12-week program. The program runs in Qld, NSW, Vic, SA and WA, for the first time ever we are also trying to set it up in Tas and NT!

Each pairing works on unique goals set by the mentee with the overall aim to help them progress professionally and overcome any challenges they face in their role.

The program runs for 12 weeks, but the mentor and mentee are encouraged to continue their relationship after the scheduled program by mutual agreement. Within the 12 weeks' participants are required to attend 3 structured workshops and conduct weekly meetings between each pairing for about an hour to work on their goals. At the conclusion of the program mentees, as part of their graduation, will present to the committee, program's participants and their workplace supervisors the goals and objectives achieved as a result of being involved in the mentoring program.

For more information and testimonials please visit [www.niba.com.au/html/mentoring.cfm](http://www.niba.com.au/html/mentoring.cfm), for anyone interested in signing up to the program please find below links to application forms.

Sign up as a mentee –  
[www.niba.com.au/html/apply-to-be-a-mentee.cfm](http://www.niba.com.au/html/apply-to-be-a-mentee.cfm)

Sign up as a mentor –  
[www.niba.com.au/html/apply-to-be-a-mentor.cfm](http://www.niba.com.au/html/apply-to-be-a-mentor.cfm)

Also, below are a couple of recent success stories advertised in our Insurance Adviser magazine –

- **NIBA Mentoring Program: Developing Future Leaders** (Insurance Advisor article, June 2018)
- **Mentoring: Ian & Justin** (WA case study)

The program is free for both mentees and mentors, the only cost is both participants need to be willing to commit their time and knowledge to the relationship. The program is all made possible thanks to our wonderful 2018-19 sponsors: AIMS, Aon, Gallagher, Marsh, Steadfast and QBE.

## WESTERN AUSTRALIA

The Western Australia Division recently held a successful breakfast meeting, with approximately 60 members and guests attending. The speaker was Dr Bruce Buckley from IAG, who spoke on the topic of climate change with focus on its impact on insurance. Bruce is a senior meteorologist and climatologist with 42 years' experience. He has been involved in IAG Reinsurance's Natural Perils and Climate Change Research, including development of hail, tropical cyclone and flood models, as well as the significant weather reporting.



## ON-LINE CPD

### THE NUCLEAR RISK

About now (February 2019), as the climate change debate is raging and that issue seems set to take centre stage in the forthcoming parliamentary elections in Australia, the subject of nuclear power generation has raised its head above the parapet again, with at least one previous climate change denier hinting that the nuclear option should now be part of our energy debate. Leaving aside the real possibility that renewables may fairly soon be capable of supplying base load, it is undeniable that a nuclear power station issues infinitely less in the way of daily pollution than a fossil-fuelled installation does, if all is normal... As ever, the last four words in that sentence are critical.

Nuclear power generation facilities are not the only sources of the nuclear hazard. At CPD035, in 2011, we published a comprehensive paper by Tom McDonald about the overall nuclear risk, and the insurance implications, while at CPD098 another paper produced by the World Nuclear Association addressed nuclear power facilities specifically. The use of nuclear products is more widespread than most people imagine, although there has not been much exposure to the risk for underwriters to reliably rate it — so it tends to be rated cautiously (meaning at a high level!) — and indeed many policies have a blanket nuclear exclusion. Adjustment of losses involving nuclear radiation and pollution also calls for highly specialised knowledge — yet another example of the move away from generalisation in the loss adjustment arena.

But returning to power generation facilities, where the scale of the risk is so much higher than elsewhere in the nuclear world, we see that political and public anxiety at the

possibility of their adoption probably has two components. The first is a more than vague discomfort from nearby-to-be residents that they would be assailed by invisible pollution (as most is!) and a hazard that they don't understand — an extension of the 'Not in my back yard' syndrome. The second is based more on historical fact.

Although few in number, some past incidents have nevertheless been frightening. For example, Fukushima (CPD065 and CPD066), Three Mile Island (CPD102) and Chernobyl (consequences still being experienced). In response to anxieties rooted in those disasters, many proponents of nuclear power suggest that as a result of them as well as the march of technology generally, safety features have been so improved that the chance of a recurrence is nearly impossible. Objectors are not mollified by 'nearly'...

So will nuclear power ever come to our region? Indeed, is it really necessary, with renewables — especially household rooftop PV generation — taking a greater share of power requirements and such improved technologies as battery storage penetrating the market at an increasing rate? More fundamentally, what is the extent and true cause of climate change and what can be done about it? For further discussion of this, we have a paper in the pipeline at this very moment...

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.

# SUNCORP Loss Adjuster (Commercial Property)

- Assist our insureds through the commercial property claims process
- Leverage your experience and technical knowledge to make decisions and recommendations on commercial claims via onsite assessments, desktop assessments and potential involvement in large/complex corporate claim situations
- Work with a team of dedicated commercial property assessors/loss adjusters
- Locations in Melbourne & Sydney
- Exposure to business interruption claims
- Strong knowledge of products, policy interpretation and ability to identify cause
- Sound knowledge of the regulatory environment including Privacy Act, Insurance Contracts Act, GST compliance and Code of Practice
- Membership of relevant industry bodies would be well regarded

## THE ROLE

You will assist insureds through the claims' process having regard to the determination and application of policy terms and conditions. You will ensure proactive communication is maintained with various stakeholders including insureds, their brokers/agents (ie intermediated channel), claims' teams and key suppliers throughout the life of the claim.

You will help minimise claims costs by using our supplier network and driving outcomes to reduce claim duration, whilst maintaining a strong customer focus.

## KEY RESPONSIBILITIES

- The accurate application of policy liability, terms and conditions
- Maintain proactive communication with insureds, brokers and agents throughout the life of the claim
- Attend site visits to assess claim, gather critical information and set expectations with various stakeholders
- Determine appropriate methods of settlement to reduce both average claims cost and claim duration
- Work proactively to resolve challenges and potential roadblocks to deliver better Customer outcomes
- Actively develop relationships with internal stakeholders including various Claims teams, Recoveries, Fraud and Investigation & Underwriting

## SKILLS & EXPERIENCE

- A minimum of 5 years' commercial property assessing experience
- Formal qualification or progression toward ANZIIF Diploma of Loss Adjusting

## BENEFITS

- Flexible working arrangements including ability to work from home
- Salary package includes an ability to participate in Suncorp's bonus structure
- The provision a mobile phone/laptop and opportunity to package a motor vehicle
- Up to 25% off insurance, Banking, superannuation plus discounted home Loan and Personal Loan rates
- Ability to participate in employee share scheme
- Employer of choice for gender equality

## ABOUT THE COMPANY

Our Marketplace of products, services and experiences is designed to make it easier for our customers to meet their financial needs. It brings together our strong portfolio of banking & wealth and insurance solutions from across our many brands including Suncorp, Vero, AAMI, GIO, Apia and Shannons, as well as those from our partners.

## CULTURE

At Suncorp we believe we are our best when our workforce is as diverse, talented and passionate as the communities in which we live and operate, and where our people feel included, valued and connected. We are passionate about inspiring our people by creating an inclusive culture, offering flexible work, career development and internal mobility, and building connected relationships amongst our team members and with our customers.

For additional information about the company click on link below.

[www.suncorp.com.au](http://www.suncorp.com.au)

*If this sounds like you, apply online today.*



**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](http://www.aicla.org).

If you wish to advertise, please send information to [adminoffice@aicla.org](mailto:adminoffice@aicla.org).

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