



FROM THE INSTITUTE PRESIDENT, JAYE KUMAR

Dear Member,

The months of September and October are a busy time for AICLA with a number of major activities: the Sydney Claims Convention, 2020 diary, audit and Annual Report, Board Meeting, AGM and a range of Division events.

All members should have received a copy of the 2018/19 Annual Report which includes my report on activities over the year, the CEO's report, audited financial accounts and Notice of AGM. As outlined in the report, 2018/19 was a highly successful year with membership growth, record level of Division activities, submission to Treasury on recommendations following the Hayne Royal Commission in Australia, good support for conventions in Australia and Asia, record website/diary advertising, a new long-term agreement for the delivery of a joint ANZIIF/AICLA Diploma of Loss Adjusting, and a sound financial performance. I would like to commend all of those who continue to contribute to the growth and development of the profession and AICLA.

The joint AICLA/ANZIIF Sydney Claims Convention held on 24 September received strong support, with 279 attendees. Feedback from attendees rated the organisation, venue and presentations highly, and 96% stating they were likely to attend the convention in 2020. Members' support for CC19 was very good and we look forward to CC20 being a bigger success.

To members in Japan go our best wishes as they begin the major task of assessing claims following Typhoon Hagibis. The 2020 Asian Claims Convention will be held in Kyoto Japan on 14-16 April with the theme Disasters, Technology, Environment. ACC20 will be a unique opportunity to attend a highly informative convention and visit Japan and the historic city of Kyoto. The format for the event will be a cocktail function, two days of convention, gala dinner, and an optional day tour of Kyoto. The registration brochure for the event will be available in the near future.

All New South Wales and many other members would be aware of the tremendous contribution provided to the

institute over many years by Meryl Smith. After over 11 years as the NSW Division Secretary, Meryl has retired from her AICLA role. It would be remiss not to acknowledge her efficiency, professionalism and cheerfulness, she will be greatly missed and we wish her all the best for the future.

I was fortunate to attend the recent SA Division Luncheon at the Festival Centre in Adelaide. It was an outstanding event, with Steven Bradbury the guest speaker and former cricketer Wayne Phillips the MC. A highlight of the Luncheon was the presentation by the Division Chairman, Richard Jones, to Trevor Sinclair. Trevor was awarded Life membership of AICLA for his outstanding contribution to the Institute, including the previous body CILA (Australasian Division), and the broader profession of loss adjusting. As Richard stated at the presentation, Trevor more than ticked all the boxes to be eligible for the prestigious award.

Website and diary advertising continues to grow, with a record level of revenue raised for the 2020 diary/website. We thank those companies that support AICLA as this helps us provide workshops, seminars and other activities at affordable prices to members and others.

As the end of the year draws close, Divisions have a range of social activities planned. One of the most important benefits of a professional organisation is to create a collegiate environment, so I encourage all members to take the opportunity to liaise with fellow members and celebrate the achievements of the last year.

Kind regards

Jaye Kumar, Chartered Loss Adjuster

President – AICLA

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
7-8 Nov	Workshop	Kuala Lumpur
14 Nov	Seminar	Perth
15 Nov	Luncheon	Brisbane
28 Nov	Cocktail Function	Sydney
5 Dec	Awards Gala	Melbourne
14-16 April	ACC	Kyoto

DIRECTORS' MEETING & AGM



The Directors' Meeting and Annual General Meeting for AICLA were held on Thursday 24 October in Perth.

At the AGM the following office bearers were confirmed for 2019/20:

President	Jaye Kumar	WA
Deputy President	Glyn Lloyd	QLD
Executive Member	Andrew Khoo	Malaysia
Education Director	Michael Davies	SA
Treasurer/Secretary	Tony Libke	QLD

VICTORIA



On Thursday the 9th of October, AICLA (Vic) held their second Inspiring Women High Tea in the Grand Ballroom at The Windsor Hotel. Guests were treated to discussions around the significant contribution women have made to the insurance industry particularly in loss adjusting.

We heard from three amazingly talented and experienced women in their field; Tulay Tuzun who is a qualified engineer and Chartered Engineering Loss Adjuster with McLarens, Emma Doney who is legally qualified and a Chartered construction and liability Loss Adjuster with YDR Chartered Loss Adjusters and Alexandra Bloomfield who is an experienced property adjuster with Veritas Adjusting, who has had experience as an Insurer, working for a major Loss Adjusting company as well as managing a building company. They have all dealt with the struggles of being in a male-dominated specialty, and guests were not only treated to some candid and open conversation but also delicate and delicious food with Champagne and the finest of tea and coffee. The venue was sold out with close to 100 attendees.

Quotes of the day from the inspiring women included;

- *"Remember we are not saving lives"*
- *"Trust in your own ability" and*
- *"Be kind to yourself"*

AICLA (Vic) are looking forward to conducting this event at least annually and next year promises to be a cracker.

ACC20 KYOTO JAPAN 14-15-16 APRIL 2020 GRAND PRINCE KYOTO

The 2020 Asian Claims Convention is planned for **14, 15, 16 April** in **Kyoto, Japan**. Registrations for the event will open shortly. Sponsorship is at a record level for an ACC, with the following Gold Sponsors secured: **Steamatic, Approved Group International, Forensic Services, Envista Forensics, Belfor, Burgoynes, Hawkins and Capital Consulting International.**

The hotel will be the Grand Prince Kyoto, and an organising committee is developing the program for the event. A post-convention tour of Kyoto will be part of the event.

NEW AND ELEVATED MEMBERS

Congratulations to the following new and recently elevated members:

NEW MEMBERS

Name	Class	Division
Heath Hind	Affiliate	Victoria
Windham Tung Jun Kit	Affiliate	Int. Malaysia
Robbie White	Provisional	Victoria
Cillian Browne	Provisional	Victoria
Peter Ziegler	Associate	New Zealand
Anika Thomasson	Provisional	Victoria

ELEVATIONS

Name	Class	Division
Hermes Ouko Ouma	Associate	Int. Switzerland
Haryo Suseno	Associate	Int. Indonesia

NEW SOUTH WALES

The NSW Division will be holding a cocktail function on Thursday 28 November 2019. Invitations will be forwarded shortly.

QUEENSLAND

The AICLA & WII Charity Race Day was held on Wednesday 16 October, and was an outstanding success with a sellout crowd of 271. Through the generosity of sponsors (Morse Building Consultancy, Advanced Buildings, Bay Building Services, Johns Lyng Group, Steamatic, Paynters and Queensland All Trades) and attendees, a donation amount of \$15,800 will be made to the Children's Hospital Foundation. The raffle on the day raised a record of \$5,150. [Click here for photos...](#)

The final event for the year will be the **Annual Luncheon**, to be held at Tattersall's Club Brisbane on Friday 15 November. This is always a great occasion for members, retired members, sponsors, insurers and others associated with the industry to come together for a social event. The luncheon speaker this year will be former international cricketer Michael Kasprowicz.

[To register click here...](#)



INTERNATIONAL

A two-day joint AICLA/MII workshop will be held on **7 & 8 November in Kuala Lumpur, Malaysia**. This technical workshop will cover *Construction Risk & Insurance, Including Advanced Loss of Profit*. Members and guests are invited to attend this interactive workshop, which is aimed at the intermediate level for insurance professionals.

[Click here for the registration brochure...](#)



AICLA recently conducted a seminar and drinks in Singapore, with guest speakers Andreea Ilie from MDD and Richard Giles-Carlson from Hawkins. The networking drinks were sponsored by Hawkins.

SOUTH AUSTRALIA

The 2019 South Australian Annual Luncheon was a huge success this year, with 200 attendees and the event being a sell-out for a second year in the row.

The luncheon has become a flagship event on the insurance calendar and the growth and expansion has only been possible as a result of the generous sponsors and the support of our AICLA members.

The Festival Centre was a wonderful setting for the event, with ex-Australian Cricketer, Mr Wayne Phillips, as MC, and Winter Olympic Gold Medallist Steven Bradbury as the guest speaker.



Richard Jones with Life Member Trevor Sinclair

Over \$4,000 was raised for the Red Cross Emergency Relief Fund, which aids victims of events like the current drought, various bushfires, cyclones and other such events, all of which are part of a Loss Adjuster's day to day life.

An "After Party" was held at 2KW, which was attended by over 100 guests.

[For more photos click here...](#)



Russell David Lawson

ANZIIF, FCILA (UK), FCLA

25 April 1946 – 27 September 2019

Russell was born in Dunedin in the South Island of New Zealand on 25 April 1946. He was educated in Dunedin.

For a number of years he was heavily involved with the New Zealand Surf Life Saving Association spending a lot of time with friends and family at St Kilda Beach.

After completing his education, he commenced work with the Norwich Union Fire Insurance Co in 1964.

He met his wife Pat in 1966 and they were married in 1969.

Russell was transferred to Wellington late 1973 and spent three years in Wellington progressing to New Zealand Claims Manager for Norwich Union. In 1976 he joined DID Bird & Associates (subsequently GAB Robins, latterly Cunningham Lindsey) as a Material Damage Loss Adjuster, and Manager in Timaru, New Zealand.

The family made Timaru their home for a number of years, and throughout the late 1970s and 1980s Russell was closely involved with the New Zealand Insurance Institute, serving on the Insurance Institute's Disaster Committee, holding the position of Secretary, Chairman and a committee member for more than ten years.

During the 1980s Russell was involved with the Canterbury Branch of the Institute of Loss Adjusters of New Zealand, and in 1980 completed examinations with the Chartered Institute of Loss Adjusters. He was elected

an Associate of the Chartered Institute of Loss Adjusters in 1990, and elected a Fellow in 1995.

In 1990 Russell was transferred to Auckland to open a new branch in Manukau City for the company. He was manager of the branch until 1996, when along with several other satellite branches, it was closed with all business being carried out from the main Auckland Office in Newmarket.

He transferred to Christchurch office in 2000 and worked as part of the GAB Robins Specialist Commercial Division alongside Andrew Jameson. They worked together on large commercial losses with Russell attending to the Material Damage aspect and Andrew to the Financial Loss aspect.

From both Auckland and Christchurch, Russell was involved in responding to disaster claims throughout New Zealand and the Pacific. His commitment to responding to claims in Samoa and the Cook Islands often took him away from home at Christmas and other holidays. Russell enjoyed a great working relationship with the insurers involved in managing the off shore claims.

Back in the South Island Russell enjoyed spending his time away from work in the MacKenzie Country, where he had a holiday home in Twizel and a boat, fishing the lakes for trout and salmon.

His many trips to Rarotonga resulted in this becoming one of his special and favourite places to holiday with his wife and family. The most recent of such holidays was in February 2019.

As has been well publicised, in September 2010 and February 2011, life in the insurance industry in New Zealand changed forever, with the Christchurch earthquakes creating some of the largest claims in New Zealand history. Russell was involved in many multi-million dollar claims. His dedication and commitment to getting the job done never wavered.

Russell made the decision to retire from loss adjusting in January 2016 and the industry lost an enormous asset with the knowledge unmatched by many. For over three years Russell enjoyed a quieter life, spending time with family, particularly his grandchildren, mountain biking and tending to his much loved and fastidiously treated motor vehicles and garden.

Being a very fit and healthy man, it was a great shock for Russell to be diagnosed with cancer at the end of May 2019 and he died peacefully four months later on 27 September 2019.

EMPATHY

Have you got it? Or is that just sympathy? Do you sometimes worry about your profession being ‘replaced by a computer’?

These questions appear together because they are very much related. To start with the last question, there is no doubt that many purely administrative posts that involve routine work not requiring thought and judgement will be replaced by machines that could either be described as infernal or magnificent — depending upon your attitude — indeed that has already happened in some offices. Such matters as calculating contribution, averaging, some business interruption aspects and so on already make use of software (hopefully produced by working adjusters!). In that way busy adjusters have more time for those other critical functions — judgement and thought. And despite many years’ involvement with programming and computing, this writer does not believe that those last two can ever be reliably replaced by pure logic.

But most of all, no machine can ever replace pure empathy. Certainly, you could program a machine to listen for key words like ‘Sleepless night’, ‘Can’t handle the pressure any more’ and so on, and then utter mechanical replies such as ‘I understand’ or even — uselessly — ‘There, there!’ We can all agree that mechanised voices do not impart a shred of human contact and are usually downright infuriating, even when they address simple routine matters as ‘Press one to speak’.

What is the difference between sympathy and empathy? That appears subtle but on elementary analysis it can be expressed as a matter of point of view, as we discuss in our paper at CPD125. To possess true empathy the adjuster needs to see the claim from the claimant’s point of view. Merely sympathising is only external to the sufferer.

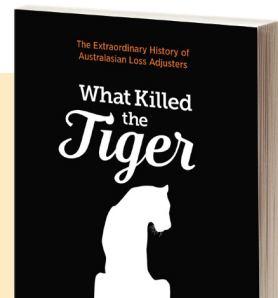
There are specific skills such as adopting direct language for the positive (‘The insurers say your claim will be paid’), and indirect language for the negative (‘The insurers say this claim cannot be paid because...’). We give a specific example of the Mum and Dad business that suffers major loss and where the owners’ private home is security for a business loan — which is very often the case. No business and no home either? How would you feel if it happened to you? And that is the key. How would you feel?

There are limits to what can be achieved. Of course the adjuster cannot overlook an aspect that means the claim will have to be savagely adjusted or declined. But, good insurance practice mandates that all should look for how the claim can be paid — not for how it can be declined. Either way, careful thought, judgement and the utmost courtesy and empathy is required — sometimes even in the face of hostility. Do you have that attitude? If so, no machine will ever replace you.

The password to the Member section of our website is **aicla2018** and you proceed via CPD Papers and Quizzes.

WHAT KILLED THE TIGER

Click here to order your copy of *What Killed the Tiger: the Extraordinary History of Australasian Loss Adjusters*



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.