



## FROM THE INSTITUTE PRESIDENT, JAYE KUMAR

Dear Member,

COVID 19 is a worldwide health crisis and has led to widespread community hardship and economic challenges for businesses across the world. The insurance sector is monitoring and adjusting its operations by incorporating flexible working conditions and encouraging employees to work from home (WFH).

The flexibility of WFH has brought the opportunity for our industry to explore the phenomena of work-life balance that was not widely promoted previously. Employees will now be able to avoid the stress of crowded trains, buses and traffic congestion. The opportunity cost of time and the health benefits cannot be understated and will only be realised in the months and years to come.

Team members face several challenges to work in dispersed isolation and to move away from the mindset that “one has to be seen to be working” instead of “working unseen, but be connected digitally”.

Collaboration is necessary for innovation and to resolve issues of routine office work. This can be done remotely through video conferencing applications such as Zoom, Google Meet, Skype etc.

Video conferencing and data sharing applications have enabled businesses to continue operating effectively during this pandemic. One challenge is to have suitable dedicated locations within the home, away from interruptions. Something that may not be easy for some, but nevertheless not impossible. The other big challenge is the quality of network connectivity.

WFH is not the panacea for all businesses. For repairers and loss adjusters it does not readily eliminate the need to personally attend site, especially for property losses. Repairers have to physically attend site to examine the extent of damage, investigate how it may have been caused and prepare a scope of works. Loss adjusters have to confirm the extent of damage (or loss), determine the proximate cause, the quantum of loss and the options available for resolution of the claim. Elements of the claims handling process that does require physical attendance.

Video conferencing may provide some alternative solutions for site inspections, such as interviewing insureds, claimants or witnesses; scanning damage areas; and in some cases, for losses when a site visit may not be warranted due to value of the loss or where social distancing may not suffice.

The Government has advised the Insurance Council of Australia that loss adjusters are essential service providers. This has enabled loss adjusters to provide the level of service promised by Insurers to their Clients. The same has been the case in other countries in the region except for Malaysia where on-site assessment is subject to obtaining approval by the authorities based on the critical nature of the loss.

Overwhelmingly, the insurance industry is supporting its customers and businesses to eliminate the major structural and societal issues. There are great challenges to the industry at this time, but it holds sufficient potential to overcome the hurdles by delivering cost effective service options for the benefit of all stakeholders.

What we can be certain of is that working after COVID 19 will not be the same again.

**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
Kong Ho Yeung	Affiliate	Int. Hong Kong
Yuen Tung Ching	Affiliate	Int. Hong Kong
Hui Yau Shing	Affiliate	Int. Hong Kong
Martin Chan	Affiliate	Int. Hong Kong
Steven Coleman	Affiliate	Queensland

### ELEVATIONS

Name	Class	Division
Natalie Sinclair	Affiliate	Victoria
Muhammad Ihsan	Affiliate	Int. Indonesia
Aaron Mooney	Associate	Western Australia
Dan Holmes	Affiliate	Victoria

## DIVISION ACTIVITIES

The following directive continues to apply regarding AICLA activities: *With the rapid spread of COVID-19 infection and the growing uncertainty surrounding health risks within the wider community, it is advised that all non-essential AICLA activities including workshops, seminars etc. should be suspended.*



## MEMBERS ONLY AREA ACCESS

Members are reminded that access to CPD online papers and other restricted information is available on the AICLA website 'member section' via the password *aicla2018*.

## ICA CAT UPDATE STATS

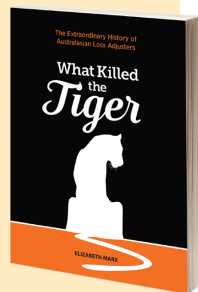
The Insurance Council of Australia has released claims data in respect of recent CAT events: **November bushfires, south-east Queensland hail storm and hail storm activities in NSW, Vic, ACT and Qld.** The total claims lodged to date for these three events is 182,000, with an estimated claims value of \$4.125 billion.

## SYDNEY CLAIMS CONVENTION

We are pleased to advise that the Sydney Claims Convention for 2020 has been rescheduled to 9 September 2021. The event will be held at the Four Seasons Hotel Sydney, who have agreed to carry forward the deposit paid for this year's convention.

## WHAT KILLED THE TIGER

Copies of the book '*What Killed the Tiger: the Extraordinary History of Australasian Loss Adjusters*' are available, and if you have not already ordered a copy please [click here](#) for the order form.



## ON-LINE CPD

Most members have heard more than enough about COVID-19, with wall-to-wall coverage — sometimes featuring 'important' people with no medical knowledge — and it seems little common-sense! So probably the last paper that a member will want to read is yet another exposition on that subject! However, when the dust has settled we intend to take a look at epidemics through the ages. There have been many... and far more immediately disastrous than this one, although the interdependence of many aspects of modern life such as supply chain structures has certainly added a scale of complexity.

Today, we will address the topic of changing risks generally. Unlike epidemics, which have a history as long as mankind has lived, many risks that are part of our current everyday life are relatively new. Early property insurance focussed only on buildings, with personal moveable property soon added. Those early insureds and their insurers could not have dreamed of such things as container ships or aircraft — let alone spacecraft, satellites and space stations. They were of course aware of such structures as rudimentary bridges, but nothing remotely comparable to those on the scale present today. There were no high rise buildings or lifts. That bane of insurers — hot work — was as yet an unknown art. There were no motor vehicles, zebra crossings or traffic lights. And of course there were no oil wells, refineries, power stations — coal, hydro or nuclear and certainly not solar power — nor factories in the modern sense of the word, nor machine tools, nor anything electrical except as uttered from the sky... Naturally telephones had not been invented and the Internet was not even a sparkle in the most imaginative eye. As for quantum physics, any suggestion of such a thing would have undoubtedly led to a rapid trip to the ducking stool or a pyre to extinguish the wicked witchcraft. (We also did not have social media and the e-mob, or legalis feodis militum curae impendi magnitudinem vicis!)

All these developments but the last two have led to a great increase in the scope and value of insurance. With that has come an accelerating need for specialist adjusters who can determine cause and extent of a loss and the correct legal way in which to provide indemnity. In order to accomplish this, many of the examples of added risk above require in-depth specialist knowledge of the technicalities and other features unique to each particular one. In addition — and one thing which in principle has not changed — although the origin of various 'rules' such as Acts and Regulations have — is the need to operate under sound legal principles and adherence to industry Codes. That second requirement is part of the learning process leading to membership of our Institute. The first requirement is largely up to each individual adjuster depending on the speciality that interests him/her. Finally, there is of course that vital human skill of empathy. An adjuster without that in abundance is in the wrong career... Read our take on Changing Risks at CPD129.

Talking of Continuing Professional Development, the Institute's on-line CPD is there to provide an alternative to seminars and other face-to-face activities which some members find difficult to attend. Under the current regime, that is now everyone! Fortunately, we now have 129 on-line papers for you to choose from, and we aim to add to our library every month. We look forward to seeing you there, via the Members' section of our website.



### 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.