AUSTRALASIAN INSTITUTE OF CHARTERED LOSS ADJUSTERS

NEWSLETTER #186, JUNE 2020



FROM THE INSTITUTE PRESIDENT, JAYE KUMAR

Dear Member.

Covid-19 has been well contained in New Zealand, Australia and most Asian countries, however it continues to be a major health threat in a number of countries including India, Indonesia, European countries, USA and Brazil. The challenge for countries that have fared well to date, as they begin to lift restrictions on work and social activities, will be the risk of a second wave. Covid-19 has forced us to adopt new work practices, many of which will remain permanent features. Other activities including international flights will only return in any significant way following the discovery of a vaccine. With private and Government agencies around the world working on this challenge, it is only a matter of time before a solution is found.

Members in Australia are required to comply with provisions of the Insurance Council of Australia Code of Practice. A revised Code of Practice was released in January 2020, and provisions relating to vulnerable persons and hardship need to be adopted by 1 July 2020. AICLA has developed, with the assistance of Gilchrist Connell, a Guide for Loss Adjusters, which can be found here... (password aicla2018). This guide outlines how the new COP provisions impact on loss adjusters and the responsibilities loss adjusters have when dealing with vulnerable claimants.

AICLA Divisions will be holding their AGMS in August, either by electronic means or face-to-face meetings. Divisions are currently calling for nominations for Office Bearers and Councillors for 2020/21 and I urge members who have an interest in AICLA activities to consider nominating.

The Diploma of Loss Adjusting, which is delivered as a distance learning course through ANZIIF, recently reported a surge, with 120 enrolments for the May intake. We are inviting those Diploma students who are not currently members of AICLA to join the Institute. For members interested in furthering their studies in the Diploma, please contact ANZIIF at customerservice@anziif.com.

Member subscriptions for 2020/21 have been forwarded to companies and individuals and are due for payment on 1 July. The assistance of members in paying their subscription account as soon as possible is much appreciated. Also, any database information changes, which will be included in the 2021 AICLA diary and website, are required by 31 July.

Website and diary advertisers represent a major source of income for Divisions, and over the next month Divisions will be arranging 2021 advertisers. If any members have potential advertisers they are encouraged to contact their Division Secretary with details.

A reminder to members that the Carey Bird Scholarship for 2020 is now open. The closing date for submissions is 31 July. For further information please see below.

Kind regards

Jave Kumar, Chartered Loss Adjuster President - AICLA

UPCOMING EVENTS

Members and guests are invited to attend the following events. Further information will be provided in due course.

DATE	EVENT	LOCATION
13 November 2020	Luncheon	Brisbane
10 December 2020	Awards Night	Melbourne
15-17 March 2021	Claims Convention	Kyoto

NEW AND ELEVATED MEMBERS

Congratulations to the following new and recently elevated members:

NEW MEMBERS

Name	Class	Division
Ernest Khong	Affiliate	Int. Singapore
Win Prayitno	Provisional	Int. Indonesia
Maharesi Herulakso	Provisional	Int.Indonesia
David Low	Provisional	Queensland
Michael Papps	Provisional	South Australia
Kevin Foot	Provisional	South Australia
Carlos Kempter	Affiliate	Victoria
FLEVATIONS		

Name	Class	Division	
Emma Doney	Fellow	Queensland	
Claire Fraser	Associate	New Zealand	
David Ng Siong Yee	Associate	Int. Malaysia	
Justin McEwan	Associate	Victoria	
Nguyen Ngoc Thanh	Associate	Int. Vietnam	
Alan Gilmour	Associate	Victoria	
Braden Sharma	Associate	Queensland	



CAREY BIRD SCHOLARSHIP

This is a reminder that the closing date for the Carey Bird Scholarship is 31 July. AICLA members are encouraged to enter for this major award, which recognises a loss adjuster by way of a written submission covering a practical claim scenario.

The prize is a framed certificate and either:

- 1. Attendance at the Claims Convention (Sydney) or the Asian Claims Convention with the winner free to select, plus airfares (economy), accommodation, meals and out of pocket expenses associated with attendance at the convention; or
- 2. A cash payment of AUD\$3,000. For full details please **click here...**

AUSTRALIAN BUSHFIRES

The ICA has released figures in respect of the devastating bushfires that impacted NSW, QLD and VIC from November 2019. The estimated value of insured losses is AUD\$2.3b, covering almost 38,000 claims lodged to date. Of the claims lodged, 68% are domestic and 32% commercial losses. For further details **click here...**

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**.

NSW

At the start of June, Declan Robinson stood down as Chair of the NSW/ACT Division of AICLA. The Division Council would like to thank Declan for his hard work in his time as the Chair in what has been - for all of us - an extraordinary year. The Division Council has elected Mark Cook (National Head of Forensic Accounting at Procare Group) as Chair, and Mark will preside at our forthcoming AGM on Thursday 13 August 2020 (notice of which will be issued to members shortly). Nominations of candidates for Office Bearers and Council positions for the forthcoming Division AGM should be forwarded to the Secretary, Geoffrey Tir (nswdiv@aicla.org) in accordance with the nomination form which members would have received.

DIVISION ACTIVITIES

Divisions are currently exploring opportunities to conduct activities via webinars etc, and further information will be made available shortly.

ON-LINE CPD

Although at the time of writing there are signs of the end of at least the first critical stage of the Covid-19 event, the curve having been flattened and the health services coping — at least in most of our region — many people are thinking ahead. This pandemic caught nearly all of us by surprise. Therefore many are now actively considering what the 'next big disaster' might be and how to prepare for it — in a sensible way rather than queueing up for guns to defend our individual bunkers!

One topic that has recently taken a back seat in our political thinking is that of nuclear power. In our spasmodic efforts to reduce harmful emissions, in addition to the move to renewable energy (extensively covered in our papers at CPD122 and CPD123) the possibility of nuclear power stations has been canvassed. But is nuclear power truly renewable and is it truly harmless to the environment? These are both factors subject of debate at a technical level.

Meanwhile, on everyone's mind when nuclear power is discussed is the question of safety. Past events have shown beyond doubt that when there is an accident involving a nuclear installation the effects can be catastrophic. The enthusiasts for nuclear power say the chances of an accident these days — with modern designs of reactor — are almost non-existent. Others worry that 'almost' is not enough; only 'completely' will do. The expression 'never say never' comes to mind.

What happens when an inherently accident-prone design of nuclear reactor starts to operate beyond its prudent parameters? To examine this we need go no further than the infamous Chernobyl Nuclear Disaster of 1986. No doubt when it was designed and built those responsible considered that design safe. Events proved otherwise... In addition, this was a classic case of a deliberate shutting down of one safety system in order to test another, thus weakening the overall safety margin temporarily — 'temporarily' quickly proving to be quite long enough for calamity to ensue... A continuing catalogue of errors followed, culminating in an enormous explosion, loss of life, many injuries and much illness. And importantly airborne contamination up to thousands of kilometres away plus more locally large areas of land, some of it said to be uninhabitable for 250 years.

At CPD132 and CPD133 we compare the design of the Chernobyl plant with another commonly used and much safer pattern, and we consider the various safety systems and that ever important human element. We use the 'Swiss cheese' analogy to illustrate how various comparatively minor errors and anomalies can line up to produce an inevitable catastrophe. And we also see how a combination of human sensory overload and blithe unawareness led to serious operator errors that eventually made recovery impossible.

Surprisingly, there was one good outcome! Coming as it did during the momentous process of perestroika under the calm stewardship of Mikhail Gorbachev, the cooperation of nations was much improved as a result of the open exchange of information that followed initial hesitance. In effect the Chernobyl Accident brought previously cold-warring nations closer together.



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**.

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