



FROM THE INSTITUTE PRESIDENT, GLYN LLOYD

Dear Member,

Welcome to 2021, the year which was hoped would be a new beginning and a world free of the global pandemic that has had such an adverse effect on the globe. Unfortunately, whilst we are still in the midst of these troubled times it is pleasing to see that vaccines across the world are now starting to be rolled out, providing hope that borders may soon be opened again allowing travel to commence and for local AICLA divisions to get back to normal levels of events, both educational and networking alike.

Despite social distancing rules that are in place in many parts of the world, it is pleasing to note that events have still been taking place. The International Division recently hosted a webinar on the benefits and advantages of Virtual Assessing during COVID. Obviously there are significant benefits of using such technology where strict lockdown rules apply, including countries with a complete ban on international travelers. The Webinar was highly successful with over 500 registering for the event. Queensland hosted their first breakfast seminar of 2021 at the W Hotel in Brisbane with 72 attendees. Lindsay Spencer, QFES, presented on a case study involving arson, a fatality, insurance fraud and ultimately suicide. Lindsay's presentation gave a unique insight into the world of fire investigators. Finally, some may describe as the flagship event in Australia, the Victoria Division managed to stage their annual awards event, postponed from late last year. There were approximately 400 attendees and the night was a complete success. Hosting the event was Catriona Rowntree. As always, a huge congratulations to all those award winners. Well done to all divisions and their committee members for arranging such events and for all those who sponsor, support and attend.

Unfortunately, the Australian summer has brought with it significant bushfires in Western Australia, the Insurance Council of Australia declared a catastrophe (CAT211) and reports there has been significant damage with 730 claims being lodged to date and an estimated loss value of over \$60m. The bushfires in the Perth Hills area burned from 1 – 7 February 2021. The restrictions in place with some borders being closed in Australia has meant it is difficult for adjusters to travel and provide much needed support to deal with the influx of claims. For those who have made the journey and for our Western Australia colleagues we thank you for your efforts to date. Adjusters are always on the front line when dealing with catastrophes and the value we bring cannot be underestimated.

This time last year AICLA reported that legislation in Australia was being formulated as a result of misconduct findings from the Hayne Royal Commission. This legislation in respect of claims handling and settlement was passed in late 2020, and guidelines have now been released by the regulator, ASIC, on how the new regulatory environment will operate. The new licensing and regulatory regime will apply from 1 January 2022. Loss adjusters acting for insurers with licenses fall in to the category of Representatives, more specifically service providers, and it is AICLA's view that these adjusters do not require an AFS license. AICLA have held numerous conversations with both ASIC and Treasury over the past 12 months and have been asking for clarity, including where adjusters may be acting for third parties, as public adjusters or for overseas insurers. The influx of questions received from members have not gone unheard and we are in the process of developing specific guidelines for members, irrespective of the field of operation. AICLA is still of the firm belief that minimum standards should be achieved in terms of technical ability, knowledge and education by way of advancement through the Diploma of Loss Adjusting. We will continue to press for the inclusion of minimum standards for those in the claims profession in Australia.

Kind regards

Glyn Lloyd, Chartered Loss Adjuster
President – AICLA

NEW AND ELEVATED MEMBERS

Congratulations to the following new and recently elevated members:

NEW MEMBERS

Name	Class	Division
Colin McEnery	Affiliate	New South Wales
Harshvardhan Kumar	Affiliate	Victoria
Luke Holdway-Davis	Provisional	Queensland
Kelly Jones	Affiliate	Queensland
Jia Mostert	Affiliate	New Zealand
Gawain Li	Affiliate	Int. Hong Kong
Justin Liang	Affiliate	Tasmania

ELEVATIONS

Name	Class	Division
Kevin Foot	Affiliate	South Australia
Alina Michaels	Associate	New South Wales
Daniel Norrie	Fellow	New Zealand
Michael de Bruyn	Affiliate	Queensland
Kukuh Aji Wicaksono	Affiliate	Int. Indonesia
Peter Pearce	Fellow	Tasmania
Robbie White	Affiliate	Victoria
Naoki Bando	Associate	Int. Japan
Lukman Hafidz	Associate	Int. Indonesia

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
14 April 2021	Seminar	Brisbane
16 June 2021	Claims Conference	Brisbane

ICA

Updates from ICA on current catastrophes are [available here...](#)

VALE

William (Bill) Campbell

4 AUGUST 1933 – 5 FEBRUARY 2021

It is with regret that we advise the passing of Bill Campbell MA (Hons), BA (Hons), Fellow of the Chartered Institute of Loss Adjusters (Australasian Division), Fellow of AICLA and Fellow ANZIIF following a long illness.

Bill was first employed in the Insurance industry at the Atlas when he was 23 (1956) and eventually became a loss adjuster. In 1969 Bill established WE Campbell & Company Pty Ltd located in Sydney NSW. The Company operated with great success until his retirement in 2015.

He was a respected Chartered Loss Adjuster, highly regarded by instructing insurers and genuine claimants, but not so much by dishonest claimants. This was a testament to the era in which he did much of his work; when adjusters were respected by both insurers and insureds to impartially adjust claims for the benefit of both parties.

Being a Scottish gentleman Bill was straight forward and would pleasantly call a spade, a spade, but always expressed this with sincerity and compassion. Bill had a great fondness for Rugby Union and could generally be described as a 'Rugby Tragic'.

Bill was dedicated to the insurance industry and was the author of numerous papers on various aspects of the business. Many of his former colleagues have fond memories of his activity over a long career.

Our condolences and best wishes go to his daughter; Katie, son; Neil and long-term friend and soul mate Christine Willsher and her children.

QUEENSLAND

The first QLD Division breakfast seminar for 2021 was held on 24 February. The event was well supported, with Lindsay Spencer (Queensland Fire and Emergency Service) speaking on the topic *Fatal House Fire Investigation Case Study – Including Insurance Fraud*.

We would like to thank the breakfast sponsors, Rizon, Intebuild, Johns Lyng, and Steamatic.



Queensland has two further educational events planned – a breakfast seminar on 14 April and the half-day Queensland Claims Conference on 16 June. Further details for these two events will be circulated to members and appear on the AICLA website in the near future.

Other popular activities including the Trivia Event, Charity Race Day and End of Year Luncheon are being planned for later in the year.

VICTORIA



Photography courtesy of Janine Ward Photography

2020 AICLA (VIC) AWARDS

After enduring months in lockdown, the premier claims industry event in Victoria was marred with uncertainty. Almost miraculously, the Victorian committee together with 38 Grace and Crown Events were able to deliver a spectacular event at Crown Palladium, albeit in late January 2021.

Interest exceeded expectation with the event quickly selling out at just over 400 including loss adjusters, insurers, brokers, solicitors, suppliers and builders all of whom have connection to the insurance claims industry. Needless to say, the AICLA (Vic) Awards night remains the largest claims-centric event on the annual Victorian calendar if not nationally.

We were entertained by Catriona Rowntree (from Getaway and more recently Country House Hunters) who kept guests entertained and engaged. We also heard a set from Sarah Stone (singer/ songwriter who catapulted to fame from The Voice).

The guest raffles continue to be a drawcard with plenty of donated prizes on offer including Crown vouchers, Samsung Galaxytab, cases of wine, Johnny Walker Blue label and plenty more.

With 2020 being a challenging year for all, we had the largest interest and nominations for the awards. Deserving recipients of the awards announced on the night were:

Loss Adjuster of the Year:

John Van Wetering – Crawford & Company

Young Loss Adjuster of the Year:

Tom Gibbs – Crawford & Company

Loss Adjusting Support Person of the Year:

Katarina Vatavuk - Sedgwick

Bob Richards Educational Award:

Leigh Harrington – Crawford & Company

Loss Adjuster of the Year

– John Van Wetering

**Builder of the Year:**

Ethos Building Pty Ltd

Service Provider of the Year:

Envista Forensics

Such a large and prestigious event is not possible without the support of event sponsors. The 2020 Awards night was sponsored by:

Premium Sponsor: STEAMATIC**Gold Sponsors:**

- Bay Building Services/Linx Restoration Services
- Floor Restoration Australia
- Johns Lyng Group
- Ethos Building Pty Ltd
- Imparta Engineers
- Professional Building Group

Silver Sponsors:

- Attar
- Elements
- FMG Engineering
- Pattersons
- Insurerbuild
- Burgoynes
- Insuraplex
- JP Flynn
- Australian Advanced Carpet Care

The AICLA (Vic) 2021 Awards is in the planning with an expectation of a much larger event welcoming guests nationally. Be sure to follow **AICLA – Victorian Division** on LinkedIn. To view the full photo gallery [click here...](#) and for the video [click here...](#)



INTERNATIONAL



The International Division hosted a successful webinar for members and industry friends on 24 February. The virtual talk entitled "Latest Technology to Assist with Remote Site Visits and Inspection" was presented by G.Sujenthiran (Forensic Engineer - Approved Group International).

Some 300 over participants tuned in to this live broadcast that was also transmitted to many more by DKTV via YouTube (hosted by Delil Khairat, a reinsurer based in Kuala Lumpur). We observed participants mainly from the Asean region with a large attendance by the Indonesians.

Sujenthiran shared how the 3-dimension scanning camera operates and can be used to manage remote site surveys effectively. This is part of the latest assistive technology that has developed in the post-pandemic environment where travel still remains a challenge. This S\$8,500 hi-tech camera device with accessories (including WiFi glass) can be mobilized in loss assessment and pre-risk survey inspections.

Participants were also shown sample 3-dimension video scanned shots using some interesting case studies. An activity was also done to enable participants to use their own mobile devices to conduct 3-D scans using a particular mobile app. This segment was well received by the audience.

The presentation also brought about numerous questions during the Q & A segment while positive technical comments were received from industry attendees from Dubai, Thailand and Indonesia. The application of Artificial Intelligence and Industrial Revolution (I.R) 4.0 elements in this technology appears to be the way to move forward in the new norm.

This session was supported by the following organizations: Association of Malaysian Loss Adjusters (AMLA), The Malaysian Insurance Institute (MII), Loss Adjusters Association of Singapore (LAAS), Asosiasi Ahli Pialang Asuransi dan Reasuransi Indonesia (APARI) and Asosiasi Penilai Kerugian Asuransi Indonesia (APKAI).

The International Division of AICLA would like to take this opportunity to thank all attendees, supporters, the guest speaker and Singapore Councillor Pooba Mahalingam for their efforts to make this a very successful and effective training session. The PPT slides from this presentation will be circulated to all registered attendees by AICLA office. Any additional information or for future speaking opportunities, kindly contact Councillor Pooba Mahalingam: afelda_99@yahoo.com

ONLINE CPD

'Nothing can go wrong.' Fateful words that no-one really wants to hear...

The expression 'Tempting Providence' immediately comes to mind. But while most people do not attribute human qualities — like succumbing to temptation — to non-human influences, there is a serious aspect. For any designer or user to assume total invulnerability of almost any system or structure and thus lower the level of caution risks producing dangerous results. As loss adjusters we are constantly dealing with unexpected mishaps of all kinds, some of which have been touted as not possible or at least highly unlikely. So we quickly learn that a series of minor system shortcomings can line up and produce a disaster (the holes in the Swiss cheese that every airline pilot learns to watch out for).

In 1912 a spectacular example of 'Providence tempted' was the maiden voyage of the unsinkable ship Titanic — which duly sank...

It is only slightly cynical to wonder whether a ship that had been designed to remain afloat — even if as many as four watertight compartments were breached — might sink if five or more were affected. And that is just what happened. With the benefit of hindsight, it is easy to see that the combination of high speed, fog, icebergs, a nearby radio operator off duty, insufficient lifeboats and inadequately trained crew was not an ideal one for a ship, however well designed. The holes all lined up and disaster inevitably followed.

In our paper at CPD139 we summarise and analyse the facts, and see that the root cause was — as so often even today — financial imperatives being given precedence over safety. The ship's owners had made it clear to the captain that this maiden voyage was a showcase for the owners and shipbuilders to boast to the world, and must be speedily accomplished. In the end, it was not accomplished at all and 1500 lives were lost. That 700 were saved is a credit almost entirely attributable to the new-fangled wireless, which the Marconi Company was then only just making available to all ships over a certain size. Those early shipping wireless sets were nothing like today's radios. No such thing as calling into a microphone for help. Communication was in dots and dashes — the venerable Morse Code that not many now can understand, except a few radio amateurs (73s to them).

Naturally, there was no radar then. The officers on the bridge used their 'mark one eyeballs' to watch for hazards, and even with the aid of a frozen sailor perched high up on the foremast in the crow's nest, obstacles could only be seen in fog with mere seconds to spare. The offending iceberg was indeed spotted, and swift action by the helmsman avoided a head on collision. But the berg's underwater mass grazed the starboard side of Titanic's hull violently enough to loosen rivets and joints, breaching those five compartments.

Needless to say, the sinking gave rise to a major insurance claim (A\$212 Million in today's values, with an XS of A\$31 Million). And there were the inevitable conspiracy theories, at least one alleging insurance fraud. Truly, there is nothing new under the sun! See our paper at CPD139 for this and other details. For access to the full range of AICLA CPD papers in the members area of the AICLA website www.aicla.org, please use password **aicla2018**.

TECHNICAL ASSESSING IS HIRING!

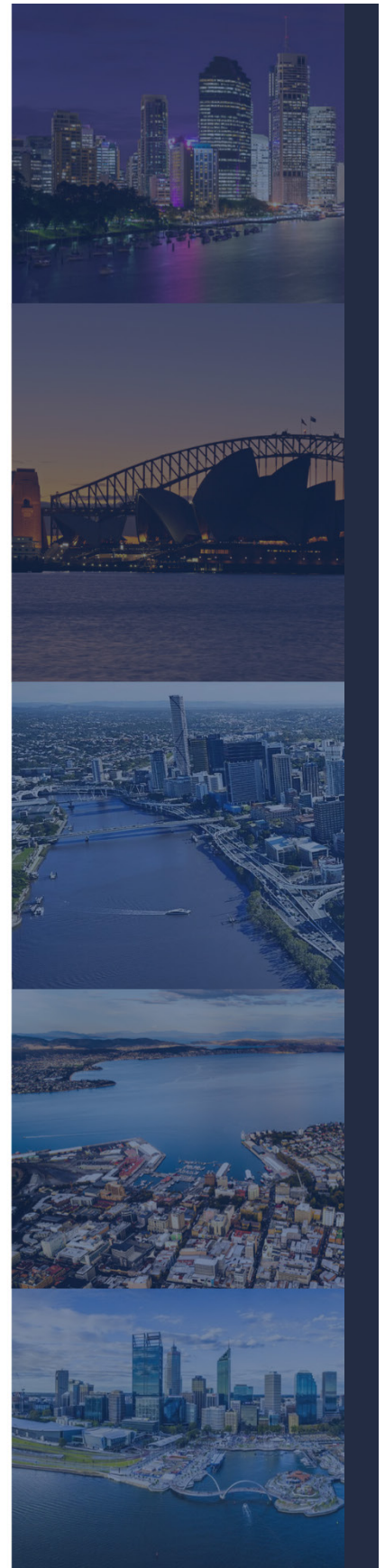
FOLLOWING ON FROM KEY HIRES IN NSW, ACT AND WA AND WITH THE RECENT OPENING OF OUR ACT OFFICE, TECHNICAL ASSESSING (TA) IS LOOKING TO EXPAND ITS NATIONAL FOOTPRINT WITHIN VICTORIA, NEW SOUTH WALES, QUEENSLAND AND WESTERN AUSTRALIA, AND IS SEEKING SUITABLY EXPERIENCED, AICLA QUALIFIED SENIOR/EXECUTIVE LOSS ADJUSTERS IN THE LIABILITY, MARINE, CONSTRUCTION AND COMMERCIAL PROPERTY FIELDS.

TA'S GROWTH MEANS WE ARE ABLE TO OFFER ATTRACTIVE SALARY PACKAGES, INCLUDING AN ENHANCED INDUSTRY LEADING QUARTERLY BASED BONUS SCHEME. FOR THOSE WANTING TO MOVE INTERSTATE, ASSISTANCE WITH RELOCATION MAY BE PROVIDED.

PLEASE CONTACT:
DAVID CAMBRIDGE, MANAGING DIRECTOR, IN THE FIRST INSTANCE ON 0410 517 101 FOR A CONFIDENTIAL DISCUSSION.



Technical Assessing



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.