AUSTRALASIAN INSTITUTE OF CHARTERED LOSS ADJUSTERS

NEWSLETTER #195, APRIL 2021



FROM THE INSTITUTE PRESIDENT, GLYN LLOYD

Dear Member,

Recently, Tony Libke, AICLA CEO and I held meetings in Sydney with insurance industry organisations. Included was NIBA, where we discussed with Dallas Booth a variety of topics of mutual interest, including Hayne Royal Commission legislative reforms, licensing requirements, the decision in the UK in relation to Covid BI claims, and test cases currently being conducted in Australia. It has been our pleasure to meet with Dallas over many years, as he has provided great insight on insurance matters and his advice and sharing of information with AICLA has been appreciated. Dallas will retire from his role as CEO of NIBA towards the latter half of the year and we wish him success and happiness in retirement.

Andrew Hall, recently appointed CEO of ICA, was very accommodating with his time and again we were able to discuss a range of current insurance issues. Although relatively new in this role, Andrew was certainly coming to terms with matters including licensing requirements and was particularly interested in our opinions on what we believed should be minimum standards in claims for loss adjusters. We also discussed the revised Code of Practice and the role played by ICA in industry disasters. The meetings with these organisations certainly aid both parties and assist in their understanding of where AICLA positions itself on issues, and it was pleasing that Andrew invited us to have further conversations in the future.

I am pleased to advise that AICLA will be producing for members a Code of Practice Guide, and further information is outlined below.

We conduct ongoing liaison with senior personnel of loss adjusting companies and with the general membership. The views of our members are important to us, and Division Councils play an important role in communicating issues that are of interest or concern to members. We value this open dialogue and believe it to be an important part of the institute.

AICLA is continuing to liaise with lawyers DLA Piper regarding guidelines for loss adjusters stemming from the new regulatory arrangements in Australia. These guidelines are due imminently and will be circulated to members in Australia shortly.

Events in Western Australia following cyclone activity are currently being reported as CAT213 Tropical Cyclone Seroja and the ability to service our clients in these areas, albeit not directly, was certainly hampered by the snap lockdown in Perth.

We are also mindful of the issues facing a variety of countries in Southeast Asia and our thoughts and best wishes go out to all our members in these affected areas. International Division Chair, Andrew Khoo, advised that in addition to the tragic situation in

RIGHT Andrew Hall and Glyn Lloyd

India, many other countries in Asia have not been spared with either city lockdowns and or restrictions in gatherings and travel imposed by authorities to contain the spread of the virus. Although vaccination of the general public has commenced, the rate of coverage is still low. He also said members were continuing to provide



important loss adjusting services, at times using technology to assist in the assessment of losses.

The Sydney claims convention committee is heavily involved in planning, with a number of high-profile speakers including Andrew Hall (ICA CEO) confirmed. This highly anticipated event will be a hybrid convention, with face-to-face attendees and participation via live streaming. The initial support from sponsors for CC21 has been most pleasing. There will be more information to follow as the program takes shape.

Other upcoming events include the *New South Wales luncheon*, formerly at Kirribilli now moved to 12-Micron to accommodate as many attendees as possible in a socially distanced environment. Due to the snap lockdown in Perth, their breakfast seminar was recently postponed, and a rescheduled date will be advised. *The Queensland Claims Conference is scheduled for 16 June*, and with numbers limited, demand is expected to be high for this popular event. All AICLA Division Councils are working to arrange both educational and social events, with more information available about the activities on the AICLA website.

Finally, there will be more news to be shared from our education partners, ANZIIF, regarding the Diploma of Loss Adjusting following our upcoming Board Meeting in late May.

Kind regards Glyn Lloyd, 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
28 May	Luncheon	Sydney
16 June	Claims Conference	Brisbane
13 August	Trivia & AGM	Brisbane
9 September	Claims Convention	Sydney
6 October	Charity Race Day	Brisbane
12 November	Luncheon	Brisbane

NEW AND ELEVATED MEMBERS

Congratulations to the following new and recently elevated members:

NEW MEMBERS Class Division Name Luke Davies South Australia Affiliate Cem Türköz Affiliate Int. Turkev Affiliate New Zealand Scott Baylis **ELEVATIONS** Division Name Class Dolawat Wanichwatphibun Fellow Int. Thailand Affiliate South Australia John Cousins New Zealand Dallas Telford Affiliate

CODE OF PRACTICE GUIDE

The ICA revised Code of Practice comes into effect on 1 July 2021, and AICLA will be providing a "COP Guide for Members". This guide is being prepared by Alan Ford who, amongst other activities, is responsible for the AICLA online professional development resources. The guide will focus on those areas of the COP pertaining to loss adjusters. The guide should be available and distributed to members in Australia in the near future. On behalf of all members, we would like to thank Alan for his efforts in this project and his ongoing work with the CPD online material.

WESTERN AUSTRALIA

The breakfast training session on the topic *Clandestine Drug Laboratories – Contamination and Clean-ups*, scheduled for 6 May, has been deferred due to the upsurge in claims activity following Cyclone Seroja. Information on the rescheduled date will be provided to members when available.

QUEENSLAND

The second QLD Division breakfast seminar for 2021 was held on 14 April. The event was well supported, with Steve Cranston (Managing Director, Pircsa Pty Ltd) speaking on the topic Illicit Drug Contaminated Sites - Manufacture or Use?

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



The Queensland Claims Conference will be held on Wednesday 16 June at the Pullman Brisbane King George Square. The half-day program will feature: Interview Techniques & Fraud Triggers; Covid BI Issues; Guidelines for Loss Adjusters re Licensing; How 2020 Changed Claims Handling; Decontamination of Properties – Meth Labs, Asbestos & Mould; and Building Wellbeing & Resilience. This event has proved popular previously, and we urge members and others to book early to secure a place.

Other popular events planned for later in the year are the Trivia Event (13 August), Charity Race Day (6 October) and End of Year Luncheon (12 November).

ONLINE CPD

No doubt about it, power cuts are a major nuisance. It only takes one of more than a few hours to remind people how utterly they rely upon those travelling electrons - or 'holes' going in the opposite direction if you listened in the physics classes! Even a few seconds will be enough if you are moving about at home at night when the cut occurs. You are sure you knew where the table was, but probably you bumped into it painfully in the dark or nearly tripped over a footstool. A few hours are highly disruptive even in the daytime. Heaters and air conditioners stop, cooking on the electric stove or switching on a jug for a coffee are not possible. The TV screen is blank. Outside, the traffic is even more chaotic than usual, as those cursed red signals are now blank in all directions. At work the lifts are out, offices gloomy, office equipment mute. If you use the landline on NBN FTTN your router is dead so it will not work and you can't report the cut that way. Smartphone? But it's on charge - or was...

After a few hours of this, more sinister things begin to happen. The water pressure may go down or even cease. Then the sewerage system starts to fail. Shops are mostly closed. Alarms ring in all directions as their batteries fade. Emergency services are flat out responding to them so if you need one - even if you called on a charged smartphone — you may have a long wait. After four hours NBN FTTN node cabinet batteries run down (fewer exchanges now have battery banks and standby diesel generators in these enlightened times) and even if you have NBN FTTB and a standby battery at home this is running down too. Your doorbell isn't working and callers are hammering on the door while you try to remember the procedure to manually open the door strike without inviting burglars in. And after you've struggled to open your electric garage door by hand, you find that fuel stations are mostly inoperative, while those that have their own generators are attracting large queues around the block. A 'nuisance' is an understatement...

And even when power is restored, the sighs of relief are somewhat tempered by various power restoration accidental events, such as house fires from foodstuffs left on stoves with these still switched on!

We have already addressed two specific power outages in previous on-line CPD papers, the Auckland Power Outage of 1998 in CPD055, where faults in mature underground cables led to the entire city being without power for an extended time; and the South Australian Power Outrage of 2016 in CPD095 when severe weather caused toppling of major transmission lines, to the delight of some climate change deniers who wrongly attributed the outage to SA's commendable move towards renewable energy.

In our on-line CPD paper CPD143, we look at the six most severe power outages — and their causes — over recent years, the worst of which was undeniably India's outage of July 2012, leaving a staggering 620 million people without power. The chaos can only be imagined. Just how can whole grids collapse, often seemingly from a local event? We address that question too.

As there are now over 140 CPD papers, on all manner of topics, we have added an alphabetical index to the CPD section of the website, and will shortly establish hot links for your convenience. We hope you'll find that useful.

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.







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