AUSTRALASIAN INSTITUTE OF CHARTERED LOSS ADJUSTERS

NEWSLETTER #209, JULY 2022



FROM THE INSTITUTE PRESIDENT, GLYN LLOYD

Dear Member,

It is a very busy time of year for AICLA, as all Divisions are in full swing arranging events for the remainder of the year and upcoming Division AGMs. There are a number of Divisions that do not have full committees and I would encourage members to consider volunteering their experience and services to AICLA to support your Division by nominating for Council.

Over the past 12 months a significant level of AICLA activities have occurred during what was hoped to be the end of the pandemic. My sincere thanks to all Divisions and Councillors for their hard work and contribution over the past 12 months. To retiring Councillors, your contributions have been greatly appreciated and we look forward to your continued support at Division activities.

CC22, taking place at the Four Seasons Hotel on 29 September, has an excellent educational program, which has now been finalised. We have been fortunate to lock in high calibre speakers and engaging topics. For a copy of the CC22 program click here. There is already strong support for this event, early bird discounts for tickets ends on 29 August. We encourage those who have not already purchased tickets to do so as soon as possible as the event is expected to be a sell out. We have received outstanding support from sponsors and the trade hall will have 15 exhibitors. Our appreciation goes to sponsors, who enable us to run incredible educational events at a very reasonable cost.

The CEO, International Division Chair and President have commenced a long-overdue visit to Asia, with members meetings planned in Singapore, Ho Chi Minh City, Bangkok, Jakarta and Kuala Lumpur attracting strong support. Other meetings have been organised with Regulators in various countries and insurance institutes, making the total number of meetings 19. The President, CEO and International Division Chair are looking forward to the opportunity to meet with members in Asia and I thank those who assisted in the organisation.

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
4 August	Members' Meeting	Ho Chi Minh
8 August	Members' Meeting	Bangkok
10 August	Members' Meeting	Jakarta
19 August	iAdjust	Melbourne
19 August	Trivia & QLD AGM	Brisbane
26 August	Conference, NZ AGM & Luncheon	Auckland
8 September	Seminar	Melbourne
16 September	Educational Seminar	Adelaide
29 September	Claims Convention	Sydney
13 October	Inspiring Women	Melbourne
21 October	Luncheon	Adelaide
26 October	Charity Race Day	Brisbane
17 November	Panel Discussion	Melbourne
18 November	Luncheon	Brisbane
15 December	Vic Awards	Melbourne

Meetings have recently been held with the CEOs of ICA, Andrew Hall, and NIBA, Philip Kewin. A wide range of insurance and claims related topics were discussed, and we are pleased that AICLA continues to have strong relationships with both organisations. This was the first meeting between AICLA and NIBA since Philip Kewin took over the helm from Dallas Booth, and his ongoing support between our respective associations was well received.

The Carey Bird Scholarship scenario was issued recently on the topic *Fire Backburn Out of Control.* The Carey Bird Scholarship was established following the unfortunate passing of the well-respected loss adjuster who was attending to the earthquakes in Christchurch, New Zealand during the catastrophe in 2011. This is a timely reminder of the dangers that all loss adjusters face when attending catastrophes, and we would ask that all adjusters and claims personnel remain vigilant during these turbulent times. Please remember Carey Bird during this time and take part in the scholarship scenario named in his honour. There are a range of prizes on offer, and we encourage members to participate in this prestigious prize.

The Asian Claims Convention for 2023 is planned for Bangkok, Thailand on 10-11-12 May. The venue is currently being finalised and the ACC23 committee is working hard to develop a great line-up of speakers and topics, with further details to be circulated in the near future. This will be the first Asian Claims Convention since 2019, and members, whether in Asia or elsewhere, are asked to support this popular and much anticipated event.

Overall, AICLA membership continues to grow, with total membership now standing at 1020. Membership is excellent value for money and provides members with the ability to attend a plethora of events across the Institute, including educational and networking/socialising activities. Education is always at the forefront of the Institute. In this regard, we are working with ANZIIF to develop the final elective skills units for the Diploma of Loss Adjusting. At this time, there are already eight skills units completed, with a further four to be finalised before the end of the year. An updated Money, Theft and Fidelity unit will include a cyber component, which is the first major change to the loss adjusting curriculum in a number of years. Our thanks to our education partner ANZIIF for their continued support and assistance in ensuring that the Diploma of Loss Adjusting remains modern, focussed on new trends, and aligns with the Australian Qualifications Framework.

A record number of activities are listed on the AICLA website, which include events in Victoria, Queensland, South Australia, New Zealand and throughout Asia. A breakfast seminar took place at the Broncos Leagues Club in Brisbane, with the topic *Silicosis – Exposure to a New Claims Dimension*. The presentation was provided by Cassandra Wills from Wotton + Kearney, with 55 attendees who provided positive feedback. The NSW Luncheon occurred on 29 July at a new venue, The Ivy, with 240 registrations. This is a record for the NSW Annual Luncheon, and Gary Jubelin and Johnny Lewis provided an entertaining presentation which was well received by attendees. In WA, a breakfast seminar was held at the Royal Perth Golf Club focussing on engineering considerations surrounding Cyclone Seroja.

The number of events being hosted by local Divisions is very encouraging and a testament to the hard work of Division Councils.

As always, should any members have suggestions for future educational seminars, please feel free to reach out to your Division Council.

Kind regards Glyn Lloyd, Chartered Loss Adjuster President – AICLA



AICLA/ANZIIF CC222 Claims Convention

NEW THINKING FOR THE CLAIMS LANDSCAPE

29 SEPTEMBER 2022

FOUR SEASONS HOTEL, 199 GEORGE STREET SYDNEY

The CC22 program has been finalised and includes a wide range of contemporary topics and leading presenters. For a copy of the full program and registrations **click here...**

CC22 will be held at the Four Seasons Hotel Sydney on 29 September, and the format will be a full-day conference followed by three-hour cocktail function. Attractive discounts are available for early bird registrations and group bookings of five or more.

Thank you to Platinum sponsor *Construct Services* and Gold sponsors *Johns Lyng Group* and *Nearmap Australia*.

DIVISION AGMS

For the information of members, Division AGM dates are listed below:

VIC – 10 August	International – 24 August SA/NT – 25 August WA – 25 August NZ – 26 August	
TAS – 16 August		
NSW/ACT – 18 August		
QLD – 19 August		

WHAT KILLED THE TIGER

Copies of the book *What Killed the Tiger: the Extraordinary History of Australasian Loss Adjusters* are available, and if you would like to order a copy please *click here...*



ASIA VISIT

The President is visiting Asia with the International Development Director and current CEO to meet with members, Regulators, CEOs and other insurance institutes. This will be the first visit since 2019, and at the meetings with members and prospective members they will provide an update on AICLA activities, information on the Diploma of Loss Adjusting, membership pathways, and plans moving forward. Members' meetings will also include short professional development presentations by the President and International Division Chair.

CONTINUING PROFESSIONAL DEVELOPMENT

Access to CPD online papers and other restricted information is available on the AICLA website 'member section' via the password *aicla2018*. Members are reminded that to be eligible for membership upgrades CPD accreditation must be achieved. Online activities provide one source of valuable training during Covid, when face to face training/seminars are limited.

During this period there is no limit on the number of CPD points that can be gained via webinars and other distant learning arrangements.

NEW ZEALAND

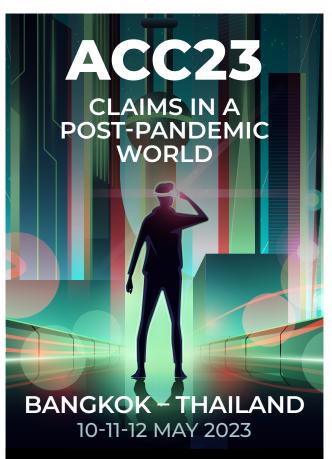
The NZ Division is holding a conference, AGM and luncheon on Friday 26 August in Auckland. The program and invitation has been emailed to NZ members, and for further enquiries please contact Greig Halpin, NZ Division Chair at greig.halpin@godfrey.co.nz.

NEW AND ELEVATED MEMBERS

Congratulations to the following new and recently elevated members:

NEW MEMBERS

Name	Class	Division
Michael Lim	Provisional	SA
Chrissi Jones	Provisional	SA
Christopher Brown	Provisional	VIC
Jacob Cafferty	Provisional	VIC
Holly de Lange	Provisional	VIC
Rachael Peterson	Provisional	QLD
Deep Pooni	Provisional	NSW
James Lee	Provisional	NSW
Matthew Cunningham	Provisional	WA
Rachel Crane	Affiliate	NSW
Darrell Rajcharan	Affiliate	NZ
Kerry Davis	Affiliate	NZ
ELEVATIONS		
Name	Class	Division
Clayton Stabe	Affiliate	QLD
Rochelle Jamieson	Associate	NZ



ACC23 will be held in Bangkok, Thailand on 10-11-12 May with the theme *Claims in a Post-Pandemic World*.

The planning committee is working on speakers and topics for the event, and if members have any suggestions they are asked to contact the CEO at **adminoffice@aicla.org**.

Sponsorships are available for this event and can be directed to the CEO.

SOUTH AUSTRALIA

On Friday 1 July the SA/NT AICLA Division were finally able to host our Fire Cause Investigation educational seminar, presented by Jim Manser and Phil Crossley of Manser Fire & Marine.

The presentation detailed the importance of engaging a fire cause investigator at the earliest opportunity, providing as much information to your appointed investigator as possible, and the overall message being the facts never lie.

Interestingly, we were told it could take as little as 5 minutes for a standard lounge room area to become fully involved in fire, thanks these days to the (lack of) quality of materials used in the manufacture of furniture, and the number one cause of fires being lithium batteries.

The SA/NT Committee thanks Jim & Phil for their efforts in providing their insightful presentation.

We look forward to our next seminar on Friday 16 September.

QUEENSLAND

A breakfast meeting was held on the topic *Silicosis – Exposure to a New Claims Dimension*, with 55 attendees. The guest speaker was Cassandra Wills, Partner at Wotton + Kearney. The sponsors for the event were FRA and Intebuild.

The QLD Division AGM and popular trivia event will be held at Tattersall's club on 19 August, and the event this year will include live music.

Tickets are selling fast – to register see Upcoming Events.



This time we continue the theme of avoidable and unavoidable perils touched on in the CPD section of the last AICLA News. In our paper at CPD158 we discussed the undersea volcano and resulting tsunami that caused such damage in Tonga, and the fact that those perils as well as earthquake were beyond the power of humankind to prevent, despite all our technology, ingenuity and ability to provide. Such events as those are humbling, although humility is not a quality humans often display — a by-product of the self-preservation instinct. Currently, our only defence against such happenings is to avoid inhabiting known areas of risk, such action being historically absent. In passing we mentioned construction methods both traditional and more recent — designed to minimise the impact of earthquake events. But minimising impact is a poor substitute for the concept of removing risk altogether.

In contrast, it is possible to reduce or even avoid risk — in the long term — from the perils associated with inclement weather which play such a major part today in human and financial loss. What were once called 'Acts of God' now by almost universal agreement should be termed acts of humankind! While immediate action will not influence the events of today or tomorrow, unless we ramp up to more sensible behaviour quickly, weather perils will only worsen.

There are other types of loss that we positively and stupidly invite. Everyday life is full of choices. Relevant to insurance, these choices include balancing safety against speed, convenience or financial advantage. If we strive for maximum safety to the complete exclusion of the alternatives, arguably everyday life would be severely hampered and we would

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achieve little, but too often we see examples where the motto seems to be 'safety last'.

In CPD105 we discussed the major fire and tragic loss of life at The Grenfell Tower housing block in Kensington, London in June 2017. The main factor leading to the rapid spread of this early morning conflagration and its severity was the use of inherently flammable laminated cladding, although there were other influences on the loss of life, including poor fire precautions in the building and insufficient water pressure for hoses to reach the top floors. Significant insurance claims arose... Looking back, it beggars belief that the risk introduced by the cladding was well-known before its use on this building, including on the Lacrosse building Melbourne, where a much smaller fire had occurred in 2014.

On a larger scale, we have various booms and busts surrounding humankind's tendency to speculate financially. At CPD104 we discuss various such examples, from Kipper und Wipper in 1623, to the better known Tulip Bubble of 1637, the Wall Street Crash of 1929, arguably right on to Digital Currency. With all get rich quick schemes, even having eliminated the scams that promise too much to be true, many speculators have discovered to their cost that the betting truism 'never bet more than you can afford to lose' is also appropriate here. Despite its reputation that Lloyds will insure 'anything' it is not possible to insure against loss from a pure speculation, but financial disaster causes general commercial disorder which leads to claims.

Adjusters tend to think that we deal with the unexpected. Is that always true?

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.