

L.A. NEWS

NEWSLETTER #215, FEBRUARY 2023



FROM THE INSTITUTE PRESIDENT, GLYN LLOYD

Dear Member,

Welcome all to 2023. I trust you had a pleasurable break and an enjoyable start to the new year.

Unfortunately, 2023 has started with major floods causing loss of life in Indonesia (Sumatra, Java and Sulawesi), as well as the North Island of New Zealand which has seen an incredible amount of rainfall in a short period of time together with cyclonic activity. The floods in New Zealand have devastated large parts of the country, with many areas still struggling with the clean-up. Total losses are not yet calculated, although it is anticipated to be one of the largest natural disasters on record for the north island of New Zealand. To assist with the claims, many Australian-based loss adjusters have relocated to New Zealand to provide much needed support.

The Asian Claims Convention (ACC23), which will take place at the JW Marriot Bangkok on 10-12 May, is now in the final stages of planning. The event has generated a large level of interest, with a significant number of registrations and strong sponsorship support. An updated brochure will be issued imminently, featuring information on speakers and their excellent topics. Members and others who have not registered are encouraged to do so to take advantage of the multi-member and early-bird discount rates which end on 1 April.

The first Board meeting for 2023 will take place on 20 April in Adelaide, where Directors will discuss and debate a variety of topics relevant to both AICLA and the insurance industry. This is the Board's first visit to Adelaide since the release of *What Killed the Tiger*, the book that was written by Elizabeth Marx examining the history of loss adjusting from an Australian perspective. The Board meeting will coincide with networking drinks on 19 April, and we encourage members to come along and meet with AICLA Directors.

Following on the success of CC22 with 340 attendees, CC23 has been moved to a larger venue. This highly popular Claims

Convention will be held at the Sofitel Wentworth Sydney on 28 September. The planning committee has met on a number of occasions and is developing a high-quality program. We are pleased to advise that this year's Platinum sponsor is Construct Services. Sponsorships are available, and with the increased space the new venue will allow for more sponsor exhibitors.

2023 is shaping up to be the busiest year for AICLA in terms of Division functions. Held to date was a breakfast seminar in WA, which attracted an amazing number of 110. The speaker was John Gelavis of the Master Builders Association. Members have provided great feedback on this event and congratulations to Darrell Stops and the WA Division Council. The SA/NT Division held a seminar on Proximate Cause presented by Dr Mark Giancaspro, Senior Lecturer and Legal Practitioner at Adelaide University (Law), and Mr Michael Croft (Research Assistant), which attracted 40 attendees. On 22 February, the QLD Division held a networking event at Valley Hops with over 200 attendees. Further events are planned for Australia, New Zealand and Asia, and details as they become available will be shown in the AICLA events calendar.

As always, thank you to Division Councillors for arranging these and future events and for the excellent sponsorship support, which enables the cost of these events to be kept at a minimum. Should anyone have any ideas for events in your Division, please contact your local Chair or Councillor.

My best wishes go to all adjusters who are assisting with catastrophes in any part of the world. The dangers of attending such events should not be underestimated, with adjusters often finding themselves in places of peril or danger. It is during these times that the true worth of loss adjusters to the insurance industry comes to the fore.

Kind regards,

Glyn Lloyd,
Chartered Loss Adjuster
President – AICLA

CAREY BIRD PRIZE

Thanks to Covid, a well-travelled framed certificate for the Carey Bird scholarship was finally presented to its 2019 winner a couple of years later. Travelling by air from Brisbane to Melbourne to Auckland and a six hour car journey to Napier – it was finally presented to winner

Jenny Stairmand on 25 November 2022, followed by a nicely chilled glass of Hawkes Bay wine – on a fairly typical day.



SA/NT

Proximate Cause was the topic of hot discussion for the seminar held by the SA/NT Division on Friday 10 February at the Queens Theatre. Dr Mark Giancaspro, Senior Lecturer and Legal Practitioner at Adelaide University (Law), and Mr Michael Croft (Research Assistant) provided valuable insight into the meaning and application of proximate cause, including recent AFCA determinations that were of interest.

We were also able to arrange for the seminar to be recorded for those members who were unable to attend on the day and will arrange for this to be available shortly.

The seminar was followed by networking drinks sponsored by M & S Mackie, and we are grateful for their ongoing support.

NSW/ACT

The NSW/ACT Division met on 9th of February to discuss a range of topics including the networking and educational events we're working on bringing to the members this year.

Last week, our first event went live – The NSW Networking Event, which will be held 30 March at PJ O'Brien's in Sydney CBD. The event is a great way for members to get together and meet with our suppliers ahead of what is already becoming another busy year in the insurance sector.

We are pleased to confirm the NSW Luncheon for this year, to be held at the Four Seasons Sydney. The event will have a guest speaker and will be bigger than last year's event. Tickets will go on sale over the next month for members. For any sponsorship enquiries, please contact the **NSW/ACT Secretary**.

We're in the process of expanding our educational events for members which will focus on wellbeing and keynote presentations from subject matter experts across a range of topics in insurance. Be sure to keep an eye on your emails and the **AICLA NSW/ACT Division LinkedIn page** as they are announced.

The Division is keen to understand more about our members and where they are located. We understand many of you may be in regional NSW and broader ACT so will be running polls over the next month to gauge member information, in the effort to plan more regional events in the future.

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
16 March	Networking Function	Perth
22 March	Breakfast Seminar	Brisbane
30 March	Networking Function	Sydney
19 April	Networking Drinks	Adelaide
27 April	Breakfast Seminar	Brisbane
10–12 May	ACC23	Bangkok
12 June	Seminar & Networking	Adelaide
11 August	Trivia Event	Brisbane
18 August	Seminar & Networking	Adelaide
28 September	CC23	Sydney
24 November	Seminar & Networking	Adelaide

NEW AND ELEVATED MEMBERS

Congratulations to the following new and recently elevated members:

NEW MEMBERS

Name	Class	Division
Kristopher Lewis	Affiliate	QLD
Pongsakorn Pattanasanti	Affiliate	Int. Thailand
Clive Begg	Provisional	QLD
Kenzi Jones	Provisional	QLD
Sam Brailsford	Provisional	QLD
Megan Carter	Provisional	NSW/ACT
Leonie Rainsford	Provisional	NSW/ACT
Alistair Peart	Provisional	SA/NT
Christie Lappin	Provisional	VIC
Adam Gamble	Provisional	VIC
James Merchant	Provisional	VIC
Brendan Ames	Provisional	VIC
Daniel Worthington	Provisional	VIC
Amanda Chapman	Provisional	VIC
Danish Jamil	Provisional	WA
Ryan Mooney	Provisional	WA
Sathiyamoorthi Palaipan	Provisional	Int. Malaysia

ELEVATIONS

Name	Class	Division
Krit Chantachot	Fellow	Int. Thailand
Chin Tao Ren	Associate	Int. Singapore
Rhea Hazlett	Associate	QLD
Bryan Chin	Affiliate	Int. Malaysia
Yanika Tantiphanwadee	Affiliate	Int. Thailand
Kraipop Kesjarernkul	Affiliate	Int. Thailand
Tom O'Hara	Affiliate	QLD
Alistair Stevenson	Affiliate	QLD
Monty Hartigan	Affiliate	QLD
Amy Fruin	Affiliate	VIC
Garrick Pahl	Affiliate	NSW/ACT

TURMOIL IN NEW ZEALAND



Photos - Fairfax Media NZ

If there was any doubt that climate change was not a present-day issue, one only has to look at recent adverse weather affecting the North Island.

Firstly, around 13 January, ex-tropical Cyclone Hale affected the East Coast area being north of Gisborne. Damage caused by slips and flooding was restricted to isolated regions although major road networks were affected.

The East Coast has been the subject of numerous weather events over recent years. It is rough country with silty soils prone to erosion and is the perfect place for growing pine forests to help retain the land. Or maybe not!

On 27 January, Auckland city and surrounds including the Coromandel peninsula saw record rainfall over a 24-hour period of which 211mm falling in 6 hours alone. This 1 in 200-year event overwhelmed drainage/infrastructure causing widespread damage to domestic and commercial property. This triggered the insurance industry into CAT mode resulting in adjusters from Australia and further afield attending.

But this was just the entrée! Cyclone Gabrielle bore down on New Zealand to which forecasters predicted would affect Auckland, Coromandel, the East Coast all again plus the Hawkes Bay. No one predicted the devastation Gabrielle would inflict on these regions with 11 people losing their lives as at the date of this article. This is expected to rise.

Whilst Auckland city weathered the storm, its west coast beaches wore the brunt with landslips completely demolishing homes and killing two volunteer Fire Fighters assisting with evacuations.

But it was the East Coast and Hawkes Bay of Te Ika a Maui (NI) that "got smashed" and when you see the images from TV this is a term we can understand. At least nine major bridges were

destroyed, roads and rail network obliterated for which permanent repairs will take many years. The loss of power, communications, unavailability of fresh water just go to show how societies have become so reliant on the conveniences of life. There are numerous reports of river levels rapidly rising giving residents little to evacuate in the middle of the night, in complete darkness.

A definite contributing factor is forestry where the waste materials from logging activity is washed off the hill and into waterways. This material accumulates forming debris dams that often fail suddenly releasing an unstoppable torrent of water, silt, and debris. Man-made structures have limited ability to resist.

Meanwhile pressure is placed on stop banks (our version of a Levee), that failed affecting low lying areas. It all sounds apocalyptic – but that what is looks like.

Claims have been slow to materialize due to the loss of communications and power, but this will only add to the pressures faced by the industry. As an example, the city of Napier has been without power for a week for which every household and business will have claims for perishables. BI claims will be aplenty.

In light of these events, one wonders how the risk of flood will now be underwritten in NZ and whether it follow the Australian model whereby flood risks to low lying areas will need to be specifically insured. At least NZ do not have to worry about 'average' as it needs to be specifically written into policies.

And if that wasn't enough, a 6.1 magnitude earthquake occurred about 100kms north of Wellington on 15 February. Fortunately, its focus was 48km deep meaning much of its energy had dissipated before reaching the surface. A lucky break for the industry no less.

WA



The WA Division held its most recent breakfast meeting with John Gelavis of the Master Builders Association speaking of the cost pressures and supply issues of both labour and materials in the building industry and how it impacts all of us. John gave a very thoughtful and incisive presentation which held the audience for over an hour. There were over 110 people in attendance at the Royal Perth Golf Club, our most successful breakfast meeting to date.

QLD



The Queensland division of AICLA kicked off the year with a successful networking event at Valley Hops. It was an excellent opportunity for the 200 attendees to connect with colleagues and peers. We are grateful to all who attended, with a special mention to our major sponsor KMA Consulting Engineers, as well as gold sponsors Steamatic, Construct Services, Pirca, Realm and Advanced Buildings for their support.

Our next event is a breakfast seminar on March 22nd, featuring guest presenter Bill Clarke from Charles Taylor. His presentation, titled "House that?", will focus on house construction from foundation to roof. It promises to be an informative and engaging session for anyone working in the industry. You can secure your ticket now on the AICLA website. We look forward to seeing you there!



AICLA

ACC23

CLAIMS IN A POST-PANDEMIC WORLD



BANGKOK – THAILAND

10-11-12 MAY 2023

ACC23, to be held at JW Marriott Bangkok, Thailand on 10-11-12 May with the theme **Claims in a Post-Pandemic World** has received strong support from sponsors and supporting organisations.

Some topics will include:

- Cyber Overview: Security, Response & Insurance
- The Art of Loss Adjusting
- When Two Transformers are Better Than One
- Construction Claims: Dealing with Multiple Parties & Managing Expectations

To register please **[click here...](#)**

Limited sponsorships are available for this event and enquiries can be directed to the CEO.

CONTINUING PROFESSIONAL DEVELOPMENT

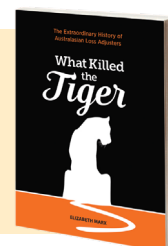
Access to CPD online papers and other restricted information is available on the AICLA website 'member section' via the password **aicla2018**. Members are reminded that to be eligible for membership upgrades CPD accreditation must be achieved. Online activities provide one source of valuable training and we acknowledge the tremendous contribution by retired member Alan Ford.

NON-MEMBER MAILING LIST

Sign up here to receive LA News and notification of upcoming events.

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...**



ONLINE CPD

It was as long ago as June 2015 that we presented paper CPD073, discussing the Great Fire of London, the momentous event of September 1666 that led to the start of the formal fire insurance business in Britain. In these very much post-colonial days, it is natural that we are tending to lose sight of the fact that at one time Britain was very much a centre of worldwide commercial activity. Importantly, that enormous conflagration led to the creation of the international fire insurance framework that now exists. Earlier insurance arrangements were largely marine in nature but received a degree of formality with Lloyds Coffee House opening in 1686 and Lloyds of London following just two years later. Lloyds of London was in considerable peril in the 1980s (see our paper 'The Lloyds Debacle' CPD112) but has survived and after major restructuring in 1995 remains one of the world's major centres for all types of insurance.

The event was the inevitable result of the way in which the city of London had developed by the 1600s. Homes and businesses were crammed tightly together with even the rudimentary planning rules of the time habitually ignored, including those related to the spacing of houses on streets — or rather alleyways. For example, the upper storeys of buildings were frequently built leaning so close to the other side of an alleyway that people could pass property or even progress between them. Of course this meant that there were no effective fire breaks. Also, again in disregard for the few regulations that existed, much small industry of a hazardous nature was carried on within residences.

As for a 'fire brigade', in the mid 1600s there was only rudimentary firewatching, warning being given by the pealing of church bells, with a small militia type grouping optimistically called 'The Trained Bands'. There was no street hydrant system as such, and firefighting water had to be

carried from the River Thames in leather buckets kept at churches,

It was inevitable that once a fire of any size occurred, it would spread very rapidly. When the Great Fire spread quickly in the days following its start on 2 September, the panic and disorganisation that then transpired can scarcely be imagined as people fled taking their possessions with them by hand or on carts and crowding the narrow streets. The fire raged for three days and nights and finally died out partly as a result of most fuel being burnt, partly by the blowing up of houses in its path, much against the considerable resistance of their owners! And partly by a change in the weather.

As a result of this disaster there were four major developments. One was the planning of a completely new city with wide streets and a number of major parks. Secondly, building regulations were improved, with much stronger compliance systems. The third improvement was to the fire warning and extinguishment regime. The new brigades were at first set up and financed by insurers, and at first most were instructed to only extinguish fires to premises which bore plates on the front known as 'fire marks' showing that they were insured by the particular company: of course this scheme completely overlooked the fact that an unextinguished fire spreads! And the fourth major development was of course the setting up of a formalised fire and property insurance system.

Many major improvements in life are set up as a result of some traumatic event, The Great Fire of London certainly fits that bill! Have a read of CPD073, and consider the changes that have occurred that we now enjoy since that event, including much better planning controls, a proper and extensive fire service and of course a mature and proactive insurance industry.



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.