AUSTRALASIAN INSTITUTE OF CHARTERED LOSS ADJUSTERS

L.A. DEWS



NEWSLETTER #243, AUGUST 2025



FROM THE INSTITUTE PRESIDENT, NICHOLAS ACKERS

Dear Members,

The past month has seen AICLA Division Annual General Meetings held across Australia and abroad. I would like to congratulate all newly elected Chairs and Councillors. A primary objective of division councils is to facilitate high-quality education, training, and networking opportunities for members, an essential part of AICLA's mission.

I would like to personally thank outgoing International Division Chair, Andrew Khoo, for his dedicated service over the past six years. We also warmly welcome back Budi Maharesi, who I am confident will continue to elevate the division to new heights.

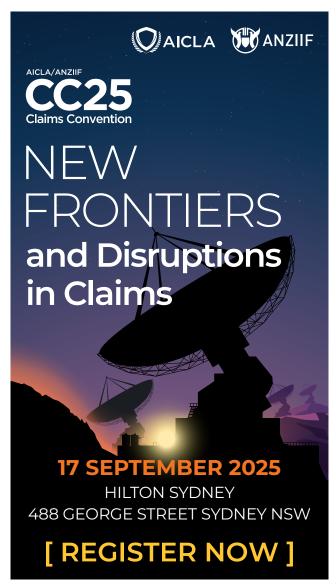
Speaking of elevating, I had the pleasure of attending the sold-out New Zealand Awards and Conference which featured an excellent line-up of technical presentations. A highlight of the event was Stories Over Supper, where two legends of our profession, Mike Brooke and Mark Godfrey, shared colourful stories from their vast experiences.

This month, we are fortunate to feature Mike in the inaugural Legends of Loss Adjusting column. As a Life Member, former President, and a key catalyst in the formation of the Institute, his insights will be both valuable and enjoyable to readers.

As we move towards the end of the year, several showcase events are on the horizon. The AICLA ANZIIF Claims

Convention on 17 September at the Hilton Hotel is shaping to exceed last year's success, with an outstanding program of speakers and topics planned, followed by a three-hour networking session. Division events are also proving to be in high demand, with many selling out quickly, so I encourage

members to book early to secure your places. Recently, CEO Adrian Libke, Deputy President Colin McEnery and I met with the Thailand Office of Insurance



Commission, the regulator for insurance, broking, and agents. Discussions covered the evolving nature of claims, consumer rights, and the importance of high standards in claims handling. We look forward to maintaining this connection and promoting quality education and training internationally.

On that note, I am thrilled to announce the 2026 Asia-Pacific Claims Convention (ACC26), will be held in Thailand, 12–14 May at the Four Points by Sheraton Phuket, Patong Beach. Following the outstanding success of ACC25 in Osaka, this promises to be another landmark event. Please save the date.

Member details have recently been circulated. Please take a moment to ensure your information is current and forward any updates to adminoffice@aicla.org by 12 September, as diary production and website updates are about to commence.

September also marks R U OK? Day—a timely reminder to stay connected, reach out to colleagues, and support one another, particularly during times of illness or loss.

Looking ahead, the AICLA Directors Annual General Meeting will take place on 30 October in Adelaide. The meeting will mark two years I have had the honour to serve as Institute President, and I am proud of the achievements that have been made over that time.

Finally, submissions are now open for the 2025 Lifetime Achievement Award, recognising members who have made a profound impact on the Institute and contributed to mentoring the next generation of adjusters. The updated criteria and submission guidelines can be found [HERE].

Take care of yourselves, check in on one another, and remember—sometimes the simplest question, "Are you OK?", can make the biggest difference.

Warm regards, Nicholas Ackers, 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
11 Sept	SA/NT Conference	Adelaide
17 Sept	AICLA/ANZIIF CC25	Sydney
25 Sept	Basis of Settlement Webinar	Online
15 Oct	QLD Charity Race Day	Brisbane
16 Oct	WA Sundowner	Perth
31 Oct	SA/NT Annual Lunch	Adelaide
14 Nov	QLD End of Year Luncheon	Brisbane
5 Dec	WA Christmas Lunch	Perth
11 Dec	VIC Division Awards night	Melbourne

NON-MEMBER MAILING LIST

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

LOSS ADJUSTING BOOKS

To order your copy of What Killed the Tiger: The Extraordinary History of Australasian Loss Adjusters click here...

To order a copy of *The Art of Loss Adjusting* by Tony Morgan, click here...



NEW AND ELEVATED MEMBERS

Congratulations to the following new and recently elevated members:

NEW MEMBERS			
NAME	CLASS	DIVISION	
Daryl Thompson	Affiliate	Queensland	
Raveen Parhar	Affiliate	New Zealand	
Harry Jamieson	Provisional	Victoria	
Melanie Ellis	Provisional	Western Australia	
Mihir Koujalgi	Provisional	Victoria	
Varun Sharma	Provisional	New Zealand	
Dea Rusly	Provisional	New South Wales	
Huzaira Javed	Provisional	South Australia	
Sharyn Wing	Provisional	Queensland	
ELEVATIONS			
NAME	CLASS	DIVISION	
NAME Seng Wah Tan	Fellow	Int. Taipei	
Seng Wah Tan	Fellow	Int. Taipei	
Seng Wah Tan Timothy Lance Koeppler	Fellow Fellow	Int. Taipei Victoria	
Seng Wah Tan Timothy Lance Koeppler Kwan Kai Him	Fellow Fellow Associate	Int. Taipei Victoria Int. Hong Kong	
Seng Wah Tan Timothy Lance Koeppler Kwan Kai Him Eugene Chin	Fellow Fellow Associate Associate	Int. Taipei Victoria Int. Hong Kong Int. Malaysia	
Seng Wah Tan Timothy Lance Koeppler Kwan Kai Him Eugene Chin Tim Capper	Fellow Fellow Associate Associate	Int. Taipei Victoria Int. Hong Kong Int. Malaysia Queensland	
Seng Wah Tan Timothy Lance Koeppler Kwan Kai Him Eugene Chin Tim Capper Chan Chun Joe	Fellow Fellow Associate Associate Associate	Int. Taipei Victoria Int. Hong Kong Int. Malaysia Queensland Int. Hong Kong	
Seng Wah Tan Timothy Lance Koeppler Kwan Kai Him Eugene Chin Tim Capper Chan Chun Joe Jo Aberdein	Fellow Fellow Associate Associate Associate Associate	Int. Taipei Victoria Int. Hong Kong Int. Malaysia Queensland Int. Hong Kong New Zealand	
Seng Wah Tan Timothy Lance Koeppler Kwan Kai Him Eugene Chin Tim Capper Chan Chun Joe Jo Aberdein Hongxiang Sun	Fellow Fellow Associate Associate Associate Associate Associate	Int. Taipei Victoria Int. Hong Kong Int. Malaysia Queensland Int. Hong Kong New Zealand Int. China	
Seng Wah Tan Timothy Lance Koeppler Kwan Kai Him Eugene Chin Tim Capper Chan Chun Joe Jo Aberdein Hongxiang Sun Peerawit Khamsamut	Fellow Fellow Associate Associate Associate Associate Associate Associate Associate Associate	Int. Taipei Victoria Int. Hong Kong Int. Malaysia Queensland Int. Hong Kong New Zealand Int. China Int. Thailand	

VICTORIA

The Council extended its thanks to departing Councillors Alan Gilmour, Rina Tsuzuki, and Ashley Mayne for their valued contributions over the past year.

We are pleased to welcome the incoming Council for 2025/26:

CHAIR	Nish Chandra
SECRETARY	Atefeh Karb
TREASURER	Jacquie Howard
COUNCILLORS	Jon Stagg Tulay Tuzun Prad Ganapathy Nat Sinclair

Planning for the Victorian Division Awards Night is well underway, with further details to be released shortly.

Following the AGM, members enjoyed a technical session presented by Bob Richards OAM and David Brown, who together bring over 100 years of industry experience. Their presentation, "Loss Adjusting: Then, Now, Next", provided insightful reflections on the history of the profession, key trends over the years, and the outlook for the future of loss adjusting.

NEW SOUTH WALES/ ACT

The NSW/ACT Division AGM was held on Wednesday, 21st of August 2025. Congratulations to the following elected committee members:

CHAIR	Colin McEnery
SECRETARY	Danielle Chalmers
TREASURER	Natty Munprom
COUNCILLORS	Nana Yeboah Tanae Witheridge Sean Callan Joel Arbuthnot Ciaran Mullane Dennis Whittall

We thank those returning to the committee for another year and welcome our new committee members, Tanae, Sean and Ciaran. We also wish to sincerely thank departing councillors Fionnuala Mullen and Jayson Demmer for their hard work.

RACE DAY UPDATE: DECEMBER 5TH.

Please add a Save the Date to your calendars for this year's Annual Charity Race Day which will be held on Friday, 5 December 2024. The event will be held at The Stables, Randwick Racecourse. All monies from this event will be donated to Tribal Warrior Aboriginal Corporation – a very worthwhile charity helping local kids and families.

TRAINING UPDATE: SEPTEMBER 25TH

We also have a few more training sessions scheduled for the coming months, the next of which will be a webinar held on 25 September 2025 where Jonathan Liberis and Joshua Black from Wotton + Kearney will focus on one of the most critical and frequently contested aspects of claims – the Basis of Settlement.

As always a reminder that if you have any topics that you would like to see covered in upcoming sessions please email the Secretary.

TASMANIA

The Tasmanian Division's AGM was held on Tuesday, 12 August 2025

At the AGM we had the pleasure of welcoming Kerrie Boyd of Charles Taylor as a Provisional Member of the Division. Our first member after many years. Welcome Kerrie.

The Division congratulates to our new and returning Councillors on being elected:

CHAIR	John Pereira
SECRETARY/TREASURER	Peter Norton
COUNCILLORS	David Farmer
	Andrew Knight
	George Rosevear

It would be remiss of the Division not to acknowledge our retiring Councillor Nicholas Ackers for his contributions to the Division and flying the flag for the Division as President of AICLA. Thank you Nick.

Our 4th and last Seminar "Defects I have seen a few" for the year was held on 12 August 2025. It was another well attended event to round up the year.

Guest Speakers:

Dennis Florent – Florent Building Surveyors

Case studies of defect in building projects, a Statutory Defects

Audit vs Non Statutory defects (Standards & Tolerances)

Marco Soto – Managing Director Oceania – Envista Forensics Failure in fire suppression systems

Mick Connolly – Quantity Surveyor – QSS Tasmania
Quantifying the cost of reinstatement, adequacy of scopes of works
& tender documents

Chris Groves – Principal – Dobson Mitchell & Allport Lawyers – A legal view on defects, case law.

Thank you to our guest speakers for sharing their knowledge and time with us. Thank you to all that attended, Loss Adjusters, Insurers, Building Surveyors, Engineers, Permit Authorities, Service providers to the Insurance Industry and our sponsors.

SOUTH AUSTRALIA /NORTHERN TERRITORY

We've been quiet the last few months on the LA News front as we've been busy busy busy preparing for our biggest events of the year!

Our AGM was very lightly attended on Thursday, 28 August at the Goody. Excited to confirm your SA/NT Committee for the coming year:

CHAIR	Samantha Sharp
SECRETARY	Dylan McCarthy
TREASURER	Luke Davies
COUNCILLORS	Benjamin Wilson Kym Barnett Leanne Johnson Mark Green Natalie McWaters

Sincere thanks to outgoing committee members Craig Larkin, Nick Mann and Steve Flight. Your contribution and input has been invaluable over the last few years and we send our biggest thanks for your time and efforts.

The newly elected committee will be planning for next year's events very soon. We strongly encourage our members to reach out and have your say so you can be part of shaping the year ahead.

We're counting down to our very first Claims Conference on Thursday, 11 September, this year's theme is 'Back to Basics'.

We're hoping it's going to be a game-changer: revisiting the fundamentals, having big and bold discussions with entertaining insights of the basics, and the chance to connect with the best in the business.

Tickets have SOLD OUT thanks to overwhelming demand – but never fear! We've worked with the venue to increase capacity so more of you can join us.

And yes, the big one – our Annual Luncheon is back! We've just forgiven Adelaide Oval for giving us the boot last year and will be in the Ian McLachlan room on Friday 31 October. Our guest speaker for this year's event is Olympic Gold Medallist Shayna Jack OAM OLY, sharing her incredible story of resilience that will leave you inspired!

Thanks to our generous event sponsors, we couldn't do it without you:

Palladium: AAT Group

Platinum: Johns Lyng Group

Gold: FMG Engineering, HPG Building Services,

M & S Mackie

Silver: Halliwell, RCC National

Bronze: Adelaide Insurance Builders, SilverWolf Projects

Limited sponsorship opportunities remain, if you are interested in being part of this incredible event please reach out to Samantha Sharp (sadiv@aicla.org).

As always, we strongly encourage your suggestions and feedback to help shape what comes next so we can focus on what matters and set clear priorities for the year ahead. We want to build a stronger, more connected year and we want our members to be part of the success!

NEW ZEALAND

AICLA NZ Division Conference – A Sold-Out Success

The NZ Division of AICLA was proud to host its 2025 Conference on 8 August at the Maritime Rooms in Auckland and what a day it was! With a capacity crowd and a vibrant energy in the room, the event was a true celebration of our profession and the people who make it thrive.

One of the highlights of this year's conference was the introduction of two new NZ honours — the Loss Adjuster of the Year award, won by Sonya Bullock, and Loss Adjusting Support Person of the Year, won by Maddie Harris. These inaugural accolades recognised excellence, dedication, and professionalism within our industry and were warmly received by members.

The formal proceedings were followed by a lunch session unlike any we've had before, Stories over Supper. This engaging conversation featured Life Members Mike Brooke and Mark Godfrey, facilitated by Andrew Brooks. With humour, insight, and a touch of nostalgia, Mike and Mark shared stories from their decades in the industry, offering reflections that were both entertaining and inspiring for all who attended.

From start to finish, the 2025 Conference was a testament to the strength and collegiality of the NZ Division.

The sell-out attendance, enthusiastic participation, and introduction of new traditions ensure it will be remembered as a milestone event in our history.

















QUEENSLAND

We are sad to announce the recent passing of long serving member: Jenny Storer. Her work colleagues have shared the following announcement:

It is with deep sadness we share the news of Jenny Storer's passing. Jenny had a long and successful career in loss adjusting spanning 25 years or more. Since early 2013 Jenny has been an integral member of the Exigo team. Her combination of tenacity, wit and warmth was unmatched and will be missed. Jenny was also a beloved mother and grandmother and our thoughts are with her family during this difficult time. Please take a moment out of your day to remember her fondly and reflect on the loss the industry as a whole has suffered. There really was no one else like her.

Alongside this sad news, we also wish to keep members informed of recent and upcoming activities

The Queensland Division AGM was recently held, followed by the always-anticipated annual Trivia Night.

Congratulations to the following members who were elected at the AGM:

CHAIR	Michael Brock
SECRETARY	Adrian Libke
TREASURER	Tim Guy
COUNCILLORS	Sandie Collins Mark Mellor Martha McGorman Melanie Richardson Kenzi Jones Palma Martin

We thank departing Councillors Sumeet Bhardwaj and Glyn Lloyd for their valued, and no doubt ongoing, support.

The trivia evening that followed took place in the newly renovated Warehouse at Cloudland. It was a night of laughter, competition, and camaraderie, with plenty of highlights, including some truly unforgettable air guitar performances that stole the show!

A special thank you goes to WMS Engineering, our Platinum Sponsor for the evening. Not only did they generously support the event, but they also threw themselves into the fun, proving to be great sports throughout the night.

You can view the full photo gallery from the event here...

ANNUAL CHARITY RACE DAY

15 OCTOBER 2025, DOOMBEN RACECOURSE

Member tickets have been released for one of the most popular events on the Queensland calendar, the Annual Charity Race Day, a great day out for an even greater cause. This year we will equally support two charities, Share the Dignity and Men's Shed. As usual there will be great prizes available in the raffle with all profits going directly to charity.

We thank our event supporters, whose details will also be broadcast nationally during their sponsored race on the day.

Last but not least, our end of year lunch will again be held at the Star Brisbane on Friday, 14 November, final touches are being organised and tickets will be available next month.

For full event details and the latest updates, visit the Events tab on our website and follow AICLA QLD on LinkedIn.

We look forward to seeing you at an upcoming event!











WESTERN AUSTRALIA





We held our AGM on Thursday, 7 August 2025 at Royal Perth Golf Club with a better than average turn out of members on a wet and cold Perth morning. The inducement of fresh hot bacon and egg bagels with coffee obviously worked. Amongst discussion about activities in the past 12 months and future events there was the election of office bearers for 2025/2026.

CHAIR	Darrell Stops
SECRETARY/TREASURER	Ramona Keely
COUNCILLORS	Nigel Lukies
	Mike Pagels
	Doug Bicknell
	Shaun Owen
	Carl Coldham
	Aaron Mooney

We would like to welcome Carl and Aaron to the Committee and are excited by their inclusion with "fresh" ideas and energy already being shown. This was reflected in a Committee Meeting on 28 August 2025 with events locked in until March 2026 with a booking confirmed for our Third International Women's Day Lunch at the Duxton Hotel in Perth on Friday, 6 March 2026 and a keynote speaker booked. More details to follow.

Our next breakfast is Part 2 of the educational sessions on underinsurance with Stacey Ravono of IAG presenting on Thursday, 4 September 2025. We currently have 100 registrations for the event.

Invitations for a networking Sundowner on Thursday, 16 October 2025 will be sent out shortly. We would like to send an early shout out to our sponsor for the event, Steamatic and thank Jake Pantas and Jeff Linn for their involvement and sponsorship. Steamatic have been great supporters of AICLA in WA over the past 3-4 years.

MEMBERS ADMINISTRATION REMINDERS

To access Member forms please use password aicla2018.

CHANGE OF DETAILS

Keeping your contact information up to date ensures you continue to receive important updates, event invitations, and physical mailings, including the annual AICLA Diary.

To assist us in maintaining accurate records and to allow follow-up if needed (e.g. bounced emails or job changes), we encourage members to provide:

- Current postal address (Business preferred)
- Secondary/personal email address (not for publication)
- Personal mobile number, if different from work (not for publication).

You can update your details via the online form on our website, *available here*, or simply email any changes to *adminoffice@aicla.org*.

MEMBER ELEVATIONS

Interested in elevating your membership class? *The Qualifications and Rights for Classes of Membership*(*QRCM*) outlines the criteria and entitlements for each level.

If you're ready to apply for elevation, please complete the online elevation form *available here*, and ensure your submission includes:

- A completed CPD form showing 30 CPD points for the year
- Copies of relevant qualifications, including full academic transcripts (particularly for those applying for Associate level)

If you're unsure about your eligibility or need clarification, feel free to contact us at *adminoffice@aicla.org*.

CONTINUING PROFESSIONAL DEVELOPMENT (CPD)

All practising members are required to undertake continuing professional development and accumulate 30 CPD points annually (1 January - 31 December). One hour of qualifying activity equals one point.

CPD is self-assessed and may be subject to random audits. You do not need to submit *CPD forms* unless applying for elevation or requested during an audit. We recommend completing your CPD form each year and saving a copy locally for your records.

Staying current with your details and CPD helps you get the most out of your AICLA membership and supports the professional standards of our industry.

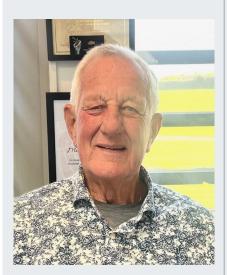
LEGENDS OF LOSS ADJUSTING

We're excited to launch a new feature in LA News: Legends of Loss Adjusting.

Here we will spotlight a distinguished member of our profession who has made a lasting contribution to the industry.

Through personal stories, reflections, and lessons learned, these industry leaders will share their experiences and insights, offering inspiration to both seasoned professionals and those just beginning their careers

Join us as we celebrate the rich history of loss adjusting and learn from the legends who have helped shape the profession.



Michael Brooke

Always Ready for Anything

Insurance Loss Adjusting. What a challenging and interesting career.

I'll bet that none of you reading this went to the Careers Advisor at your school and were advised to be a Loss Adjuster. It's probably fair to say that that advisor wouldn't know anything about our profession. So, the answer is ?????

I started in insurance when I arrived in New Zealand. I saw assessors, yes, that's what they were called, not adjusters, reports many of which didn't answer my questions, and I used to then fill in the gaps myself from enquiries I made. I was in New Plymouth when I decided that I could do a better job than some of them and decided to put my money where my mouth was. The insurance landscape was very different in 1970, a city of hardly 35,000 with 26 insurance offices dealing in Fire and General. Insurance Brokers hadn't been invented yet in Taranaki. Most claims were settled in the local branch. I dictated my reports to a shorthand typist working from home who typed them and rang for me to check them. If you needed another copy you had to use carbon paper or re-type it. Eventually I employed a typist, bought a clunky Dictaphone. Those were the days. My first cell phone was about the size of a Toyota Corolla. We used MAPS. No GPS.

Most policies then were indemnity based which brought its own problems. Fire and added perils. But I enjoyed the discussions about value and condition. It brought out and developed my negotiating skills. My first job was a motor vehicle write off. Morris Minor. At fault. Driver deceased. Driver known to me as he played in our cricket team. Second claim. Public Liability. Declined under custody and control clause. Third

claim. Tornado destroys farm building. A Scotsman. Drove a hard bargain. So did I. I'm from Yorkshire. The main things needed in our profession is policy understanding and interpretation, empathy and resilience. You never meet anyone who is happy. They have all been traumatised to some degree and need to be treated accordingly. Every claim is unique to the claimant.

They invariably thought that you were employed by the insurer to hammer them on costs and often didn't believe you were impartial. A just and fair settlement for both parties. This was one of the most misunderstood aspects. But I have always been satisfied that I worked equally hard for everyone involved.

In more than 40 years I have been assigned to many large, interesting and complicated claims. A large explosion in a chemical factory manufacturing herbicides was a mind-bending challenge with fall out and contamination as well as M D. And then my mind wanders to a travel insurance claim which involved a takeaway shop, the proprietor of which had a very long and distinctive name. He made the claim for expensive jewellery which he claimed he left in a taxi after a layover in Singapore on his way home from his native country. Suspicious! He had receipts and even though I contacted the taxi company, the police and the supplier of the jewellery I couldn't crack the story, and it was eventually paid.

A year later I was appointed to a claim by another insurer for the same person with exactly the same circumstances. His face dropped when I walked into his shop to ask questions. I later sent emails (no privacy issues back then) to all companies handling travel insurance and got 5 hits, same person, same circumstances. Claim withdrawn.

Arson investigations were also something which interested me and I have stories to prove it, but not here.

I have worked on catastrophes from earthquakes, cyclones, floods which is where resilience comes to the fore, 24/7 until completion. No too hard baskets. Some have long tails and involve litigation. Hard work. Rewarding and enjoyable. The main reward is being able to help people when they were having a hard time.

It was during the Cat. events that I met adjusters from all over the country and also from overseas. Getting together for a beer or three after a hard day in the field was greatly anticipated. By now I was employing other adjusters and the words "too busy, can't do it" never passed my lips. Just let everyone know the expected time frame.

I think back to when Health and Safety meant owning a hard hat, red band gum boots plus I had a pair of welding gloves. Then we just got on with it, into severely damaged buildings, doing dangerous things in dangerous places that wouldn't be allowed now. Job to do. Get it done was that attitude back then.

I have been retired for 15 years. I keep up to date on many things because my son, Andrew, is still heavily involved. Probably the best day of my life was when Andrew said he would like to come and work with me. Yesssss.

I was influenced by my dad, a hard working Yorkshireman who took risks for the benefit of his family. My parents were Methodists. Dad used to quote from the bible "Treat everyone as you would like to be treated". And then "Hard work never killed anybody. There aren't any free dinners". The last two comments weren't biblical, just factual.

The proudest moment of my career came in the late 1990's. I was President of the Institute of Loss Adjusters of New Zealand. Some of our members were furthering their education by studying exams through CILA, UK. I was on the Insurance Institute Board and asked if they could create loss adjusting exams. No. Not enough interest.

I went to Sydney and spoke with Cambell Anderson, a local loss adjuster and Board Member of AILA and suggested that our respective institutes should merge. They had an examination structure which was excellent and the end result was a merger of 3 Institutes to form AICLA. I was privileged to play a leading role and then become President. I have met some very special people many of whom will be friends for ever. I thank Stephen Kwang, Neo and Leong for their help and cooperation when I visited their countries', later with the assistance of Jaye Kumar, establishing the International Division and the hard-working members of the Board. But mostly I recognise the input from our past CEO, Tony Libke. He saw the vision and made it happen.

My wife, Pat, had to tolerate my many travels and absences from home. New Plymouth is a long way from most places. My son, Andrew kept the office running. I am forever grateful to them both.

Finally, I am rewarded knowing

that I made a difference in peoples' lives by helping them and fixing things. I am blessed by the fact that I can "switch off" because you can worry too much and lose focus. I haven't ever had a claim which has prevented me from sleeping. Changes to the way things are done or expected to be done is just part of the job. The Loss Adjuster deciding on claims settlement is only part of the process these days. And with the creation of "in house" loss adjusting and direct to builder models only the larger, more technical and complicated claims will involve members of our profession. So, upskill and be ready. But, there's always a But, if there is an event which overwhelms them, they expect you to miraculously provide adjusters to take their overload and when it's over, you don't hear from them until next time. Frustrating. Unfair. But we

Did I make mistakes? Of course, but I corrected them where possible.

What makes a good adjuster? A good memory, Observant.
Persistence. Empathy. Education and intelligence.

Would I do it all again? Yes. But with a few tweaks.

For many years I had a note in my desk drawer. It read "It's better to ask stupid questions than to make stupid mistakes".

And the heading of my story relates to 1988 following Cyclone Bola. The local media interviewed me and asked how we prepared for the event. I replied, "Always Ready for Anything". And we were. My mantra.



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.