

L.A. NEWS

NEWSLETTER #246, NOVEMBER 2025



FROM THE INSTITUTE PRESIDENT, DARRELL STOPS

Dear Members,

Welcome to the last LA News of 2025. There has been considerable weather activity in the past few weeks, but it could have been worse if Tropical Cyclone Fina had crossed the coast over Darwin rather than passing close by. We appreciate there was severe damage in the Tiwi Islands, a number of remote communities affected and even parts of Darwin impacted, but it could have been significantly worse, with TC Fina being the highest category tropical cyclone in the region since Tropical Cyclone Tracy devastated Darwin at Christmas in 1974.

The International Division was particularly hit hard during November, with two countries, Vietnam and the Philippines, being hit by two typhoons in the past few weeks. In Vietnam, there have been over 60 deaths and a number of people still missing from the typhoons. There is suggestion of nearly 200,000 homes being affected and the total damage bill in the order of hundreds of millions of dollars. The worst affected areas were in south and south-central Vietnam: Quang Ngai, Gia Lai, Dak Lak, Khanh Hoa, Lam Dong and Hoi An, which is a beautiful heritage port and a popular tourist town. Most of the Vietnamese adjusters from Ho Chi Minh City and Hanoi, the capital city, are very busy in these areas at present, among them AICLA members. Significant flooding is continuing after the two typhoons due to heavy, persistent rain, with more deaths, people missing, and crops, livestock, villages, homes, businesses and infrastructure all severely affected. Our thoughts are with all people affected and our colleagues endeavouring to assist people and make a difference to outcomes.

In the Philippines, the country was impacted by Typhoon Fung-Wong (known locally as Uwan) on 9 November 2025, which also made landfall over Taiwan. This typhoon struck just five days after Typhoon Kalmaegi (known locally as Typhoon Tino, one of the two recent typhoons to affect Vietnam), causing at least 33 deaths and over 50 serious injuries, with one death and 95 serious injuries in Taiwan. There was significant damage to houses, commercial structures and infrastructure in the Bicol Region, Cebu and Northern Luzon in the Philippines. Adding insult to injury,

Season's Greetings from the AICLA Office

★ The AICLA team wishes you
and your families a joyful
Christmas and a bright and
prosperous New Year. ★

two earthquakes also hit the Philippines in the Cebu region on 30 September 2025 at 6.9 Richter scale, and the Davao Doublet EQ at 7.4 Richter scale and 6.8 Richter scale on 10 October 2025, hitting the Mindanao region.

On communicating with International Director Budi Maharesi, he advises local Divisions are busy but coping well with the number and type of claims, providing invaluable assistance to both policyholders and insurers.

On 23 October 2025, the Southland Region of New Zealand (for the uninitiated, think bottom of the South Island near Invercargill) was subject to winds of up to 230 km per hour, causing power outages and damage to homes, businesses and infrastructure, and unfortunately one fatality from a fallen tree. Insurers have estimated close to 10,000 claims being lodged at the time of this publication. At least one loss adjusting company mobilised adjusters from Australia, including one from Perth, to assist in the handling of claims. The NZ Division Chair, Trina Far, advises the feedback on loss adjusters being involved and making a difference with the handling of the claims is positive some 4–5 weeks since the event.

The event and associated claims will be sure to be a topic discussed at breakfasts planned by the Division to be held in Wellington, Auckland, Christchurch and Tauranga prior to Christmas. The breakfasts are free to members and will be a further continuation of the efforts and work being put in by the NZ Division, led by Trina.

There are a number of other activities in December to round off a very successful year, the first being the NSW/ACT

Division Charity Race Day at Royal Randwick on Friday, 5 December 2025. All proceeds from the day go to Tribal Warrior, a charity helping kids and families. It is a great day and a very worthwhile cause. On the same day, the WA Division is holding its annual Christmas Lunch at Anzac House in St Georges Terrace, Perth. The event is sold out for a second year, with only members and sponsors and their guests attending the traditional three-course Christmas fare, with the keynote speaker this year being Steven Bradbury, Olympic Gold medallist of “last man standing” fame.

The last event is the Vic Awards Night at the Crown Palladium in Melbourne. This is the 10th year of the event, which has grown each year and is now a genuine standout on the insurance calendar nationally as an event not to be missed. On speaking with Division Chair Nish Chandra, he advises “the Crown Palladium is quickly filling up, and the Organising Committee is very pleased with how the event is coming together for what should be another memorable night with pretty much everyone that we deal with on insurance claims in the room”. I, for one, am very much looking forward to the night, being my first time at the event.

I would like to take the opportunity to congratulate Carl Coldham on becoming Division Chair in WA following a recent committee meeting. Carl advises becoming Division Chair is an enormous privilege and honour, and his focus will be continuing to promote AICLA in WA through professional development, networking and events such as the educational breakfast seminars and lunches. Dave Bazan, Managing Director of Asta Group, is very supportive of Carl becoming Division Chair and reiterates it is a wonderful opportunity for him in every sense. Dave Bazan has been a wonderful supporter of AICLA over a long time, with Asta Group

having 13 members in WA, the highest of any firm in WA.

Looking ahead to 2026, AICLA’s premier international convention, the Asia-Pacific Claims Convention (ACC), will be held on 12–14 May at Four Points by Sheraton Hotel, Patong Beach. Following on from the record-setting event in Osaka, we look forward to another standout occasion in the stunning location of Thailand. Keep an eye out for the initial registration brochure, due for release in mid-December.

Finally, before wishing everyone a safe and relaxing Christmas with family and friends, and a happy, healthy and prosperous 2026, there is a good news story out of WA. We had concerns about the welfare of retired life member Eric Kitchen. Eric is the last of four retired life members in WA, with the other three, Alan Smyth, Charlie Pryde and Ron Bennett having passed. After trying to contact Eric on the last mobile number, email and then speaking to more senior members who had not heard from him, enquiry was made at his last known residential address. He wasn’t there, but we managed, through the property manager, to speak to a real estate company who provided Eric’s daughter’s details. She, in turn, gave details to Eric, who contacted me. He is well, having recently moved into care, and for his 91 years of age (he volunteered the age) is very sharp and finishing writing a book on his time in Australia since emigrating from the UK. We arranged to catch up in the new year, and I will provide a further update on this occurring.

Merry Christmas, have a wonderful break, stay safe, refresh and go well in 2026.

Yours in loss adjusting.

Darrell Stops

President – AICLA

NEW AND ELEVATED MEMBERS

Congratulations to the following new and recently elevated members:

NEW MEMBERS

NAME	CLASS	DIVISION
Fateh Al Kej	Affiliate	Int. UAE
Wahyu D. Setiyawan	Affiliate	Int. Indonesia
Jayson Demmer	Affiliate	New South Wales
Claire Mingham	Provisional	ACT
Akshay Nair	Provisional	New Zealand
Hugh Shaw	Provisional	Tasmania

ELEVATIONS

NAME	CLASS	DIVISION
Reygen Pramana Jati	Associate	Int. Indonesia
Lance Cook	Associate	New Zealand
Ethan Quek	Associate	Int. Malaysia
Peter Bellini	Associate	Western Australia
Govin Poduval Jaya Kumar	Associate	Victoria
Lisa Churchill	Affiliate	New Zealand

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
2 Dec	Christmas Breakfast	Tauranga
4 Dec	Christmas Breakfast	Christchurch
5 Dec	WA Christmas Lunch	Perth
5 Dec	NSW/ACT Charity Race Day	Sydney
11 Dec	VIC Division Awards night	Melbourne
12 Feb	WA Breakfast Seminar	Perth
26 Feb	QLD Networking Event	Brisbane
18 Mar	QLD Breakfast Seminar	Brisbane
15 Apr	QLD Breakfast Seminar	Brisbane
29 July	QLD Breakfast Seminar	Brisbane

CURRENT AWARDS

LIFETIME ACHIEVEMENT AWARD

And the winner is... Ian McWalter!

Congratulations to Ian McWalter of YDR Sydney, who is the worthy recipient of the 2025 Lifetime Achievement Award, as determined by the Board during their meeting in late October. Key highlights from the submitted nomination are included below.



Ian has had and continues to have a huge influence on the loss adjusting fraternity here in Australia and also across Asia Pacific where he has worked as a loss adjuster for 45 years, 35 of them as a specialist in the Construction and Engineering space.

Ian has served on the board of the AICLA council, serving as President, Education Director, International Development Director, leading many projects and has been instrumental in the professional development of loss adjusters completing loss adjusting studies for the Diploma of Finance (loss adjusting). Ian has been a staunch supporter of skill and knowledge development having set the curriculum and been an examiner for loss adjusting subjects.

Ian's contributions, particularly here in Australia and Asia, have been quite incredible. Ian has been responsible for introducing and mentoring more than 12 young professionals to the insurance industry.

CAREY BIRD SCHOLARSHIP

The Carey Bird Scholarship has been extended until 4 December 2025. If you haven't done so already, get your entries in now!

Our sincere thanks go to the highly regarded Tony Morgan of Sedgwick for preparing this year's scholarship scenario.

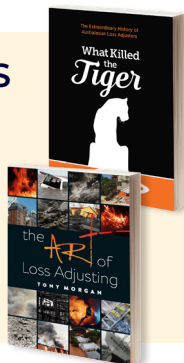
NON-MEMBER MAILING LIST

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...](#)



ASIA-PACIFIC CLAIMS CONVENTION 2026 (ACC26)

Preparations continue to progress strongly for the Asia-Pacific Claims Convention 2026, which will take place at the Four Points by Sheraton in Phuket, Thailand, from 12–14 May 2026.

We're pleased to report excellent early support from our sponsors and are assembling an outstanding speaker lineup to explore this year's theme: *'Shaping the Future of Claims in the Asia-Pacific Region'*.

The convention will again bring together claims professionals from across Asia, Australia, New Zealand, and further afield. It remains one of the region's leading forums for professional development, knowledge exchange, and cross-border collaboration.

The two-day program will include a Welcome Cocktail Function, Convention sessions across Days 1 and 2, and the always-popular Gala Dinner. After the record-setting attendance at ACC25 in Osaka, Japan, we look forward to welcoming even more members to join us in vibrant Phuket for what is shaping up to be an exceptional and memorable event.

NEW ZEALAND

Vale – Ross Cuff

It is with deep sadness that we acknowledge the passing of Ross Cuff, a highly respected loss adjuster in New Zealand and a long-standing member of our professional community.

Phillip van Zyl, CEO of Sedgwick New Zealand, shared the following words:

"It is with profound sadness that we share the news of the passing of our friend and colleague Ross Cuff, who passed away this afternoon having battled illness for a long time.

Darryl and I are deeply grateful to have spent time with Ross and his family on Saturday at the Harbour Hospice, moments we will always cherish.

Ross will always be remembered as the epitome of professionalism and trusted implicitly by insurers and brokers alike to navigate the most complex and challenging claims. His legacy leaves a lasting impression on all of us fortunate enough to have known and worked with him.

Our thoughts and deepest condolences go out to Ross's family and loved ones during this difficult time."

Ross will be remembered not only for his exceptional technical expertise, but for his integrity, generosity, and the enduring impact he made on colleagues across the industry. His passing is a significant loss for the profession, and he will be greatly missed.

We extend our heartfelt sympathies to Ross's family, friends, and colleagues. May he rest in peace.

VICTORIA



AICLA Vic Awards Night 2025: Victoria's premier event of the year for the loss adjusting profession is back for its 10th iteration.

Scheduled for December 11th at the Crown Palladium, this spectacular occasion will honour outstanding professionals across three adjusting categories (Loss Adjusting Support, Emerging Adjuster, and Chartered Loss Adjuster of the Year) and two supplier categories (Builder and Service Provider of the Year).

The event is almost sold-out with ticket sales closing the morning of Monday 8 December. This promises to be a night of fun and celebration, honouring the best in the loss adjusting profession.

Nominations are now closed in all categories, and the competition has been fierce.

Who will take home the awards? Join us in finding out on the night!

AICLA VIC would like to thank our generous sponsors as this would not be possible without their support:

Premier Sponsor: **RIC Solutions**

Platinum Sponsor: **Johns Lyng Group**

Gold Sponsors: Arbiter Group,
 ARC Projects,
 ATTAR,
 FRM Flood Restoration Melbourne,
 InsureBuild,
 Remeed Solutions,
 Rizon,
 Spaces Pty Ltd,
 Steamatic Australia,
 Vivid Engineers

And also, to our Silver Sponsors!

Keep an eye on the AICLA-Victorian Division LinkedIn page for more announcements including our 2025 MC.

For now, if you are attending, we will see you on 11 December at Crown Palladium for a night to remember!

SOUTH AUSTRALIA/ NORTHERN TERRITORY

Our annual lunch once again proved why it's a favourite on the SA/NT Division calendar. A room full of local industry friends, plenty of energy and great company set the tone for a fantastic afternoon. We were especially delighted to welcome our esteemed Board of Directors, whose attendance added extra buzz to an already lively event.

The verdict from attendees has been overwhelmingly positive. The prestige venue was a hit as always, and the after-party drinks location earned glowing praise, with many enjoying the chance to keep the conversations going. Some happy snaps show the fun and excitement enjoyed on the day.

With momentum on our side, planning for next year's events is already in motion. We're aiming to build on this year's success and keep delivering occasions that our members genuinely look forward to. Keep an eye out for our "Welcome to 2026" event details to be released soon, and hopefully a full calendar on the way!

Got feedback? Tell us! We want to hear from you. Your feedback will help us make sure we're delivering on our purpose to develop and educate members to maintain the integrity of our profession, so please reach out!



QUEENSLAND

We hope our fellow Queenslanders in the South East survived Monday night's monster storm without too much drama. We always hear stories about hailstones the size of baseballs, but this time our very own Ash can confirm they're not just tall tales, they're very real and very solid!!



Our End of Year Lunch (EOYL), held at The Star Brisbane on Friday, 14 November, was a resounding success! Once again fully sold out, the room was buzzing with energy throughout the afternoon. Guests were treated to plenty of laughs thanks to our surprise guest speaker, who took everyone on an innovative and very entertaining wine journey with a twist. It was a wonderful way to celebrate the end of another productive year and reconnect with colleagues across the industry.

Looking ahead, preparations for the New Year are well underway. Our February networking drinks and the first sessions of the Breakfast Seminar Series are already locked in, promising a strong start to 2026.

Keep an eye on our website for ticket releases, and be sure to follow AICLA QLD on LinkedIn for updates and announcements.

We look forward to seeing you at our events in the new year!

To access the full EOYL gallery, please [click here...](#)



MEMBERS ADMIN 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.

NSW/ACT

NSW/ACT Division concludes 2025 with a sold-out Charity Race Day and final educational session.

Sydney, 3 December 2025 – The NSW/ACT Division has wrapped up its 2025 program with two key events: an educational session on The Future of Communications and the annual Charity Race Day.

The educational program, presented by Dale Carnegie, attracted 120 registered attendees. The interactive session explored the skills shaping the future of work, strategies for maintaining relevance, and the state of workplace relationships today and into the future. Despite the onset of what may be an early Cat season, participation remained strong, underscoring the importance of these discussions.

The Division's Charity Race Day, scheduled for Friday, 5 December, has reached capacity with a diverse mix of Adjusters, Insurers, Brokers, and Suppliers. This year's event is set to deliver the highest-ever donation to charity partners, Tribal Warrior Aboriginal Corporation and the NRL Indigenous Youth Teams, continuing a tradition of community support and impact.

Remember to dress to impress as the Fashions on the Field for the NSW Insurance industry will be one of the competitions of the year!

Sponsors supporting the Race Day include:

Platinum: Abril

Fashions On The Field:

- Statewide Building & Restorations Group
- Riverwall
- Johns Lyng Group

Gold:

- Midcity
- Steamatic
- Beacon Building Services
- Arc Projects
- NrthStar Constructions

Attendees will also have the opportunity to participate in raffles throughout the day, with all proceeds directed to the charity partners.

LEGENDS OF LOSS ADJUSTING

We're excited to continue our Legends of Loss Adjusting feature which was launched in our August edition of LA News.

Here we 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.



Bob Richards

Reflections on a Career in Loss Adjusting

EARLY BEGINNINGS

Leaving high school at the end of Form 4 (Year 10) was an unexpected turn for me when I began my secondary education in 1959. Family circumstances meant I needed to start work at the end of 1961, and I found myself as a young, pimple-faced lad with a Beatle haircut stepping into Royal Insurance at 414 Collins Street, Melbourne. There, I was fortunate to be introduced to the worlds of workers compensation and property claims. Despite the claims manager being a tough taskmaster, he proved to be an excellent mentor. During nearly four years under his guidance, I learnt a crucial lesson that has stayed with me throughout my 60-year career as a Loss Adjuster: "never be afraid to ask the tough question".

ONGOING EDUCATION AND PROFESSIONAL GROWTH

Even though I finished secondary school at the age of almost 16, I continued my education by qualifying as an Associate of the Australian Insurance Institute and the Loss Assessors Institute of Victoria through examinations. Later, I completed my higher school certificate and went on to graduate from Melbourne University with a Bachelor of Commerce.

BECOMING A LOSS ASSESSOR

I left Royal Insurance in 1965, drawn into the career of a "Loss Assessor", as we were called until the mid-1970s. My mentor during my early years in

adjusting was Phil Symons, and I was his first trainee. Looking back on the eight years I spent with Mr Symons, always addressed formally, I remain deeply grateful for the time and effort he invested in me.

BUILDING A CAREER AND EARLY CASES

In 1976, after three years in partnership with Brian Mills, we joined others to form McLaren Dick and Company, operating under licence to McLarens in London. While people often ask about my first case, which was a rather uneventful forced entry and theft at the Deer Park Hotel, I usually share the story of a more interesting case involving a fire in a rag trade warehouse in Flinders Lane, Melbourne. At that time, Flinders Lane was the centre of the rag and fashion trades.

The case appeared to be arson to me, but it was later confirmed to be non-suspicious by a seasoned Fire Origin and Cause Investigator. What I believed to be a second seat of fire turned out to be a flashover within the confined space, fuelled by synthetic materials. This experience taught me another important lesson.

THE IMPORTANCE OF ASKING TOUGH QUESTIONS

Reflecting on the advice to “ask the tough question”, I often tell young adjusters I mentor that, when circumstances hint at suspicious activity, such as a fire with multiple points of origin, they should ask the Insured

pointed questions like, “Where were you at the time of the blaze?” and, if necessary, “Were you or someone directed by you involved in setting this fire?” I also caution them to be ready for strong reactions to the latter question.

Responses to this question have ranged from anger to indignation. On at least two occasions, the answer was, “That is for me to know and you to find out,” or similar. In one instance, arson by the Insured was proven and the claim denied. In another, the Insured successfully defended against a criminal charge due to mishandling and mislabelling of evidence by the VicPol Forensic Chemist—a mistake I witnessed but was fortunate not to be cross-examined about.

Years later, I received a phone call from Detective X, whom I know well, informing me that the Insured had confessed on his death bed to his son that he had set the fire for financial gain. Detective X and I felt vindicated by this confession, and presumably the Insured found peace in clearing his conscience. The key lesson for the Forensic Chemist in this case was the need to handle evidence with care to avoid contamination and to maintain continuity. This is a lesson we should all remember.

CAREER HIGHLIGHTS AND REFLECTIONS

My career has taken me to Hong Kong, the Pacific Islands, New Zealand, and across all States and Territories of Australia,

working on catastrophe events, fires, explosions, and more. Throughout, I’ve had the privilege of meeting all sorts of people. I can honestly say I have cherished every moment of helping others in times of disaster and trauma, and I am grateful for the chance to make a difference.

CHANGES IN THE PROFESSION AND MOTIVATION

What has changed in the profession, and what keeps me motivated? The answer to the second question is simple and less controversial: I am motivated by the daily variety of cases, the constant learning, and the people I have worked with, both colleagues and instructing principals.

In terms of changes, in my early years there was pressure to provide service and minimise claim duration, but we were not bound by Service Level Agreements (SLAs) and Key Performance Indicators (KPIs) that today often impose unrealistic timelines, especially for major and complex claims. In the 1980s and 1990s, claims were settled efficiently and to the satisfaction of all parties, without the burden of meeting frequent deadlines for reports that add little value to the process.

FINAL THOUGHTS

My final tough question: have SLAs and KPIs truly made a difference to consumers’ perceptions of how insurers process their losses?



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.