



## FROM THE INSTITUTE PRESIDENT, LEON BRIGGS

Dear Member,

One of the interesting parts of being President is setting the question for the Carey Bird Scholarship and then being on the marking panel for the submitted essays. This year we had a record nine entries.

As you may recall, Carey Bird was a loss adjuster working in Christchurch for Marsh FACS when the 2011 earthquake struck, and the building he was in collapsed and unfortunately Carey did not survive. We are grateful that Marsh FACS, his employer at the time, are co-sponsors of the award.

I also want to thank Michael Davies, our Education Director, who was the other marker. We mark blind (all details of the submitter are removed by the office before the essays are sent to us to mark), and independently. We both separately came to the same views; as to both the top three candidates and as to the winner; the standard of entry was high and the top essays were excellent discussions on the set topic.

The question this year was around the overlap between property damage and business interruption in relation to wages and overheads incorporated in claims involving the insured's own staff and property – wages for clean-up, stock and claim preparation costs. It is my pleasure to formally announce that Greg Kerr of Kerr and Holland is this year's winner of the Cary Bird Scholarship. I would also like to commend candidates Tina Bayar (QLD), Deven Raniga (NSW) and Tata Sunanta Gunawan (Indonesia), whose entries were well researched.

Although all of the essays were good, one of the things that struck me was the variability of policy analysis. Although no specific policy was specified, reasonable assumptions were allowed. The most detailed answers referenced back to a policy or noted that certain common policy wordings could change the outcome in various ways.

When I started my career I always examined the policy in detail, mainly as I was inexperienced and I didn't actually know the answer off by heart. I am conscious that I then got to a stage after many years that the policies all seemed the same and I knew what they said. I tended not to look at policies. After all, why read the Reinstatement Memorandum, or the Adjustments Clause in a business interruption policy, every single time when it is a common wording.

I don't think I was arrogant, that I knew it all, but I think I drifted into the complacency of assuming that it was all the same. Obviously, this is a mistake. Every policy is subtly different. Maybe 19 times out of 20 the Adjustments Clause is the same and reading it is boring, but every once and a while something in some clause is different and the outcome changes.

It is obviously challenging to spend the time when the fee is fixed and there is only 3 hours allowed in the claim – how can we spend half an hour on policy analysis? I am not suggesting that we can be perfect every time, but I think I am a better adjuster, and my adjustments are better, when I take the time to read the policy.

Some people will say that this is obvious, but we are a diverse body of individuals and it is a realisation I had to come to and something I have to remind myself to do. Those who submitted the best essays also had this thinking in mind – their attention to the possibility of policy differences was critical.

**Kind regards**

**Leon Briggs, Chartered Loss Adjuster  
President - AICLA**

AICLA/ANZIIF

# CC18

Claims Convention

## BEST PRACTICE IN CLAIMS

27th September 2018

An updated registration brochure for CC18 is now available, containing full details of speakers and topics. This will be the 12th AICLA/ANZIIF Claims Convention and will be held at the Sheraton on the Park Sydney on **Thursday 27 September 2018**.

To register for the convention [click here...](#)

### TRAINEE LOSS ADJUSTERS' WORKSHOP

A Trainee Loss Adjusters' workshop will be held in Sydney on **Wednesday 26 September at the Novotel Sydney Darling Square**.

The programme is being finalised and will be circulated in the near future.

### ASIAN CLAIMS CONVENTION 2019

The Asian Claims Convention will be held on **24, 25, 26 April 2019 in Phnom Penh, Cambodia**. The venue for the convention is the Sofitel Phnom Penh, which was rated 6th best hotel in Asia, Conde Nast Traveler 2017.

### SKILLED OCCUPATION

It is proposed that loss adjusters be removed by the Federal Government from the Short Term Skilled Occupation List. AICLA, major loss adjusting firms, NIBA and ICA have made representations to the Government to retain loss adjusters on the approved visa list. A copy of the AICLA submission is [available here...](#)

### DIARY DETAILS

Members are reminded that any changes of information for the 2019 diary should be submitted within the next two weeks.

Also, subscriptions for 2018/19 are due for payment and members' assistance in respect of these two matters is appreciated.

### INTERNATIONAL

A Machinery Breakdown and Business Interruption Claims Workshop will be held in Bangkok, Thailand on 20 & 21 August. For further details regarding the workshop please [click here...](#)

The International Division AGM is planned for 23 August, and a notice will be forwarded to members shortly.



### NEW AND ELEVATED MEMBERS

**Congratulations to the following new and recently elevated members:**

#### NEW MEMBERS

Name	Class	Division
Carl Stanmore	Provisional	New South Wales
Mark Cook	Provisional	New South Wales
Koichi Inoue	Affiliate	Int. Japan
Parinya Sathianjarukan	Affiliate	Int. Thailand
David Barry	Affiliate	Victoria
Tammy Johnston	Affiliate	Queensland

#### ELEVATIONS

Name	Class	Division
Omar Mostafa	Associate	Victoria
Jake Carter	Associate	New Zealand
Craig Larkin	Fellow	South Australia
Andrew Hodgkinson	Fellow	Western Australia

## QUEENSLAND

The recent breakfast seminar on the topic Building Standards, Building Compliance, Non-Conforming Products Innovation & Best Practice.



The Queensland Division will hold a seminar *Privilege – How to Get it, How to Keep it*. **The education breakfast seminar will be held at the new W Hotel on North Quay Brisbane on 7 August.** The Seminar is being sponsored by Advanced Buildings, and to register please [click here...](#)

Another seminar on the topic *Roles in the Insurance Claims Process* is planned for 11 September.

The **Division AGM and Trivia Event** will be held on 24 August at Cloudland, and the popular **Charity Race Day** held in conjunction with Women in Insurance is booked for 17 October at Doomben Racecourse. The final event for the year will be the **Annual Luncheon**, which will be held at Tattersall's club on Friday 16 November.

## ON-LINE CPD

### THE ADJUSTER'S REPORT

Of course, the real 'product' of our work is the facilitation of a fairly and promptly settled claim — with all parties satisfied. For any number of reasons the last part of this ideal may not be fully achievable (the first part is usually taken for granted!) and here our human skills come to the fore. The art of conveying what may be unpalatable news to the claimant — when the principal has made a decision and asks us to indicate it — is one of the tools in our armoury.

Even if our work consists of 'merely' gathering information, we have a hugely responsible task which uses all our specialist skills, often materially affecting both the well-being of the claimant and/or the financial consequences to our principal, skills in identifying the relevant information, picking up subtleties and often legal implications. A vital but sometimes neglected part of this task is the succinct conveying of relevant information to the principal — in other words the report. The report needs to include everything that is relevant and nothing that is superfluous. In other words, it should be perfect, like everything else we do!

This month we feature a paper on that very topic. The report is the immediately visible product of our activity, although in reality it is the tip of the iceberg. Unfortunately that tip has been known to be distinctly scrappy. It is all too easy to omit an important point and nearly as easy to obscure one with misleading phraseology. It is also easy to irritate the reader by poor presentation.

The nuts and bolts of reporting are of course the correct use of language — 'correct' meaning unambiguous to the reader, where the message received is exactly the same as the one intended to be sent, as well as the orderly arrangement of facts.

Arguably, the standard of language teaching (English in Australia and New Zealand) has declined alarmingly over recent years. It is even a view held in some educational circles that spelling, punctuation and grammar 'don't matter'. Our paper at CPD110 suggests that insofar as they introduce the possibility of confusion they certainly do — especially in our profession! We invite you to read this paper, which discusses the adjuster's report fully and includes many illustrations of common errors which we need to avoid.

The navigation route to our on-line CPD facility changed recently. The password to the Member section of our new website is **aicla2018** and you proceed via CPD Papers and Quizzes. Unless you opted to turn off cookies, you will only need the password the first time you access that section.



**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](http://www.aicla.org).

If you wish to advertise, please send information to [adminoffice@aicla.org](mailto:adminoffice@aicla.org).

Advertisers can remain anonymous with job applicants responding direct to AICLA.