



## FROM THE INSTITUTE PRESIDENT, JAYE KUMAR

Dear Member,

Congratulations to well-known and highly respected loss adjuster Trevor Sinclair from South Australia on his elevation to Life Member of AICLA. He joins an elite group who have made a significant contribution to the profession and the Institute, in particular in Trevor's case, a predecessor body, CILA (Australasian Division). The elevation was unanimously approved at the recent Board Meeting in May in recognition of Trevor's outstanding service over a long period of time.

Central to the free enterprise system is product differentiation. This applies to the insurance industry.

As part of this differentiation is Promotion, which enables customers to choose.

What does that mean for us, as loss adjusters and claims professionals?

When we engage with a policy holder, we are dealing with a customer (of an Insurer). That customer was "sold" the product (policy) of the Insurer through some form of promotion. At the point when there is a claim, the policy holder is faced with finding out the value of that promotion (product). The decision will be based on the claims experience.

For that customer, their claims experience will forever differentiate the insurer.

A positive claims experience will translate directly into brand value that drives future purchase decisions.

Can that differentiating experience flow from a commoditised, same-for-every-insurer claims handling service? Maybe but unlikely and Insurers understand this is the case. They are looking for value propositions of their products and delivery channels, both at time of sales and claims.

As loss adjusters we have to keep abreast of these market changes. With the term disruptive technology being widely used, we find ourselves having to innovate our own traditionally maintained ways of loss adjusting. We are being more streamlined with our reporting and use technology for support. We are desk assessing straight forward claims (both low and high value) and field assessing only when we are required to do so.

So, we need to maintain a diverse, competitive loss adjusting environment, so insurers can deliver claims experiences that differentiate them.

This difference is highlighted in catastrophes. Some loss adjusting companies keep capacity in reserve but always the essential response comes from people who are prepared to go all-in and work maximum hours in tough conditions, for as long as it takes. Any amount of technology cannot replace the human intervention benefits that claims professional offer at such times. This is when policy holders really learn what their policy is worth.

Loss adjusters will face challenges as the market evolves but as long we innovate our delivery methods and standards, that is where differentiated loss adjusting resources really pays off for insurers. And the true value of our members is revealed.

It is a busy period for Australian divisions, with AGMs scheduled to be held in August. Please consider serving on your local Division Council, as the work they do in organising division seminars, workshops and social activities is to be commended and the role of a Division Councillor can be quite rewarding.

**Kind regards**  
**Jaye Kumar,**  
**Chartered Loss Adjuster**  
**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
4 July	Breakfast Seminar	Perth
4 July	Workshop	Bali
18 July	iAdjust	Melbourne
26 July	Luncheon	Sydney
9 August	Trivia Event	Brisbane
24 September	Claims Convention	Sydney
16 October	Race Day	Brisbane
15 Nov	Luncheon	Brisbane
5 Dec	Awards Gala	Melbourne

## DISASTERS, DISRUPTION & REGULATION

24 SEPTEMBER 2019

FOUR SEASONS HOTEL, 99 GEORGE ST  
THE ROCKS SYDNEY

The 13th AICLA/ANZIIF Claims Convention will be held at the Four Seasons Sydney on **Tuesday 24 September 2019**. The theme of the convention is "**Disasters, Disruption & Regulation**".

For further information and to register for the convention **click here...**

The program will include Lance Burdett – *Improving Your Mental Health & Wellbeing*, Dr Bruce Buckley – *Climate Change: Perspectives from Australia's Largest Insurer*, and Susan Donaldson – *Cyber Insurance Policy Developments & the Rise of Customer Expectations in Claims*.

## ASIAN CLAIMS CONVENTION 2020

The 2020 Asian Claims Convention will be held on 14, 15, 16 April in Kyoto, Japan. The hotel will be the Grand Prince Kyoto, and an organising committee is developing the program for the event. A post-convention tour of Kyoto is also being organised.

## DIARY DETAILS

Members are reminded that any changes of information for the 2020 diary should be submitted by the end of July. Also, subscriptions for 2019/20 are due for payment and members' assistance in respect of these two matters is appreciated.

## NEW SOUTH WALES

### Position Vacant

Long-serving Division Secretary, Meryl Smith, is planning to stand down from her position at the upcoming AGM. There is a vacancy for a part-time paid Secretary to assist in conducting seminars and other functions held at Division level. The role also involves liaising with diary advertisers and other sponsors, organizing meeting venues, preparing minutes and agendas, authorising payments, banking and such other duties as required by the Division. The position of Secretary does not need to be a member of AICLA, and is suited to someone who is currently looking for part-time employment, or is working full-time and would like to be further involved with AICLA. If you wish to discuss the position or require further information, please contact Geoffrey Tir: [geoffrey.tir@dwfadjusting.com](mailto:geoffrey.tir@dwfadjusting.com) or Meryl Smith: [meryl.smith@lmigroup.com](mailto:meryl.smith@lmigroup.com)

## INTERNATIONAL

A workshop covering **Machinery Breakdown** and **Business Interruption** is being held in Bali on 4 & 5 July. For more information and to register click here.

The division AGM will be held on Tuesday 13 August, and members will be able to participate via Skype. Nominations are currently open and a formal notice of the AGM will be forwarded in the near future.

## QUEENSLAND

The popular **Trivia Event** will follow the Qld Division AGM on Friday 9 August at Cloudland Fortitude Valley, and includes a four hour drinks package, canapes and six rounds of trivia with prizes. Tables can be reserved in groups of eight, however individuals and smaller groups can also register. Click here for more information and to register. We thank the following sponsors for their support: Bay Building, Steamatic & Intebuild.

The **Charity Race Day** in conjunction with Women in Insurance will be held on Wednesday 16 October at Doomben Racecourse, and the final event for the year will be the **Annual Luncheon** at Tattersall's club on Friday 15 November.

## NEW AND ELEVATED MEMBERS

Congratulations to the following new and recently elevated members:

### NEW MEMBERS

Name	Class	Division
Nguyen Ngoc Thanh	Affiliate	Int. Vietnam
Michael Brock	Affiliate	Queensland
Steven Crawford	Provisional	Int. Singapore
Natalie Sinclair	Provisional	Victoria
Adam Stockdale	Provisional	Western Australia
Jacqueline Prior	Provisional	Queensland
Francine Elliott	Affiliate	Queensland

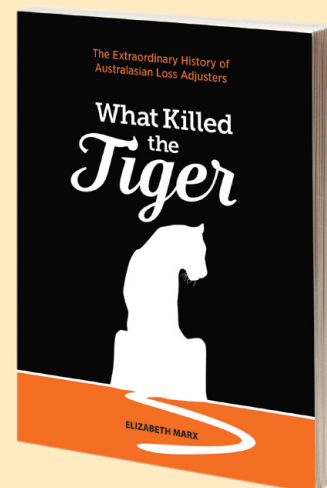
### ELEVATIONS

Name	Class	Division
Philip Marshall	Affiliate	Queensland
Maureen Fielding	Affiliate	New Zealand
Neil Wright	Associate	Queensland

## WHAT KILLED THE TIGER

Copies of the book, *What Killed the Tiger: the Extraordinary History of Australasian Loss Adjusters* are available.

If you have not already ordered a copy please [click here...](#) for the order form.



## ON-LINE CPD

### DRONES

Once upon a time — a much simpler and gentler time — a drone was portrayed to us naïve small schoolchildren as a useless bee. Useless meaning it didn't need to gather any pollen or sacrifice itself by stinging an unwary passer-by. In those days it always seemed to be next year's class that would be let into the secret of what drones actually did!

Now the word drones has an entirely different connotation. They are of course those whirring nuisance invaders of privacy, or if you are in the business of making or using them, those marvellous flying devices that can hover and take superb aerial photographs or perhaps deliver lifesaving equipment to waterborne or cliff hanging unfortunates. Or maybe deliver medications, groceries and other knick-knacks to remote locations — and now to some not so remote.

As we have opined before in various of our now very large choice of on-line CPD papers, a large number of technologies and associated devices seem to have been developed not only because there was need for them but 'because we can'. However, drones certainly have their uses. But as with most discoveries, there are new hazards too, and many have already raised their heads. Just one — but obviously the main one — of these is the possibility of personal injury or worse. In particular, dangers posed by the use of drones in the close vicinity of aircraft. In

normal flight the altitude mostly involved is beyond the reach of today's drones but in the let down and take-off phases of flight it is obviously a different story. This is pertinent to airports and airfields, and the possible dangers include interference with aircraft control surfaces as well as a drone being sucked into a jet engine.

In CPD079 we explain how drones actually stay aloft and in particular how they hover, and in CPD087 we reproduce a UK paper on the danger of drones to aircraft. Since those papers were published there has been an extended shutdown of Gatwick Airport as well as disruption to some aircraft movements at Heathrow. On the slightly more positive side various companies worldwide — and including Australia and New Zealand — are actively pursuing bulk deliveries by drone. No doubt this will be profitable for those companies. We say 'slightly' more positive because whether the ongoing and new risks can be adequately managed remains to be seen. In the meantime, some adjusters are already using drones for assessment of major property damage, for which their remote photographic abilities are of course well-suited.

The password to the Member section of our 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.



## LIFE MEMBER:

# Trevor Sinclair



Trevor Sinclair commenced work as a claims officer and internal loss adjuster in 1963. His choices for a career were accounting or insurance, and being someone who loves the outdoors, the choice he made became not only his career but his passion. His early employment included working for a number of loss adjusting firms in Adelaide, and he then moved to Whyalla in 1972. Trevor's early involvement in the profession brought him in contact with influential loss adjusters and mentors including Don Murray and John Dring.

In 1979 he established TJ Sinclair & Associates, which operated until 2012, and at the height of the business had 13 employees. He is a Fellow of AICLA and continues to be a practicing loss adjuster as a consultant with YDR Chartered Loss Adjusters

Involvement in professional bodies has always been important, including CILA (Australasian Division), AILA and IILA. He served as the examiner in building and liability subjects from 1990-1996, and was the CILA (Australasian Division) President in 1993-1994. This involvement brought him in contact with many leading loss adjusters, and he has fond memories of Iris Salmon, the former Secretary of CILA. He was also part of a small sub-committee that eventually led to the establishment of the current Diploma of Loss Adjusting. At the time of the merger of the three loss adjusting bodies in Australia and New Zealand in 1997, Trevor, while sceptical at first, became a strong advocate and supporter of the merger.

Trevor believes in the importance of helping trainees, and has watched with interest and pride the careers of loss adjusters including Brian Treloar, Jim McAllister and Fred Grez.

As with other country-based loss adjusters, Trevor has travelled to many remote areas, and his recently retired Land Cruiser can attest to this, with some 669,000 kilometres on the clock. Trevor also was involved in major losses overseas including claims following the 1985 cyclone in Fiji. His main areas of professional expertise are commercial fire, business interruption, liability, agriculture, aquaculture and mining. He has always maintained a keen interest in fire cause and origin, especially arson, and has had success in helping with convictions for arson in a number of what appeared at first to be non-suspicious fires.

Trevor established the Australian Insurance Law Association (AILA) in South Australia and was awarded Life Membership in 2011. He was also President in 2000 of the International Institute of Loss Adjusters, and was awarded "Loss Adjuster of the Year" by ANZIIF in 2008.

Trevor has been married to Junita for 51 years and has a son, Lachlan, daughter, Nerida, and two grandchildren, Todd and Ivy. Outside of loss adjusting and his family activities, Trevor is a keen fisherman and gardener.

**Trevor's contact details are: 0428 810 383 and [tsinclair@ydr.net.au](mailto:tsinclair@ydr.net.au)**



**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.