



FROM THE INSTITUTE PRESIDENT, JAYE KUMAR

Dear Member,

As I come to the end of my term as President, I am acutely aware of my feelings of humility and gratitude, and I am filled with pride that I was able to serve my profession in this role. The last two years seem to have passed more quickly than I expected, and I am compelled to ask, 'Could I have done more?'

The presidency of AICLA is limited to two years and allows others to make their mark on the profession. So, if I am asked what I would like to be remembered for then it must be for having held the role as president during the hearings of the Hayne Royal Commission (HRC) into the Misconduct in the Banking, Superannuation and Financial Services Industry and the role AICLA played in working with the regulators to support the recommendations (of the HRC).

AICLA's position is that, as per the recommendations, claims handling should be included as a financial service and be regulated as such. AICLA supports this as the objective of the recommendation was to ensure that only suitably qualified and competent persons should assess and recommend claim settlements. We do not state that only loss adjusters should be able to assess claims but that if anyone does undertake this task, then that person has to be qualified and trained appropriately. I am optimistic that there will be regulatory changes that will be implemented later this year, once the bill is debated and passed in parliament and that claims assessing and the role of loss adjusters will once again be recognised for the important service we provide to the industry.

This last year has been challenging with the restrictions on travel and not being able to meet interstate and international members or attend industry events. This period has also made us more flexible and innovative in finding ways to work and function as normally as we can. Insurance claims continue to occur despite the economic downturn and are expected to increase with the storm and cyclone season approaching in Australia. Fortunately, claims assessing is considered an essential service, allowing us to use our unique skill set to provide assistance to consumers and clients. This has once again made it evident that technology cannot take away the human element of

dealing with claimants. You cannot always settle claims based on algorithms although we must also be conscience that we have to also use technology to further enhance our service and add value to the process.

I wish to thank the Directors, Office Bearers and Councillors who continue to work hard and for their support of the institute. There are many who work behind the scenes unnoticed but are essential to what we do as a professional institute for our members. You have been an inspiration to me.

I also wish to thank the current Board members and past Presidents for their counsel and support. We do not come into this role with a manual and being able to share the experiences with my peers has been invaluable.

I want to take this opportunity to thank our CEO, Tony Libke for his advice and for helping me navigate the tasks involved in my role as President. His ongoing commitment and knowledge is much appreciated

I also take this opportunity to thank the AICLA administration team of Ash, Clare and Adrian who have been essential to ensuring we operate as a successful organisation.

Finally, I thank you the members who have supported me in my role. We belong to a remarkable profession and we are going to be around for a long time to come. Let us be proud of what we do.

Kind regards

**Jaye Kumar, Chartered Loss Adjuster
President – AICLA**

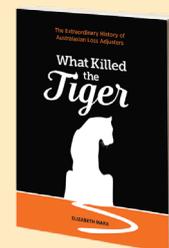
UPCOMING EVENTS

Members and guests are invited to attend the following events. Further information will be provided in due course.

DATE	EVENT	LOCATION
21 October	Webinar	Zoom
13 November 2020	Luncheon	Brisbane
10 December 2020	Awards Night	Melbourne

WHAT KILLED THE TIGER

Copies of the book *'What Killed the Tiger: the Extraordinary History of Australasian Loss Adjusters'* are available, and if you have not already ordered a copy please [click here](#) for the order form.



ASIAN CONVENTION CANCELLED

A recent meeting of the organising committee for the Asian Claims Convention agreed the event planned for Kyoto in March 2021 be cancelled. While we remain committed to conducting this popular event, until such time as a vaccine is widely available and international travel returns to more normal levels, international gatherings of this type will not be possible.

AGM

The AICLA Annual Report and Notice of Annual General Meeting will be forwarded to members shortly. The AGM will be held in Brisbane on 28 October, and provision has been made for members to participate electronically. The document includes reports by the President, CEO and Directors, and full financial statements for 2019/20.

The AGM will be preceded by a meeting of Directors which will also be conducted electronically.

COP TRAINING

Members in Australia are reminded that AICLA has developed General Insurance Code of Practice training material for customers experiencing vulnerability and financial hardship. These new provisions came into effect on 1 July and it is the responsibility of members to be aware of their obligations.

For further information and to access the training material please [click here...](#)

ICA

Details on updates from ICA are [available here...](#)

CLAIMS REGULATIONS

During September, AICLA representatives conducted meetings with ASIC and the Adviser to the Assistant Treasurer regarding the proposed regulatory structure for claims handling. At this stage, both advised that the legislation is scheduled to be presented to the Parliament this year and come into effect from 1 January 2021.

This seems highly ambitious as the draft legislation has not been released. In the meetings held, we emphasised the need for standards to be established for those involved in the handling and settlement of claims. ASIC, who will be responsible for regulating the legislation when it is implemented, advised that they are developing an Information Sheet which will outline the application process and responsibilities for licensees.

As advised in the August LA News, loss adjusters and other service suppliers will generally be Representatives and it will be the responsibility of the licensee to ensure they are adequately trained and competent for the task for which they are appointed. This will mean there will be no licensing requirements for loss adjusters.

We also raised with ASIC the issue of claims advocates, who add little value to the claims process, reduce the payment to claimants, often delay settlements and create unrealistic expectations. We have been invited by ASIC to continue liaising with them regarding the matters outlined above.

NEW AND ELEVATED MEMBERS

Congratulations to the following new and recently elevated members:

NEW MEMBERS

Name	Class	Division
Lai Tin Yau Timothy	Provisional	Int. Hong Kong
Travis Kulinicz	Provisional	Victoria

ELEVATIONS

Name	Class	Division
Robert Healey	Fellow	Victoria
Matthew Bradford	Associate	Queensland
Stephen McDonald	Affiliate	New South Wales
Paul Martelli	Associate	Western Australia
Yandry Aditya Nugraha	Associate	Int. Indonesia
Maharesi Herulakso	Affiliate	Int. Indonesia

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 during Covid-19, when face to face training/seminars are limited.

WA

Following the Western Australia Division AGM, the Council for 2020/21 is:

Chair	Gary Sewell
Treasurer/Secretary	Mike Pagels
Councillors	Jaye Kumar
	Darrell Stops
	Shaun Owen
	Nigel Lukies
	Doug Bicknell

QUEENSLAND

The Queensland Division annual End of Year Luncheon this year will be held on 13 November at the W Hotel North Quay Brisbane. The luncheon will include an entertaining speaker, and will be conducted within Covid-19 protocols. This event is always popular as it is an opportunity to reflect on the past year, meet colleagues and friends, and look forward to the coming year. For information and to register for the event [click here...](#)

INTERNATIONAL

The International Division Council is arranging a webinar on the topic Engineering Assessment of Equipment Losses, to be delivered by Approved Forensics on Wednesday 21 October at 4pm KL time. Singapore Councillor Pooba Mahalingam will be coordinating the webinar, and members are invited to register for this free event by [clicking here...](#)

ON-LINE CPD

A *sunburnt country* (Dorothea Mackellar 1906) may be all right for most in moderation, but moderation was distinctly missing in the crippling extended drought of 2017-2019, until broken at last by some heavy rainfall in January 2020. By 2019 at the latest country folk and farmers were facing ruin or near ruin and country communities were being devastated. The mental anguish from that alone amongst the farming and village community has yet to be properly quantified. We have dubbed this Whammy No. 1 — of 4!

Of course, the inevitable bushfires followed with a vengeance. Whammy No. 2! With the water table well down and root systems bone dry, high winds and firefighting resources barely adequate, a series of severe bushfires enveloped large areas of the Eastern seaboard region with numerous out of control fires raging, including the Gaspers Mountain conflagration that came perilously close to threatening Sydney itself. The overall crisis became known as Black Summer and was responsible for the destruction of over 8.600 homes and other structures, 34 lives lost, some of whom were volunteer firefighters. At least 19 million hectares were burned out. Members faced sudden pressure from the influx of claims, taxing our principals, with the added pressure from social media, 'real' media and the politicians. Many claims are still outstanding for various reasons and the understandable anguish of those victims remains.

The end of the drought was signalled by torrential rainfall in many places, and naturally floods ensued. By this time the trauma of the fires meant that the rain and even floods were welcomed by the country as a whole. Those immediately affected experienced the usual flood trauma, but claims disputes here were less than previously because of people's heightened awareness of the necessity of flood cover and various legislative moves following previous times of great dispute in our industry. We have not awarded a Whammy status to these localised incidents.

With country folk now reeling and most townies breathing smoky sighs of relief though at least thoughtfully, the economy being threatened, along came a third Whammy — COVID-19! Many millions of words have been spoken, announced and printed on the topic, so we'll add to them only briefly. The impact has been immense albeit now longstanding so that our senses are somewhat numb. We are living with heightened anxiety levels, not just for our health but because of uncertainty and ongoing danger, loneliness, an atmosphere of political bickering and point scoring, and disruption of normal everyday living and socialising as well as some essential service.

The fourth whammy is of course the financial chaos caused mainly by the pandemic. We are at the time of writing in a recession. A depression may well follow. With very low investment returns coupled with rising claims (including BI claims caused by COVID-19, now subject to litigation) this all promises times of great stress both for customers and the workers in our industry.'

Our two-part paper at CPD134 and CPD135 explores the events and the issues raised. We invite you to explore those papers, which you can find on the password protected Members section of our Institute's website.



ANA Chartered Loss Adjusters (VRS Global Partner)

Specialist and General Adjusters – Wanted in Melbourne and Perth

ANA Chartered Loss Adjusters (ANA) is the Australian global partner of VRS Adjusters, the largest international network of over 450 loss adjusting companies from more than 150 countries. General information about ANA can be found on our website www.ana.net.au

ANA Chartered Loss Adjusters (ANA) continues to grow with its strategy to be a provider of specialist claims handling services to select clients.

As a result of our ongoing growth we have opportunities for suitably qualified and experienced adjusters to join our teams in Melbourne and Perth.

We are looking for specialist and general adjusters who have experience in handling Commercial, ISR, Strata and Liability claims. The adjusters must have good report writing skills, be able to work autonomously and manage a case load with minimal supervision. Management and secretarial support is provided and the role allows the adjusters the flexibility to work from their home based office or the city based ANA serviced offices as our proprietary developed IT platform is well designed with this in mind.

A generous remuneration package is offered to the suitable candidates.

Please direct all enquiries and applications (including CV) to Managing Director, Jaye Kumar on manager@ana.net.au or contact him on 0418 922 755 to discuss the role.

All enquiries and applications will be handled in strict confidence.



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.