



FROM THE INSTITUTE PRESIDENT, GLYN LLOYD

Dear Member,

It is an honour and privilege to be elected as the President of AICLA. Thirty years ago, when I inadvertently stumbled into the insurance industry, I had never heard of a loss adjuster or knew of the profession. Since my humble beginnings back in Leeds, England whilst working for Guardian Royal Exchange my first job was to put letters into envelopes. To say that I have had to work my way through the ranks would not be an understatement, however the journey has been enjoyable, thoroughly rewarding and given me the opportunity to meet a multitude of exceptional people.

For the last four years as the Queensland Division Chairman and member of the Board of AICLA I have worked extensively with Directors whom I would like to personally thank for their hard work and endeavours to make AICLA the respected and successful organisation that it is today. I would like to congratulate the other Office Bearers elected at the AGM last week: Narelle Handley (Deputy President), Andrew Khoo (Executive Member), Michael Davies (Education Director) and Tony Libke (Treasurer/Secretary).



I hope to continue the excellent work of the 12 previous Presidents and would like to offer special thanks to Jaye Kumar for his diligence, effort and contributions throughout a challenging time in the insurance industry over the past two years, specifically with regards to the regulatory impacts that are yet to be finalised following the Hayne Royal Commission.

Reflecting on previous messages it was expected that the winds of change would sweep across the insurance and loss adjusting industries giving rise to higher levels of service delivery, improved customer outcomes and tighter regulation for those providing loss adjusting and assessing services. At AICLA we have campaigned tirelessly for these changes as we believe that appropriate standards should be established and qualifications obtained for those providing advice to our clients, whether they be insurers, brokers or others.

As part of our goal for higher standards, AICLA works in conjunction with our education partner ANZIIF. Specifically, Michael Davies, Leon Briggs, Tony Libke, the previous President and myself have been working to develop the best education offering in line with the Australian Qualifications Framework to ensure that the Diploma of Loss Adjusting continues to be the most respected loss adjusting course available. We are approximately 18 months away

from finalising an updated Diploma which, when available, given the hard work and effort that has preceded it, will ensure that the AICLA/ANZIIF Diploma of Loss Adjusting will meet the high standard to guarantee for our clients that appropriately qualified loss adjusters are equipped to meet their needs. As part of our ongoing review of education standards and membership pathways, at the recent Board Meeting it was decided that revised pathways be introduced for student members obtaining qualifications by RPL (Recognition of Prior Learning). Further information is now available regarding these changes (see below).

I look forward to working with our Australian, New Zealand and International Division members to continue to provide professional development to assist new and existing loss adjusters to achieve their professional goals. The objectives of the Institute are set out at the start of its Constitution:

"The objects of the Institute are to advance the profession of Loss Adjusting for the benefit of its practitioners and the public in general through continual education of the Institute's members and the encouragement of skilled, ethical and sound practice in the profession."

Unfortunately as the world continues to be gripped by the global COVID-19 pandemic we have had to postpone the rescheduled Asian Claims Convention in Japan planned for March 2021. I would like to take the opportunity to thank all of the Asian Claims Convention committee members including the Loss Adjusting Association of Japan (LAAJ) for their input in attempting to bring this convention to fruition. Unfortunately, due to both local and international travel restrictions, this has not been possible and further information about a future conference will be advertised in due course. In the meantime, as Australia has started to remove internal border controls, I am delighted to announce that there should be a flurry of seminars, events and education sessions at division level early in 2021. Please continue to support your local divisions and provide any input to them as I am fully aware of how much they appreciate receiving your feedback.

Please feel free to email me or the **administrative office** if you have any ideas, questions or things we can do better.

Kind regards

**Glyn Lloyd, 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
5 November 2020	Training Session	Perth
13 November 2020	Luncheon	Brisbane
4 December 2020	Christmas Function	Perth
10 December 2020	Awards	Melbourne

DIRECTORS' MEETING & AGM

The Directors' Meeting and Annual General Meeting for AICLA were conducted on Wednesday 28 October. Both meetings were held electronically, with AGM attendees from Australia, New Zealand and Asia.

At the AGM the following office bearers were confirmed for 2020/21:

President	Glyn Lloyd	QLD
Deputy President	Narelle Handley	VIC
Executive Member	Andrew Khoo	Malaysia
Education Director	Michael Davies	SA
Treasurer/Secretary	Tony Libke	QLD

A copy of the 2020 Annual Report is [available here...](#)

QRCM

At the recent Directors' Meeting, changes were agreed to the Qualifications and Rights for Classes of Membership (QRCM). While Recognition of Prior Learning will continue to be a pathway for Provisional and Affiliate membership, it will no longer apply for Associate membership. For a copy of the QRCM [click here...](#)

AICLA strongly supports the Diploma of Loss Adjusting delivered by ANZIIF as this course material has been developed by loss adjusters in conjunction with ANZIIF training experts and provides a sound base for those seeking a career in loss adjusting.

UNSOLICITED OFFERS

Recently a number of members and suppliers have reported receiving an unsolicited email offering to sell to them AICLA membership information. AICLA has not provided this organisation or any other group membership information.

The vast majority of members have elected to have their contact and company details listed on the AICLA website, which is accessible by any member of the public. Data available shows that "Find a Loss Adjuster" is one of the most popular website searches. Also, many builders, repairers etc. are listed with contact details in the AICLA Suppliers Directory.

ICA

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

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. During this period there is no limit on the number of CPD points that can be gained via webinars and other distant learning arrangements.

NEW AND ELEVATED MEMBERS

Congratulations to the following new and recently elevated members:

NEW MEMBERS

Name	Class	Division
Eugene Ang	Affiliate	Int. Singapore
Liew Yau Wei	Affiliate	Int. Singapore
Michael Bunning	Provisional	Queensland
Rebecca Soffe	Affiliate	New Zealand
Dennis Whittall	Provisional	New South Wales
Christopher Bennett	Affiliate	Western Australia
Dale Sweeney	Affiliate	Western Australia
Wong Zhen Ting	Provisional	Int. Malaysia
Ngo Ngoc Khiem	Provisional	Int. Vietnam
Alice Wang	Affiliate	New South Wales
Benny de Lima	Provisional	Int. Indonesia
Leigh Harrington	Affiliate	Victoria

ELEVATIONS

Name	Class	Division
Bindhu Jaideep	Associate	Victoria
Deborah Crowther	Fellow	New Zealand
Fattony Manullang	Affiliate	Int. Indonesia
Nathan Pennings	Associate	Queensland
Anand Javaji	Associate	Victoria
Muchtar Luthfi	Affiliate	Int. Indonesia
Emily Pohnan	Affiliate	Queensland
Glyn Lloyd	Associate	Queensland

WA

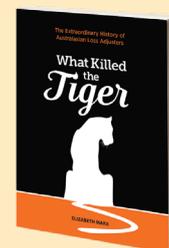
The 2020 WA Division Diary Sponsor and Christmas Function will be held at the Marmion Angling and Aquatic Club on 4 December. Karl Langdon, the former West Coast Eagle AFL Footballer and Commentator, will present on topics which are entertaining, informative, and motivational and include many humorous anecdotes. It will be a great presentation and one not to be missed. The event will be a seated function with a Christmas fare menu with beer, wine and soft drinks provided. The Christmas Function is a great opportunity to catch up with associates and diary sponsors, many of which we work closely with throughout the year. We would ask our Members to support the event and our Sponsors. Industry guests are also welcome at a special price when accompanied by a Member. To register for the event [click here...](#)

QLD

The Queensland Division annual End of Year Luncheon will be held on Friday 13 November at the W Hotel North Quay Brisbane. The luncheon will feature Billy Moore, former rugby league representative player. Unfortunately, due to Covid-19 restrictions, the event has sold out. This event is always popular as it is an opportunity to reflect on the past year, to meet retired members, colleagues and friends, and look forward to the coming year.

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.



INTERNATIONAL



The International Division of AICLA hosted a technical webinar "*Engineering Assessment of Equipment Losses*". Almost 60 participants joined the session that was inaugurated by Mr Andrew Khoo, Chairman of the International Division. The presentation was also supported by the Malaysian Insurance Institute (MII) and the Association of Malaysian Loss Adjusters (AMLA).

The guest speaker, Mr G. Sujenthiran of *Approved Group International*, discussed the following aspects:

- Three key factors which play important role in operating conditions of a machine
- Difference between a failure and operational wear & tear
- How to identify the failure or wear and tear through the key factors
- Case study – Dealing with a steam turbine loss - trouble shooting/servicing methods; bearing failure which led to a total loss of the equipment.

During the Q&A (moderated by Mr Pooba Mahalingam, Singapore Councilor – AICLA), participants raised some challenging questions that our guest speaker, Sujenthiran addressed. Attendees have been provided PowerPoint slides from the presentation. Members who wish to receive the slides are requested to contact Pooba at afelda99@yahoo.com

ON-LINE CPD

Perhaps second only to the by now wearying yet serious pandemic issue — with the latest dark forebodings that even the immunity of a vaccination will not last, and the unenviable task of choosing between financial ruin and mass spreading of illness — is the issue of climate change. Amongst legions of writers, we have addressed the issue in this facility and the vast majority of insurers and reinsurers are now convinced that it is human activity — notably burning of fossil fuel — that is by far the main contributor to the hazard.

Coal — and to a lesser extent, gas — comes readily to mind, and great progress has been made to replace the burning of these substances by the use of renewable energy sources, such as wind, hydro and solar. The necessary structural economic adjustments are taking place, as they must.

But perhaps harder to accommodate is the immense change that must be made to transportation. Progress with the introduction of electric vehicles is painfully slow, partly due to cost and partly due to the rarity of charging stations. So meanwhile, the world is very dependent on the mining and refining of crude oil, and the transport of that and its derivatives.

The mining, refining and transport of these highly polluting substances has been marred over the years by some spectacular disasters, the most common of which have been collisions and groundings of sea vessels. There is at least enormous and immediate pollution, and where fire has occurred there is the added major contribution to greenhouse gas.

At CPD137 we have explored eight of the largest oil incidents, with their causes and effects, which of course include major insurance claims, particularly related to the vexed issue of pollution, which as we have observed in other papers can attract huge claim outcomes, particularly where North American style awards are concerned.

In the paper, we have made the necessary conversions to compare these eight incidents, some of which have data reported by weight while others are reported volumetrically. Apart from the massive environmental effect of the Gulf War, the largest incident was the Deepwater Horizon oil rig spill and fire of 2010, where there was massive pollution of well over 677,000 Metric Tonnes of crude oil. Other incidents discussed include Ixtoc, two at Nowruz, the infamous collision between the Atlantic Express and Aegean Captain, Fergana Valley, ABT Summer and Amaco Cadiz. Most incidents included direct loss of life, though not in major numbers. It is not possible to measure the contribution that the incidents have made to overall health deterioration via global warming. But it has undoubtedly happened.

It is frustrating during this COVID-18 pandemic that so many opportunities for expansion of knowledge via seminars and other meetings are temporarily unavailable. However, these on-line papers do provide an alternative CPD source — albeit devoid of direct human contact, but nevertheless convenient. That is if your computer is free of the other kind of virus... But that is another story (see CPD071 and CPD114)!



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.