



FROM THE INSTITUTE PRESIDENT, GLYN LLOYD

Dear Member,

Welcome to LA News, which turns 200 today, with the first edition being produced in January 2003 and leading with a report from the then-President, Mark Godfrey from New Zealand. Mark reported on the challenges facing loss adjusters, which he saw as an opportunity, not a threat. With rapid change occurring in the profession, it is clear little has changed since that time. It was reported in the first newsletter that the International Division based in Asia had been formally established in late 2002. Arthur Faulkner from New Zealand was granted Life membership and AICLA was selling items of merchandise including ties, cufflinks and a lapel pin. It will be interesting to see how many of these items are still in circulation and used by members today, surely a collector's item.

Of interest, the first ever player to score 200 in test cricket history was an Australian, Billy Murdoch, against England at The Oval in 1884. A great achievement indeed, and it is also pleasing to note that after all these years LA News is still a very popular and informative publication, keeping members updated with topical and relevant information about the Institute and our profession.

The Annual Report, including reports by the President and CEO, and audited accounts, will be circulated to members early next week. The document contains extensive information, and I commend you take some time to read about the progress of the Institute during 2020/21, which has been a successful year despite Covid-19.

The Board Meeting and AGM will be held virtually on 28 October 2021, with the Education Meeting taking place the day before. There is a wide range of issues that will be discussed,

including education pathways, legislation and licensing requirements, updated disciplinary procedures, and Constitution changes which will be presented to members for consideration in 2022. The meeting will also consider how we can provide support and best serve our members. Obviously, as the continued lockdowns and border restrictions occur throughout the Asia-Pacific region, virtual meetings have become the new normal.

I am delighted to announce Colin McEnery as the newly elected Chair of the NSW Division and wish him all the success for the future. Colin steps into the role as a result of Joanna Lacorcchia taking maternity leave, and we wish her well and look forward to hearing the news of a new addition to her family.

International Division virtual members' meetings are being planned for November, which will include presentations from the President, CEO and International Division Chair, Andrew Khoo. A brief technical presentation will also be provided, followed by a question and answer session. Members of the International Division will receive details of the meetings in the near future. They will be invited to forward questions ahead of the meetings to adminoffice@aicla.org, and we look forward to member participation at these events.

In other adjusting news, a virtual meeting was held with Malcolm Hyde, Executive Director CILA, and Shaun Kelly, President CILA, to discuss matters of mutual interest and provide updates on issues currently faced, including licensing, regulations, membership, education and training. Following our recent successful meeting with the Loss Adjusting Association of Japan, further meetings are planned to discuss and share information that will be of assistance to our respective bodies.

CC21 is still scheduled to take place on 8 December 2021 at the Four Seasons Hotel in Sydney. It is some relief that the NSW Premier has indicated in their roadmap to end restrictions, that lockdowns should have ceased by the time CC21 is scheduled, and we therefore hope for a fully attended and successful convention. Registrations to date are over 190, with more enquiries being received on a weekly basis.

The Queensland Charity Race Day to be held at Doomben Racecourse is now a sellout, with 300 attendees and, barring any lockdowns in Queensland, this will be the most successful and well-attended Charity Race Day in the history of this event. Tickets for the End of Year Luncheon in Queensland are now



on sale, the venue is Tattersall's Brisbane on 12 November, with a maximum of 190 allowed. This is a hugely popular event, and in less than one week tickets are almost sold out.

The 2022 diary has been finalised and is with the printers. I thank all Division and National sponsors who continue to see the value in the AICLA diary, and of course gain extra advertisement in the AICLA website Suppliers' Directory. The diary, according to the first edition of LA News in 2003, was updated at that time to facilitate easier use. It is testament to all our members and sponsors that the diary continues to be a signature feature of AICLA membership.

To all the hardworking committee members, thank you for your assistance in running and organising events during these troubled times. For information on other upcoming events, please see below.

A huge thanks goes to all members past and present who have enabled LA News to reach that magical double century. Here is to continued success for the Institute and hope to turn that double century into a triple.

Kind regards

Glyn Lloyd, Chartered Loss Adjuster
President – AICLA

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 2020/21.

The AGM will be preceded by meetings of Directors and the Education Committee which will also be conducted electronically.

QUEENSLAND

The AICLA QLD Charity Race Day, to be held on Wednesday 6 October at Doomben Racecourse, is a sell-out. We acknowledge sponsors (Platinum: Morse Building Consultancy, Fashions on the Field: Johns Lyng Group, Gold: Paynters, Bay Building Services, Steamatic, Advanced Buildings and Pattersons Build Group) who have continued to support this popular event, with proceeds from the day donated to the Children's Hospital Foundation.

Information regarding the Annual Luncheon, to be held at Tattersall's Club Brisbane on Friday 12 November, has been circulated to members. This is always a great occasion for members, retired members, sponsors, insurers and others associated with the industry to come together for a social event.

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
6 October	Charity Race Day	Brisbane
8 October	Luncheon	Adelaide
12 November	Luncheon	Brisbane
8 December	Claims Convention	Sydney

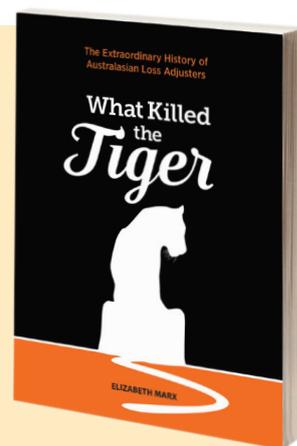
ICA CATASTROPHE RESILIENCE REPORT

The ICA's Insurance Catastrophe Resilience Report 2021 has been released and looks at the impact of natural disasters on communities and ways the insurance sector can better meet the challenges of future disasters.

For a copy of the report [click here...](#)

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.



NEW AND ELEVATED MEMBERS

Congratulations to the following new and recently elevated members:

NEW MEMBERS

Name	Class	Division
Peter McCormack	Provisional	Queensland
Sara Davis	Affiliate	Queensland

ELEVATIONS

Name	Class	Division
Firmansyah	Affiliate	Int. Indonesia
Fajar Ramadhan	Affiliate	Int. Indonesia
Eugene Ang	Associate	Int. Singapore
Timothy Lai	Associate	Int. Hong Kong
Benny de Lima	Affiliate	Int. Indonesia
Dylan Maguire	Associate	South Australia
Peter Zuiderwyk	Affiliate	Victoria

Vale

Roger Douglas Howell



I just wanted to take a few moments to acknowledge the sad passing of a former AICLA member and colleague Roger Howell.

Roger sadly passed away on Friday 10th September 2021, after a short illness. Many AICLA members will remember Roger for a number of different reasons, not least being a former Chairperson of the AICLA Canterbury Westland Branch, his sense of humour, his commitment to AICLA matters, a regular attendee of AICLA conferences and his expertise in the adjustment of Business Interruption claims.

Roger was one of our earlier Business Interruption specialists, in the Christchurch region where he remained for his entire career.

The writer worked closely with Roger who was a great workmate and friend. Roger was the consummate professional, and importantly, always had time to assist, irrespective of how busy he personally was.

Roger retired from being a loss adjuster in December 2016, after starting his career as a Business Interruption adjuster in 1996. Prior to this, Roger had been a Chartered accountant since 1980.

It is always sad to hear of the passing of a close former colleague, and our thoughts go out to Roger's wife Teresa, his children, and grandchildren.

Bill Campbell

*Former AICLA Member
Former Secretary AICLA
Canterbury/Westland Branch*

ONLINE CPD

'When the too fatal consequences of years has shown the Sufferers the inevitable consequences of their wilful and wayward habit of placing their Residences and Stock Yards within the reach of floods and whilst it must be still in their Remembrance, that many of the deplorable losses would have been in great Measure arrested had the Settlers paid due consideration of their own interests, and to the frequent Admonitions to remain within the flood marks of the townships assigned to them on the high lands.

'Those, who notwithstanding shall perversely neglect the present admonition and Exhortation to their own Benefit, must be considered wilfully and obstinately blind to their own interests and undeserving any future Indulgences.'

No, at AICLA we haven't suddenly adopted an earlier English style... That warning was uttered by Governor Lachlan Macquarie as long ago as 1819! It has made little difference to the actions of proposed residents, if any. Since then of course we have seen increasing incidences of violent weather of all kinds, and floods are certainly a prominent feature of Australian life. So are bushfires, those too increasing in intensity over the years. Yet still people settle in risky areas — usually by choice.

The rating and placing of cover is of no direct concern to our members, save for the obvious necessity to check for specific exclusions in a policy. However the various definitions of 'flood' over the years have often caused much angst — for insureds, the media, assorted politicians — and us. If ever there was a set of moving goalposts for loss adjusters and consumers alike over the years this was it.

In September 2011, Treasury issued a history of flood insurance in Australia to that date, laying out the many successive attempts to codify and clarify the issues associated with flood cover. This comprehensive paper addresses international comparisons, as well as a detailed history of the Australian experience, going right back to the days when our insurance regime was very much an offshoot of that existing in 'Mother England'... As the paper points out, flood as a peril was not 'withdrawn'; rather at first it was not included! In various forms it was an 'additional peril' to the historic basic fire insurance, much as were risks such as storm, explosion or others that we have considered standard for modern policies for many years — even more recent covers such as for collision from space debris. Legislation that promoted the widened and improved cover included the Trade Practices Act 1974 and the venerable Insurance Contracts Act 1984.

The paper takes us back to the time when the insurance industry was far from competitive. A time when Insurers in Australia were UK based and members of the Fire Accident and Marine Underwriters Association and whose products adhered to the tariff system, wherein not only were premiums standardised but so were policy conditions and thus, substantively, wordings.

You will find the paper at CPD149 on our on-line CPD facility.



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.