

SPECIALIST INTEREST GROUP PRIZES

for articles submitted to the CILA for publication

With the introduction of the new website in 2007 a prize draw was established to encourage submission of good quality new articles. This prize scheme has now been replaced and in July each year an award of £500 will be made for the best article submitted to each Specialist Interest Group (SIG) for publication by the CILA.

The following rules apply

1. For any article to be considered for a prize, the author must be a paid up member of the Institute.
2. Articles submitted must be the author's own work.
3. If an article is jointly authored, all authors must be members of the Institute for the article to be eligible for consideration for a prize.
4. Prizes will be awarded annually, the first year running from 1 July 2008 - 30 June 2009.
5. In the first instance, articles should be submitted to the relevant SIG for review. The SIG will then decide whether: a) the article is appropriate for publication and b) whether it should be considered for the annual prize. The SIG will then forward the article with their recommendations to the Executive Director.
6. Publication of the article will be made as soon as possible. At the close of the Prize year any nominated articles will be judged by the Media & Web Committee and the prize awarded. The decision of the Media and Web committee will be final.
7. The prize of £500 will be awarded in the form of store vouchers through the Charity Gift Voucher scheme.
8. Whilst papers with a multi-disciplinary theme may be nominated by more than one SIG, only one prize will be awarded per paper.



CILA ANNUAL LUNCH

Turn to Pages 9-10 for all the latest pictures

DVD

The Guide to Building Pathology DVD is now available to members from the CILA at the special price of **£259.99** (RRP £359.99)

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INTERNATIONAL



Global Conference - A date for your diary

The IFAA will be holding its first Global Conference at the Willis Building in The City of London on Wednesday 30th April 2009. Representatives from each of its member countries will be present and we expect a number of delegates from overseas organisations.

The International Federation of Adjusting Associations Annual Conference, London Market Global Best Practice

Thursday 30th April 2009 – Willis Building, The City of London, UK

PROGRAMME

08.30-09.30	Registration and Coffee
09.00-09.10	Welcome from Willis
09.10-09.30	Paul May - President, IFAA Global Best Practice
09.30-10.15	Kent Chaplain - Head of Claims, Lloyd's Lloyd's Initiatives in Claims Handling
10.15-10.45	Coffee
10.45-11.15	John Hurrell - Chief Executive, AIRMIC Buyer's Perspective
11.15-12.15	Panel 1 - Chaired by Jonathan Clark - Director of Claims, FSCS Claims Manager's Perspective
12.15-13.45	Buffet Lunch
13.45-14.00	Angus Tucker - President CILA
14.00-14.30	Speaker 3 Broker's Perspective
14.30-15.15	Panel 2 - Chaired by George Moss - Global Business Development Director, Teceris International Adjusters' Perspective
15.15-15.45	Coffee
15.45-16.30	Speaker 4 Claims Perspective
16.30-16.45	Paul May Close
17.00-19.00	Drinks reception
19.00	Finish

Brief Curriculum Vitae

Kieran Rigby is the Chief Executive officer of GAB Robins UK; he also holds international responsibilities in the GAB Robins Group.

Kieran joined GAB Robins in Ireland in 1985 and served there until 2002, holding positions of increasing responsibility including CEO. In 2002, he moved with his family to Sydney to head up GAB Robins' operations in Australia. Over the ensuing three years his responsibilities were extended to embrace GAB Robins' businesses in Asia, including China where the company has the only wholly-owned international loss adjusting operation.

Kieran is a Fellow of CII and CILA and serves as FUEDI President on the European loss adjusting body, FUEDI.

First of all, could you explain to us exactly what FUEDI is?

FUEDI is the representative body for the loss adjusting profession throughout the European region. Its membership comprises the national loss adjusting associations in various European states.

The core aims of FUEDI are to promote and actively assist with the development of the loss adjusting profession by establishing common education and training standards, ensuring members adhere to a code of conduct governing professional and ethical issues and for those who meet a rigorous standard, the awarding of FUEDI-ELAE (European Loss Adjusting Expert) qualification. Recognition of this European qualification facilitates members working across borders and engagement by clients from outside their country of operation.

FUEDI is also actively engaged in a series of practice areas which are relevant to members across the region and not country specific, including managing and resourcing catastrophe events, counter-fraud developments, and VAT guidance, particularly in cross-border situations.

Recognising that loss adjusting is a developing profession in some states, FUEDI provides assistance to fledgling national associations particularly in the education and qualification area.

Finally, as a European-wide body, FUEDI is actively engaged with other similar associations with a European remit including FERMA, BIPAR, CEA and EIOPC (European Insurance and Occupational Pension Commission/EU).

From your perspective as president of FUEDI, is there a European body of professional loss adjusters? Are there considerable differences between the Member States of the organization?

FUEDI is that European body with 12 member associations forming the nucleus. In addition, we are engaged with another 12 countries who have expressed some interest in becoming full members of the organisation.

Inevitably there are some different variances in loss adjusting practices in the different states; some of these are associated with legislative provisions whilst others are in response to the insurance market and the specific loss adjusting requirements. However, notwithstanding the variances, the core elements of the profession are very similar in most countries including investigation of the cause of an event giving rise to a claim, advice on the operation of policy cover, determination of the scope of the loss within the framework of the insurance contract, advice and assistance on damage mitigation and negotiation of settlement. The extent to which loss adjusters are involved in each of these stages does vary, and indeed in some states an array of additional services is also

offered in response to market demand.

Whilst I see some differences between the member states of the organisation, I do not view these as "considerable" and some of the working groups mentioned earlier demonstrate significant commonality of issues.

How do you see the future of the profession? What are the main challenges?

As with all professions, our future is bound up with ensuring that we add value to the claims process for our

clients (and their customers). By that I mean clearly understanding the needs of our clients and delivering a very high standard of service with technical excellence to meet these needs. As loss adjusters we must always remember that we are in a unique and privileged position, where our clients trust us with their customers and their money. That brings with it great responsibility, but provided we are clear in our service proposition and manage fairly and objectively the claim costs, I believe that loss adjusting has a very positive future.

Like every other business today, of course we have significant challenges including tighter legislative and regulatory frameworks, ever-increasing service demands and expectations in a consumer society, employee retention in competitive labour markets and competition with substitute services. In my view, none of these challenges is particularly unique to our business and are challenges which our members are successfully addressing. However, our biggest single challenge is perhaps that which is shared by the insurance industry generally, the ability to attract and retain high quality entrants to our profession at both graduate level and from other relevant professional groups including engineers, surveyors, accountants, and lawyers. In terms of FUEDI, some member associations working with loss adjuster employers have developed initiatives to address this challenge and the benefit of FUEDI is that these initiatives are shared with all members as it is an issue which is common to most.

At present the insurance sector is facing a process of change in order to supply new guarantees to satisfy the demands of society. How will these new guarantees affect the working processes of the loss adjusters? And their representative structures?

I assume when you mention "new guarantees" you are referring to a movement away from the settlement of a claim for cash and providing greater assistance to the policyholder (particularly in Personal Lines/Household) by managing the repairing contractor, arranging for the supply and delivery of replacement goods and overall project management of the claim.

Whilst these services are yet to evolve in some of our member states, they are firmly embedded in others such as the UK. Loss adjusters are successfully delivering these services but a new array of expertise is required to support this development involving supply chain managers, building contractor networks, service centre managers, and leaders in modern process methodologies such as Six Sigma.

As with other developments, FUEDI members facing such



changes in their markets have access to member associations who have already gone through these developments and it provides a forum for sharing the key learnings. In this regard, I believe that the representative structures have as much if not more relevance than in the past, as the pace of change accelerates and different states enter different phases at different times. This sharing of information and guidance must be to the benefit of not just the members but indeed, their clients and ultimately, the policyholder/consumer.

What importance does FUEDI give to professional training for Loss Adjusters? What characteristics should this specialist training have?

As I mentioned earlier, professional training and associated qualification is a cornerstone of FUEDI and of each of the member associations of the organisation.

FUEDI invests to ensure that member associations are meeting the necessary criteria in their respective countries (technical and experience) to fulfil their requirements for being awarded the FUEDI qualifications which are FUEDI NLAE (National Loss Adjusting Expert) and FUEDI ELAE (European Loss Adjusting Expert).

In addition to the audit and oversight investment, FUEDI is also engaged in an EU sponsored project under the Leonardo da Vinci Lifelong Learning Programme which is designed to develop a skilled workforce through European partnerships. The project involving six member associations will develop a series of loss adjusting training modules which will then be available to all member associations and other associations in Europe who are working towards meeting the necessary educational criteria. These very real commitments by FUEDI together with the engagement of a professional educational co-ordinator, demonstrate the priority and commitment this organisation has to the ongoing development of educational and training standards.

You ask about the characteristics of specialist training and, frankly, our profession is engaged in such a wide range of losses and industry groups (from mining to horticulture) that the specifics will vary with the necessary specialisms. However, at the core must be the appropriate technical qualification and experience associated with the loss adjuster's specialism, an in-depth knowledge of insurance policy construction and interpretation, associated law plus and very importantly, the appropriate "soft skills" to undertake the role including customer service and empathy, negotiating ability and strong verbal and written communication competency to mention a few.

From your perspective, does the figure of the loss adjuster have sufficient prestige? How can you achieve more prestige for the Loss Adjuster? How can FUEDI contribute?

For me, being a loss adjuster has never been a question of prestige or otherwise, but rather providing a first-class service with technical excellence. If loss adjusters generally aspire to these outcomes in their day-to-day work and never lose sight of the fact that we are entrusted with our client's customer and, in some cases, our client's money it will certainly provide a strong foundation for the continued recognition of our activities.

In terms of FUEDI's contribution, I believe that this is best achieved by the work we undertake on the education and training front, the adherence of member associations to the code of practice which has integrity and ethics at its heart, and the promotion of these standards and values to sister organisations with whom we engage.

From your international experience, how would you evaluate the relationship of loss adjusters with other figures in the insurance field (insurers, brokers, repair companies, etc.)?

In general, my experience would suggest that loss adjusters in most parts of the world, Europe included, work at developing and enjoy good relationships with these other bodies you mention. Indeed, one must remember for the loss adjuster to be successful, he or she must be able to manage these rela-

tionships which can have competing interests, and be seen by all sides to act professionally and ethically in achieving resolution of the claim.

This does not mean that there will not be differences and conflict, but that such issues are managed competently and recognised by all to be reasonable and fair. That is why the experience which is demanded as an element of the FUEDI qualification criteria and the soft skills I mentioned earlier are so critical to achieving success as a loss adjuster.

Do you think that a correct assessment is made of the loss adjuster's work? Is it properly rewarded?

In very general terms, loss adjusters have seen the real rate of return/payment for their work reduce over the past ten years. However, the high-end specialists handling complex claims, often across borders and on global programmes, have not been so affected by the downward pressure on price as their value is recognised and measurable.

Most of the pricing negotiations have been in the small to medium sized losses and it is difficult to be specific as some member associations are largely confined to handling Commercial claims only with insurance carriers managing their Personal Lines portfolios whilst in other countries all lines are outsourced to loss adjusters. Arising from significant consolidation in the insurance company market (the loss adjusters' primary clients) the larger insurers have a greater volume of claims to outsource to loss adjusters and, as in most commercial environments, volume and price are traded.

In a number of countries the Insurer spend was at a level where it was deemed appropriate to engage procurement specialists to run competitive tenders for their loss adjusting requirements and yield a lower unit costs per transaction. It is certainly the case that this environment has forced loss adjusters to improve efficiencies, invest in appropriate IT and in some cases, build ancillary services into the core loss adjust-



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ing activities. There is concern expressed in some quarters that further rounds of pricing reductions in recent years have reduced below the threshold where the expected service can be adequately and consistently delivered. I think there is some truth in the assertion that pricing in some member states did fall below a sustainable level for the service committed, particularly in the arena of high volume / low value claims, but there are signs that this has been recognised by insurers. There is also some movement towards pricing models which incorporate additional payment or reward for good services and penalties for service which falls below a minimum level. These types of arrangements will see those who perform best being rewarded appropriately. In general, pricing will be determined on volumes of claims available under a specific arrangement and the service levels demanded by the client. However, loss adjusters, like any other business, must also be ruthless at driving out inefficiencies and striving to reduce the unit cost of each given activity in order to remain competitive in the face of substitute services and indeed, peer competition.

Are Loss Adjusters prepared for the changes taking place in society? How can these be anticipated?

I have mentioned earlier about developments in some member states and what happens today in, say, France, Germany and The Netherlands, is likely to follow in other member countries as their markets evolve along similar paths. In that situation, membership of FUEDI and the sharing and exchanging of these developments and information is one of the best ways to anticipate and plan future development associated with changes in society and our market.

Clearly, development of EU directives, local regulatory frameworks and planned legislation are all good pointers for future evolution of our profession in any given country. However, there is no substitute for direct engagement with senior insurance personnel who largely drive the market for our services and in this regard, national loss adjusting associations provide the ideal platform for engagement with their insurance industry counterparts.

How can Loss Adjusters contribute to the betterment of society in problems as topical as sustainability, climate change, etc.?

As members of society, each of us has our part to play on issues of sustainability and climate change in terms of how we conduct our businesses and, indeed, our personal lives. It is also foreseeable that large insurers with established and committed green related policies and carbon neutral aspirations, will in time only trade with providers (such as loss adjusters) who can also fulfil these requirements. In that context, it would be my advice that loss adjusters would be prudent to develop appropriate environmental policies because certainly competitors and clients are doing so.

On a broader platform, loss adjusters can contribute to the Green movement by being fully acquainted with developments in building techniques and materials, machinery technology advances, and proximate sourcing of replacement goods to influence the reinstatement and replacement of damaged property in a more environmentally aware manner.

What is your opinion on the creation of national public registries of professionals?

I personally have no objection to the development and publication of such registries but one must respect the privacy of individuals who do not wish their details to be published and available in such a manner. Certainly from a professional perspective, I would prefer to have my details and availability for assignments in my area of expertise, easily accessible as it makes sense from a commercial perspective.

K. Rigby FCILA

FUEDI Plenary Meeting November 2008



Kieran Rigby, President FUEDI with Ignacio Machetti General Director of Consorcio de Compensacion de Seguros de España who presented to the Plenary Meeting delegates & Rui de Almeida



Kieran Rigby chairing the FUEDI Plenary Meeting held in Brussels in November. For full details of the presentation go to www.fuedi.eu/events.htm

CNPR - Câmara Nacional de Peritos Reguladores held a Seminar on October 17th at the ACP - Porto Trade Association. The title of the seminar was "Relevancy of Insurance in Trade and Commerce - Scope and Practical Applications".

Insurance managers, Brokers and Loss Adjusters attended as well as those from several companies that are members of the Porto Trade Association.



During the presentation FUEDI was promoted to these attendees from the insurance sector.



OBITUARY

Flemming Leif Hansen 1946 -2008

Flemming Leif Hansen died on September 5, 2008, of cardiac arrest after a few days' hospitalisation, aged only 62 years.

Flemming was born on March 27, 1946. Like his father and his brother, Palle, he was an enterprising, entrepreneurial person. On qualifying as an engineer in 1972, he joined his father's engineering company - working in the areas of risk assessment, valuation and loss adjustment. Within a very few years, he succeeded in building up what is today Denmark's leading provider of consultant services in this field.

It was a source of great pleasure to Flemming that his son, Christian, now manages Cunningham Lindsey Leif Hansen A/S. Flemming's other son Peter is also richly endowed with the family entrepreneurial spirit - designing internet websites of superior quality.

In 1987 Flemming took over his father's engineering company, Leif Hansen Rådgivende Ingeniører A/S, which in those days had fewer than 30 employees. The company made a number of acquisitions over the years, and today the Leif Hansen Group and its subsidiaries employ a workforce of 300 people. He always valued his company and its employees highly - so highly and consci-

entiously in fact that it undoubtedly had a long term effect. With his death at such an early age, Flemming leaves behind him one of Denmark's few national, family owned engineering groups - a family ownership on which he always placed great emphasis.

Flemming was an enthusiastic member of FUEDI and represented his country's loss adjusting Association, DALAX for many years, with the FUEDI Presidency being placed in his very capable hands. He was instrumental in the commencement of FUEDI's marketing initiatives to the European organisations - which continue to this day.

In recent years, Flemming worked with great single mindedness of purpose to arrange the handover of management of all companies to the next generation and to secure the ownership structure in the future. All of this work was concluded - in the form he wanted - during the spring of this year.

Flemming had an incredibly positive outlook on life, and his death was a great loss to everyone in his organisation as well as his many FUEDI friends and colleagues.

He died suddenly and without pain - a dignified death for a worthy man. Flemming Leif Hansen is survived by his wife, Annette, two sons Christian and Peter, and three grandchildren.



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I FAA - Sharing Knowledge

Mr Paul May, the Deputy President of the International Federation of Adjusting Associations (IFAA), and a past president of the UK's CILA and FUEDI, the European Adjusting Association, talks to Asia Insurance Review about the IFAA's aspirations, what it hopes to achieve in the international arena in the next two to three years as well as its plan to develop global best practice guidelines and global training programmes for its members.

“The most important function of the IFAA is to share knowledge and encourage professional development and global best practice”, said Mr Paul May at the sidelines of the 5th Asian Conference on Claims Management Conference organised by *Asia Insurance Review* and held in Singapore late last year where he was the keynote speaker.

Mr May, who becomes IFAA President in April 2009 talked about the potential of the various regions and the IFAA's role in helping to develop or enhance the loss adjustment standards and practices in these regions.

Middle East - No Fully Independent Loss Adjustment Associations

The Middle East poses exciting possibilities for the insurance industry because of the oil and tourism industries, and “the finance and legal activities”, he said.

“But a lot of the Middle East, especially oil producing countries, have not yet developed fully independent loss adjustment associations mainly because most loss adjusting firms employ expatriates from countries such as the UK,

India and Sri Lanka. Because of this, there is no sense of permanence.

It is quite a transient community,” said the insurance professional

who has over 36 years' experience

in the insurance industry and is currently Chairman of

Concordia Consultancy Ltd,

which provides chartered loss adjusting, dispute resolution,

and risk consultancy services from companies in London,

Singapore, Cyprus, New York

and Antigua.



Asia: IFAA Certificate in the Making

On Asia, he was quite optimistic and talked of the IFAA's role in bringing practices in line with international standards. To this end, the IFAA is developing a global online education programme, to comprise two or three certificate-level loss adjustment subjects and to lead to the IFAA certificate, expected to be available online in two or three years.

“We will effect the Global Best Practice Standard. This will be like a statement of best practice,” he said.

Supportive Role in Asia

In Asia, the Association also aims to play a supportive role to encourage regulators in countries that do not as yet have loss adjustment institutes.

“In Asia, we want to encourage even the conception of an association. At the moment, there are mainly toddler and adolescent associations. We want to bring standards to an international level. That's the reason why we are trying to be helpful and encouraging. We are not trying to be directive. We are saying 'if you want to do it, we will help you with the progress'. The individual member associations in the respective countries would do the training,” he added.

Global Training Programmes

“We are working very hard to have global training programmes that would span different legal systems, religions and cultural procedures. A conciliation is a very easy way of resolving issues. Every association has positive elements. We will take these from every association and combine them in the training programmes. There will be performance-related guidelines

relating to timelines and efficiency. We want our global best practice guidelines approved by leading agencies like the IMF, UN, EU, World Bank and various national regulatory bodies in countries, like the China Insurance Regulatory Commission (CIRC). A certificate from such a course would enable an individual loss adjuster to more easily secure employment across national borders because of the recognition of achievement of a certain standard that it would bring," he said.

For the online education programme in Asia, the Association is largely targeting Vietnam, China, Cambodia and Indonesia. The latter is of especial interest as it "is a very large country with a developed insurance association. We have an exploratory contract with the adjusters institute in Indonesia", he said.

IFAA - Sharing Knowledge

The IFAA membership comprises 10 institutes totalling 10,000 individuals, he said. It is a worldwide organisation established to promote the role of loss adjusting associations and their

members. The 10-member associations of the IFAA range from Europe to Canada and Japan.

"Our aim is for people to network, share knowledge on technical matters, procedural matters, market trends, how to respond to catastrophes etc. We want to put something back into the profession. For any profession to thrive, you need people to come in. Income comes through subscriptions. The IFAA senior members (who can use the title Fellow and the post nominal initials FIFAA) have a modest fee to pay of £25 (US\$37) a year. The rest is provided by member associations," he said.

Mr May is convinced that "there is a tremendous opportunity to use the goodwill and resources of the existing IFAA members to create a truly global adjusting standard of best practice". To this end, the IFAA is organising its first global conference in London on the 30th April 2009. It is expected that the 2010 IFAA conference will take place in Asia.

Further information on the conferences can be obtained at www.adjustersworldwide.org and www.concordiaconsultancy.com

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GUIDED WALKS - VISITORS AND THEIR SPOUSES/PARTNERS

Richard Reddaway, a past Chair of AIRMIC and for 20 years the Risk & Insurance manager at GlaxoSmithKline, is now a qualified City of Westminster guide and is offering 1 or 2 hour guided walks. Richard is also a 'working' friend of St Paul's Cathedral and a member of the current City of London Guiding course.

Popular walks include,

- a) "The American mile" [the many UK/USA links to be found as one walks from Trafalgar Square past the Adelphi along the Strand].
- b) "Westminster highlights" [from the Embankment via the Strand to the Mall and Parliament Square/Whitehall].
- c) "The emergence of the London Insurance market & Risk Management". This covers key persons [including Thomas Gresham, Edward Lloyd and James Braidwood], key organisations [including the start of the London Fire Brigade/Salvage Corps, the FOC, the CILA and London Insurance Institute]. It moves from 2,100 B.C. to 2008 A.D. whilst passing famous buildings past and present, as well as other less visible but interesting sights.

Richard can be contacted on r.reddaway@btinternet.com or by phone on 020 7837 1014. Walks for groups up to 10 are £25 per hour/£50 for two hours. For larger groups/further information please contact Richard. Visitors can be collected from hotels and the Insurance walk can start from the CILA's offices.

ANNUAL LUNCH

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Dean Nicholas doing his magic



Gerald Williams says Grace



Magic!



Angus Tucker, President CILA



Two Past Presidents



Graham Burgess with Jonathan Clark



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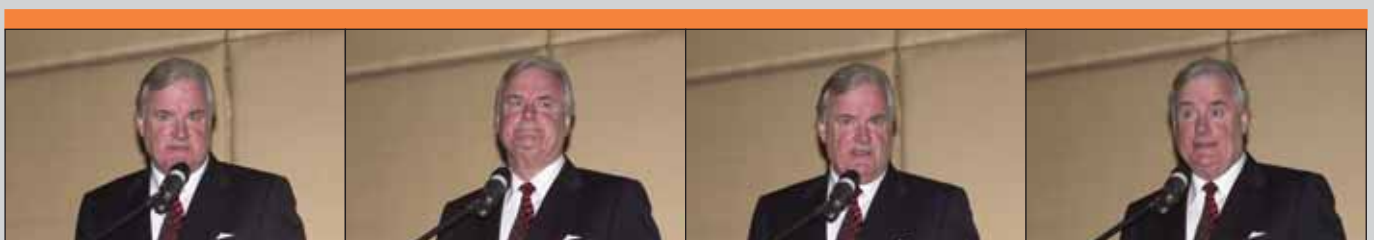
Immediate Past President entertains



The CILA Secretariat



VIPs



The many faces of our guest speaker, Alan Cleary



Graham Cave congratulates our Toastmaster of 40 years



Networking



Always on duty



Our guests enjoying the occasion (above) and the speeches (below)



Jackie entertains



Jonathan Clark with Bev FitzGerald & Mark Vos



Penny Black in thought



Romany Magic



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ADVERTORIAL

Insurance Claims Hotel Bureau Ltd (ICHB) announces name change to Insurance Claims Accommodation Bureau Ltd (ICAB)

ICAB started in its first incarnation as Insurance Claims Hotel Bureau, focusing solely on providing hotel accommodation for policyholders undergoing insurance claims. ICAB continues to deal solely with insurance claims and our service remains 24 hours a day, 365 days a year with a promise of always speaking to a human being and not an automated machine.

ICAB provides alternative accommodation solutions for loss adjusters and insurers throughout the UK. This includes a FREE hotel booking service. With an average booking time of just one hour, ICAB secures a discount on almost every booking made which is directly passed on to the insurers. We ensure the accommodation is suitable and convenient for the affected policy holder taking into account special circumstances such as disabled access, pets or proximity to work and schools. ***The emergency hotel booking service is open 24 hours a day, 7 days a week, 365 days a year.***

If the duration of the claim is longer than a month, hotel accommodation will no longer be suitable for insurer or policy holders and ICAB can supply policyholders with a short, medium or long term rental property during the displacement from their home. Within an hour of the claim being passed to the rentals team from the hotel team, it is allocated to a sympathetic and dedicated fully trained lettings negotiator. They will assist the policyholder in every aspect of locating a rental property, arrange viewings and handle the financial aspects ensuring the property fits within budget and policy limits. ICAB will liaise with the insurers or adjusters to ensure that funds are sent over in a speedy period of time so that the policy holder can be settled into their rental property as soon as possible.

ICAB can arrange removals and storage of all policy holders' belongings - no job is too small! Our suppliers are flexible and reliable and will ensure all belongings are professionally and safely removed, packed and stored or delivered to a rental address until it's ready to be moved back to the permanent property. The policyholder's items remain accessible at all times and not only do we take care of all of this.

In cases when policyholders are not able, or do not want to move away from their home, ICAB can arrange for a mobile home or touring caravan to be placed on their property. Subject to a free survey it can be ordered and delivered within one week.



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Bristol Cathedral - Fire

The Cathedral

Architecturally stunning, once described as “one of the great masterpieces of European gothic architecture”, occupying what is arguably the most important site in Bristol and boasting some of the most beautiful stained glass windows in the country, Bristol Cathedral was originally founded as an Abbey in or around 1140. It was in 1542 that Henry VIII (sometime between divorces, beheadings and multiple marriages) declared it to be the Cathedral for the Diocese of Bristol. The building now visible on Bristol’s College Green took over 700 years to construct.

Grade I listed, with a floor area of over 2000m² and nearly 100m long, the Cathedral’s Nave, Choir and Aisles are all the same height, forming a large hall: Bristol Cathedral is hence the major example of a ‘Hall Church’ in Great Britain and one of the finest anywhere in the world. The Cathedral contains some of the finest Romanesque work in this country, with the magnificent Chapter House and Vestibule, and surviving archways of the Abbey Gatehouse.

Within the Cathedral are many treasures such as the late Saxon carving depicting the “Harrowing of Hell” (acknowledged to be one of the finest Saxon carvings in England) the Gothic candelabrum from the Temple Church (the oldest brass candelabrum in the country) carved oak misericords and fine monuments.

The Cathedral is of outstanding importance to the history of Bristol and to modern life in the city centre.

The incident

A small stack of plastic chairs being used as the principal ingredient, a fire was deliberately set by an unknown miscreant in the Elder Lady Chapel, immediately adjacent to the stone Quire screen (see photograph # 4).

The fire was put out quickly by members of staff who, immediately on discovery, discharged dry powder and other extinguishers stored nearby.

The damage

The Quire screen was damaged by heat from the blaze, as was the stone floor immediately beneath the point of origin, and the fire generated volumes of smoke/soot which percolated across the Cathedral (see photographs 7 and 8).

Forensic Scientists, Hawkins, was engaged by the Cathedral’s Architects to establish whether the soot deposits, produced by the fire as well as the powder from the discharged fire extinguishers, contained corrosive contaminants. Extensive tests and contamination profiles



were completed by Dr Robert Edwards of Hawkins who was able to report that the analysed soot particle deposits were “close to pH neutral”: this relieved the need for immediate arrestive action.

The Continuity response

On notification of the incident, the appointed Chartered Loss Adjuster from Crawford & Company, brought in Continuity to work with the Cathedral’s architects in the restoration work required.

After completing triage and risk assessments, method statements and estimates, the 3 phased decontamination exercises began - within 48 hours of instructions to proceed.

The restoration works

A full time project manager was charged with responsibility for all aspects of the required remedial works and, through all phases, he worked with a number of other project managers, supervisors and 8 operatives, all trained and experienced in the sensitive and painstaking decontamination of the many delicate and valuable features found in historic buildings such as this. Bristol Cathedral receives countless visitors and school groups annually and it was important that it remained open to the public throughout the project. Therefore to complete the work safely and properly, areas of the Cathedral were cordoned off, with minimal disruption caused to daily services, prayer meetings, concerts, civic and other events,

Phase 1 constituted the careful and methodical decontamination of a number of delicate and ornate (and extremely valuable) brass and silverware items (candlesticks, crosses, lecterns, altar rails and the





like) which were restored in exact accordance with the processes agreed. This involved firstly vacuuming the items concerned, utilising machines with HEPA filters and specially selected brushes, along with soft bristled camel hair brushes.

The items were then carefully polished using E-cloths (organic, environmentally friendly, micro fibre and chemical free materials).

Throughout this part of the process, all staff wore 100% organic cotton gloves - so nothing was scratched and there were no blemishes left.

These items were selected to comprise Phase 1 of the project because it was feared that the contaminants produced by the fire would quite possibly negatively affect the metals concerned.

Phase 2 involved the main restoration project, which required working, in a similar manner and with similar equipment and materials, practically throughout the eastern half of the Cathedral, starting with the Quire: the team methodically, assiduously and very gently vacuumed the numerous superstructure components, also using soft bristled camel hair brushes and, to decontaminate some areas of affected stonework, specially formulated "soot sponges". Contents items were generally similarly approached. Where appropriate, items such as the ornate carved painted wooden angels were washed using weak pH neutral soap solutions and very soft brushes.

A relatively small scaffold structure was erected to facilitate the thorough decontamination of the stone reredos (photographs # 6 and 12 refer).

Phase 3, which comprised the similar decontamination of the painted, vaulted ceiling, above the seat of the fire and elsewhere, as well as a number of smoke covered



stained glass windows, including 17th Century heraldic glass in the east window of the North Choir Aisle, necessitated the erection of a further scaffold structure to facilitate these works. The ceiling is over 15 metres above ground level.

Conclusion

The main restoration work - Phases 1 & 2 - was completed in 10 days, Phase 3 taking a further 4 days.

We liaised throughout with the appointed Architects, the Reverend Canon, the Adjuster, Chapter Clerk, Head Verger and Sub-Sacrist, et al.

The Reverend Canon Tremlett commented in that obtained in this case: "The team has worked well on site and there has been minimal disruption to the Cathedral. My thanks to all the team for excellent service".

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SUBSIDENCE

Trees and subsidence

2008 has been a quiet year for new subsidence notifications with the number of new instructions probably reaching a ten year low. In addition the repudiation rate is at a record high which means that the numbers of valid claims are very low.

There has however still been a large focus on trees as the main causes of subsidence. There has been the launch of the joint mitigation protocol in June 2008 which is a protocol in respect claims management where trees are implicated as being the cause of building movement. It seeks to establish best practice in the processing and investigation of mitigation for tree root induced building damage, benchmarking time scales for responses and setting standards for levels of evidence. Full details are at <http://www.ltoa.org.uk/jmp.htm>

Another aspect effecting trees and subsidence was the change on the 1 October 2008 to the Town and Country Planning (Trees) (Amendment) (England) Regulations 2008 which introduced sets levels of evidence and now requires the use of a standard application form.

The significance of the standard form is that if it is not used then your application is invalid. Prior to the new Regulations Local Authority's produced their own application forms, leading to inconsistencies regarding the nature and extent of the information required. The new form is located on the Local Authority websites. There is also now a requirement to provide mandatory information at the time of making an application for consent to do works to a protected tree (that arise out of subsidence damage). Without this an application will be invalid and will not be processed.

Supplementary evidence will no longer be permitted to be provided to the LA once the application has been submitted.

The mandatory information required for subsidence related applications is:

- a plan which identifies the tree or trees to which the application relates; This can be hand drawn sketch plan but it must be accurate enough to clearly identify the tree(s) for which treatment is proposed. Plans that contain errors, such as incorrect location of trees, will be invalidated. If such errors come to light during the site visit your application may well be invalidated until such time the correct information can be supplied.
- specified details of the work for which consent is sought (The works must be clearly described and the extent of any pruning e.g. crown volume or height reduction, thinning, branch shortening or crown lifting must be clearly and fully specified by reference to a percentage, fraction or distance; or pollarding to a particular height or back to previous points of reduction, or secondary points etc. etc.)
- a statement of the reasons for making the application i.e. that the tree(s) are causing subsidence damage

However you must have appropriate evidence to support this allegation. You must provide a report by an engineer or surveyor, together with a report from a tree professional (arboriculturist). The reports must include the following information:

- A description of the property, including a description of the damage and the crack pattern, the date that the damage first occurred/was noted, details of any previous underpinning or building work, the geological

strata for the site identified from the geological map

- Details of vegetation in the vicinity and its management since discovery of the damage, including a plan showing the vegetation and affected building
- Measurement of the extent and distribution of vertical movement using level monitoring. Where level monitoring is not possible, state why and provides crack-monitoring data. Data provided must be sufficient to show a pattern of movement consistent with the presence of the implicated tree(s). It is considered that in most instances the failure to supply level monitoring will invalidate the application. It is interesting to note there is no minimum period specified but it is considered that this must be long enough to demonstrate that the tree(s) are the cause.
- A profile of a trial/bore hole dug to identify foundation type and depth and soil characteristics
- The sub-soil characteristics including soil type (particularly that on which the foundations rest), liquid limit, plastic limit and plasticity index
- The location and identification of roots found. Where identification is inconclusive, DNA testing should be carried out
- Proposals and estimated costs of options to repair the damage.

As part of the changes there is also a new fast track appeal process. This will apply to appeals arising out of refusals for consent for planning permission to deal with a protected tree and for appeals against the issue of an Article 5 certificate.

The Planning Inspectorate (PINS) is now empowered to process these appeals, and can make decisions on them, rather than the Secretary of State.

PINS will only be able to consider the information provided with the original application (the Inspector can still choose to ask for further information).

It is hard to predict with any real certainty how the changes will impact in practical terms until a number of claims have passed through the new system. However it is likely to mean more front ended site investigation plus the introduction of level monitoring which historically has only been used on the more complex cases.

The fast track appeal process should be quicker but it is likely that there will be less of an opportunity for a decision to be overturned given that the introduction of any additional evidence during the process is not allowed

John Parvin, ACILA



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Have you got that sinking feeling?

High levels of rainfall, flooding etc. can cause ground subsidence, often in chalk soils by triggering the opening up of dissolution features or in mining areas the opening up of poorly capped shafts.

Solution features that have lain dormant and undetected over many years may suddenly manifest themselves as ground depressions or deep cavities often with disastrous consequences.

The subsidence can occur virtually anywhere from the roadway outside the property or as frequently in driveways, gardens or under existing properties.

Dealing with this deep form of subsidence can be a technically difficult challenge particularly when it happens below an existing property.

Remedial options can involve piling to bypass the problem, however they tend to be highly disruptive and frequently involve construction of a new substructure.

A more positive, less disruptive approach offered by Keller Ground Engineering is provided by the use of compaction or compensation grouting systems to treat the soil insitu and thereby effectively remove the problem.

These specialist forms of grouting are ideal as they create the minimum amount of site disturbance and can be installed from the outside of a property as well as within.

The Compaction Grouting system uses the high pressure injection of a thick grout to compact the loosely in filled dissolution feature or disturbed soil to provide a permanent solution.

Grout injection is highly controlled and flows are limited by the nature of the 'mortar like' grout.

A further advantage of compaction and compensation grouting in particular, is the ability to reverse the settlement that has already occurred to the building, floor slab or roadway.



Case Histories

Whereas most buildings on disused landfills are piled to avoid future settlement problems less concern is given to the surrounding hard standings and garden areas.

Unfortunately these are the very areas that are used for service runs etc., and although covered by household insurance service failures can be expensive and highly disruptive to correct. On a recent case in question up to six houses were affected by excessive settlement to drains driveways etc. Underlain by an old landfill the ground conditions comprised up to 6 metres of very loose ash and rubble fill.

The solution proposed by Keller Ground Engineering was to compact the soils in the external areas insitu using Compaction Grouting to permit the reinstatement of the services on stabilised soil.

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