

# Claims Focus

THE CHARTERED INSTITUTE OF LOSS ADJUSTERS – 'THE CLAIMS INSTITUTE'

SPRING 2007

## NEW MEMBER INITIATIVE

I am sure there can be no dispute that we must actively encourage as many members as possible to obtain an appropriate professional qualification. When I see my doctor I am comforted to know that he went to medical school and passed the necessary exams. I would feel less confident if he said he had always been interested in medicine and had learned as he went along.

Every day customer facing CILA members are making technical decisions which impact on customer's lives in times of crisis – then surely we should expect those decision makers to have some qualification.

A range of qualifications exists within the CII and CILA to meet our members' needs. However, getting the message across that qualification is important is difficult with members being spread throughout the length and breadth of the UK and abroad and time for everyone is always in short supply. As a result, and to try and reach all of our members, we shall shortly be delivering an electronic media platform to focus on the very varied adjusting work that is available to those who can demonstrate professional qualification and experience. We shall also be using this medium to reach out to college and university graduates to encourage new entrants into what must be one of the most stimulating areas of insurance providing excellent opportunities for those who start on the qualification route sooner rather than later.

**Malcolm Edwards**  
Deputy President

## ABI/CILA/ACPO/LGA PROTOCOL

The Protocol on The Role of the Insurance Industry in Dealing with Civil Emergencies (including CBRN) is to be launched on the 18th April, 2007.

The main purpose of the Protocol is to allow adjusters on site as soon as practicable following an emergency as well as providing a communication structure within the insurance industry having direct contact with the Government's Strategic Co-ordinating Group (Gold).

## Notices

### 2007 ANNUAL LUNCH

The CILA's Annual Lunch will be held on Friday 12th October and this year we shall be returning to the Inter-Continental Hotel, Park Lane, London W1. Again we shall be featuring a high profile speaker. Further details will be made available shortly.

### MEMBERSHIP DETAILS

We need your details so that we can keep your records up to date.  
See Page 6

### ARTICLE REPRODUCED FROM THE TIMES

A Year On, the image of The Fire Remains Stark – Magnus Linklater on the restoration of his home, and the help he received from his loss adjuster. Go to Property SIG on the new website and find the article under "Publications".

### NOT CASH FOR HONOURS BUT CASH FOR ARTICLES

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# THE NEW CILA WEBSITE WENT LIVE ON 1ST MARCH

Have you visited the new site?  
If not, click on [www.cila.co.uk](http://www.cila.co.uk) NOW!

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HOME | ABOUT US | NEWS & EVENTS | TECHNICAL | PUBLIC | CAREERS | MEMBERS | LINKS | FORUMS | CONTACT

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[Read more about loss adjusters](#)

**SPECIALIST INTEREST GROUPS**

The CILA created Specialist Interest Groups in 2005. The purpose was to enable all members to be associated with those who are practising in, and have expertise in, one of the 12 specialist claims areas.

Select a specialist interest group

**THINKING OF A CAREER IN LOSS ADJUSTING?**

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[More about a career in loss adjusting](#)

**PRESIDENT'S BLOG**

I attended the latest committee meeting of the Anti-Fraud SIG. Apart from consideration of...

[Read the latest](#)

**FORUM**

Discuss Technical matters, social events and more. Sign in required

[Go to the Forums](#)

**Depreciation as a Saving - The Definitive Article?**

You will no doubt have seen some recent insurance press coverage on the topic of depreciation as a potential saving.

**ABICILA Protocol**

The ABICILA Protocol on The Role of the Insurance Industry in Dealing with Civil Emergencies is to be launched in mid April 2007. Other parties to the Protocol include the LGA, CFAA and ACPD.

**Post Management Briefing: Property**

28 April 2007. Hilton Park Lane, London

**CILA Annual Luncheon - 2007**

The Annual Lunch this year will be held at 12 noon on Friday 12th October, 2007 at the Inter-Continental Hotel, Park Lane, London W1.

Further details to follow.

**FOR MEMBERS**

Services for members

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[What We Do](#)

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**FOR STUDENTS**

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Anyone who used the old CILA website would have to say that, despite the valiant efforts of the CILA Secretariat to maintain it, there were some serious drawbacks. For a start, it was difficult to find what you were looking for - documents were scattered all over the place, and it wasn't very user friendly. It also lacked the modern look of many sites that can be found on the web nowadays. However, this all changed on March 1st this year, when The CILA rolled out its brand new site, of which I have been appointed editor.

As editor I am responsible for the collection and editing of content, along with the general day to day maintenance of the site. My role provides an exciting opportunity for me to combine my technical skills, gained in my previous employment as an IT support technician, with my interest in the more creative side of things, as we develop the site further. Site maintenance is accomplished with a state-of-the-art content management system called Drupal, which is the software that also powers MTV.co.uk, US Online, and The Onion, a popular American satire magazine. This, along with much hard work by Luke Exford and a fresh new look from design consultants Wilson Fletcher, has helped to produce a top quality site that can only go from strength to strength.

One of the objectives when the CILA decided to implement a new site was to make the profession seem more accessible to a lay audience, hopefully encouraging potential future members to think about a career in loss adjusting, and promoting the profession in a positive light. I would like to think this has been achieved, due to both the new look and also to new sections such as the careers pages, which include interviews with loss adjusters about their experiences in the field.

Primarily however, the site is a resource for CILA members. As well as a sleek and stylish design, the site includes many new features of use to those in the profession. The recently introduced Specialist Interest Groups have each been given their own section, which includes a wealth of technical material. There is also an online diary, or blog (short for web log) maintained by CILA President Harry Roberts. Perhaps the biggest departure from the old site is that there is now a forums section in which members can post messages on topics of relevance to loss adjusting. For anyone who enjoys a good debate (or even just a bit of a chat), this provides an excellent opportunity to engage the CILA membership at the touch of a button, so I would encourage you all to logon at [www.cila.co.uk/forums](http://www.cila.co.uk/forums) and start posting. Please don't be shy! **ROB DIDCOCK**



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# Specialist Interest Groups

With the recent launch of the new CILA website, we move to the next phase in the development of our defined Specialist Interest Groups and are in a position to deliver real time information to registered members and perhaps for the first time are in a position to receive feedback to those who have elected to shoulder the management of each SIG.

So what should members see in the various sections? Initially, a fairly uniform and in some cases quite sparse, presentation but one which with your help will be rapidly populated

Each SIG is being encouraged to target areas of specific interest be they topical or historically technical. Chairmen will with their interim committees agree areas for review and reporting and will set up small working groups to deliver Technical Bulletins on agreed subjects. We would encourage you to identify any specific areas of current interest to you and would invite you to put your name forward to contribute and be fully participant. Such working parties can operate remotely through the medium of e-mail so geographic location should offer no restriction.

In addition to the working groups we are asking each SIG to nominate a Media Representative who

will seek to ensure that the SIG web page for their SIG is regularly updated. It will also be the responsibility of the person concerned to regularly visit the "chat room" of their SIG and to harvest topical issues and to agree with the chairman those upon which working parties should be engaged.

Having launched all 12 Specialist Groups we will now be concentrating on the largest 3 or 4 to assist in shaping and delivering for members. It is anticipated that by this approach we will "model" the way forward for the smaller SIGs.

Finally, please visit the website and explore all of the facilities currently available. If you have any constructive observations please feel free to advise as it is only through the successful operation of the site will we ensure delivery of this new initiative to you.

*Michael Burnett  
Chairman, Technical and  
Specialist Interest Groups*



*Michael Burnett, Chairman*

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## PROFILE

# The Mexican New Wave

Talk of the demographic time bomb destroying the loss adjusting market may be premature. Amongst the grey-haired suits there are young and ambitious people making a name for themselves. Olivier C Laurent talks to Michael La-Band, who at the age of 27 has been made MD at MYI Mexico

In September 2004, category-five hurricane Ivan devastated Grenada, Jamaica, Grand Cayman, Cuba and parts of the US. When the time came to assess the losses left behind, Michael La-Band found himself in Grand Cayman – and knew he had made the right career move into loss adjusting despite the difficulties he faced and tragedy he witnessed. “It was so surreal; these people had lost everything,” he recalls. “I was working 17 hours a day, seven days a week.”

At the age of 27, Michael has just been made managing director of MYI Mexico, where he is tasked with opening a new office for the loss adjuster in the Latin American country. He is also studying for full associateship of the Chartered Institute of Loss Adjusters.

To say that Michael’s timetable is full and frantic would be an understatement, but two days before boarding an 11-hour flight bound for Mexico City, he was still running around London meeting with clients, fine-tuning the latest details of his move, squeezing in some study and even finding time to talk to Post.

### Defusing the timebomb

Bearing in mind the entire insurance industry is gradually growing more senior, Michael is one of the youngest loss adjusters in the process of becoming chartered. “About 60% of senior management in the insurance industry is going to retire in the next five years,” he comments, “so the CILA has only got those five years to get new blood into the industry.”

He also confirms that insurance as a whole continues to suffer from the perception of being a grey-haired profession. “Most young people see it as a boring and unattractive profession to work in. I still haven’t met anyone that hasn’t ended up here by accident,” he says.

For the past year the CILA has been trying to defuse this ‘demographic time bomb’, and it needs all the help it can get. Michael says: “I’ve been working with the CILA for the past few months after it asked me to help it out with its new promotional material.”

To succeed in this recruitment campaign he believes the institute must put itself directly in front of the people it wants to attract – university graduates. “However, you also need to bring an amount of maturity to this profession. Personally, it’s not a thing I would have wanted to get into straight out of university,” he asserts.

Like many in the industry, Michael did not choose insurance immediately as a career. Instead, he started out in the financial IT sector. During his time at the University of Leeds – from which he graduated with a BA in Spanish and

management – Michael completed an IT internship for a bank in the City of London. He wanted to pursue this as a career but was disappointed not to be able to use his Spanish.

He says: “One day I got a call from a recruitment agent that specialised in multi-lingual recruitment, and he said, ‘are you interested in training as a loss adjuster using your Spanish?’ So I replied, ‘what’s a loss adjuster?’”

However, after receiving the job profile Michael realised that loss adjusting was what he wanted to do. He got the job at Charles Taylor Consulting, where he stayed for a couple of years, “cutting my teeth in general property and casualty loss adjusting” – and he ended up working almost exclusively in Latin America and Spain. “Then an opportunity came up in London at MYI,” he explains. “MYI had quite a young and small team when I joined, but it was growing.”

His initial position at the firm was as deputy director for casualty. However, after a couple of months, “it became apparent I would be doing completely different things, with a lot of work again in ‘Spanish America’”.

### Crossing the border

In 2006 Michael was promoted to associate director of property and casualty claims, and a few months later was approached with the opportunity to work in Latin America.

MYI has been retaining a lot of work during the past few years in Mexico, especially on the catastrophes side, according to Michael. “We also have a very good network of offices throughout the continent, but Mexico is our biggest market and, it was a hole we needed to fill,” he says.

Due to his proficiency in Spanish and previous experience in Latin America, Michael was the natural choice for MYI.

“I was offered the job of managing director for MYI Mexico. I’m going to try to build a good team of local Mexican loss adjusters that are able to work throughout the country and across different lines of businesses – mainly in property, energy and marine. We want to build a strong marine division because no one is really servicing that sector well in the region right now. However, my main priority from day one is to get work, both for our existing clients and for new ones.

He adds: “It’s a very personal market; there is only so much you can achieve over the phone and on e-mail, you’ve got to be there and seeing these people.”

However, Michael will not disappear from the London scene entirely. “I will come back to London at least two or three times every year to see clients in the London market – taking the opportunity to meet with people, so they recognise me. It’s important to maintain relationships in this market.”

Furthermore, he has to return to London in October to sit his final



*Continued on page 6*

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exams. "Most people want to achieve something to the best of their abilities, so if you can become chartered then you might as well. It demonstrates that you know what you are doing," he says.

Juggling study and work has been "quite difficult", he concedes. "The loss adjusting exam is broad, with a lot on the broking and underwriting sides of the insurance industry. I'm not a big fan of what is in there – some of the core exams should not be core. To my mind it needs a severe restructure."

#### A world of trouble

The workload, coupled with the studies, prompts Michael to advise students to think carefully before entering the loss adjusting world. "You need to be prepared to work long hours and travel regularly, and you need to be committed to studying. So it's probably best to get some work experience beforehand."

However, he adds: "If you're good, you can take on more responsibilities, and there will always be a place for you. As long as the wind blows, people are going to need loss adjusters."

Last month, Michael boarded that plane to Mexico. He planned to open a bottle of champagne and celebrate his success but, even then, not lose sight of his responsibilities. As the plane taxied down the runway, ready to take him to the next stage in his loss adjusting career, Michael was planning to work on his 2007/2008 budget. After all, he says: "I'll have 10-and-a-half hours to think about it."

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## PRIZE DRAW ARTICLE WINNER

In response to our President's recent e-mail request for articles to be submitted congratulations go to Tony Boobier on winning the prize draw for his article on climate change. Tony will receive a £200 prize which he has decided to split with a £100 donation being made to the Demelza Children's Charity and the balance is of store gift vouchers. His article will be available for reading on the CILA website via the Property/Weather SIG.

## NOT CASH FOR HONOURS BUT CASH FOR ARTICLES!

With the launch of the new CILA website a large amount of technical information will be disseminated via the Specialist Interest Group pages. We are asking all members to submit any technical articles that they may have written or would wish to write for inclusion on the specific SIG page.

The CILA will be awarding prizes of £500 to the authors of the best technical papers (one per SIG) published on the website each year.

So please support your SIG and submit an article as soon as possible.



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## Membership Details

The CILA Secretariat has recently sent out to Members a 'Membership Details' form. You will appreciate that it is essential that the details are carefully checked and returned to the Institute in order for us to maintain an accurate database.

Accepting that we have moved into an electronic age, it is difficult to believe that we have over 600 members who do not have email addresses! Naturally there are those who have moved away from business life, for one reason or another, and do not feel the need to use the internet, but we are sure that there must be many members who see the web as an essential tool and have overlooked the need to advise us. To those Members, please be aware that very soon in the future everything, yes everything, including notices of meetings, voting papers and the Annual Review Report, will be sent electronically. Please help us to effectively communicate with you.

It is also at this time of year that we carry out a random check of qualified Members' CPD records so please make sure that your own records are up to date. The 'Membership Details' form will indicate if you have been selected to submit your CPD record.

Finally, if your annual subscription has been paid you will have received an official receipt with the 'Membership Details' form. Please be aware that if your subscription has not been received by 31st March an additional £25 administration charge will be payable.

# "Now, we're talking." Calling up cheaper rates

No one wants to pay more than is necessary for their business telecoms, but choosing the cheaper option shouldn't mean sacrificing convenience and security. When the Chartered Institute of Loss Adjusters were looking to make significant cost savings with the knowledge they were getting a tailor made deal and the best possible service, they talked to MGM Telecoms Ltd.

MGM save their business customers, small or large, on average between 20 – 70% off most of their current telecoms usage. Providers of IT and telecommunications managed consultancy services for businesses and organisations seeking to implement cost reduction strategies. As independent consultants MGM does all the hard work, scanning the supplier market for the best possible deals from hundreds of tariffs and acting as a filter for their customers. Based in the UK, they have built excellent relationships with major telecom carriers and IT suppliers.

Your solution begins with a **no risk, hassle free consultation or 'Health Check'**: A spreadsheet comparison from a number of telecoms carriers, undertaken as part of an ongoing free service for all prospective and regular customers ensuring they receive the best deals and service. The CILA was seeking a range of benefits including cheaper call rates, contingency planning and telephone conferencing.

The CILA were recommended the use of the 0845 number for all calls including disaster recovery (via a remote website service which can transfer away from the office to another chosen location). The 0845 number provides callers with a local rate, no matter where in the country they are: An obvious benefit to the CILA's 4,000 members. (Callers from abroad would pay the costs of local rate calls to the UK). We are also looking into the CILA gaining a 10% discount on their BT line rentals. The more lines the organisation has, the greater the savings to be made.

And what of customer service and possible technical issues? Since 1991, deregulation of the industry has made the market far more competitive. Equally, it has made it more confusing for the customer. We cannot only identify cost savings, but we can also help customers get the very best from their telephony and emerging technologies such as **SIP Trunking**.

In fact, our customers tend to find they have a better service than they may have had with their previous supplier. And it is still normal to have at least part, if not all, of your network coverage provided by BT, and serviced by BT engineers. For SMEs, use of an indirect line piggybacking on BT lines is common. We recommended OPAL as the best carrier for the CILA – OPAL is one of the UK's largest network operators and a wholly owned subsidiary of The Carphone Warehouse. By using OPAL's services, the CILA gained a short cut to BT customer service, with a dedicated BT service number, all handled by OPAL.

With a 31% (£2,000 p.a.) saving over the CILA's previous supplier, Executive Director Graham Cave

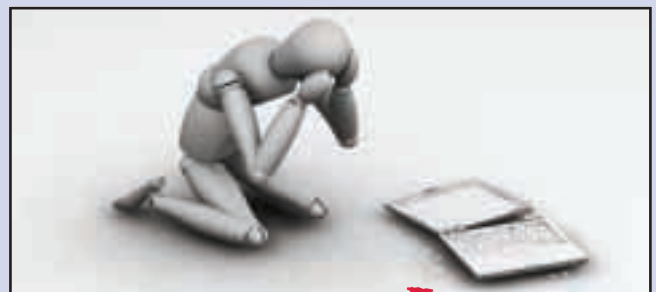
says he is "delighted" with the benefits MGM has brought to the organisation.

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- **SIP Trunking**, which greatly simplifies and reduces the costs of switching from traditional infrastructure to next generation IP telephony
- Video and audio conferencing
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- Telecom hardware (PABXs)
- Worldwide coverage for telecoms services

We also have a sister company, VoIP Total Solutions Ltd, providing independent client-sided consultancy for IP solutions with two Directors having over 10 years experience in running independent telecoms consultancy, and over 20 years in heading up various multi-national companies fashioning their IT structure.

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# JOHN HILTON SPENCE, C. de G.

## 30th August 1921–18th September 2006

John Hilton Spence was a doyen of the Chartered Institute of Loss Adjusters, one of the founder members who helped steer the Association of Fire Loss Adjusters through the process of being granted Chartered status by Her Majesty Queen Elizabeth II.

John was born in Birkenhead, and lived on the Wirral Peninsular all his life. He went to school at Wrekin College, leaving in 1939 to be enlisted directly into the Royal Artillery in the early stages of World War II. He was always very reticent about his wartime career, except to joke that during tank training in the West Country he caused a first floor oriel window above a pharmacy to be taken out by the gun barrel of the tank he was driving. Years later he visited the same pharmacist who, he reported, "didn't seem to mind at all!". John's wartime operations were never disclosed, but he was proud to wear a miniature Croix de Guerre with his black tie, and clearly he had distinguished himself in France. After cessation of hostilities he served in the Indian Army for two years, eventually retiring with the rank of major.

Returning to Wirral, John announced his intention of becoming a loss adjuster and his father, Charles Hilton Spence, who himself ran the adjusting practice C Hilton Spence & Co, in Liverpool, recommended that John should enter the profession by training with his friend William Penney of the company of that name in Bradford. He gained much experience in this multi-faceted practice and studied sufficiently hard to pass his ACII and AFLA final examinations.

In the 1950s he married, and joined his father in Liverpool, as junior partner, but in 1958 his father died suddenly, leaving John with the practice to run, at that time consisting of three men, and three staff. As it happened, Thomas Howell & Co of Birmingham and Stoke were seeking to expand into Liverpool, and in 1959, C Hilton Spence & Co became an Associate Company. This started an inexorable trend to expansion both at home and overseas, and John became one of the half-dozen main board directors of Thomas Howell Ltd, later Thomas Howell, Selfe & Co Ltd. He never forsook his Merseyside roots but in between establishing a national reputation for himself as a top-drawer loss adjuster with a 'safe pair of hands', he travelled extensively as an ambassador for CILA both in Europe and especially Australasia, particularly in the run up to his Presidential year of 1971. His presidency saw solid market progress for Loss Adjusters and the Chartered Institute, and he fulfilled his year with his customary panache and great charm. Always an engaging man, he never lost his temper and had the capacity to make friends out of adversaries, winning the respect of all those with whom he dealt. He retired in 1986 at which time Thomas Howell had personnel strength of over six hundred, and whilst he kept in touch with his ex-colleagues, he abandoned himself to his golf, family and wide circle of friends. He became involved with several charitable committees, also finding time to become a keen and knowledgeable gardener, and as a 12-handicap player, he was an enthusiastic committee member and past Captain of the Royal Liverpool.

John married Margaret, daughter of Dr. Gerrard, and herself a GP, who shared his golf enthusiasm and they lived in



Hoylelake, close to their beloved course. They had three sons who still remember bracing walks on the Dee Estuary foreshore, punctuated by bouts of physical training exercises on the beach, and who survive him.

John Hilton Spence was a tour de force with a shrewd practical brain and a regard for his fellow man. He will be greatly missed by all who knew him, and we offer our condolences to Margaret, his sons, and his greater family.

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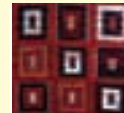
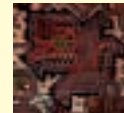


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## Flooding in Oporto

Last year in December a large catastrophe affected Oporto with the overflowing of the Douro River. Due to the high risk of flooding the area was not covered by insurance. The Local Trade Association, requested CNPR (Camara Nacional de Peritos Reguladores – the Portuguese Loss Adjusting Experts Association) for their professional support to ascertain damage valuations for all residents, commercial and domestic.

Major inspections were made with several loss adjusters in the field with final reports being delivered to the Local Trade Association on 31st December 2006, this being well within the deadline of 10 weeks implemented by the EU Solidarity Fund.

A total amount of €163,919.91 associated to 61 files was concluded by CNPR encompassing damages as well as loss of profits. At present the local trade association is claiming from the Portuguese government and Brussels for the reimbursement of the damages suffered.

The media covered the situation with public television RTP (equivalent of the BBC) and several newspapers reported on the flooding as well as the importance of the work developed by CNPR, which was fully supported by the FUEDÍ Catastrophe Committee.

It was the first time in Portugal that a team of professional Loss Adjusters from several different companies, who are members of CNPR, intervened in a real field of catastrophe for an area not covered by the insurance industry.

NOTE: The Portuguese government was advised of CNPR's intervention capability due to a meeting having taken place in 2006 with the state home affairs secretary with agreement that in the future CNPR would be asked to evaluate on disaster damages.

## III Forum International



Marco Cincotti speaking at the Forum

Porto University and CNPR with support of the Fuedi Catastrophe Committee, promoted an International Forum to discuss matters on damage evaluation in respect of further disasters caused by fires and floods.

Marco Cincotti, Chairman of the FUEDÍ Catastrophe Committee attended this Forum with Munters being the official sponsor.





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## OBITUARY: Peter Brocklehurst

Peter James Brocklehurst who died unexpectedly on 11 March 2007 was born in St Anne's on Sea, Lancashire on 30 January 1923. He was educated at Nevill Holt Preparatory School and Uppingham which he had to leave early due to his father's untimely death. He fought in the Second World War serving with the Grenadier Guards and as Captain P J Brocklehurst he was mentioned in despatches and decorated accordingly.

After the war he joined the family firm of C Brocklehurst and Son Chartered Loss Adjusters in Manchester which was founded in 1827 by Charles Brocklehurst, his great, great grandfather.

The company was originally described as dealers in machinery being also employed by a number of Northern Insurance offices as machinery valuers. Towards the middle of the 19th century the firm became well established as the leading Manchester adjusters handling many of the large mill fires which were prevalent at that time. PJB qualified as a Chartered Loss Adjuster and Chartered Insurance Practitioner and throughout his tenure as chairman he expanded the firm throughout the UK and established offices in Europe, the Far East, Australia and the Americas.

Prompted by a competitor opening in Manchester PJB moved to Whittington Avenue in London close to Lloyd's before moving to Battlebridge House alongside HMS Belfast. Whilst the firm's support by the traditional Fire Offices continued, it was through the additional support of underwriters at Lloyd's, enabling the firm to set up specialist divisions including fine art in which PJB had

a particular interest, that established 'Brocks' as the leading firm of specialist loss adjusters. Headline cases the firm was appointed to deal with included the fire at Bantry Bay oil terminal, the Lockerbie air disaster, Piper Alpha and the fire at York Minster.

However, over time, he could see that the industry was changing and like many in the profession he realised that the world of call centres and procurement officers was not for him, so in 1994 Brocks was acquired by Crawford & Company who were better suited to accommodate the modern ways of service provision. Whilst an era had ended, how prescient this move turned out to be given the later demise of so many of the old established loss adjusting partnerships.

PJB was much respected and regarded as a true gentleman throughout the industry. He was a Liveryman, and as pictured, was also High Sheriff of Cheshire in 1986. He enjoyed sailing, gardening, riding and also practiced yoga. He was a keen supporter of the arts in all their various forms but he especially enjoyed the opera and ballet and was regularly to be seen at Covent Garden as well as Glyndebourne and Garsington to whom he was a very special friend.

Upon the death of his wife Dinah in 1998 Peter moved to Northamptonshire to be close to his sister, son and two granddaughters who survive him.

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# Anti-Fraud

## A tighter focus

**The use of supply chain companies in low-value, high-frequency claims is common practice in the insurance industry. Bobby Gracey explains how a testing personal claims experience resulted in a pilot to zoom in on the issues in this sector.**

It seems to be accepted practice in the UK that claims with a value of less than £2000 are simply instructed to supply chain companies. These firms have delegated authority to settle claims to the agreed authority limit, and they invariably provide insurers with a replacement discount, or a retrospective discount, based on overall spend per annum.

As a common practice in the market, this situation is of little concern to many and the consensus is that this system makes sense, however, a personal claims experience prompted me to question the practice. In 2006 a leaking central heating pipe caused minor water damage to my kitchen ceiling and a newish bedroom carpet. A little research revealed that the carpet was still available and could be replaced for £720, including fitting. However, the insurer's supplier was quick to reassure that money was not an issue as he was authorised to select a replacement to the value of £1,500. This apparently being the limit below which insurer's authorisation was required.

Alarmed at the way in which the insurer was allowing suppliers to mismanage its claims spend, I informed it of the situation and asked why genuine customers should be paying for the cost of blatant fraud committed by its appointed suppliers. A cheque for £750 was received after a short correspondence, together with an assurance that it would be investigating the unethical conduct of the supplier.

### Negative feedback

This eye-opening experience highlighted the issue of potential fraud in the supply chain and prompted Crawford and Company to conduct some research on how insurers manage their low-value claims, and how successful they are in managing fraud risks, particularly in light of Financial Services Authority's objectives on combating financial crime.

Surprisingly, the feedback was fairly similar and included statements such as, "we use supply chain

companies, not loss adjusters or internal field forces, as supply chain is less expensive", and "we have very few fraud cases detected by our supplier and we assume we have no problem in relation to our FSA responsibilities". Comments were also made on discounts ranging from 10% to 30%, very few complaints and the fact that fraud detection is not a measurement used with supply chain companies.

These findings were considered in relation to the challenges faced by Crawford and the industry in general. It seems odd that, while certain loss adjusters have key performance indicators in place with some insurers of a 10% fraud detection rate when a claim exceeds £2,000 in value, there are no measurements or incentives in place with supply chain companies if the claim value falls below this threshold.

Operating a supply chain procedure seems attractive for general insurers but it also poses risks, as these outsourced companies are not expected to be experts in fraud detection in relation to insurance law and underwriting procedures.

The lure of discounts appears to be causing complacency among some insurance companies and they may need to review the major key performance indicators used for supply chain companies. At present, the industry seems content to pay for low-value fraud claims as long as the replacement discount is secured and no one complains about the experience. Together, the industry should consider how claims are effectively and professionally validated, and ensure genuine losses are quickly settled.

Based on these experiences, Crawford's counter fraud solutions team recently entered into discussions with a composite insurer and a broker (with claims handling authority) to explore the benefits of working alongside their supply chains companies. A three-month pilot scheme was agreed and during this period, all risk and personal possession and accident claims under £1,000 were analysed.

In advance of the pilot, both companies said that their suppliers had not, historically, identified fraud risks, although replacement discounts were always secured. The results, broken into four categories, show a very different story.

Over half of cases instructed were capable of being immediately settled and 17% of cases were found to be overstated in either scope or value. A significant 21% of cases instructed were either withdrawn or resulted in a nil settlement by virtue of policy repudiation.

This category had not previously been identified by the insurer/broker. And a frightening 9% of cases instructed contained so many unsatisfactory aspects and high-risk features that fraud investigators were called in to further investigate the circumstances giving rise to the claim.

### Spurious claims exposed

By collaborating, spurious claims, which would previously have been paid, were successfully identified and investigated, leaving the supply chain companies to get on with what they do best. Furthermore, the insurer and broker collectively reduced their claims spend by over 40% and a spend-to-save ratio of £7 saved for every £1 spent was achieved, thus demonstrating the benefits of effective and professional claims validation services. In addition, the complaints ratio was less than 1%.

These findings suggest that the use of supply chain companies in isolation is not an effective barrier to the management of high-risk fraudulent claims, especially in relation to low-value claims. Therefore, the industry simply cannot allow the value of a claim to dictate the effectiveness of the market's stance on fraud. Companies need to ensure their fraud strategies involve clear measurements across all claims, regardless of value.

The key question that the industry should now consider is how expensive it will be for it if it continues to use current claims practices where obtaining replacement discounts via suppliers outweighs the benefits of effective validation and only paying claims that are actually covered.

*Bobby Gracey is the head of counter fraud solutions for Europe, the Middle East and Africa at Crawford and Company.*

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## SUBSIDENCE

# Geopolymer Resin Injection

The longer subsidence claims go on, the more costs rise. Piling and underpinning often involve weeks of excavations and disruption. The demand for quicker, less disruptive solutions have seen a range of alternative remedial technologies emerge over the past two decades.

One of the most successful has been geopolymer resin injection, developed by Uretek UK. Their slab lifting and deep injection processes avoid excavations altogether. Many small domestic claims can be repaired in one day. The processes cause minimal disruption – allowing claims to be speedily resolved without even needing to re-house occupants.

Although fast, resin injection is a long-term solution, with a design life of 100 years. 75,000 jobs have now been completed over the last 30 years worldwide on sites ranging from domestic housing to roads, factories and airport runways. Increasingly, the processes are written in to maintenance contracts.

Resin injection takes a very different approach to traditional methods.

Where piling and underpinning work by transferring the load of a building through the weak layer to solid ground, geopolymer resin injection focuses on improving the weak ground-filling voids, improving fill material, and consolidating the ground up to 7m below ground level. It is harmless to the environment.

The resins are first injected into the area immediately underneath the foundation in order to re-establish ground/foundation contact by filling any voids which may be present.

Injections are then applied at greater depths to produce ground consolidation in a systematic manner, with the pattern and depths of injections determined on a case-by-case basis, taking into account such factors as the volume, compressibility

and nature of the sub-soils and also the type of structure to be treated. The resin has a compressive strength under load similar to a typical concrete mix, yet is only ten per cent of the weight of concrete – a significant advantage in poor ground conditions.

Deep Injection is suitable for most types of ground. Until recently, very wet clays, peat lenses and other very poor ground conditions were outside the range of treatments. Also developed is the PowerPile process which is proving to be a very effective solution to these problems.

PowerPile involves injecting resins into geotextile tubes, enabling the spread of the material to be precisely contained and located. No excavations are necessary, allowing PowerPile to be used at very competitive rates compared to piling and underpinning. PowerPile can produce up to a 600% increase in bearing pressure in surrounding soils.

Settled flooring slabs are repaired which involves the injection of liquid resin through 15-20mm diameter holes drilled through the slab. The material

immediately expands to fill any voids, and subsequently expands to in an upward direction to gradually and gently lift the slab, if required. Movement is carefully monitored by laser level, and the degree of lift is a very controlled and precise operation. The material offers the benefits of significantly increasing load-bearing properties of the fill and sub-base, long-term stability, thermal insulation and impermeability.

The processes are now widely accepted by insurers, local authorities and consulting engineers throughout the UK.

**David Hughes**  
**Uretek UK Ltd**



# Focus On

## Technology

*New systems have been introduced to help clean soot and smoke damaged goods as well as eradicating odour following fire*



The Ultrasonic SM-200 cleaning machine utilises digital, state of the art technology to produce an unique cleaning action known as "Cavitation", which utilises the highly effective action produced by ultrasonic sound waves.

The soiled material is placed into the tank with pure water, with the only addition being surfactants. Bubbles form and collapse within the tank, creating an implosion that gently lifts dirt away from the object being cleaned. Most cleaning is complete within 15 seconds. Dust, nicotine, grease, soot and other hard to clean pollutants are removed from every crevice of the object producing a true clean that is not possible by other methods.

The machine's size, pneumatic lift and dual work shelves make it an ideal system for cleaning large heavy objects including electronics, fire restoration contents, window blinds, wheelchairs, light diffusers and more.

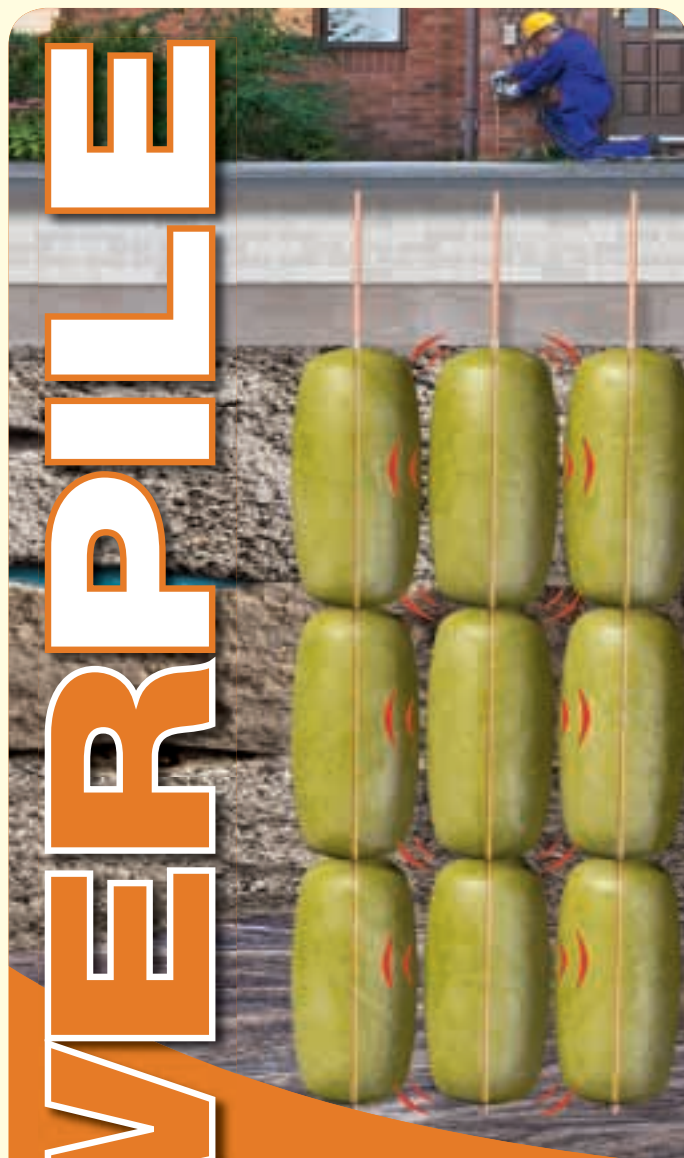
**Air Manager™** has been developed to eradicate odour following fire and also to kill air borne viruses, bacteria and mould after dirty water contamination in either a home or office environment. It uses an integral contained ozone chamber to sterilise the air it draws through and can achieve a 99.99% kill rate of all pathogenic organisms. It is easy and completely safe to use.

Further cleaning products being developed for carpet use are a solvent-free, 'Woolsafe' approved chewing gum remover and a disinfectant foam for pet accident removal. Chemicals for restoring stonework as well as graffiti and mattress allergen removal. Also a powerful UV lamp for surface disinfection and a chemical treatment to prevent dust-mite infestation.

For further details please contact Bob Spencer of Rainbow International.

**Focussing on providing organisations with highly effective means of locating crucial knowledge about issues such as Identity Theft, Money Laundering and Fraud** is the new software which provides clients with a fast, reliable and decisive technology service delivered via the secure internet.

For further details please contact Richard Leary of Forensic Pathway Ltd.



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This means for the last seven years only ASUCplus members have been able to offer a meaningful insurance warranty for all works carried out under contract.

To date up to £150millions worth of work has been insured in this way with only a handful of claims being made against the policy. ASUCplus is proud to be the fore-runner for this scheme in being able to offer our clients such a warranty.

The reassurance that this policy gives lies in the strength of the ASUCplus membership as specialists in the Subsidence Repair and Engineered Foundations sector. The Guarantee has only been made possible by ASUCplus dedication to ensuring all its members are audited both on joining and on a rolling programme, for technical expertise, health and safety and financial stability.

The possibilities of aligning this DIG scheme with the government initiative for Trust mark, which encourages all trades to provide insurance backed warranties for their works, is currently being explored.

The Guarantee will become even more important with the introduction of the HIPS next year, where the warranty will form part of the information pack required to sell any property in the housing market.

So the message is - If you want your work guaranteed and backed by a meaningful warranty you need to have ASUCplus contractors on your tender lists.

**YOU KNOW IT MAKES SENSE – TO GET A GUARANTEE USE ONLY ASUCplus CONTRACTORS!!**

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