

CLAIMS FOCUS

THE CHARTERED INSTITUTE OF LOSS ADJUSTERS

• July 2014 Issue •



ACILA

New process for Accreditation for Chartered Status

Council have approved a revised Accreditation for Chartered Status (ACS) process which has been reviewed by Bournemouth University as meeting the required standards for maintaining the Masters level qualification. The new process will not prejudice existing ACS candidates as you will have the choice of either process in the interim. The new process will require candidates to submit a critical analysis and sit a practical examination which will be scenario based and include written communication skills. There will be no interview panel.

To ensure members are not prejudiced by this change, those who have already commenced the existing process will be entitled to complete on the original basis i.e. undertake the interview and submit their summary of experience. The Examination Handbook will be revised for 2015, however, we are able to offer those who have successfully completed papers C1, C2 and C3 the opportunity to sit the new examination in October 2014. To give candidates time to consider their options they will have until Friday 8th August to enter the written exam and to do this members are simply required to

email info@cila.co.uk with the heading Entry to ACS Written Examination. Members should quote their membership number and confirm that they have passed C1, C2 and C3. Candidates may submit their critical analysis as set out in the current handbook either before or after taking the written examination.

More details will be placed on our website shortly and in addition there will be further announcements concerning membership categories, including the possibility of a new Advanced Diploma.

FORTHCOMING EVENTS

CILA Conference 2014 and AGM

Thursday 16th September
The Midland Hotel
Peter Street
Manchester M60 2DS

Liability SIG Seminar

Thursday 25th September
Blythswood Square Hotel
11 Blythswood Square
Glasgow G2 4AD

Liability SIG Seminar

Thursday 14th October
Leeds Town Hall
The Headrow
Leeds LS1 3AD

CILA Annual Lunch 2014 – Sold Out

Friday 17th October
InterContinental Hotel
One Hamilton Place
Hyde Park Corner
London W1J 7QY



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DAC beachcroft

Legal Perspective on... the Law Commission's Insurance Contracts Bill



Provided by Stephen Gorman, consultant at international law firm DAC Beachcroft



Although it has been drip fed over the last few months, on 17 June the Law Commission published the complete draft Insurance Contracts Bill, a brother Bill to the Consumer Insurance (Disclosure and Representations) Act 2012. The intention is that the Bill will follow the special parliamentary procedure for uncontroversial Law Commission Bills (provided consensus can be reached) and the Act will be passed before the next election in May 2015. Its potential reforms are wide reaching, covering business disclosure, damages for late payment, warranties and remedies for fraud. To my mind, the first two of these are the most significant for loss adjusters.

Business disclosure reforms
The duty of disclosure is retained, unlike in the consumer reforms, placing it within a wider duty of "fair presentation" of the risk which arises at inception, renewal and variation of the policy.

There is an important carve out however that the proposer has no duty to disclose anything that the insurer knows, ought reasonably to know or is presumed to know. Crucially, this is stated to include information that is known by an

insurer's agent which they ought reasonably to have passed to the underwriter.

Implications for loss adjusters
So, the first question is whether you are an agent. You will need to look at the terms of your retainer.

If you are, you will need to be on heightened alert when dealing with the policyholder. You will also need to talk to insurers to discuss how they want you to deal with this scenario.

Damages for late payment
Here the drafting implies a term into every insurance contract that insurers must pay sums due within a reasonable time. This includes a reasonable time both to investigate and assess the claim. Insurers will also have a defence if they can show that they had reasonable grounds for disputing the claim. An insured who suffers loss as a result of breach of that term could recover contractual damages from insurers for the first time.

This provision is therefore aimed at both slow claims handling and unjustifiable decisions being taken on cover/quantum.

Implications for loss adjusters
It will be vital to ensure timely action in raising policy concerns, seeking

legal advice as necessary and settling claims promptly.

In delegated authority cases you may be in the firing line if an insurer faces a late payment claim. Keeping claims on short diary, targeted Document and Information Request Lists, regular review and recording of all communications will be ever more important.

Interim payments may become more commonplace and care will be needed with forms of discharge so that any settlement is not only of the underlying insurance claim but also of any possible claim for damages for late payment.

The times they are a changin'...

DAC Beachcroft is a leading provider of legal services, working with loss adjusters in the UK and around the world. From major public incidents and construction disputes to fire and flood, no claim is too big or too small.

For more information, please contact:

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Qualification Success



New Associates

- Andrew Threlfall Crawford & Company
- Ruth Delacour The Graham High Group
- Conor Holland OSG
- Stephanie Boodoosingh Legis Adjusting Ltd
- Andrew Wilson Cunningham Lindsey International
- Martin Mulhall Independent Claims Solutions

New Diploma Holders

- Lynn Mann Cunningham Lindsey UK
- Michael Drabe Crawford & Company

New Certificate Holders

- Dominic Murphy Oval Insurance Broking Limited
- James Cook
- Robin Harris Cunningham Lindsey UK
- Stephanie Chell Cunningham Lindsey UK
- John Wright GAB Robins UK Ltd
- Dana Parker Crawford & Company
- Donna Laffin Cunningham Lindsey UK
- James Osborne-White GAB Robins UK Ltd
- Jennifer McCallum Cunningham Lindsey UK
- Deborah Cohen Amlin
- Rachel Lingard Cunningham Lindsey UK
- Kim Morris GAB Robins UK Ltd
- Russell Bellinger JLT Specialty Limited
- Matthew Whitehead Crawford & Company
- Alan Ratcliff Davies Group Limited
- Larissa Frost Crawford & Company
- Michael Higgins Argent Liability Adjusters Ltd
- John Mell Cunningham Lindsey UK
- Daniel Waweru Capricorn Motor & Risk Assessors
- Stephanie Hodgart Cunningham Lindsey UK
- Andrew May Marshall Wooldridge Ins. Brokers Ltd
- Lauren Moore Cunningham Lindsey UK
- Steven Crystal Cunningham Lindsey UK
- Kirk MacMillan Cunningham Lindsey UK
- Neil Dawson GAB Robins UK Ltd
- Richard Williams Cunningham Lindsey UK
- Tracey Hancox RSA
- Angela Brown Iconica
- Simon Smith Cunningham Lindsey UK
- Gary Clift McLarens Aviation
- Amanda Allen GAB Robins UK Ltd
- Ashley Stevens Crawford & Company
- Caroline Mwangi Madison Insurance Co (Kenya) Ltd
- Peter Gormley OSG Ltd
- Elizabeth Skillen Cunningham Lindsey UK

Professional Conduct as a member of the CILA

The Professional Conduct Committee (PCC) sits within CILA to consider any complaints made against members. Over the years we have seen varied complaints covering many different areas. Some of the more serious can involve criminal matters but the vast majority concern complaints that a member is in breach of the Institute's "Guide to Professional Conduct".

One of the principal objectives of our Charter is to maintain high standards of professional practice and conduct. If there is a breach by a member then the Charter also sets out a range of disciplinary measures. All members, whatever qualification they hold, are subject to the requirements and any alleged breach will be investigated.

The Guide to Professional Conduct emphasises, amongst other things, the need to act impartially, behave ethically and with integrity, to strive for objectivity and to conduct ourselves with courtesy and consideration.

The area where most complaints focus is the section of the Guide headed "Technical Expertise". Within this section members are reminded that they should not accept or perform work if they are not competent to deal with it and they should carry out their professional work with due skill and care and with proper regard for the technical and professional skills expected from them.

Most of the complaints received come from the policyholder, however that is not always the case. We recently considered a case where the complaint was received from a professional advisor employed by the insured following a significant fire. The professional advisor had been dismissed by the policyholder and was out of pocket in respect to professional fees which had been paid by the adjuster to the policyholder.

In essence, this was a commercial dispute between the professional advisor and the policyholder however it did warrant investigation by the PCC as the professional advisor suggested he had been misled by our member who, it was alleged, was unfamiliar with the type of reinstatement involved and was unable to provide appropriate guidance to the policyholder or his professional advisors.

Our initial investigation quickly concluded that our member was suitably qualified and experienced. Further allegations were then made that our member had agreed certain works and then refused to include them within the settlement. The investigations became more complicated but, thanks to some comprehensive file notes, our member was able to demonstrate that he had not authorised the suggested works and in reality the professional advisor had proceeded with works which fell outside the policy cover.

To properly investigate complaints such as this requires a fairly intrusive approach and a high level of cooperation from the member and his/her firm. The PCC have found that members understand the need for this work to be done however we do, on occasion, have to remind them that they have an obligation to comply and a refusal to do so could jeopardise their membership.

The majority of the cases referred to the PCC result in a conclusion in our members favour, however there are exceptions and appropriate action is then taken. It is suggested that all members stay alive to their obligations and revisit the Guide to Professional Conduct on an occasional basis – maybe as part of their Continuous Professional Development!

Simon Burley ACII FCILA

Chairman of the Professional Conduct Committee



Heritage Properties and Treasured Collections



The recent fire at the Glasgow School of Art and the surrounding publicity has highlighted the complexities for claims involving heritage buildings and the valuable collections they house.

In this article, Emma Dadson of Harwell, Business Continuity Consultant of the Year 2014 and author of *Emergency Planning for Libraries, Archives and Museums* (2012) shares some of her expertise in this field.

Heritage organisations will have sophisticated emergency plans

Many firms and organisations have business continuity plans, but often these focus on IT and HR issues, rather than damage management. In heritage settings, it is likely there will be sophisticated emergency plans, designed to prevent primary damage by containing water as quickly as possible and avert secondary damage through a prompt salvage and triage operation.

According to the Safeguarding Heritage at Risk study, conducted by Prof. Graham Matthews in 2005, over 77% of institutions in the Heritage Sector had an emergency plan, and that figure is likely to be much higher in 2014, given that it is now mandatory for registered museums to have plan.

Their motivation is because they know that their collections are either financially very valuable or impossible to replace. There are no second chances if these items are damaged and it is incumbent upon them to maximise the chances of preservation. They prepare by having priority lists for salvage, emergency equipment, floor plans, first-aid procedures for damaged collections, suppliers, local networks of support from other heritage organisations. In some cases exercises will have been carried out with the fire brigade to ensure plans are fine-tuned.

Plans may lack sufficient focus on handling damage to the building

Emergency plans are likely to be focussed on the collections and not take adequate account of the impact of the fire or flood on the building itself. Often museums, libraries and archives sit within a council or university setting, where an estates team exists and can provide dehumidifiers and fans. This often seems like a cost-effective solution but it is far preferable to use commercial damage management providers: the potential for secondary damage is huge if professional expertise in building stabilisation is not sought at an early stage. Harwell is currently dealing with a number of large mould remediation projects resulting from the failure to seek professional expertise when dealing with building recovery.



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Water damaged collections should be frozen within 72 hours of the incident

Water-damaged documents, books, photographs, textiles, works of art on paper (i.e. not paintings) can be frozen to avert secondary damage, pending specialist drying techniques. This prevention of secondary damage avoids the extremely high cost of cleaning and careful work required on page separation.

How to prioritise collections for salvage

Although collections are often prioritised in advance, the reality for making decisions about how to organise salvage can be very difficult for the curators and archivists responsible for them. Often they are incredibly upset and distressed by what has happened. A third party can help in this situation by providing some perspective. Key activities will be to prioritise the most vulnerable formats to mould growth and secondary damage (particularly paintings, leather, taxidermy, coated paper, textiles with unstable dyes) and anything identified as a high value item. Also, boxed items may have been protected during the incident, but in the salvage phase dry items sitting in a soggy box will rapidly absorb water, so reboxing those items must be conducted urgently.

Whilst it is tempting to focus on the items most heavily damaged, these will require extremely careful handling and if the salvage process is frontloaded with these items, by the time salvage begins for the other items, they will have suffered avoidable secondary damage. It makes more sense to take 3 days to deal with 95% of damage

that can be easily frozen or air-dried, then spend 3 days dealing with the 5% of heaviest damage, than to spend your first 3 days dealing with the 5% of worst damage, only to find that the 95% on day 4 is now much wetter, starting to go mouldy and much more difficult and expensive to restore.

Appreciating the scale of a collection

The sheer volume of material that libraries, archives and museums house is astonishing. Clever compacted shelving can accommodate tens of thousands of items in a relatively small room. Often these stores are tucked away in basements and likely to be impacted by water as it drains through a building. After a fire, a university library with a modern design could see light smoke damage to millions of books, all of which will need cleaning.

Remember that undamaged items can become affected by the environment

Paper and organic materials are vulnerable to extremes and fluctuations in temperature and humidity. They are very hygroscopic, particularly leather, and vulnerable to mould growth. Collections are usually kept at conditions between 14-18oC and 45-55%RH in order to avert mould growth (according to PD5454).

Clearly in the aftermath of a major incident the priority is to recover saturated items and remove them from the scene but it is also critical to stabilise the storage environment for ostensibly unaffected material. There is also a strong possibility the HVAC system in place will not be operational either due to loss of power or damage.

The specialist nature of collections require specialist contractors

In all likelihood, the institution will have its own arrangements for salvage and restoration of collections. This may include specialist restoration contractors, or conservators, local networks etc. Respect these pre-existing relationships. If they do not have pre-existing relationships, make sure restoration works are conducted by appropriately accredited people such as BDMA Specialist Restorers or ICON Accredited Restorers (ACR). This also applies for transport – use specialist contractors rather than general removal firms, who will have appropriate insurance in place.



Harwell are sponsors of the CILA High Net Worth & Specie SIG and work extensively with the heritage sector both on disaster prevention, emergency planning and in project management of fire and flood recoveries.

Test your knowledge

Gain 1 hour of CPD by reading this article, undertaking your own research and testing your knowledge.

1. In the heritage sector, what aspects of emergency planning are often given less focus?

5. Claims involving heritage buildings may involve damage to vast amounts of contents. What is it about storage in a heritage building that contributes to this?

2. Many items in a collection that has suffered water damage can be frozen to prevent further secondary damage. What items cannot be frozen?

6. What temperature are collections usually kept at to avoid mould growth?

3. Within how many hours of the incident is the ideal timescale for freezing water damaged items?

7. What relative humidity are collection usually kept at to avoid mould growth?

4. Rather than automatically dealing with the worst affected items in a collection first, how might priorities be set?



Technologies and Innovation for Flood Resilience

by Dr Stephen Garvin of the Building Research Establishment

BRE is hosting Resilience 14 on 26-27th November at Olympia London. Come and see the technologies and solutions that are helping to protect and mitigate against the worst effects of climate change. Register now for free at www.resilience14.com



Flood resilience technologies hold considerable potential to limit the damage caused by flooding and to create the conditions for the speedy recovery of buildings and communities. However, despite consensus regarding their potential contribution to flood protection, more effort is required to support the inclusion of such technologies into comprehensive systems of flood risk management.

The SMARTeST project was funded by the European Commission to support innovation in flood management through the use of flood resilience technologies. These technologies include property level protection and larger community or infrastructure barriers. A range of building technologies are also available that contribute to the improved resilience of buildings.

Barriers to investment in flood resilient measures

In the wake of the winter floods (2013-14) the UK government provided investment of up to £5,000 per property for flood resilience measures. However, as yet this has not been taken up in its entirety by property owners. The SMARTeST project identified a number of barriers to the investment in small scale flood technologies as opposed to major flood defences.

A key message was that independent and trusted agencies need to prepare guidance documents aimed at a range of stakeholders that address the barriers to integrating technologies into flood risk management approaches. The guiding principles to overcome barriers and support technology uptake by the public and business are the three 'As': 'Awareness', 'Acceptance' and 'Action'.

In addition, testing regimes and certification needs to be robust, transparent and independently verified. Stakeholders need to be involved and consulted in the development of products in order to raise acceptance of Flood Resilience (FR).

Raising awareness and engendering trust in flood resilient technologies

Government agencies should seek to raise the awareness of flood resilience technologies and their contribution to wider flood risk management strategy. In addition to the promotion of technologies there is a general need to improve the public's trust in these strategies. This can be supported by cost/benefit analyses for stakeholders, particularly in regards to insurance where there is the potential for technologies to be embedded within risk pricing models.

In order to implement and sustain the integration of innovative FR, a number of measures could be taken to engender trust in the efficacy of flood protection products and the sector more generally. This includes the continued collection of accurate data for risk assessment, which is itself clearly communicated.

One tangible outcome from the research was the development of guidance aimed at both property owners and professionals (consultants, contractors, insurance industry, local authorities, etc.), which was developed by BRE, the University of Manchester and Manchester Metropolitan University. This guidance can be downloaded for free at www.smartfloodprotection.com.

Following on from the SMARTeST project, BRE and partners AXA Insurance and Lexis Nexis are working on a Technology Strategy Board funded project to develop a Property Flood Resilience Database. This will include information from individual building level on measures undertaken to improve resilience. The database will be linked with Certification schemes for flood surveyors and for the technologies. More information on the SMARTeST project can be found at: www.floodresilience.eu.



Are you a member of the Chartered Loss Adjusters going through a difficult time?

A LIFELINE FOR INSURANCE PEOPLE
www.icawarenessweek.org.uk

If so, had you thought about making an application to The Insurance Charities? Last year The Insurance Charities took over the funds of The Chartered Loss Adjusters Benevolent Fund and is now

administering all applications. If you or a fellow Chartered Loss Adjuster member is struggling to make ends meet due to say illness, special needs within the family unit or redundancy, please visit www.icawarenessweek.org.uk to see how the Charity is helping people like you.

To make an application please email info@theinsurancecharities.org.uk or telephone 020 7606 3763 with your CILA membership number, details of your insurance career and some background information on your circumstances.

Weston Park Cancer Hospital

Many adjusters are active with local CII institutes and this year Mike Bond of vrs Vericclaim is President of the Insurance Institute of Sheffield. One of the initiatives he has introduced is a Presidential fund raising event for charity.

On Sunday 15 June 2014 Mike ran an off road marathon dubbed by him as The Dark Peak Grueller. Accompanying him was Keith Wakeley of Woodhead Mountain Rescue Team. Mike's wife Karen acted as support spending the day waiting for them in a variety of car parks with refreshments and tempting them with lifts to the finish in Edale.

The chosen charity was Weston Park Cancer Hospital, one of only four in the UK dedicated to cancer research. Mike is very grateful to all those who sponsored him especially to the foundation sponsor Hawkins Forensic Scientists. Total funds raised to date are a little over £1,100.

The run began just off a trans Pennine pass and the distance covered was 22 miles with a total ascent of 4,500 feet, cool and



Above: Mike Bond (right) of vrs Vericclaim cloudy weather eased the pain of the day. The first ascent was Bleaklow, etched in Mike's mind as the hill on which he once lost his car key. The run followed a tortuous and hilly route across the Dark Peak District in Derbyshire and was completed in just under 5 hours. Unfortunately, one of the desired outcomes of the run, locating the lost car key, was not achieved.

There is more about the motivation for the run, photographs and details of the charity at the following link <http://www.justgiving.com/Mike-Bond1>. More donations would be welcome.

Epilepsy Action

Hearing the positive stories of my son who is working with young people with severe learning difficulties caused by epilepsy, I was inspired to raise funds for Epilepsy Action. Taking part in the iconic Prudential 100 cycle ride starting from the Olympic stadium and finishing in the Mall will provide me with a great opportunity to raise funds for this cause. The ride takes place on Sunday 10th August 2014 and my training has included a one week cycle trip from Paris to Nice via the Eiffel Tower, the Verdon Gorge, St Etienne and Cannes.

Malcolm Hyde, Executive Director

Please support my fund raising by going to my Just Giving web site <https://www.justgiving.com/Malcolm-HydeEpilepsyaction/>



Future Focus Conference 2014

Supporting the next generation of loss adjusters and claims professionals

The CILA Future Focus group delivered another great event with the Future Focus Conference 2014 taking place in Birmingham on 2nd May. The format and content of the day were designed by James Nathaniel of Agrical and Robin Ehrlich of QuestGates. As members of the Future Focus Committee, they were determined to develop an event which would help members prepare for their CILA exams and develop their skills as claims professionals.

We are delighted that 52 members were able to attend, showing enthusiasm for learning and a commitment to achieving CILA qualifications. We are also pleased that our President, Candy Holland and the Chairman of the Future Focus Committee, Neil Powell of Certo were there to open the conference and share their personal experiences of careers in loss adjusting. Special thanks must also go to the speakers, namely, Malcolm Hyde, Executive Director of the CILA, Adrian Foster of vrs Vericclaim, David Crowder of the BRE and Ron Caley of Agrical.

Further information about this event, including photographs and presentation material, can be found at the CILA website at <http://www.cila.co.uk/node/2294>



WHEN YOU NEED ANSWERS

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www.fireinvestigationsuk.com

BRE Global: +44 (0)333 321 8811
www.bre.co.uk/investigations

BRE Global and Fire Investigations UK work together to provide a 24/7 fire investigations service supported by world class facilities and expertise.



BRE Global and FI UK are lead sponsors of the Chartered Institute of Loss Adjusters' Business Interruption Special Interest Group

Claims & Misdemeanours

Why do claims go wrong and what can we do about it?

The Claimant SIG hosted two seminars in 2014, the first in London on 28th January and the second in Manchester on 3rd June. Both events were well attended and the audience included a mix of those who work for policyholders and those who work for insurers. It was a great opportunity for members to share and discuss their experiences of claims handling, noting different perspectives and common challenges.

Roger Franklin of Edwin Coe LLP discussed the issue of insurance fraud and the legal position in relation to the test of fraud, the effects of fraud, exaggeration and fraudulent devices. Heather Parkinson and Angus Tucker, from the Claimant SIG Committee, then provided an insight into their experiences of handling insurance claims of behalf of policyholders. Heather and Angus highlighted the points at which problems can arise in the claims process and provided some ideas on how to overcome these. A key theme was parties working towards a common goal of bringing claims to a conclusion.

The seminars ended with a panel discussion chaired by Richard Hanson-James. This provided members with the opportunity to ask questions of the speakers, to debate the issues raised and to provide feedback on their experiences. Our thanks to the Claimant SIG Committee and their sponsors, Edwin Coe LLP.



What's In and What's Out

The Liability SIG have developed a seminar entitled "What's In and What's Out" and this will be delivered at several locations in the UK throughout 2014.

The seminar starts with a look at policy conditions and examines various legal cases where breaches of policy conditions were considered by the courts. Cases include Pilkington UK Ltd v CGU Insurance (CA 2004), Genesis Housing Association v Liberty Syndicate Management Ltd (CA2013), Shinedean Ltd v Alldown Demolition (London) Ltd & AXA (CA 2006) and Bate v Aviva (Commercial Court 2013).

The seminar then considers a product liability claim involving an issue with a food product. Using a scenario the speaker outlines the typical claims that will be received from various parties and how an adjuster might investigate and deal with these different claims.

To date the seminar has been delivered in Manchester and Birmingham, with further events planned in Glasgow (25th September) and Leeds (14th October)



Hawkins new Dubai office

Hawkins is pleased to introduce its new Dubai Office managed by Dr Chris Wareham.

Dubai will field instructions throughout the United Arab Emirates and surrounding territories. Chris is a very experienced investigator supported from the United Kingdom by a team of experts specialising in a diverse range of international losses.



Hawkins Dubai team

Dr Chris Wareham the Middle East Director at our new Dubai Office is supported from the UK by Andy Bryce, David Reid Rowland, Dr David Rose and Nick Coogan.

Between them they have extensive experience of investigating fires, explosions, engineering failures, marine and major losses.

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Hawkins
Leaders in forensic investigation

Specialist forensic investigation to the global insurance, legal and risk management professions

Northern Ireland Golf Tournament

After an absence of 12 years the Northern Ireland region re-launched their annual golf outing at Royal Belfast Golf Club on Thursday 22nd May. Members of the Institute and their invited guests played for the Northern Ireland Region CILA Golf Tournament Trophy and a visitor's prize. On this occasion the Institute inaugurated a pairs competition featuring one CILA member and a guest in a 4 Ball Better Ball Competition.

The Northern Ireland Region were grateful for sponsorship from Murphy O'Rawe and believe that the success of the re-launch will lead to bigger and better competition next year, particularly as Murphy O'Rawe have generously indicated a willingness to again support the competition.

Photograph: Billy Reid (Murphy O'Rawe) Brendan McCrory (Allianz) together with Pat Eastwood and Greg Wilde



The winners were as follows:

Winner of the CILA Cup: Simon Gray (Cunningham & Lindsey)

Best Visitor: Martin Lowe (AXA)

Best Pair: Brendan McCrory (Allianz) and Billy Reid (Murphy O'Rawe)



Property SIG Lecture: Chattels, fixtures & improvements

Mike Weatherhead, vrs Vericlaime and Chairman of the Property SIG, delivered an excellent lecture on the challenges of dealing with "fixtures and fittings" within tenanted properties.

The event was held in London on Monday 20th May and was attended by over 50 members. Mike outlined four questions to ask when determining whether an item is the responsibility of the tenant or the landlord. The lecture was based on a paper that was previously prepared by Mike following the IRA bomb in Manchester in 1996 and both the presentation material and original paper can be viewed on the CILA website at:

<http://www.cila.co.uk/technical/special-interest-groups/property>

We are delighted to advise that Mike will be delivering the lecture again in Sheffield on 11th November.

