

CLAIMS FOCUS



THE CHARTERED INSTITUTE OF LOSS ADJUSTERS

• January 2015 Issue • Read to gain one hour of CPD



330 members gain CILA qualifications in 2014

A huge congratulations to those members who were successful in attaining a CILA qualification last year.

The Institute is thrilled that so many individuals made the personal commitment to study and undertake exams whilst undoubtedly juggling demands at both work and home. Particular praise goes to Mariusz Dzikowski and Hong Hieu Vu who are the first members to attain a CILA qualification in their respective countries of Poland and Vietnam.

The Institute would also like to thank those employers who have encouraged and supported members through their studies. The future of our profession requires investment and effort and we are blown away with the dedication and commitment of some mentors and trainers within our industry. Their endeavours are rewarded with superior exam results and employees who are racing towards Chartered status.

Loss adjusters are experts in resolving claims and this is achieved through a blend of knowledge, skills and experience. Members tell us that studying for a CILA qualification has

given them confidence to make decisions and armed them with the knowledge to work through challenging claims. As the Financial Conduct Authority (FCA) continues with its thematic reviews of the insurance industry the performance and contribution of loss adjusters will undoubtedly be under scrutiny. The ability to settle claims fairly, promptly and with integrity will be a key measure of the modern claims professional.

Finally the Institute would like to thank the CILA examiners who devote a considerable amount of time and expertise to writing and marking exam papers. We are incredibly grateful for their continued willingness to take on this task especially as there has been a significant increase in the number of papers being sat each year. If you are a Fellow or Associate and would like to get involved in examination activities or provide mentoring support please contact Reeya Tosar via email at Reeya.tosar@cila.co.uk

FORTHCOMING EVENTS

Construction, Energy and Engineering SIG Seminar

Thursday 19th February 2015
Kennedys,
25 Fenchurch Avenue,
London
EC3M 5AD

Property SIG Seminar

Tuesday 17th March 2015
Radisson Blu Hotel,
Broad Quay,
Bristol
BS1 4BY

Anti Fraud SIG Seminar

Tuesday 31st March 2015
7th Floor Boardroom,
51-55 Gresham Street,
London
EC2V 7HQ

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DAC beachcroft

Legal Perspective on... fraud, following the Court of Appeal decision in *Versloot Dredging BV & Anor v. HDI Gerling & Ors*

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



We all know that if an insured makes a fraudulently inflated claim under a first party policy, it will forfeit any lesser claim it could properly have made. Since at least 2003, we would equally be sure that use of fraudulent means or devices in support of an otherwise genuine claim would have the same result.

Perhaps surprisingly, the legal basis for the latter rule has been unclear until the Court of Appeal decision in *Versloot Dredging* in October last year.

While on route from Lithuania to Bilbao, the main engine of the “DC Merwestone” was irreparably damaged by ingress of water into the engine room.

The owners assumed they would have to meet a case of want of due diligence, and in order to explain why the crew had not responded earlier to the bilge alarm, represented that the alarm had indeed sounded but the crew had ignored it, believing it to be a false alarm caused by severe weather.

The court found that this was a false account by the owners “to distance [themselves] from any fault in relation to the casualty”,

and that their explanation amounted to “an untruth told recklessly in support of the claim”, or in other words a fraudulent device in support of an otherwise valid claim.

The effect was to defeat the claim entirely, a decision reached reluctantly by the trial judge, but one to which he felt bound by the Court of Appeal decision in *Agipatos v. Agnew* [2003]. It did not matter that the untruth might have been merely a reckless one, rather than a carefully planned deceit, nor whether the untruth was one that would ultimately have made any difference to the claim.

The Court of Appeal emphatically rejected the owner’s appeal. It was not persuaded that treating a fraudulent device in the same way as a fraudulent claim was in any way too harsh. On the contrary, it was the draconian effect of the rule that created the deterrent and therefore gave the rule its justification. While accepting that the relevant part of the

decision in *Agapitos v Agnew* was merely obiter (not technically binding), there were good reasons to treat it as binding, not least that it had subsequently been cited in a number of other cases and legal texts (and indeed the recent Law Commission reports, in relation to which we wait with bated breath to see the final form of the Insurance Bill that is currently under review by the House of Lords’ Special Public Bill Committee).

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

*Elevations since the November 2014 edition
of Claims Focus*



New Fellow

- Brant Hurley **AIG Europe Ltd**

New Associate and Certified members

- Sumedh Aher **Wiz & Associates**
- Lindsay Beckett **Argent Liability Adjusters Ltd**
- Sally Bevan **Crawford & Company**
- John Davis **Associated Loss Adjusters Ltd**
- Timothy Hollinrake **McLarens**
- Martin Godfrey **Cunningham Lindsey UK**
- Andrew Hope **Cunningham Lindsey UK**
- Alan Ryan **Thornton & Partners**
- Catherine Scott **Crawford & Company**
- Michelle Thackeray **Crawford & Company**

New Advanced Diploma Holders

- Christopher Angell **Davies Group Limited**
- Janet Avery **Questgates Ltd**
- Vagn Bevan **Woodgate & Clark Ltd**
- Richard Brailsford **Cunningham Lindsey NZ Ltd**
- David Brown **Cunningham Lindsey UK**
- Alasdair Buchanan **Woodgate & Clark Ltd**
- Noah Chizinga **Independent Adjusters Ltd**
- Kwun Yue Chow **Crawford (Hong Kong) Ltd**
- Dean Ciaburro **vrs Vericclaim UK Ltd**
- Sean Clancy **Crawford & Company**
- Richard Collison **Cunningham Lindsey UK**
- Lucy Connor **Questgates Ltd**
- Michael Courtney **Cunningham Lindsey UK**
- Richard Craske **GAB Robins UK Ltd**
- Brian Crothers **Lucas Associates Loss Adjusters**
- Kellie Darnley **GAB Robins UK Ltd**
- Nicola Diamond **Cunningham Lindsey UK**
- Jon Dilley **Cunningham Lindsey UK**
- Ian Doyle **OSG Ltd**
- Kenneth Dryburgh **GAB Robins UK Ltd**
- John Duffy **NFU Mutual**
- Patrick Dunworth **McLarens**
- Mark Farrant **Cunningham Lindsey UK**
- Stephen Feeney **Cunningham Lindsey UK**
- Paul Gabell **Crawford & Company**
- Andrew Gething **RSA**
- Paul Good **Davies Group Limited**
- Martine Gooden **Cunningham Lindsey UK**
- Colin Gould **vrs Vericclaim UK Ltd**
- Aimee Graville **Cunningham Lindsey UK**
- Owen Greenwell **Cunningham Lindsey UK**
- James Grima **Cunningham Lindsey (Hong Kong) Ltd**
- Tamara Hamilton-Thomas **Willis Ltd**
- Andrew Harvey **Cunningham Lindsey UK**
- Mark Hawksworth **Crawford & Company**
- John Hewitt **Cunningham Lindsey UK**
- Sarah Hewitt **Crawford & Company**
- Erika Hinojosa-Rodriguez **ASL**
- Stephen Hodge **Stephen Hodge Associates Ltd**
- Paul Hough **PT Cunningham Lindsey Indonesia**
- Philip Howlett **Woodgate & Clark Ltd**
- Gary Hurle **Cunningham Lindsey**
- Susan Kelly **Questgates Ltd**
- Esther Kimotho **General Adjusters Kenya Ltd**
- Kevin Leake **Cunningham Lindsey UK**
- Samantha Lord

Qualification Success

New Advanced Diploma Holders continued

- Francis McGaffney Agrical Ltd
- Niall McLarnon Cunningham Lindsey UK
- Ian McLennan Cunningham Lindsey UK
- Jonathan Mellin Cunningham Lindsey UK
- William Milbourn Argent Liability Adjusters Ltd
- Philip Murphy Cunningham Lindsey UK
- Aggrey Mwesigwa Munich Mauritius Reinsurance Co Ltd
- Ciaran Nash Thornton & Partners
- Ng Cher Chiang
- Stephanie Niblett Cunningham Lindsey UK
- Stephen Nolan Thornton & Partners
- Cheryl O'Donnell Cunningham Lindsey UK
- James Palmer PT Cunningham Lindsey Indonesia
- Ian Paul
- Daniel Peck GAB Robins UK Ltd
- Matthew Poyner Cunningham Lindsey UK
- Janet Pritchard Cunningham Lindsey UK
- Imran Ramzan Cunningham Lindsey UK
- Kelvin Rice Cunningham Lindsey UK
- Philip Rivero Adjusting Associates LLP
- Paul Roberts Cunningham Lindsey UK
- James Robins Allianz Insurance plc
- Michelle Rodger-Coverley Cunningham Lindsey UK
- Matthew Roe Argent Liability Adjusters Ltd
- Mark Rowe vrs Vericclaim UK Ltd
- Simon Shaw JLT Asia Pte Ltd
- Christopher Smith Cunningham Lindsey UK
- Andrew Sorrell Cunningham Lindsey UK
- April Stowers Cunningham Lindsey UK
- Graham Swann McLarens
- Jenny To Cunningham Lindsey UK
- Solomon Twum Barima
- Helen Walker McLarens
- Keith Walters Cunningham Lindsey UK
- Jinbo Wang Cunningham Lindsey China
- Stuart Williams Cunningham Lindsey UK
- Kevin Williams Cunningham Lindsey UK
- Steven Williams Cunningham Lindsey UK
- Iwan Williams Cunningham Lindsey UK
- Stephanie Wood Cunningham Lindsey UK

New Diploma Holders

- Samuel Gabriel GAB Robins UK Ltd
- Daniel Green Questgates Ltd
- Christopher Regan GAB Robins UK Ltd
- Andrew White Marshall Wooldridge Ins. Brokers Ltd
- Emma Ward Cunningham Lindsey UK
- Paul Murphy GAB Robins UK Ltd
- Meryl Martin Cunningham Lindsey UK
- Paul King Rogers & Hambidge
- Jeremiah Joel Heritage Insurance Company Ltd
- Dominic Murphy Oval Insurance Broking Ltd
- Peter Conway Oval Insurance Broking Ltd

New Certificate Holders

- Lauren Burns LOREGA
- James Beaman Davies Group Limited
- Habes Ben Tareef Global Elite Loss Adjusters
- Victoria Jones Crawford & Company
- Kathryn Midgley Cunningham Lindsey UK
- Karen Crouch Crawford & Company
- Allison Cahill Crawford & Company
- Julie Shayler The Graham High Group
- Lee Hudson The Graham High Group
- Jo Scott Questgates Ltd
- Gareth Williams Quadra Claims Services Ltd
- Sam Derkson GAB Robins UK Ltd

New Certificate Holders continued

- Adrian Duff Cunningham Lindsey UK
- Patrick Scott Crawford & Company
- Kulwant Randhawa Crawford & Company
- Carl Morley Crawford & Company
- Sally Watts GAB Robins UK Ltd
- Theresa Solomon Island Heritage Insurance Company
- Timothy Dalton Certo
- Andrew Hynd Cunningham Lindsey UK
- Kerri Mabbutt Crawford & Company
- Angela Pollock Oval Insurance Broking Ltd
- Gordon McEwan Crawford & Company
- Richard Smyth Crawford & Company
- Michael Adeyinka Continental Reinsurance plc
- Lauren Sanderson Cunningham Lindsey International
- Joanne Wass
- Paul Clark GAB Robins UK Ltd
- Emilie Purchase Island Heritage Insurance Company
- Sarah Howard Williams Pitt Ltd
- Christopher MacLarty Cunningham Lindsey (Thailand) Ltd
- Claire Boyd Cunningham Lindsey UK
- Emma Saint Yard-Young Concordia Consultancy Ltd
- Stuart Beech Cunningham Lindsey UK
- Luke Brannigan Davies Group Limited
- Claire Simms GAB Robins UK Ltd
- Hong Hieu Vu Vietadjusters
- Anthony Teague vrs Vericclaim UK Ltd
- Kirsty Taylor Crawford & Company
- Robert Edwards Crawford & Company
- Gary Dalton Zurich General Insurance
- Annmarie Higgins Hendersons Insurance Brokers Ltd
- Theresa Hawkrige Crawford & Company
- Elaine Wilson Crawford & Company
- Mark Harris GAB Robins UK Ltd
- Steven Humphrey GAB Robins UK Ltd
- Ben Carroll Concordia Consultancy Ltd
- David McCann Crawford & Company
- Sharon Williams The Graham High Group
- Georgina Roberts LOREGA
- Michelle Browning Cunningham Lindsey UK
- Beverley Bawden Cunningham Lindsey UK
- Joanne Higgins GAB Robins UK Ltd
- Richard Shaw Crawford & Company
- Craig Middlebrook GAB Robins UK Ltd
- David Baxter GAB Robins UK Ltd
- Sarah Durkin Cunningham Lindsey UK
- Christopher Michael Oval Insurance Broking Ltd
- Anthony Hutchings Crawford & Company
- Richard Longbottom RSA

Need help with exam preparation?

If you are studying towards the written CILA exams you may wish to attend the following events:

CILA Webinar – C1 Exam Preparation

9.30am to 10.30am GMT
Tuesday 17th February 2015

Future Focus Conference 2015

Friday 12th June 2015

Etc. Venues,
Maple House,
150 Corporation Street,
Birmingham
B4 6TB



Lessons learnt from fires involving photovoltaic systems

Evidence is emerging of the potential for fire hazards associated, directly or indirectly, with renewable energy power generating systems such as photovoltaic (PV) panels.



Fires involving these systems can present challenges for the fire service, building occupiers and insurers. While such fires are not common, incidents involving PV systems are being reported – in the last two years the Building Research Establishment (BRE) has been notified of eight incidents which were of concern.

In this article the BRE highlight some potential fire safety issues involving PV systems. The information has been taken from a longer article published in International Fire Professional, The Journal of the Institution of Fire Engineers, October 2013 Issue No.6. That article set out to raise awareness of the emerging issues and, without causing undue concern, provide information to help avoid, minimise or manage fire incidents.

PV panels generate electrical power by converting solar radiation into direct current (DC) electricity, using

the photovoltaic effect in specialist semiconductor materials. They should be installed in accordance with national guidance and any specific guidance issued by manufacturers.

It is in the nature of electrical installations that all carry some degree of fire risk. Fires caused by PV panels are rare, and in most respects those involving PV systems are little different from any fire with live electrics present. However, a fire in a building with a PV array can present some new risks to fire-fighters and occupants:

Poor installation

Building fires known to BRE where the PV systems have been the cause of the fire have generally resulted from poor installation, or the use of wrongly specified, incorrect or faulty equipment. For example, there have been reports of AC isolator switches being used mistakenly in DC circuits, resulting in a build-up of heat in the switch enclosure and leading to a fire.

In addition, poorly installed panels may obstruct or restrict the use of roof windows as means of escape.

DC supply

In the event of a failure of the AC supply to a building (for example due to a local power cut or a fire), the inverters are designed to shut down automatically. However, the solar DC supply – from panels to the DC isolator – will still be live during daylight. It may therefore be necessary to manually isolate the DC cables and components from the PV panels which will otherwise remain live.

If a fire damages the DC cables from the PV array, for example by burning off insulation, there will be risk of electric shock from the exposed DC conductors, particularly for fire-fighters. They are not accustomed to dealing with DC in buildings, and potentially face very high DC voltages (up to 1000 volts in large installations). A particular risk to fire-fighters has

been identified overseas, but not verified with evidence. This involves the potential risk of electric shock from current being conducted down a fire-fighting water jet, or from fire-fighters cutting through PV panels as part of their strategy to vent the fire.

Other overseas reports include the strategy of USA fire-fighters when dealing with the parts of the system that may always be live while light falls on the panels. They use portable covers for the PV panels in order to shut off the light supply and prevent electricity generation.

Extra weight on the roof

If the roof of a building is affected by fire, the additional mechanical loading due to the weight of PV panels may cause early collapse of the roof.



Conclusions

At present there is no reason to believe that the fire risks associated with PVs are greater than those associated with any other electrical equipment. But as with many new technologies, PV systems can introduce some new risks. It is important, therefore, for fire and rescue services to formulate appropriate and sound operational guidance for dealing with fires involving PV systems. It is also extremely important that these systems are correctly designed, consist of properly tested components, and are competently installed and regularly maintained.

The full article can be viewed at: <http://www.bre.co.uk/page.jsp?id=3211>

The UK government supported Microgeneration Certification Scheme (MCS), is a quality assurance scheme for small-scale renewable energy generation products and installers – including those for PV systems. They are assessed and certified by UKAS accredited Certification Bodies such as BRE Global.

Joint Authors – Martin Shipp, Ciara Holland, David Crowder, Steve Pester and John Holden, BRE



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



500TH Person to achieve Cert CILA

Lianne Machin



Since its introduction in Spring 2011, the Cert CILA qualification has proven to be an attractive entry level step into the world of achievement in claims.

Lianne Machin, Subsidence Advisor within the Specialist Property Services team at Crawford & Company recently became the 500th recipient of the Cert CILA

award, and we caught up with her shortly after she completed the course.

“I had been claims handling for three years and Crawford was promoting professional qualifications,” explains Lianne of her motivations to sign up. “Some of my mentors and colleagues had completed, or were in the process of obtaining the Cert CILA, and had been discussing its content which piqued my interest. I was interested in broadening my knowledge of the insurance claims market; I wanted to get a full understanding of general perils and the basic principles of insurance to help me in my day to day job.”

Of course like all busy professionals, Lianne had to consider how she would make everything fit in. For most people who study for the Cert CILA, the typical commitment is for around 100-120 hours of study for the three separate modules.

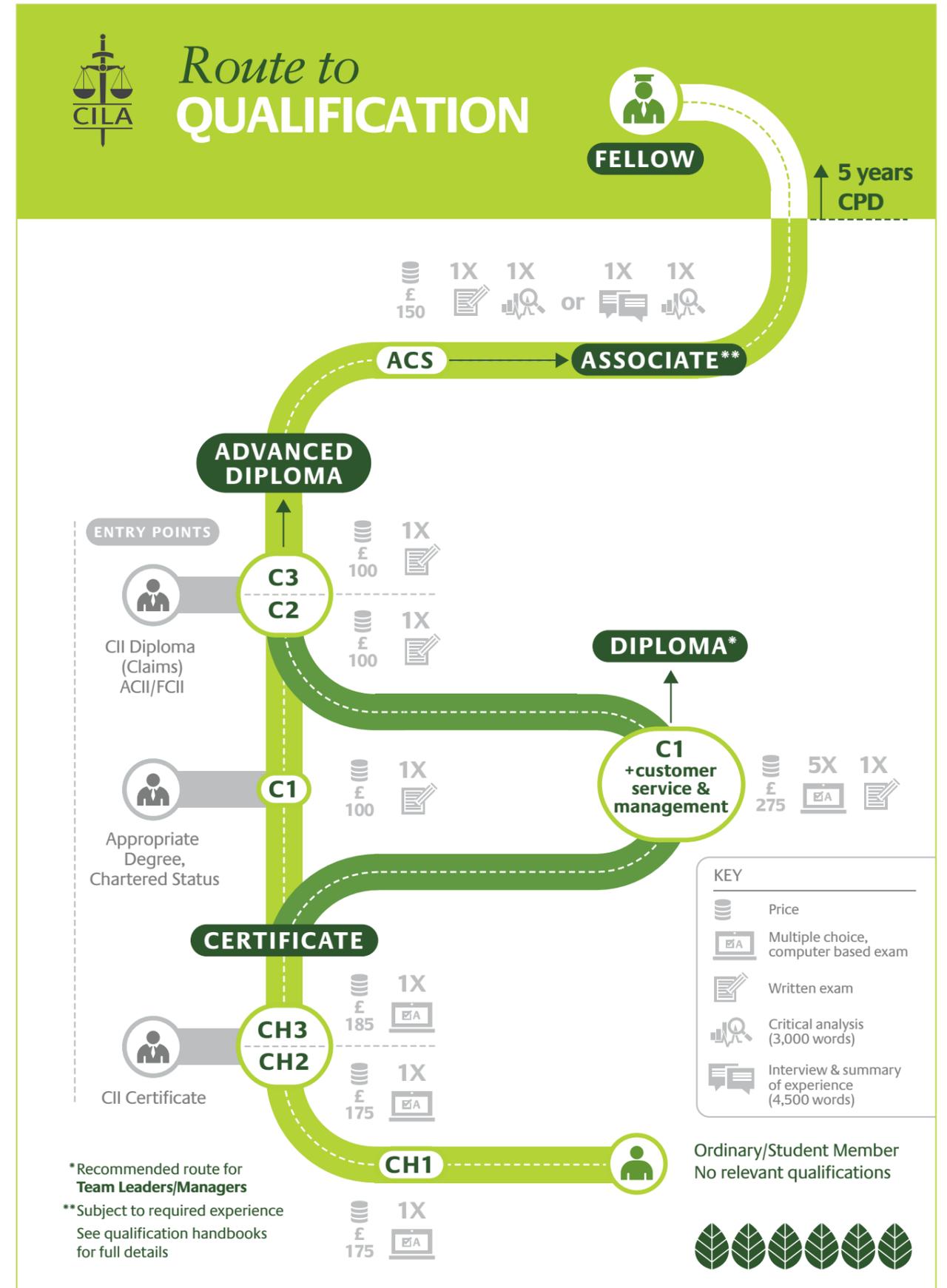
“I looked at this as a commitment of five hours a week,” says Lianne, “so I had to find a healthy balance between my work, personal life and studying time. In addition, some of the content was new to me so this took a bit longer to process.”

To help with the learning curve, Lianne looked outside the box. “I had to find new and innovative ways to study. For example; we did sessions outside work with peers and took part in exercises like mind mapping which helps you visually organise information. All in all the studying part was just as rewarding as receiving the certificate in the end.”

With CILA noted for its own commitment to developing professional qualifications and supporting its membership, continuing professional development is essential for the modern claims professional. Lianne says this should always be the case. “By continually learning we strive to be the best we can be. We are kept abreast on new and current procedures and things that are ongoing in the insurance market. It helps us with our daily roles and gives us the expertise to be able to offer advice to our clients and colleagues appropriately.”

Now putting her new qualifications to good use with the added confidence a Cert CILA can provide, Lianne says she is hoping to continue her learning. “I want to progress to the Dip CILA which I have recently registered for and look forward to attending the revision sessions starting January 2015 to enhance my knowledge further,” she says. “I am also actively looking at the CILA updates and where possible I am taking part in internal training sessions, there’s a lot to choose from.”

“By continually learning we strive to be the best we can be. We are kept abreast of new and current procedures and things that are ongoing in the insurance market.”



New tools for site visits

All adjusters want to get the most from site visits and this includes being able to capture information quickly, accurately and with sufficient detail. In this article James Grant of Xactware outlines new technology that will help adjusters to scope and diagram structures during their site visit using a smartphone or tablet.



dimensioning apps do little to expedite the claims journey if measurements and room diagrams can't be read by estimating software.

Over the coming years, dimensioning apps will gain greater prominence in the property sector. Adjusters who successfully implement them will be able to streamline workflows and provide a higher level of service and expertise to policyholders and insurers.

James Grant is Xactware's managing director of the U.K. and Ireland. Xactware are supporting sponsors of the CILA's Claims Management SIG.

Measuring rooms is often repetitive and cumbersome. The adjuster must first dimension the loss site with a tape measure or laser device whilst pausing to jot notes on a pad of paper. Once collected, the information may then need to be reentered into an estimating platform.

Measuring with a floor-plan dimensioning app eliminates redundant data entry. An adjuster faces a wall, points the device at a wall corner, marks it, and pivots to capture the next corner. The technology then calculates wall length using advanced geometric algorithms that take advantage of the device's built-in camera and gyroscope. Once the room has been dimensioned, a digital room plan is generated in both 2D and 3D that can be used to estimate reinstatement costs.

So, what app should you choose?

First, ensure the technology was built with adjusters in mind. Most dimensioning apps are developed for "do-it-yourself" homeowners and real estate professionals. Technology built for the property insurance industry can provide results that are immediately ready for use in a claim.

Proper technique is paramount. When measuring, it is important to hold the device at a consistent height since variations in height can compromise accuracy. Seek out an app that can be calibrated to your specific device to ensure optimal results.

Most importantly, choose an app that integrates seamlessly with the estimating platform. Floor-plan

Give your tape measure a break



SketchCam™

Now you can measure and create floor plans with your phone or tablet.

[Learn more at Xactware.com](http://www.xactware.com)

XACTWARE.

The Waste Sector

Recycling the lessons from claims

Following requests from the insurance market, the CILA's Business Interruption SIG organised a morning seminar to discuss the peculiarities of claims involving the waste sector.

The event was held on 27th November and proved incredibly popular with nearly 150 people in attendance.

Paul McLarnon of Cunningham Lindsey UK and Neil Beresford of Clyde & Co LLP used a case study to highlight aspects of waste sector claims. They discussed proximate cause and how policy cover might apply to items such as digestion plant, feedstock and microbes. They also considered revenue losses and the potential for recovery.

Steven Nock of GAB Robins then explored the meaning of stock in the context of the waste sector and discussed the factors which may influence an appropriate maximum indemnity period. John Glover of recycling company, Bywaters, then provided the perspective of a policyholder, having experienced a fire loss in 2013. Damian Glynn of vrs Vericclaim UK Ltd concluded the seminar with a brief overview of how revenue streams differ in the waste industry.

We are grateful to Willis who kindly gave us use of their auditorium. Thanks also to Harry Roberts who chaired the event.

The presentations can be viewed at:
<http://www.cila.co.uk/news-events/events/bi-property-sig-seminar-waste-sector-recycling-lessons-claims>



Meet the CILA President

As part of an international trip the CILA President, Mike Jones, and the CILA Executive Director, Malcolm Hyde, would like to meet members in the following locations:

Singapore

22nd April, 3-5pm
 Venue to be confirmed

Malaysia

24th April, 3-5pm
 at the Shangri-La hotel,
 11 Jalan Sultan Ismail,
 Kuala Lumpur

Hong Kong

27th April, 3-5pm
 at the Harbour Grand Hong Kong,
 MTR Fortress Hill Station, Exit A,
 23 Oil Street, North Point



Further details of these events will follow in due course, including how to register your attendance. In the meantime please save the date.

Question Time

with the Construction, Energy & Engineering SIG



On 17th November the CILA's Construction, Energy & Engineering SIG hosted a *Question Time* event at the Lloyds Old Library, London. **The expert panel included John Pyall of Munch Re, John Farrell of Kennedys, Mamoon Alyah of LWG Consulting, Mark Williams of INDECS and Tom Godfrey of HSNO.** Questions arose in relation to Delay in Start Up (DSU) claims, with the panel proving their thoughts on how to handle Liquidated Damages provisions in contracts, the assessment of DSU claims, requests for interim payments and contractors going bankrupt following both uninsured and insured delays. The panel also discussed issues that can be encountered in relation to deductibles on Increased Cost of Working (ICOW) claims, fixed cost coverage, calculating loss of turnover on power plants under construction and start-up businesses with no trading

history. Finally, the panel shared their experiences of handling losses in remote locations and gave their predications for the most significant developments to impact claims handling in the coming years.

We are very grateful to **Mike Skingsley of Crawford & Company** who proved to be an excellent Chair in managing varied and challenging questions from the audience. We are also grateful to LWG Consulting who sponsored post event drinks for all attendees.

Look out for future events by the CEE SIG including the "Building Information Modelling – All that glitters is not gold" seminar on 19th February and a seminar on transformers on 3rd June at the Lloyds Old Library, London

EMERGENCY GLAZING SERVICES



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Our PVCu repair service now includes cracked welds following attainment of BS 7412, so the old adage, 'the welds cracked, it will have to be replaced' no longer applies. This step up in repair capability is significantly prominent for cost savings against PVCu conservatories and bay windows.



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Email: Insurance.Services@glassolutions.co.uk
www.glassolutions.co.uk/content/insurance-services

WARNING: E-cigarettes can cause fire

2014 saw an increasing number of reports of exploding E-cigarettes and related fires published in the media. These incidents have raised interesting questions for the insurance industry in relation to proximate cause, material damage cover and product liability.



The E-cigarette market is currently unregulated and there is increasing concern that some charging mechanisms do not comply with UK standards. The component parts of an E-cigarette have a battery-operated heating coil that gently heats nicotine liquid from a cartridge or re-fillable tank, enabling the user to inhale a nicotine vapour. E-cigarettes are typically powered by a rechargeable lithium ion battery which can be charged using a charger similar to those used for mobile phones, games consoles and tablets.

The rechargeable lithium ion batteries have been known to catch fire if they are overcharged, defective or damaged.

Any internal defect may cause a short circuit during the charging process in which 'thermal runaway' may result. When failure of the lithium ion battery has occurred, the copper foil battery components have been known to be projected up to 2 metres away from where the battery was on charge. Lithium ion batteries should have a safety vent in order to release internal pressure rather than explode if the components of the cell become overheated and the internal pressure exceeds a safe limit. If the battery does not vent the battery material normally ignites immediately.

Added to the risk of these products not being manufactured in line with UK standards is the propensity for human error or negligence. Suppliers of

E-cigarettes often supply a 'USB' connection and inform the user that this can be plugged into any type of charger for the purpose of recharging the E-cigarette. There is the potential that an incorrect charger or forged charger could be used or the USB may be connected into a non-approved mains power transformer.

At a domestic fire claim attended by IFIC Forensics the policyholder explained that the E-cigarette battery had been connected to the 'USB' connector supplied with the E-cigarette and that all had seemed well. She placed the battery on charge, left the property and returned 25 minutes later to a fire in her living room where the battery had been charging.

Insurers are increasingly interested in establishing origin, cause and subsequent liability in relation to fires potentially caused by E-cigarettes. Adjusters may often be the first insurance representative on site when a fire claim has been made. The following tips can assist with gathering appropriate evidence in this field of emerging risk:

- Gather forensic evidence from the outset, as any documentation or images recorded at the scene may prove valuable should subrogation be considered;

- Consider that E-cigarette components are small and may have been disturbed during any first aid fire-fighting;

- In forensic terms every contact leaves a trace (Locard's exchange principle). If the physical evidence is still in situ and there is a possibility it may become damaged or lost then consideration should be given to packaging the components in a clear polythene bag or box, photograph the evidence in the packaging then seal, sign and date with a record of who recovered the items, including time and of recovery;

- Any physical damage to the fabric of the building should be documented ensuring that isolated damage is put into context with the geometry of the room;

A full white paper on this topic, including more detailed advice, is available at:

http://www.ificforensics.co.uk/wp-content/uploads/2015/01/E-Cigarettes_Case_Study.pdf

This article has been provided by IFIC Forensics www.ific.co.uk IFIC are supporting sponsors of the CILA Property SIG

Is Loss Adjusting perceived to be a profession or a commodity?

John Hall of the Graham High Group Limited recently considered this question as part of his study towards an MSc in Professional Development (Loss Adjusting). In this article John gives his thoughts on the course and the points he wanted to explore through his research.

I joined the profession of Loss Adjusting in my mid-twenties, within a few years of becoming a Chartered Building Surveyor. I had left one well-respected profession to join another. On leaving University I promised myself I would never sit another examination but I recognised the benefits of professional qualifications and with encouragement from my Loss Adjuster employers I immediately started my CII and CILA studies.

It seemed essential for me to progress in my new profession with formal qualifications alongside the practical training and in due course I became a Chartered Loss Adjuster. I was proud of those extra letters after my name and the external perception that I must know what I am doing.

But what do those extra letters after your name really mean? Does passing a professional exam suddenly make you professional? Do you have to have letters after your name to be accepted by others as a professional? Does simply being

a member of a profession body make you 'professional'?

When I heard that CILA were sponsoring the MSc in Professional Development (Loss Adjusting) at Bournemouth University I had no hesitation in applying and decided I would like to explore some of these questions, specifically regarding Loss Adjusting and also in the wider context of professionalism generally in society.

But once I scratched the surface there was so much to consider. Is professionalism how you feel about yourself, how the outside world perceives you, or is it simply what the professional body recognises as professional? I have always tried to set the highest personal standards for myself but who am I to judge what professional looks like? Does my employer or line manager decide whether I am professional? What role do independent regulatory bodies have in professionalism? What role should our clients have in setting the standards of the profession of loss

adjusting? What happens when there are conflicting messages from all these different sources? Are there any fundamental truths about what is a professional?

League tables, external audit, supply chain processes, KPI's, government watchdogs, competitive tendering and legislation all shape the profession of Loss Adjusting. Loss Adjusters and many other professionals are increasingly being driven by their clients regarding the products and services they offer and even the prices they charge. Is this a good thing for the professions generally and what does that mean for individual professionals? Have Ofsted inspections really improved education or simply created an external template for school teachers to tick the right boxes regardless of students' real needs? Would a layman tell an engineer how to design a bridge?

In the long term is it a good thing for society for external forces to have such control over what used

Bournemouth University and John are now working on ways to disseminate and use the outcomes of his research. We will notify members when aspects are available to read.

to be independent thought? Are these developments unique to Loss Adjusting or part of a bigger change in the way society interacts with professionals? What role do the professional bodies have in this mix, and what is driving the change? Where does independent and inspirational thinking come from these days?

So many questions to consider. The CILA sponsored MSc in Professional Development (Loss Adjusting) at Bournemouth University gave me the opportunity to consider many of these issues and I have now successfully completed the course with the subject title 'Is Loss Adjusting perceived to be a profession or a commodity?' I would encourage others to consider completing the course. I found it very cathartic and the discipline and rigour of the academic process has been enlightening and rewarding to me both professionally and personally.

John Hall MSc



Top-up your existing CILA qualifications at Bournemouth University

The **MSc Professional Development (Loss Adjusting)** provides an opportunity for Associate and Fellow members of the CILA to 'top-up' their existing professional CILA qualifications in order to obtain a Master's qualification.

ACILA and FCILA members are eligible for one third of the credits towards this Masters degree. The remaining two-thirds can be achieved by means of an extended project on a loss adjusting related topic of your choice.

Developed in partnership between Bournemouth University and the Chartered Institute of Loss Adjusters, this course offers a convenient way to build on your professional qualifications.

The next intake will be in May 2015 with attendance in Bournemouth on 8, 9 May and 4, 5 September 2015.

To find out more about the course, please visit our website: www.bournemouth.ac.uk/courses/MSPDLAP or email [Julie Robson \(course Leader\) at jrobson@bournemouth.ac.uk](mailto:jrobson@bournemouth.ac.uk)



Maximising Success and Minimising Cost in Heritage and High Net Worth Claims

We were delighted to hold an afternoon seminar in Dublin on 1st December. The event was led by Emma Dadson of Harwell Document Restoration Services and included talks by Emma and James McDowell of AXA ART.

James provided the perspective of an underwriter and discussed issues such as the valuation of heritage and high net worth items. Emma explained how items deteriorate after water or fire damage and highlighted the benefits of early

stabilisation from a restoration perspective. Emma further outlined the work of Harwell in the heritage sector and the emergency planning that Adjusters can expect to find when dealing with a heritage property.

Feedback from the event has been super with one attendee querying if 10 was the highest score they could give! Special thanks to John Eves of Thornton Group and Niall Pritchard of Cunningham Lindsey Ireland who represented the Institute on the day.

Emma Dadson's presentation can be viewed at:

<http://www.cila.co.uk/news-events/events/high-net-worth-specie-sig-seminar-maximising-success-and-minimising-cost-heritage-and-high-net-worth-claims-d>



Big Brother, Another "ERA" and Water Games

The Liability SIG were happy to welcome 45 members to their end of year seminar in London on 3rd December.

The event looked at three very different subjects but all with relevance to liability claims handling. Tim Young from Surveillance Group & Netwatch gave a fascinating overview of the technologies that are available to analyse postings on social media and how these can be used in the context of insurance claims. Martyn Gabbitass of QuestGates then discussed the effects of the Enterprise & Regulatory Reform Act 2013. The event finished with a presentation from Andy Bryce of Hawkins who explained the science behind cracking in materials.

Andy focused on plumbing pipework and the type of issues which can result in escape of water claims.

Our thanks to Martyn Gabbitass and the members of the Liability SIG Committee for their continued commitment to providing technical material for members.

Presentations from the event can be viewed at:

<http://www.cila.co.uk/news-events/events/liability-sig-seminar-big-brother-another-era-and-water-games-london>