

# CLAIMS FOCUS



THE CHARTERED INSTITUTE OF LOSS ADJUSTERS

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

## Building CILA relationships in the Far East



by Mike Jones, CILA President

**I have just reset my body clock following our trip to the Far East and have been reflecting on the generous support Malcolm and I received from our members during our time in Singapore, Kuala Lumpur and Hong Kong.**

As we set out on our journey, the objectives were to meet as many members as possible, whilst also reaching out to other bodies with whom we share our involvement in the insurance claims market. Having met almost 150 members; signed an agreement with one college to host our exams, and started discussions with another to do the same, as well as having met representatives of Lloyd's and the press; I am satisfied we have substantially achieved what we set out to do.

### **CILA member events in Singapore, Kuala Lumpur & Hong Kong**

In each location we visited, we held an afternoon event for CILA members. I summarised the CILA strategy, with particular reference to the objectives I set myself for my year of office and the progress we are making against them. I also explained our plans for

increasing our engagement and developing the International side of our Institute, which includes the promotion of our suite of qualifications, more frequent visits and supporting the development of locally held SIG events. Malcolm followed with a session about the Institute which particularly focussed on our qualifications framework, after which we both took questions from the floor. We then handed over proceedings to our friends at Kennedys who delivered an excellent presentation on Data Protection issues in the region, with particular emphasis on potential DPA pit falls when insurers and adjusters work together. In true adjusting tradition, each of these mini seminars was followed by drinks in the bar, where Malcolm and I had an opportunity to speak less formally with the members in attendance.

*Continued on page 2*

## FORTHCOMING EVENTS

### *High Net Worth & Specie SIG Seminar*

Thursday 25th June 2015  
Library of Birmingham  
Centenary Square  
Broad Street  
Birmingham  
B1 2ND

### *Liability SIG Seminar*

Thursday 25th June 2015  
Radisson Blu Hotel  
No.1 The Light  
The Headrow  
Leeds LS1 8TL

### *CILA Conference 2015*

Tuesday 15th September 2015  
The Midland hotel  
Peter Street  
Manchester  
M60 2DS



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**Collaboration with local professional bodies**

Our diaries were filled with appointments additional to the member events. In Singapore we met with the CEO of the Singapore College of Insurance and I was delighted to sign a Memorandum of Understanding for the college to add our qualifications to the range of insurance learning products they offer. They have high hopes that our claims specific modules will be of interest to insurers, brokers and adjusters alike. We also met Council members of the Singapore Insurance Institute and agreed a plan for us to work more closely with them to hold lectures and seminars on subjects of mutual interest.

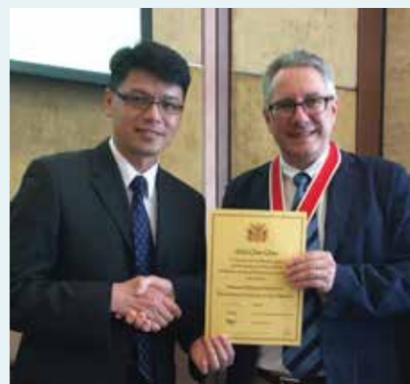
In Kuala Lumpur, a meeting with the Malaysian Insurance Institute laid, what we hope, will be the foundations for a similar arrangement to the one agreed with the Singapore College of Insurance. We were also

entertained to a fabulous dinner on the 46th Floor of the Petronas Tower, courtesy of Phillip Fong of Crawford & Company, and were pleased to share the occasion with some of the leaders of the major Adjusting companies in Malaysia.

Finally, in Hong Kong we met representatives from Lloyd's and the Insurance Institute and agreed in principle that we would recognise one another's qualifications. Again we hope that will lead to demand for our claims specific modules and that in turn, we will see a flow of new members. We also met representatives of both major insurance publications and discussed ways in which we might collaborate with one another on future visits.

Post event surveys for the member events were returned in high numbers and with over-whelming positive feedback. Both Malcolm and I were delighted to receive such a

warm welcome wherever we went. We bring back some fantastic personal experiences, as well as being energised by the enthusiasm for our Institute from both ex pat and local members in South East Asia. I am confident this is a trip my successor will repeat next year, and that they will build on the work that was started by Candy Holland when she visited Singapore last year, and that has been built upon by Malcolm and I in April.



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# Qualification Success

*Elevations since the April 2015 edition of Claims Focus*



## New Fellows

- Steven Angus **Hamilton Bond Ltd**
- David Gamble **GAB Robins UK Ltd**
- Anthony Bowie **Halifax Home Insurance**

## New Associate members

- Stephen Feeny **Cunningham Lindsey UK**
- Philip Murphy **Cunningham Lindsey UK**
- John Hewitt **Cunningham Lindsey UK**
- Ian Stevens **Core claims**
- Susan Kelly **Questgates Ltd**

## New Diploma Holders

- Matthew Baker **Cunningham Lindsey UK**
- Leanne Johnson **Cerno Ltd**
- John Gebbie **Cunningham Lindsey UK**
- Gareth Orr **Crawford & Company**

## New Certificate Holders

- Elizabeth Aitchison **Cunningham Lindsey UK**
- Jon Cawkwell **Cunningham Lindsey UK**
- Rebecca Akehurst **Cunningham Lindsey UK**
- Simon Clarke **GAB Robins UK Ltd**
- Craig Algar **Cunningham Lindsey UK**
- Joanna Cox **AXA PPP**
- Joel Arbuthnot **Crawford & Company**
- Tracy Dennett
- Leion Attard **Cunningham Lindsey UK**
- Dipesh Dhanak **Trans Europa Tanzania Ltd**
- Lisa Baker **Cunningham Lindsey UK**
- Amanda D'Mello **Murray Fenton (M.E) LTD**
- Simon Baker **Ryan Direct Group**
- James Doble
- Daniel Bloch **Concordia Consultancy Ltd**
- Owain Fackrell **Zurich General Insurance**
- Ryan Bradshaw **Crawford & Company**
- Jamie Forbes **GAB Robins UK Ltd**
- Amanda Brown **Ryan Direct Group**
- Jane Galilee **Cunningham Lindsey UK**
- Karen Burke **GAB Robins UK Ltd**
- Muthel Green **Cunningham Lindsey UK**
- Thomas Butcher **GAB Robins UK Ltd**
- Sean Gregory

# Qualification Success

## New Certificate Holders continued

- Kate Grubb McLaren Aviation
- Claire Hallam GAB Robins UK Ltd
- Ewart Hodge GAB Robins UK Ltd
- Hiroki Horikawa Uchiyama Loss Adjusting Co Ltd
- Usman Ilyas Innovation Group Professional Services
- Ann Jackson Cunningham Lindsey UK
- Stephen Johnson Cunningham Lindsey UK
- Stephen Judge Ryan Direct Group
- Eleanor Keymer Cunningham Lindsey UK
- Imran Khan GAB Robins UK Ltd
- Takaaki Kosaka Uchiyama Loss Adjusting Co Ltd
- Robert Mason Charles Taylor Adjusting
- Leigh Mayson Ryan Direct Group
- Susan McCafferty Crawford & Company
- Michelle McConologue Cunningham Lindsey UK
- Steven McDonald Cunningham Lindsey in UK
- Steven McGhee Zurich General Insurance
- Ross McKean Crawford & Company
- Therese McKenna Crawford & Company
- Emma Moffett GAB Robins UK Ltd
- Lisa Moore GAB Robins UK Ltd
- Seiji Murata Uchiyama Loss Adjusting Co Ltd
- Yoshiyuki Nakayama Uchiyama Loss Adjusting Co Ltd
- Zohair Nassur Cunningham Lindsey Qatar LLC
- Rachel O'Connor Simply Business
- Heather Phillips Zurich General Insurance
- Simon Provost Crawford & Company
- James Randall Zurich General Insurance
- Anna Reilly Ryan Direct Group
- James Richardson Ryan Direct Group
- Philip Roberts Cunningham Lindsey UK
- Stuart Sales Ryan Direct Group
- Jill Shillito Cunningham Lindsey UK
- Gurbakhes Sian GAB Robins UK Ltd
- Michelle Helen Sinclair Crawford & Company
- Robert Slattery Gallagher Bassett Int. Ltd
- Joshua Smith Channel Islands Adjusters Limited
- Julia Smith Cunningham Lindsey UK
- Laura Stevens Cunningham Lindsey UK
- John Taylor GAB Robins UK Ltd
- Celia Topping Cunningham Lindsey UK
- Emma Vincent GAB Robins UK Ltd
- Jennifer Wallis Cunningham Lindsey UK
- Kazuhiro Watanabe Uchiyama Loss Adjusting Co Ltd
- Irwin Wei Cunningham Lindsey (Singapore)
- Abi-Louise Wells Cunningham Lindsey UK
- Simon Wheeler Cunningham Lindsey UK
- Elizabeth Whittington Cunningham Lindsey



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Legal 500 2014

# Developing the technical adjusters of tomorrow

by Paul Davidson, Technical Training Officer,  
Cunningham Lindsey

*“I had no particular career in mind when I left university, all I knew was that I wanted to work with people and I didn’t want to teach – which is ironic, as that’s pretty much what I do now.”*



**Loss adjusting might not be the obvious career choice for a chemistry graduate but it was a logical progression for Paul Davidson. As the insurance industry comes under a thematic review by the FCA, Paul outlines the importance of balancing professional qualifications with soft skills.**

I blame an inspirational teacher at school for putting me on the path to gain my degree in chemistry. I had no particular career in mind when I left university, all I knew was that I wanted to work with people and I didn’t want to teach - which is ironic, as that’s pretty much what I do now. Co-operative Insurance offered me a graduate trainee position and so my career in the industry began.

Their training was good and I was given a chance to do a bit of everything. I found the area of claims handling exciting and interesting, and so I decided to move into loss adjusting and set about getting my qualifications.

I worked hard to gain my ACII, ACILA and finally became a Fellow of the CILA in 1984. Interestingly, my background in chemistry, following logical processes and steps to reach intelligent conclusions and outcomes, was ideal grounding for my chosen career.

#### Technical training

When I joined Cunningham Lindsey, in 1995 (although it was Ellis & Buckle at the time) I was dealing with larger commercial claims and began helping out with some ad hoc training for new recruits, as well as on specialist subjects, such as business interruption.

Some years later, I was asked if I would take on a technical training role and I jumped at the chance. I started delivering initial training modules in the North, with another colleague covering the South of the UK. We were then set the task of devising a wider CILA examination programme, which, at the time, was quite a daunting prospect.

This was in 2009 and hardly anyone within the business had gained Chartered status in the previous 5 years – the company knew that this had to be addressed. The challenge was to provide a programme that would be both meaningful and effective, covering a huge syllabus, and that would reach the wide geographical spread of our potential candidates - from Aberdeen to Plymouth.

#### CILA Examination support programme

We put together a tutorial system, where everyone sits assignments from past exam papers, which are then assessed and discussed to iron out any problems. The candidates sit mock exams and attend a final tutorial to review answers and discuss technique. We also created our own marking system.

Alongside this, we introduced a totally separate Cert CILA support programme, composing our own specimen multiple-choice questions and providing help and guidance across all three examination papers.

There has been keen involvement and support from the senior management team, and our staff have shown a real interest in the company’s learning and development initiative. We currently have more than 80 employees studying for their Cert CILA and another 42 about to embark on their ACILA qualification.

The results have been a testament to our success. In the October 2014 CILA examinations, our candidates achieved an average pass rate of 85%, across the four papers, and on the C1 paper alone, there was a 25% improvement on previous years.

We also introduced the first graduate training scheme. We had an ambitious objective of getting all new entrants to Chartered Loss Adjuster status within five years. Two have already achieved that goal with six months to spare!

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**Soft Skills**

Whilst technical ability and expertise is still the mainstay of the loss adjuster's role, the market now places a greater emphasis on the importance of softer skills. We're encouraged to think creatively to provide innovative, practical solutions that will improve the customer experience. It's driving a whole new service culture and adding a new dimension to the development and training that we provide.

Essentially, it's no longer just about doing things right – we have to do the right thing, every time, for every customer and, above all, we have to keep things simple.

Cunningham Lindsey has approved centre accreditation from the Institute of Customer Service (ICS), and now combines professional insurance training with nationally recognized customer service qualifications. I've also undertaken this training and have been signed off to assess the communications qualification, so I help out in this area as well.

**Case study****Jon Dilley Adv Dip CILA**

**Background:** Started working as a trainee loss adjuster in 1990, before joining Cunningham Lindsey during the 2007 floods. Held several roles in account management and product development, as well as claims handling. I took the Cert CILA examinations when they were introduced, so that I could work for my ACILA qualification – the 'gold standard' in the industry.

**Biggest challenge:** As an older candidate and quite a few years out of full time education, I was a bit worried about passing. But when I got through the Cert CILA examination, I didn't look back – in fact I thoroughly enjoyed it.

**Support programme:** It has been excellent. Well-structured study and revision timetables, with support from people who know what's required – they completely de-mystified the process. I wouldn't be where I am today without the help I've had from Paul Reeve and Paul Davidson.

**Achievements:** Gained Cert CILA in one year and took my last ACILA examination just a few weeks ago.

**The difference:** The training sessions are very relevant to my job, particularly on more complex claims, where the technical knowledge I've gained really does come in to play.

**Developing burgeoning new talent**

I'm passionate about professional qualifications and I'm particularly proud to play a part in developing burgeoning new talent within the industry. I take huge pleasure in seeing our candidates qualify – from Cert CILA, Dip CILA, Adv Dip CILA and ACILA, knowing that I've helped them achieve their end goal. Success breeds success, and it's very rewarding to see a growing proportion of our staff signing up to our learning and development programmes.

It's very much a team effort and I work closely with Paul Reeve, my line manager, who shares in the credit for what we've achieved. We also have fantastic support from CILA and at every level within our own business.

The future? We would like to see all our claims handling staff CILA qualified. We're committed to the continued development of claims professionals and, more importantly, building teams of people who really care about helping people in a crisis.

**Case study****Imran Ramzan ACII, ACILA**

**Background:** Graduated with a degree in business and financial services in 2009 and saw an advert for Cunningham Lindsey's major loss graduate trainee programme.

**Biggest challenge:** Gaining credibility in the major loss claims market – my ACILA status has been a huge help with this, particularly amongst other professionals.

**Support programme:** It's a good blend – being part of an experienced team and the training sessions add value to your work progression. The sessions include niche areas such as business interruption, which are detailed and very technical – they have been hugely helpful.

**Achievements:** gained my ACII and ACILA qualifications within four and a half years and currently handle claims exceeding £500k.

**The difference:** I thought loss adjusting would be really easy, but it's a lot more complex and involves a number of different stakeholders, particularly in major loss work. Having letters after my name, together with the academic work required to achieve those letters, really helps.



# SAVE THE DATE

## Tuesday 15th September 2015

The Midland hotel, Peter Street,  
Manchester M60 2DS

**CILA Conference 2015**

Come to this one day event to learn about the latest developments in claims handling. The conference will cover a range of claims topics, with particular focus on how aspects will apply to the work of loss adjusters. Our annual conference is a great opportunity to network with other claims professionals and catch up with CILA members.

A full conference programme and booking instructions will be published shortly, on the CILA website.

**CILA Awards Dinner 2015**

Join us in the evening of the conference for the CILA Awards Dinner 2015. Prizes will be awarded to those CILA members who achieved the highest performance whilst working towards a CILA qualification in the 2014-2015 Presidential year. The CILA Awards Dinner 2015 will be an opportunity to celebrate the successes of our members and to recognise the expert knowledge and skills required to achieve a CILA qualification.

**CILA Annual General Meeting 2015**

CILA members are invited to attend the Annual General Meeting (AGM) which will take place at 4.30pm on the day of the conference.



# Loss Adjusting in Japan



**In this article our members from Uchiyama loss Adjusting Co. Ltd provide an insight into the insurance industry in Japan and how the loss adjusting profession is developing.**

Structural reform of Japanese insurance industry, such as liberalization of insurance, has triggered the recent trend to expand the role of loss adjusters. Most of the Japanese insurance companies have been merged together and there are three major market players at present, the so-called 'Big 3'. They have also actively merged with overseas insurers in order to expand their international revenue.

Catastrophe handling is one of the most important issues in the Japanese insurance industry and we have experienced many claims under harsh conditions. In particular, the Great East Japan Earthquake and Thailand Floods both in 2011 were huge events for us. As you can imagine, the Earthquake and the Thailand floods gave us a lot of opportunities to deal with international claims. Uchiyama Loss Adjusting Co. Ltd sent 60 adjusters and 70 licensed building

engineers to the Earthquake disaster area at peak of the event and sent 8 adjusters to Thailand to support flood claims. Some staff stayed in Thailand for 15 months. That was also the time that we joined as a member of vrs Adjusters LLC and since then we have had a more extensive arm to international claims. Japanese insurance companies paid more than 2 trillion yen (US\$165 billion) for the loss by the Great East Japan Earthquake and many overseas reinsurers were also involved with the event.

## Development of global claims handling knowledge and skills

Recently a lot of Japanese manufacturers have built a factory in Asian countries. Since Japanese insurance companies have expanded their overseas operation, we are requested to act as a consultant for some cases. Under such demands by the industry to become a more global loss adjusters, we have set up an in-house Global Loss Adjusters Course. This consisted of 8 Ordinary CILA members last year, and we are delighted to now have several Certificate members of the CILA.

## Loss Adjusters Association of Japan (LAAJ)

Our president, Mr. Makoto Uchiyama, is the chairman of Loss Adjusters Association of Japan (LAAJ). LAAJ has more than 50 corporate members with over 800 individual loss adjusters who have successfully completed exams conducted by The General Insurance Association of Japan. LAAJ has also been a member of International Federation of Adjusting Association (IFAA) since April 2002, only a few years later when that was founded by the CILA's initiative. Makoto Uchiyama has been a fellow of IFAA since August 2013. In November 2014, LAAJ held the first two-day forum and over 150 gathered at the venue successfully.

## Uchiyama Loss Adjusting Co. Ltd

Since our establishment in 1935, Uchiyama Loss Adjusting Co., Ltd. is a pioneer independent loss adjusting company in Japan. We carry out adjusting business by our Tokyo headquarter and 10 branches at major cities covering Japan. We have more than 120 licensed loss adjusters.

*Our president, Mr. Makoto Uchiyama, is the chairman of Loss Adjusters Association of Japan (LAAJ). LAAJ has more than 50 corporate members with over 800 individual loss adjusters who have successfully completed exams conducted by The General Insurance Association of Japan.*



# SIG Activity

## Property SIG Seminar – Chattels, fixtures & improvements

**Our thanks to Mike Weatherhead of vrs Vericclaim who took the popular Property SIG Seminar – Chattels, fixtures & improvements to Newcastle on 19th May. The CILA President, Mike Jones, opened the event and was delighted to see so many members attending this regional lunchtime seminar.**

Feedback on this seminar is always positive and we were pleased to receive the following comment from an attendee in Newcastle "Excellent lecture delivered by recognised expert in the field."

The presentation material and associated paper can be found on the CILA website at: <http://www.cila.co.uk/news-events/events/property-sig-lecture-chattels-fixtures-improvements>



## Property SIG papers – Practical Problems in Adjusting Losses

The Property SIG have produced two papers which are now available to view on the CILA website. The first paper is entitled Reinstatement Basis of Settlement and is intended to assist experienced adjusters in considering the issues that arise when dealing with commercial claims where the basis of settlement is reinstatement. The second paper is entitled Indemnity Basis of Settlement and considers the calculation of indemnity when the Reinstatement Memorandum is not applicable or its conditions have not been met.

## Riot Update – April 2015

The Property SIG have also provided a further update on developments to reform to the Riot Damages Act and this is now available to view on the CILA website.

Please follow the link below to view the Property SIG page on the CILA website: <http://www.cila.co.uk/technical/special-interest-groups/property>

## High Net Worth & Specie Seminar – Emerging trends & techniques

**On 20th May the High Net Worth & Specie SIG delivered an afternoon seminar at the Museum of London. The event attracted over 60 delegates including CILA members and guests.**

Kevin Dinsdale of GAB Robins provided an interesting insight into the world of super basements. Kevin explained how they are typically constructed, the planning restrictions that apply and the types of claims that can arise in relation to these structures.

Kathryn Rodgers and Emma Dadson of Harwell then discussed their experiences of emergency planning in the heritage sector. Using a variety of case studies they illustrated the typical approach of heritage organisations to a fire or water damage event. They highlighted the factors to consider and options available when deciding mitigation and restoration measures for heritage collections.

## Anti Fraud Seminar – The only way is ethics

**On the 27th May the Anti Fraud SIG delivered an entertaining talk to over 50 members on the subject of ethics. The speakers explored the ethical considerations that need to be taken into account whilst conducting fraud investigations and through the use of a case study posed some thought provoking questions around what action an adjuster should take.**

Our thanks to the speakers for their efforts and time in preparing such an original and engaging seminar – Ahmed Esat of Davies Group Ltd, Vagn Bevan of Woodgate & Clark Ltd, Tim Richardson of Ryan Direct Group and Garry Slater of Stream Claim Services.



# CILA Past President's Lunch 2015



On Wednesday 3rd June around 12 Past Presidents met at the RAC Club in London. The event was organised by Past President Angus Tucker who is thanked for all his efforts. The Past Presidents were delighted to hear Mike Jones speak of the continued progress of the Institute.

*From left to right: Paul May, Candy Holland, Mike Jones, Graham Cave and Bev Fitzgerald.*



## BIBA Conference 2015

The Institute was delighted to attend the BIBA Conference on 13th & 14th May in Manchester. The conference attracts over 5,000 attendees from the insurance industry and so it is a great event for networking with a wide range of insurance professionals.

The Institute team were pleased to talk to Brokers and Insurers about the CILA qualification framework and what is involved in becoming a Chartered Loss Adjuster, the gold standard in claims. We also enjoyed meeting CILA members at the event and hearing about claims expertise from the many loss adjusting firms who exhibited at BIBA Conference 2015.

See our photos on **Twitter #BIBA2015@TheCILA**





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