

CLAIMS FOCUS

THE CHARTERED INSTITUTE OF LOSS ADJUSTERS

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



FORTHCOMING EVENTS

CIL A Conference 2015

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

Construction, Energy & Engineering Seminar

Thursday 24th September 2015
Lloyd's Old Library
One Lime Street
London
EC3M 7HA

Property SIG Seminar

Thursday 22nd October 2015
DAC Beachcroft
3 Hardman Street
Manchester
M3 3HF



5th & 6th October 2015

Over 200 members will be sitting a CIL A exam

The Institute is thrilled to report that 205 CIL A members have registered to take either the Advanced Diploma or ACS exam papers this October. We are delighted that so many individuals are making the commitment to achieve our higher level qualifications and we look forward to celebrating the success of many new Chartered Loss Adjusters in the months to come.

CIL A President, Mike Jones, commented "It is very exciting to see the next generation of Loss Adjusters working towards and being successful in attaining the higher level CIL A qualifications. These enthusiastic and talented individuals will be the claims experts of the future and it is great that they recognise CIL A qualifications as an essential component of becoming a skilled and successful claims professional."

What do the Advanced Diploma and ACS exams involve?

The Advanced Diploma exams include papers C1 (The Principles of Insurance), C2 (Application of the Principles of Insurance) and C3 (Adjustment of Claims). Each exam sitting is 3½ hours and the papers require candidates to provide written, essay style answers. The ACS exam forms part of the Accreditation for Chartered Status (ACS) assessment process and involves a 3½ hour written exam on a claim scenario.

Where will members be sitting exams?

Exam sittings will take place in numerous countries throughout the world, including Ethiopia, Argentina, Qatar, Kuala Lumpur and Japan. The CIL A secretariat will also be sourcing larger exam centres in many locations to accommodate the increased number of candidates.

If you are already qualified as a Chartered member and would like to support your Institute, why not volunteer to be an exam invigilator? To express your interest simply send an email to info@cila.co.uk.

The Institute team appreciate the depth and breadth of study required to prepare for these exams and so we wish all of the candidates the very best of luck in their studies and on exam days.

Our thanks also to those members who already support and contribute to the delivery of our examinations each year.

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conditions and trends

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DAC beachcroft



Legal Perspective on... insurance market conditions and trends 2015/16

Provided by Nick Young, partner at international law firm DAC Beachcroft



Our ninth Insurance Market Conditions and Trends report has now been published and emailed to all CILA members. Stephen Gorman and I will be speaking on our top property predictions at the CILA technical conference on 15 September. In advance, here is just a little taster of a couple of topics close to my heart.

Take great care over implementation of the Insurance Act

The application of proportionate remedies in advance of August 2016 could be seen as confirming full policy cover unless settlement terms are very clearly worded.

Practical implementation of the Act across liability policies could also cause tensions with policyholders, for example over claims control, as insurers reduce proportionately the amount to be paid on a claim, perhaps paying half or less of any compensation, the claimant's legal costs and expenses and the insured's own defence costs.

Insurance industry must lead the fight against arson

I wrote about this earlier in the year, having been closely involved in the Arson Prevention Forum's recent "Call to Action" report. We need far greater collaboration with stakeholders in order to reduce the pay out of over £1 billion for property damage fire claims by ABI members each year, with fire statistics showing 45% of all fires attended are recorded as deliberate. There is considerable opportunity for loss adjuster involvement and innovation.

Insurance Market Conditions and Trends 2015/16

The full report contains 50 predictions across 13 different areas of business. It also introduces 'grey swan' watermarks to identify those predictions which we believe have the potential to develop into seriously disruptive events. (The concept of 'black swan' events was first introduced in 2007 to describe unforeseeable and catastrophic events that cannot be predicted or avoided. 'Grey swans' describe serious risks that companies can identify and so plan for.)

Beyond the predictions, there are 4 thought leadership pieces and a useful summary of the legislative, judicial and regulatory changes from the last 12 months. I hope that you will find the full report useful and, if you have any queries, do come and find me at the conference or contact me using my details below.

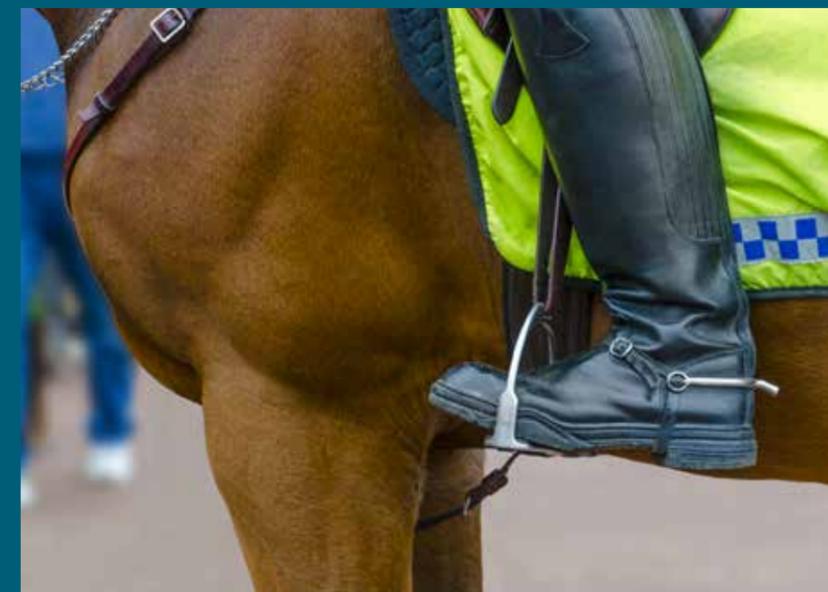
DAC Beachcroft is a leading provider of legal services, working with loss adjusters in the UK and around the world. From major public incidents and construction disputes to fire and flood, no claim is too big or too small.

For more information, please contact:

Nick Young:
T: 020 7894 6100
E: nyoung@dacbeachcroft.com



Riot Compensation Bill



As members will know, the Riot Damages Act 1886 was the subject of considerable debate after the riots in England in 2011. Following consultation involving your Institute, the Riot Compensation Bill has been prepared by Home Office officials.

The Bill has been selected as a Private Member's Bill in this session of Parliament and is to be taken forward by Mike Wood (MP for Dudley South). The second reading of the Bill is due to take place on Friday 4th December 2015.

Those with a keen interest in this can follow the progress of the Bill via <http://services.parliament.uk/bills/2015-16/riotcompensation.html>

CILA supports collaboration in emergency events

Your Institute is delighted to be associated with the Business in the Community "Business Emergency Recovery Group". An initiative of His Royal Highness the Prince of Wales, the Business Emergency Recovery Group (BERG) helps businesses and communities across the UK to prepare for, respond to and recover from emergencies such as flooding, cyber-attacks and civil unrest.

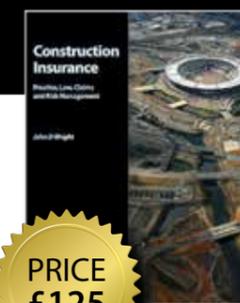
The purpose of the Group is to seek to work together in times of difficulty to resolve issues and provide information to businesses when difficulties arise in the aftermath of either man-made or natural disasters. Naturally the group also provides information to businesses on being prepared for disasters.

The BERG is represented by many organisations each seeking to collaborate for the benefit of communities and includes, the Chartered Institute of Loss Adjusters, the Cabinet Office, the British Red Cross, Network Rail, the Environment Agency, Marsh, Aviva and many more.

More information can be found at <http://www.bitc.org.uk/programmes/business-emergency-recovery-group-berg>

Construction Insurance

Practice, Law, Claims and Risk Management



PRICE £125

This new edition of the 1997 publication examines the various forms of construction contract and the different types of insurance available.



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Email: info@emailws.com - Web: www.wetherbyinsurance.com

Qualification Success

Elevations since the June 2015 edition of Claims Focus

New Fellows

- Martyn Foulds – Halifax General Insurance Services
- David Lovatt – Crawford & Company
- William Jeffery – Charles Taylor Adjusting

New Associate & Certified members

- Matthew Roe Argent Liability Adjusters Ltd
- Mark Farrant Cunningham Lindsey UK
- Richard Collison Cunningham Lindsey UK
- Cheng Kang Yap PT Radita Hutama Internusa

New Advanced Diploma Holders

- Craig Adamson Cunningham Lindsey UK
- Adam Banks Axis
- Donal Cronin
- Sean Fitzgerald GAB Robins UK Ltd
- Robert Ford vrs Vericclaim UK Ltd
- Andrew Godwin AIG Europe Ltd
- David Homer Hamilton Bond Ltd
- Joseph Jarvis Crawford & Company
- Christopher Legg vrs Vericclaim UK Ltd
- Raymond Lyons Cunningham Lindsey UK
- Michael Murrell Cunningham Lindsey UK
- Martin Seabright Crawford & Company
- Kieran Sharkey
- Susan Taylor Miller Insurance Services Ltd
- Paul Valantine
- Alexander Wakefield Cunningham Lindsey UK
- Richard Wakeham Agrical Ltd
- Paul Wilson McLarens



Qualification Success

continued

New Diploma Holders

- David Baxter GAB Robins UK Ltd
- Andrew Beckett vrs Vericclaim UK Ltd
- Luke Brannigan Davies Group Limited
- Gary Clift McLarens Aviation
- Deborah Cohen Amlin
- Joanna Cox AXA PPP
- Fiona Cumberlidge Cunningham Lindsey UK
- Julia Freeman Keelan Westall
- Mark Harris GAB Robins UK Ltd
- Michael Higgins Argent Liability Adjusters Ltd
- Warren Hulme Davies Group Limited
- Wayne Kilpatrick Agrical Ltd
- Cahal McKenna Cunningham Lindsey UK
- Ashley McMinn Cunningham Lindsey UK
- Doreen Nakubulwa Britam Insurance Company (U) Limited
- Angus Osborne-White GAB Robins UK Ltd
- Katrina Wright Questgates Ltd

New Certificate Holders

- Joseph Adams Davies Managed Systems
- Diego Alcala Perez Verduzco
- Russell Ball TopMark Adjusters Ltd
- Liam Ball GAB Robins UK Ltd
- Jane Bellamy GAB Robins UK Ltd
- Desmond Bradshaw TopMark Adjusters Ltd
- Julie Carroll GAB Robins UK Ltd
- Panagiotis Chourmouzis GAB Robins UK Ltd
- David Cliffe Cunningham Lindsey UK
- Kerry-Anne Follows Thames Water Utilities Ltd
- Leanne Fryer Davies Group Limited
- Leah Geen Cunningham Lindsey UK
- Sophie Gibson
- Eloise Harby Stream Claims Services UK Limited
- Fionnuala Hay GAB Robins UK Ltd
- Andrea Hindmarch Ryan Direct Group
- Mark Kelly Crawford & Company
- James Knowles Insurance Management(B) Ltd
- Amy MacRury Crawford & Company
- Temwani Mkandawire Ctec Consultants
- Laura Moir Davies Managed Systems
- Kenneth Morris GAB Robins UK Ltd
- Ryan O'Hanlon Peel Ports Group
- Elliot Osborne McLarens Aviation
- Emma Pearce Ellis May
- Amy Phillips Davies Group Limited
- Robert Read Crawford & Company
- Rama Reza PT Cunningham Lindsey Indonesia
- Sarah Romain GAB Robins UK Ltd
- Narrel Rosemin Davies Managed Systems
- Iain Scott Insurethebox
- Roxanne Speirs Cunningham Lindsey UK
- Philip Spurr McLarens Aviation
- Garreth Tomkins Innovation Group
- Courtney Vinnicombe GAB Robins UK Ltd
- John Walsh Marsh UK Ltd
- Bradley Wolstenholme Crawford & Company
- Darryl Yates Cunningham Lindsey UK
- Alistair Young vrs Vericclaim UK Ltd

CILA Conference 2015 Programme

Tuesday 15th September, The Midland Hotel, Manchester

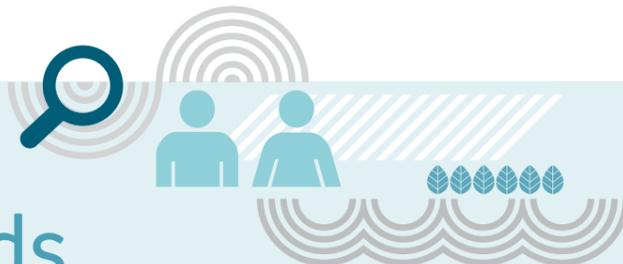
08.30am	Conference open for delegate registration		
Room	Alexandra Suite		
09.00am – 09.10am	Welcome by CILA President, Mike Jones		
09.10am – 09.40am	Keynote Speaker: Graham Gibson , Claims Director, <i>Allianz</i>		
09.45am – 10.30am	<p>FCA thematic reviews of insurance claims – meeting customer expectations in the future</p> <p>This session will outline the key findings of the recent thematic review of the handling of SME claims, and also the 2014 review of household and travel claims. It will consider the implications of these reviews for firms and how the industry can meet customer expectations in the future.</p> <p>Speaker/s: Simon Green, Director of General Insurance and Protection, Supervision, <i>Financial Conduct Authority</i></p>		
10.30am – 11.00am	Tea & Coffee		
11.00am – 12.00pm	<p>Insurance Act 2015 (Claimant SIG)</p> <p>This session will review the Insurance Act 2015 and explore key points for policyholders, both at inception and settlement.</p> <p>Speaker/s: Michael Whitton, Partner, <i>Edwin Coe</i>, Roger Franklin, Partner, <i>Edwin Coe</i></p>		
12.00pm – 01.00pm	Lunch		
Room	Alexandra Suite	Victoria Suite	Stanley Suite
01.00pm – 01.45pm	<p>Flood Re (Property SIG)</p> <p>This session will provide an overview of the Flood Re scheme, what it will cover and how it will operate. The speakers will also discuss the impact on claims handling, including methods of reporting and claim payments.</p> <p>Speaker/s: Aidan Kerr, Operations Director, <i>Flood Re</i>, Paul Redington, Major Loss Team – Property, <i>Zurich Insurance Plc</i></p>	<p>Illuminating the darkness - Anatomy of a forensic investigation (Liability SIG)</p> <p>This session will explore forensic investigation in the context of a liability claim. The speakers will use a case study to illustrate the perspectives of both an adjuster and a forensic investigator when dealing with a fire claim.</p> <p>Chair: Martyn Gabbitass, Technical Director, <i>Questgates</i></p> <p>Speaker/s: Dr Andrew Moncrieff, Managing Director, <i>Hawkins</i>, Matthew Mannion, Technical & Strategy Director of <i>Crawford Casualty & Broadspire</i></p>	<p>BI Adjusting: The Future? (Business Interruption SIG)</p> <p>This session will introduce the topic and provide some thoughts from a BI Adjuster. The session will also include an Insurer perspective on the value that a BI adjuster brings to the handling of claims.</p> <p>Speaker/s: David Watkins, <i>Allianz</i>, Steven Nock, <i>Crawford & Company</i></p>



Book your place via the CILA website
www.cila.co.uk/news-events/events/cila-annual-conference-2015

01.45pm – 02.00pm	Break		
Room	Alexandra Suite	Victoria Suite	Stanley Suite
02.00pm – 03.00pm	<p>What will 2016 hold for property insurance? (Property SIG)</p> <p>Nick Young and Stephen Gorman of DAC Beachcroft will discuss 4 key predictions for 2016 – pitfalls under the Insurance Act 2015, arson prevention, riot compensation and technological developments in object interaction, known as “the internet of things”. This will build on the issues raised in the DACB Insurance Market Conditions and Trends Report 2015/6 published on 1 September 2015.</p> <p>Speaker/s: Nick Young, Partner, <i>DAC Beachcroft</i>, Stephen Gorman, <i>DAC Beachcroft</i></p>	<p>Jewellery Fraud and Disruptive Technology (High Net Worth & Specie SIG)</p> <p>This session will discuss how the blockchain is being used to record ownership and detect fraud.</p> <p>Speaker: Leanne Kemp, CEO, <i>Everledger</i></p>	<p>BI Adjusting: The Future? (Business Interruption SIG)</p> <p>Panel discussion exploring the knowledge and skills required to handle BI claims effectively.</p> <p>Chair: Gerald Williams, Director, <i>FitzGerald Consulting</i></p> <p>Panel: Tony Levitt, Partner, <i>RGL Forensics</i>, Cathy Hawkins, Partner, <i>BLM</i>, Bianca McKenzie, Head of Claims Preparation Advocacy and Valuations UK, <i>Aon</i></p>
03.00pm – 03.30pm	Tea & Coffee		
03.30pm – 04.15pm	<p>Data protection and fraud investigation – making it work (Anti Fraud SIG)</p> <p>This session will look at some of the practical challenges of using online open source and related enquires to identify and investigate potential fraud in compliance with the Data Protection Act.</p> <p>Speaker/s: David Parker, Privacy Director, <i>Crawford & Company</i>, Neil Daniel, Head of Counter Fraud and Investigation Services, <i>Crawford & Company</i></p>	<p>Construction Design Management (CDM) Regulations 2015 – The new ‘Principal Designer’ role and its impact (Construction, Energy & Engineering SIG)</p> <p>In April 2015, the Construction Design Management (CDM) Regulations 2015 introduced wholesale changes to health and safety obligations. The main changes being the abolition of the CDM Co-Ordinator role to be replaced by a Principal Designer role and greater direct responsibilities on the client. The 2015 Regulations therefore bring a significant impact on the potential responsibilities and liabilities of the project team as a whole.</p> <p>Speaker: John Farrell, Partner, <i>Kennedys</i></p>	<p>Practical Pitfalls (Business Interruption SIG)</p> <p>This session will consider some of the practical challenges of BI claims handling. The speaker, Damian Glynn, will also discuss the AXA versus Ted Baker case and highlight the lessons to be learnt from an adjuster perspective.</p> <p>Speaker: Damian Glynn, Director, Head of Financial Risk, <i>Vrs Vericlaim</i></p>
04.15pm – 04.30pm	Break		
Room	Alexandra Suite		
04.30pm – 05.30pm	Annual General Meeting		
05.30pm – 07.00pm	Networking Drinks, Octagon Lounge (Sponsored by <i>Hawkins</i>)		
07.00pm – 11.00pm	Awards Dinner, Trafford Room		

Leading the way in ethical standards



Through our Guide to Professional Conduct, the Institute sets the professional and ethical standards for those who work in the handling of claims. Integrity and fairness are core principles, with members required to act with responsibility, objectivity and with consideration of others.

Enhancement of member's ethical knowledge

To support and assist members in their understanding of ethical issues, the Institute is adding more ethical knowledge requirements to our qualifications (this will be revealed in the qualification handbooks around the end of 2015). This is in addition to the necessary understanding of the Institute's Guide to Professional Conduct. As the CILA continues to enrich the insurance industry with respected, trustworthy adjusters, all can be assured that the issue of conflict of interests, and other matters of ethics surrounding claims handling, is in safe hands.

Malcolm Hyde,
CILA Executive Director

Advancement of ethical standards

In 2010 the CILA reviewed and modernised the Guide to Professional Conduct. Five years on the Institute is still leading the way, pushing for greater, ever more progressive ethical standards.

No-one can dispute the appropriateness of the Institute's zero tolerance on headline ethical topics such as harassment, bullying and equality. The issue of conflict of interests, ruffled feathers back in 2010. It was even reported in the industry press that some felt that "the body overstepped the mark", when challenging the then accepted standard.

The Institute looks to create a level playing field, protecting all involved. After all ethics are built on the principle of equality; meaning all should be provided with adequate means to arrive at a just conclusion. We must remember that ethical decision making is made on the understanding of what ought to be done, even if it is not the best outcome for one, usually the strongest party involved.



"We must remember that ethical decision making is made on the understanding of what ought to be done, even if it is not the best outcome for one, usually the strongest party involved."



Future Focus Conference 2015

On 12th June the Future Focus Conference returned for its third time in Birmingham with the intention of providing an informative day for delegates, giving them knowledge and an understanding of the fundamental principles of insurance, together with an appreciation as to what examiners are looking for when they mark the answer sheets.

A big vote of thanks has to go to Malcolm Hyde and Julie Robson who took on the task of presenting the various topics to the candidates over the day. In addition, the efforts of James Nathaniel and Laura Moir of the Future Focus group have to be noted in determining the structure of the event. Finally, thank you to Adeola Daramola from the Institute secretariat for making the event run smoothly, by taking care of all the background issues that make such a conference possible.

The conference was opened by Mike Jones, President of the CILA. Mike explained his vision and elaborated on the need to ensure that the next generation of Loss Adjusters continue to progress through the ranks.

The conference then moved into full swing with Malcolm Hyde delivering talks on Subrogation, Contribution, Proximate Cause and the Insurance Act 2015. Julie Robson then took over the mantle for an interactive afternoon session that included

Setting the Scene, What do Examiners Want and Putting things into Practice. These practical sessions were designed to assist candidates in how to read and understand exam questions, how to structure answers and how to improve technique.

Whilst the stage was firmly held by both Malcolm and Julie for the day, strategic coffee breaks were put in to ensure the delegates remained full of energy right through the day and into the closing speech delivered by myself. I was delighted to send the delegates away more prepared and more informed to succeed in the examinations.

The conference was well received and it was encouraging to see that employers had allowed their staff to attend this event. As a group, Future Focus want to encourage members of the CILA to become involved and undertake the examinations on offer as they demonstrate a high level of achievement and professional knowledge within the insurance claims market.

Again, a big thanks to the organisers and speakers and all who attended. It is hoped that the conference was informative and provided sufficient content to encourage members to take up or carry on with the examinations the CILA has to offer.

Neil Powell,
Chairman, CILA Future Focus Committee



Innovations in glazing to protect jewellers



This article by Saint-Gobain provides an insight into the type of security glass that is now available to protect jeweller shop fronts. Adjusters will be interested to learn about the methods used to test security glass and the tools that are being used to attack jeweller windows.

Previous developments in security glass

Throughout the last two decades of the 20th Century the 'Security Glass' recommended to jewellers was either two or three pieces of glass laminated together with either one or two Polyvinyl Butyral (PVB) Interlayers.

The glass was designed to withstand physical attack from perpetrators using either wooden baseball bats or house bricks, which up until that time would have been the preferred, proven effective 'traditional tools' used when assaulting 'float' glass (also known as 'annealed' or 'plate' glass).

Essentially, if PVB Laminated Security Glass is attacked with a baseball bat or brick, the glass would break (craze like a spider's web) but would maintain its physical integrity – it would not fall out and (mostly) would not be penetrated thus offering Shopfront Merchandise a level of physical protection.

Previous to PVB Laminated Glass's invention, if a piece of Float (Annealed or Plate) Glass were attacked similarly, then it would break leaving holes and large shards of glass in the frame, which left the Shopfront merchandise extremely vulnerable to theft.

British Standards for security glass

The Popular '3 ply' (two pieces of glass with one PVB interlayer) Security PVB Laminated Glass 'family' consists of thicknesses that end in .5mm (7.5mm, 9.5mm, 11.5mm, 13.5mm) have been tested to BS EN356 P4A – This means that the glass can withstand (not being penetrated) 3 drops of a 4.1kg spherical steel ball from 9 metres high.

The increasingly specified '5 ply' (three pieces of glass with two PVB interlayers) Security Glasses are marketed as having been tested to BS EN356 P6B. This means that the glass has been tested to withstand (not being penetrated) 12 blows from a mechanical hammer and at least 30 blows from a mechanical axe.

Tools of attack are changing

Unfortunately, the modern day smash and grab perpetrator doesn't come armed with a baseball bat, house brick, spherical steel balls or mechanical hammers and axes. Instead, her attack 'weapons of choice' are hand held metal headed tools such as a sledgehammer, pick and full length woodman's axes.

There is much video footage evidence of both 3 ply and 5 ply 'PVB Security Laminates' being attacked with the modern day perpetrators 'attack weapons of choice' where hand holes that can be used to burgle the Shopfront Merchandise can be created in 12 to 30 seconds!

Latest innovations in security glass

There is a new generation of visually superior glass for highly enhanced security glazing. Glass Clad Polycarbonate is impenetrable when attacked with extreme prejudice with any hand held tools including full length woodman's axes, picks and sledgehammers.

Glass Clad Polycarbonate can be retrofitted into most existing shopfronts, door and display cabinet frames thus profoundly enhancing security performance in the most cost effective way. Glass Clad Polycarbonate is absolutely no different in appearance, clarity and transparency to standard conventional laminated security glass. It does not distort whatsoever.

Glass Clad Polycarbonate can be manufactured using low iron glass which delivers excellent clarity and ensures true colours are seen and optimum vision quality is achieved when looking through the glass.

The testing regimen that is applied to this type of product is much more onerous than BS EN356. It is called LPS 1270 and consists of real people intelligently and aggressively attacking the Glass Clad Polycarbonate with a wide range of tools sets over a 10 minute period. To pass the test, the Glass Clad Polycarbonate must not be penetrated whatsoever.

You can learn more about this new type of security glass by visiting the Glassolutions website at: <http://www.glassolutions.co.uk/products/tecdur-enhanced-security-glazing>

The Glassolutions team will also be exhibiting at the CILA Conference 2015. Visit their stand to see videos of glass being security tested. You will also have the opportunity to handle samples of security glass and enter the Glassolutions prize draw!

Liability SIG Seminar

Environmental Liability Policy Cover and an Introduction to Cyber Insurance Claims

The Liability SIG have developed a really informative 90 minute seminar for CILA members, covering both environmental liability and cyber insurance claims.

Mike Marston of OHES Environmental Ltd. and a Fellow of the Institute first outlines the ways by which liability can arise in instances of environmental damage. He then discusses the policy cover that is typically available under public liability policies and environmental insurance policies and uses case studies to show how claims have been resolved in practice.

Sarah Reynolds of Charles Taylor Adjusting Ltd. and an Associate of the Institute is the second speaker and provides a fascinating insight into the world of cyber-attacks. Sarah explains the terms and acronyms

that are used in relation to cyber security and the common methods of attack. Sarah then describes the types of claim that can arise, the typical cover that is available under insurance policies and the current risks.

The Institute is incredibly grateful to Mike and Sarah for volunteering their time and sharing their experiences. This seminar has already been delivered in Birmingham and Leeds and is scheduled to be delivered in Bristol on 12th November 2015. Look out for the relevant flyer to book your place!



Data Protection Act 1998: Section 56

New Technical Bulletin for CILA members

The CILA Anti-Fraud SIG has produced a technical bulletin on Section 56 of the Data Protection Act 1998. Section 56 was implemented on 9th March 2015 and it is now a criminal offence to require an individual to make a subject access request (SAR) for information related to their criminal past.

CILA members will want to understand the implications for claims handling and the alternative solution which can be adopted i.e. Basic Disclosure. Learn more by reading the full technical bulletin on the CILA website: <http://www.cila.co.uk/node/2472>.

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