

CLAIMS FOCUS



THE CHARTERED INSTITUTE OF LOSS ADJUSTERS

• February 2016 Issue • Read to gain one hour of CPD



Storms Desmond and Eva

by Malcolm Hyde, CILA Executive Director

As loss adjusters we all have our tales to tell of those events that mark a moment in our careers. These can range from earthquakes, violent storms, vast explosions to some “ingenious heist”. However, storms Desmond and Eva may well become known (certainly within the UK) as evidence of the dawning of a new epoch.

These two storms hit the UK just before and just after Christmas 2015. The metrological office had announced a naming procedure for such events and these were the first two named storms of sufficient magnitude to put our members on major alert.

Members will be aware of the Pitt Report following the 2007 flooding and the more recent FCA thematic review of the handling of insurance claims for SMEs. Both of these reviews highlighted that there were areas in which loss adjusters and the rest of the insurance market could improve.

So when storms Desmond and Eva hit, our members were prepared as ever to put their lives and Christmas on hold and race to the aid of those in need.

The Institute liaised with industry bodies including the ABI, BIBA, the BDMA, AIRMIC and the Business in the Community Business Emergency Resilience Group. This provided a platform for us to highlight the expertise, value and dedication of the loss adjusting profession.

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FORTHCOMING EVENTS

Women in CILA event

Tuesday 8th March 2016
Lloyd's Old Library
Lloyd's
One Lime Street
London EC3M 7HA

Property SIG Seminar

Wednesday 16th March 2016
Nottingham Conference Centre
Burton Street
Nottingham
NG1 4BU

CILA Far East Conference 2016

Thursday 28th April 2016
InterContinental Hotel
165 Jalan Ampang
50450, Kuala Lumpur
Malaysia



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We are pleased that the actions and forward planning of our members has received praise. The new epoch has included sending specialist Business Interruption Loss Adjusters to the scene to help businesses at the very start understand mitigation options. It was also fascinating to see how loss adjusting companies are using the latest technology, such as drones, to capture and communicate the scale of the damage. It was also remarked that loss adjusting companies have used initiatives such as replacing boilers as a priority and managing several properties as one project.

Forecasting the effects of the storms meant that in the immediate aftermath our members could be deployed in ample numbers to ensure victims were seen at the earliest

opportunity. The result has been a renaissance of the recognition of the value of the loss adjusting profession, a flexible, highly skilled, dedicated resource to ensure the 'Promise' is delivered.

Recognising that a large proportion of the claims will be outstanding for many months due to their complexity is great to hear the considerable positive feedback from the insurance industry, politicians and businesses.

The CILA President, Benedict Burke, attended a Carlisle Residents meeting on 7th January. Read his comments which were published in the Post magazine: www.cila.co.uk/presidentsblog



IFIC Forensics App

IFIC Forensics are pleased to have launched a time and labour saving App for use by insurance investigators and loss adjusters whilst working remotely and on site at a claim. The IFIC Forensics App, compatible with Apple and android devices, uniquely enables users to upload case information and take and send photos whilst on site at a claim. The ability to instruct a forensic investigation quickly and simply via an interactive form, without the need to return to the office and duplicate

records, supports the insurance market's drive for increased business efficiency and reduced operating costs. A wealth of additional information is available via the App to include forensic expert profiles and contact details, an overview of services available from IFIC Forensics, background information on the company and its Customer Service Charter, office locations and industry news. App users can also subscribe to receive market updates from IFIC Forensics via their App.



To download the free IFIC Forensics App visit:

iPhone App Link: <https://goo.gl/OEDEFJ> Android App Link: <https://goo.gl/qyTBvk>

Qualification Success

Elevations since the November 2015 edition of Claims Focus



New Fellows

- David Andrews - AXA Insurance
- Ricky Brown - Cunningham Lindsey International
- Allan Clare - Nationwide Building Society
- Andrew Fogarty - McLarens
- Brendan Gallagher - McLarens

New Associate & Certified Members

- Christopher Angell - Davies Group Limited
- Jon Dilley - Cunningham Lindsey UK
- James Grima - Crawford & Company
- Richard Jones
- Christopher Legg - vrs Vericclaim UK Ltd
- Ian Moorey - RSA
- Frederick Oblitey - Risk Clearing House Ltd
- Ian Paul
- Christopher Smith - Cunningham Lindsey UK
- Andrew Sorrell - Cunningham Lindsey UK

New Advanced Diploma Holders

- Glyn Brookes-Humphrey - Cunningham Lindsey UK
- Stephen Cooper - Cunningham Lindsey UK
- Michael Cossins - Cunningham Lindsey UK
- Christopher Coxon - Cunningham Lindsey UK
- Steven Crabtree - QBE Insurance (European Operations)
- Mahesh Ganesan - McLarens
- John Gebbie - Cunningham Lindsey UK
- Peter Giblin - Cunningham Lindsey UK
- Mark Hennessy - Thornton & Partners
- Richard Jenkins
- Lynne Macdonald - Cunningham Lindsey UK
- Jeremy Mackman - Cunningham Lindsey UK
- Niall Metcalfe - Cunningham Lindsey Middle East
- Neil Middleton - Crawford & Company
- Jonathan Mockridge - QuestGates Ltd
- Andrew Morris - IAS Group
- Peter Mulchrone - Cunningham Lindsey UK
- Dominic Murphy - Arthur J Gallagher
- Adrian Nunn - Cunningham Lindsey UK
- Kurt Recci - Cunningham Lindsey UK
- David Russell - Mardee Services Ltd
- Emma Ward - Cunningham Lindsey UK

New Diploma Holders

- Elizabeth Aitchison - Cunningham Lindsey UK
- Russell Ball - TopMark Adjusters Ltd
- Alasdair Cameron - Advanta Global
- Jennifer Caulfield - Cunningham Lindsey UK
- Paul Cooper - QuestGates Ltd
- Lindsay Cabbage - Williams Pitt Ltd
- Hannah Davis - Keelan Westall
- Ewart Hodge - Crawford & Company

Qualification Success



Elevations since the November 2015 edition of Claims Focus

New Diploma Holders continued

- David Lea – Keelan Westall
- Lianne Manster – Core Claims
- Chris Michael – Oval Insurance Broking Ltd
- Kirstine O'Donnell – Cunningham Lindsey UK
- Andy Price – Ellis May
- Philip Roberts – RSA Loss Adjusting Services
- Denise Thompson – Cunningham Lindsey UK

New Certificate Holders

- Byron Albury – Cunningham Lindsey (Bahamas) Ltd
- Mark Atkinson – Matthews Daniel Int Pte Ltd
- Stefan Bachmann – Cunningham Lindsey Zorn GHBH
- Gemma Beaumont – Crawford & Company
- Clive Cocks
- Peter Cornwell – Oval Insurance Broking Ltd
- James Dye – Crawford & Company
- Kalie Froud – Cunningham Lindsey UK
- Kate Gibbs – QuestGates Ltd
- Lee Gleeson – Ryan Direct Group
- Ben Greensill – Crawford & Company
- Andrew Gregory – Cooke & Mason plc
- Scott James
- Joanne Land
- Andrew Leighton
- Albino Madrigal – Cunningham Lindsey Mexico SA de CV
- Gareth McMullen – Adjusting Associates LLP
- Karen McRostie – AMPM Public Loss Adjusters
- Ricardo Nichols – Cunningham Lindsey UK
- Keith Parry – Crawford & Company
- Miles Perrin – Davies Group Limited
- Christopher Pettet – Certo
- Rachael Price – Innovation Group Professional Services
- Katsiaryna Rakitskaya
- Jonathan Scofield – Carillion plc
- Shingo Sugimoto
- Eszter Varszegi

CILA Fellow appointed as the Mayor of the Royal Borough of Greenwich



The Institute was delighted to learn that a CILA Fellow, Norman Adams, was appointed as the Mayor of the Royal Borough of Greenwich. Norman is both a Chartered Surveyor and a Chartered Loss Adjuster and has worked within the loss adjusting profession for many years.

Norman kindly accepted our invitation to visit the CILA offices and share his experiences as a Mayor of a London Borough. It was fascinating to learn about the events and activities that he has

taken part in, along with the charitable work associated with the Royal Borough of Greenwich. Norman's charities are the Early Dove School, Lusaka, Zambia and the Greenwich and Bexley Community Hospice Sensory Garden.

Norman currently works for Crawford & Company but has taken a sabbatical to allow him to focus on his duties as Mayor. He expressed his support for the work of the Institute and highlighted the importance of looking after the next generation of loss adjusters.



CILA Qualifications – Frequently Asked Questions

**Ready to invest in your career?
You may find it helpful to read
our answers to frequently
asked questions.**

Are there any exemptions from CILA exams?

Exemptions are only available for the CH1 Certificate exam and the C1 Diploma/Advanced Diploma exam.

You can apply for an exemption from the CH1 exam if you hold the CII Certificate or have successfully completed the CII IF1, IF2 & IF4 exams.

You can apply for an exemption from the C1 exam if you hold the CII Diploma or the CII Advanced Diploma (ACII or FCII).

How do I apply to sit the Certificate exams?

The Certificate qualification is open to all CILA members, there are no pre educational requirements.

Certificate exam sittings are arranged through an exam facilitator, Pearson Vue. First, you purchase learning material and an exam voucher via the Pearson VUE Mindhub website <http://www.mindhub.co.uk/>. You are then able to book an exam sitting via the Pearson Vue website <http://www.pearsonvue.com/cila/>.

Please make sure that you book an exam sitting before the expiry date of the voucher. If you require an extension you should request this via info@cila.co.uk before the expiry date. We cannot obtain extensions once the voucher has expired.

How do I apply to sit the Diploma exams?

The CILA Diploma follows the CILA Certificate and so you must have successfully completed the Certificate qualification before applying to sit the Diploma exams.

The Diploma qualification comprises five computer based exams and one written exam. You purchase your entry to all Diploma exams via the exam facilitator, Pearson Vue <http://www.mindhub.co.uk/>. You will receive learning material and exam vouchers for the five computer based exams. You will then need to contact the Institute at info@cila.co.uk to make arrangements to sit the written exam (C1).

The Institute is planning a revamp of the Diploma qualification and appropriate credits will be awarded

for those who have gained part of the qualification. The new Diploma is scheduled to commence in January 2017. This will be based on the C1 syllabus plus Customer Service and Ethics.

When are the written exam sittings (C1, C2, C3 & ACS) and how do I apply to sit these?

Our written examinations are sat in the first week of April and the first week of October. You apply to sit our written exams through the CILA website, using your online My CILA account. Entry to the April examinations must be made by 31st January and entry to the October examinations must be made by 31st July.

Can I cancel, change or defer the written exam sitting which I have booked?

We will always look to assist members in their career progression. However, no cancellation, deferment or changes

to an exam entry may be made after the exam entry closing date, unless there are exceptional circumstances. If exceptional circumstances apply please contact info@cila.co.uk.

We would however ask you to note that we are unable to accept any changes four weeks after the exam entry closing date, irrespective of the circumstances, as administrative arrangements such as the hire of venues and invigilation will be in place.

Where can I find study material to help prepare for CILA exams?

For the Certificate qualification all the learning material is supplied and there is no need for other research.

The Diploma is similar to the Certificate in that all the learning material is supplied for the five computer based exams. For the C1 exam we recommend Property Insurance Law and Claims, available from Witherbys <http://www.cila.co.uk/technical/books> and Law Made Simple which is available from Amazon, and other suppliers.

http://www.amazon.co.uk/gp/product/0415641365?keywords=law%20made%20simple%qid=1453794634&ref_sr_1_1&s=books&sr=1-1.

Past papers for all the written exams (C1, C2, C3 & ACS) are available on the CILA website, along with a small sample of examiner's comments.

The Institute holds exam preparation webinars which are live interactive lectures via the web. These have proved to be very popular and have contributed to the exam success of our members.

SIG events, the annual conference and other technical documents may well assist members with their qualifications but are not usually designed and delivered with the qualifications in mind. They are not therefore essential to our members who are on the route to qualifications.

Good luck in your studies!



CILA Aviation Special Interest Group

The Institute would like to establish a Special Interest Group (SIG) for aviation claims. We are therefore looking for volunteers from the CILA membership to form an Aviation SIG committee. The role of the SIG committee will be to provide input into the CILA aviation exams and to support members in their professional development by providing technical material, updates and thought leadership on the handling of aviation claims.

If you have experience in aviation claims and would like to get involved with this initiative, please contact Alison Gamble at alison.gamble@cila.co.uk

The Fire Research Conference

An ideal opportunity for you to keep abreast of new developments in fire research and best practice

Hosted by BRE | 9 June 2016, BRE Watford

CILA Members
receive **£25**
discount use code
CILA2016 when
booking



Update your **technical knowledge**, network with speakers and colleagues, and learn directly from the experts about **advances in fire safety** and **standards development**.

Further to the success of last year's conference, BRE will be holding its second Annual Fire Research Conference on the 9th June 2016. Some of our leading fire experts will be presenting the latest findings and lessons learnt on industry's most topical issues.

This is a rare opportunity to meet those at the forefront in advancing fire knowledge, and to discuss multidisciplinary issues and concerns with like-minded professionals from a broad cross section of the industry and academia.

To see the full agenda and book your place, please visit www.bre.co.uk/frc2016.

What, no women?

*By Kim Alcock LLM ACII FCILA
AInstLM, Davies Group Ltd
and a member of
the Women in
CILA group.*



Throughout 2016, the Women in CILA group is inviting women to encourage and support one another to succeed, in a profession which is interesting, challenging and rewarding. We will be raising awareness through a series of networking events and other Institute activities, starting with an event on International Women's Day, 8th March 2016. Our aim is to encourage women within our profession to share their experiences, provide support and guidance and become role models to the next generation of female adjusters.

The Women in CILA group was formed by a small number of qualified female loss adjusters. Inspired by the appointment of Candy Holland as our first female President of CILA and recognising that gender imbalance clearly

exists within our profession, we decided that the onus was on us to take positive action, to drive change, for the benefit of all who come into contact with loss adjusters.

4% of Chartered Loss Adjusters are female

A 2015 report into Women in Business¹ confirmed that the percentage of top jobs held by women had barely changed from 2014 to 2015, rising from 19% to 22%. That may sound rather low, until compared with the percentage of qualified female loss adjusters. It currently sits at 4% and whilst many employed within loss adjusting recognise an imbalance, most are shocked when they hear this statistic.

In the past twenty years, loss adjusting firms have evolved and innovated. Alongside our more traditional services, new claims solutions have been introduced.

Growth and development has created a more diverse workforce, reflective of the customer base that it serves. So why, despite increasing numbers of women entering and working within 'claims' do we still have so few qualified and senior female loss adjusters?

Maybe loss adjusting roles are not attractive to women? Maybe the route to qualification is too arduous? Yet, our profession is not alone in posing this question. It is widely reported that girls are outperforming boys at school and more are graduating from our universities, yet little appears to be changing in the wider business community.

The answers to these questions are complex. Barriers to equality and diversity are wide and varied. Individual views and company cultures can foster bias and stereotyping (whether conscious

¹ Women in Business: The Path to Leadership, Grant Thornton International Business report 2015



or sub conscious). Lots of positive change has taken place within organisations, but such views are also deeply rooted in our wider communities, half of which are female. Society and the media have a huge part to play in creating and shifting perceptions, but women must also assume some responsibility for driving change.

Inspiring women to succeed in the loss adjusting profession

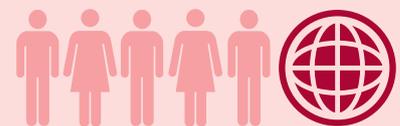
Women who have carved out successful careers in loss adjusting often feel that we have succeeded in our own right, regardless of gender and rightly so. But maybe we could spend some time sharing our experiences with others? The Women in CILA group cannot change the world, but by focussing on small deliverable steps, we hope to encourage more women into this rewarding field.

Inflexible working arrangements are often cited as a particular barrier, with women making more sacrifices to support their families. Interestingly, women working within loss adjusting tend to view their roles as being 'more flexible than average'. Ladies take note!

Women in more senior roles often work within the support functions of businesses. Do the 'technical' descriptions attached to loss adjusting roles or the 'front line' nature of the work, make it less appealing? Yet women can and do make exceptional loss adjusters.

Perhaps the answer lies, not in changing perceptions about the capabilities of women, but changing perceptions about loss adjusting?

If you would like to offer your support to the Women in CILA group please contact Alison Gamble at alison.gamble@cila.co.uk





WHEN YOU NEED ANSWERS

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

Northern Ireland members' lunch

The Northern Ireland region held its annual presidents lunch in Deans restaurant, Belfast on Wednesday 16th December 2015. Despite the pressures brought by Storm Desmond, over 30 members attended a superb afternoon.

From left to right: David Gamble (Crawford & Company), Peter Burnett (vrs Vericclaim), Benedict Burke (CILA President), Gary Stoops (OSG), Steven Wallace (McLarens)



Need a Loss Adjuster?

Chartered Loss Adjusters who work for policyholders and are registered with the FCA may have their contact details displayed on the CILA website. The information is incorporated within the "Public" section of the CILA website and is aimed at policyholders who wish to appoint a loss adjuster to work on their behalf.

<http://www.cila.co.uk/public/need-loss-adjuster>

If you would like your contact details to be displayed please email Rob Didcock at rob.didcock@cila.co.uk and include your FCA registration number.



Continuing Professional Development (CPD) requirements for CILA members

Members holding CILA qualifications will be aware that they are required to complete a minimum of 35 hours of CPD learning every 12 months. Within these 35 hours, 21 must be structured learning activity.

On occasion you may be asked to provide the Institute with a record of your CPD activities. It is likely that you know of colleagues who have been asked to produce their CPD record or indeed you may have been asked previously.

To serve as a reminder, structured learning is any form of learning linked directly to learning outcomes or objectives, such as, attending training workshops, e-learning, webinars, studying for an exam, technical conferences etc. Unstructured learning is any self managed learning that is relevant or related to your professional role such as reading trade publications/ bulletins, attending focus groups or committee meetings, mentoring activity etc.

Your CPD should follow a four step cycle of Reflect, Plan, Act and Review:



In the Spring of 2014 we introduced an online facility for members to record their CPD activities. This is accessed via your individual My CILA account <https://online.cila.co.uk/login/login.asp>. Whilst we would prefer you to use this electronic tool, we recognise that you may already be maintaining a CPD record for other professional bodies or your employer. These records will be acceptable as long as they clearly show all the required information:

- Learning Outcomes / objectives
- Activities
- Start Date
- End Date
- Number of hours spent
- Structured / Unstructured
- Review statements

In today's dynamic, ever changing work environments your role as a claims professional is complex, demanding and requires a high level of technical, legal and regulatory knowledge, as well as competence across a wide variety of business and management skills. Achievement of a CILA qualification is an excellent starting point, however, to cope with the demands and changes in the industry you need to undertake CPD to maintain your knowledge and competence.

To learn more about CPD and to view sample CPD records please read the CPD Handbook on the CILA website at <http://www.cila.co.uk/files/CPDDocumentJune2013.pdf>



If you would like the CILA SIGs to provide CPD material on a particular topic please contact alison.gamble@cila.co.uk

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Restoration of CILA Records



In late summer there was an escape of water within the basement of the Institute offices which caused water damage to a small section of our paper records. We were pleased to be able to call upon the expertise of an Institute sponsor, Harwell Document Restoration Services, to help us with this problem.

Kathryn Rodgers of Harwell explains the action they took, "A Harwell technician attended following the call from the

CILA office and collected the damaged documents and they were stabilised at Harwell on the day of collection to prevent any further deterioration. (Stabilisation through freezing is free for one month for all CILA members). The fact that CILA reacted so quickly ensured that secondary damage was averted, and that restoration costs were minimised. The documents required freeze-vacuum drying, sanitisation to combat the microbiological hazards

from the contaminated water, followed by cleaning and repacking."

We were delighted with the service we received from Harwell and very impressed with the restoration results.

Members will be pleased to know that a full recovery was made!



New address for the CILA

20 Ironmonger Lane,
London EC2V 8EP

At the end of February your Institute's London home will be moving about 400 meters from our current location. Our existing lease for premises within the Association of British Insurers' offices expires in March and over the past six months we have been working on the project to relocate.

It will be a sad farewell to the ABI, we have undoubtedly benefitted from our close proximity to them so we are sure that we will endeavour to maintain our excellent working relationship.

Our new office will provide adequate space for our team of six, a small meeting room and a kitchen. As the premises are small we are planning to add remote meeting access so that our members can join meetings remotely and we can continue with our webinars which are proving to be so successful. The office is now undergoing a refit and in the next edition of Claims Focus we are sure to have some photographs to show you!



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