



FUEDI Newsletter

Winter
2016/17

Belgium & Luxembourg Objectives

The Presidency of FUEDI is being shared by **Staf Cannaerts** of Belgium and **Tanja Lahoda** of Luxembourg and at the plenary meeting of the FUEDI on 17th and 18th November 2016 they set out their objectives for the FUEDI for the duration of their joint Presidency.

The first objective is to gain more members from EU countries to have representation from all 28 countries. Following representation to the European Union on the subject of greater recognition of Loss Adjusting Experts it has become clear that the greater the number of associations from EU member states the greater the influence the FUEDI may obtain.

Ensuring consumer protection and that a high professional standard is maintained is at the forefront of the FUEDI mindset and recognition of this at the EU would be most beneficial.

The Plenary Meeting delegates were advised of plans to achieve this and this includes a seminar to be held in Prague in March 2017.

The next objective is to support "sustainable settlement of insured losses". This was explained by **Tanja Lahoda** as being important as once again it demonstrated the forward thinking approach of the FUEDI membership.

Tanja acknowledge that such a policy could not be compelled on member organizations but by promoting the principle beneficial results could be obtained.

The fundamental aspects of this initiative would include "green" restoration, environmental and health & safety issues.

The Plenary attendees were also delighted that the intent to continue the good work set up by **Jens Otto** on the working parties would be built upon. In fact **Christophe Fournial** of France during the meeting announced that the work on the Consumer Protection project was almost complete. The Consumer Protection work was completed during the Plenary Meeting and is included in this Newsletter!

Member Associations

- **Austria** AFILA
- **Belgium** GEBCAI
- **Denmark** DALAX
- **France** CEA
- **Germany** BTE
- **Greece** HALA
- **Italy** AIPAI
- **Luxembourg** CEL
- **The Netherlands** NIVRE
- **Poland** SNELS
- **Portugal** CNPR
- **Russia** NAIA
- **Spain** APCAS
- **Sweden** SFOS
- **UK & Ireland** CILA

FUEDI Officials

Presidents

Staf Cannaerts (GEBCAI – Belgium)
& Tanja Lahoda (CEL Luxembourg)

1st Vice President

Santiago Calzado Pujol
(APCAS – Spain)

2nd vice President

Martin Schörkhuber (AFILA –
Austria)

Executive Committee

Staf Cannaerts
Tanja Lahoda
Santiago Calzado Pujol

Education director:

Martin Schörkhuber

Honorary Secretary General:

Malcolm Hyde

Treasurer

Mark Vos

Executive Director

Henk Grootkerk

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Working Groups

The plenary meeting had set aside time to work on some key areas of interest. Whilst the FUEDI has several projects underway the working party looking at consumer protection completed their work concerning FUEDI's policy on Consumer Protection. This aspect was considered to be a most important part of the work of FUEDI members and therefore has received prominence.

Following discussions within the meeting the Consumer Protection wording was approved and is included below this article.

FUEDI AND THE CORNERSTONES OF CONSUMER PROTECTION

FUEDI firmly believes that just and ethical conduct in claims handling protects consumers and enhances the reputation of its members, individual insurance companies and intermediaries as well as consumer confidence in the sector as a whole.

A fundamental reason for the existence of FUEDI is the principle of consumer protection. To ensure fair treatment of consumers, FUEDI provides guidance to its European National Associations members of the professional standards required individually of its thousands of European Loss Adjusting Experts (ELEA), National Loss Adjusting Experts (NLEA) and National Claims Technician (NCT).

The most recent version of its Code of Conduct (November 2011) introduces the core principles of integrity and professional competence.

FUEDI strives to meet the ever-increasing demands of a consumer-centric culture and promotes the following concepts through its National Associations members:

- INSURANCE EDUCATION:

Loss Adjusting Experts must have a comprehensive knowledge of insurance law and insurance policies. All Qualified FUEDI-ELAE and FUEDI-NLAE members / adjusters have the necessary background knowledge and qualifications to standards verified by FUEDI.

- PROFESSIONALISM:

Assessment of the loss sustained by the consumer policy holder requires the Loss Adjusting Expert to have technical understanding of the cause of loss, the full extent of repair, the risks for increase in loss without proper mitigation. Such technical expertise is also fully assessed during the professional training, examinations and permanent education that FUEDI members National Associations organise.

- SUSTAINABILITY:

The Loss Adjusting Expert reflects on the potential consequences to public health and to the environment.

In addition, the FUEDI ELAE and NLAE European community commits its members to adhere to the following:

- GOOD COMMUNICATION:

Communication means transparency, care, and capacity to explain the full benefits of the insurance policy to the policyholder, the claims process and how settlement has been calculated.

- PROACTIVITY:

This requires that the Loss Adjusting expert will proceed in a proactive manner to avoid unnecessary delays to the resolution of the loss.

- JUST AND EQUITABLE:

The Loss Adjusting Expert acts with fairness and equity towards the [consumer] policyholder. He behaves proactively, with empathy and due consideration.

- OBJECTIVITY:

The Loss Adjusting Expert always gives a reliable and objective presentation of facts and observations acquired during the course of the investigation.

INTEGRITY AND CONFIDENTIALITY:

The Loss Adjusting Expert must work honestly, with due regard to the interests of all parties. He protects personal data according to the related legislation and maintains his duty of confidentiality.

- IMPARTIALITY:

The Loss Adjusting Expert can operate on behalf of any of the parties involved in the mitigation of a loss but has no direct interest in the outcome of the loss.

- COMPLAINTS PROCEDURES:

FUEDI National Associations members have appropriate procedures in place for the resolution of complaints. Members ensure that they also identify and address any recurring issues.