



FUEDI Newsletter

Summer 2017

General Assembly Luxembourg

The General Assembly of the FUEDI took place in Luxembourg over two days on the 18th and 19th May 2017.

The agenda included:

- Approval of the Consumer Protection paper produced by the Consumer Protection Working Party
- Proposed Conference to take place in Vienna 26th September 2017
- An update from member organizations
- The definition of a Loss Adjuster from the Working Party

The Consumer Protection paper was presented to the General Assembly and had previously been circulated. The FUEDI General Assembly was delighted to be able to approve the document and thanked the Consumer Protection Working Group for their hard and diligent work in this regard. The paper is reproduced in this Newsletter.

Martin Schoerhuber who was due to take over the Presidency at the end of the General Assembly explained his proposal to hold a conference in Vienna, Austria in September 2017.

This was considered to be an excellent opportunity to create a forum whereby loss adjusting and some technical aspects could be debated. Martin had already secured the support of the EU by way of a speaker and had formed the basis of a program which will be advertised and highlighted to the European Claims Community.

Each member organisation provided an update from their country. In Russia a new state run Re-Insurer had been created. The new Reinsurer had the automatic right to take on 10 – 80% of any risk.

Australia reported a 10% increase in membership and in Belgium it was reported that the 2016 storms had generated a spike in claims giving opportunity for Loss Adjusters in Belgium to assist those affected by the storms.

Portugal too reported an increase in membership.

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

Officials

President

Martin Schörkhuber (AFILA – Austria)

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1st Vice President

Santiago Calzado Pujol (APCAS – Spain)

Executive Director

Henk Grootkerk

Education Director

Martin Schörkhuber (AFILA – Austria)

Honorary Secretary General

Malcolm Hyde (CILA – UK)

Auditor

Peter Korthals (NIVRE – The Netherlands)

Executive Committee

Staf Cannaerts (Vice President)

Santiago Calzado Pujol (1st Vice President)

Martin Schoerkhuber (2nd Vice President/Education Director)

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Presidency

The General Assembly is the time for the Presidency of the FUEDI to be handed over. The 2016/17 Presidency had been in the joint hands of Belgium and Luxembourg. This had been a successful year with sustainable reinstatements, consumer protection and growing the membership of the FUEDI all be central themes.

Martin Schörkhuber from AFILA Austria was due to take over the presidency. After completing his university degree in civil engineering, construction economics and management Martin Schörkhuber began his professional career in 1987 at Ferro-Betonit-Werke AG, where he became Chief Executive Officer in 1997 for three years.

In 2000 he joined Sterkl, Schörkhuber & Partner Ziviltechniker GmbH, a specialist company for loss adjusting in Austria and CEE (subsidiary: vrs-SSP), where he is still the managerial partner. In 2007, he became a member of FUEDI, assuming the presidency for 2017. In 2009 he became president of AFILA (Austrian Federation of Independent Loss Adjusters). Furthermore, since 2013, Martin has been chairman for the professional group of judicially sworn loss adjusting experts for construction and real estate for Upper Austria and Salzburg.

Martin's central themes will be the promotion of Loss Adjusters and to this end Martin announced the proposal of two conferences. The first of which would take place in Vienna on 26th September 2017. Hans Lappatta from the EU who has been heavily engaged in the Environmental Liability Directive had already agreed to speak at the conference.

In addition Martin would be encouraging the work of the Working groups, in particular Business Interruption and the role of a Loss Adjuster were two groups whose work would be likely to conclude over the next few months.

Outgoing Joint Presidency of Luxembourg and Belgium - Staf Cannaerts & Tanja Lahoda



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 repairs, 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 NLEA 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.