



Certificate qualification, CPD, International, SIGs: What's it all about?

There have been significant developments recently in the qualifications that the Institute offers to existing and future Members. This article will answer some of the questions that you will be asking.

Chartered Institute of Loss Adjusters Certificate - What is it all about?

Members of the Institute will have heard that we are about to launch a new qualification - but why have we done this and what will the benefits be?

The qualification will be benchmarked at BTEC level 3 and aimed at all claims handlers. All the learning material will be available to download and all exams will be available online at specific locations all over the UK at times convenient to the candidate.

Is it right that this gives access to the Institute's Associate exams?

Yes - Whilst the Certificate will stand alone in its own right, it will also provide direct access to the Associate exams. The Certificate is aimed at claims handlers and will provide an

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Sign up for a SIG

This year our President Andrew Homewood is committed to a drive to increase the number of members signed up to at least one of our Specialist Interest Groups (SIGs).

There are eleven different SIGs to choose from and there is something for everyone.

Joining a SIG simply means that you will be kept up to date with technical matters in the area in which you work. You can join as many SIGs as you wish and an ever increasing number of members are signing up. So join a SIG today and broaden your knowledge, and should you wish you can attend SIG events where you will gain valuable CPD points.

Joining a SIG is free and can be done very easily by following this link:

<http://www.cila.co.uk/node/1768>

IMPORTANT DATES FOR YOUR DIARY IN 2011

14TH - 15TH SEPTEMBER
CILA TECHNICAL CONFERENCE
Holiday Inn, Coventry
Full details coming soon on the website

21ST OCTOBER
CILA ANNUAL LUNCH
Intercontinental Hotel London W1

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excellent foundation for those pursuing a career in loss adjusting. By being so targeted we can be satisfied that those who pass these exams will have sufficient knowledge to embark on the Associate qualification, should they wish.

I have heard that no entry level qualifications are required for the Certificate - is that in keeping with the previous entry requirements to Institute exams?

This is correct there are no entry-level requirements and no, it is not in keeping with the old system. Education and learning has developed considerably. For instance, there are no entry requirements to the Open University graduate learning programme, so the Institute's approach is wholly in keeping with this. One of our aims is to provide a route for the young claims handler to advance, through a series of exams from whatever their starting point is.

How many exams are there for the Certificate?

There are three exams, all are computer based and are either multiple choice or a variation to multiple choice. The final paper will be slightly longer as it has scenario-based questions.

I have heard that there will be a Diploma level qualification too - can you tell us more about that?

Yes, development of a Diploma level qualification is well underway and is expected to be launched later this year. Educational levels are set on a number of criteria and because of the way we have deliberately constructed the Certificate it will lead on to a Diploma. The Diploma will be aimed at "team leaders", however those wishing to proceed to the Associate qualification might be better off going directly from the Certificate.

I have heard that the Associate qualification is changing.

The structure of the Associate Exams is not being changed. The Institute is pleased with the recent increase in the number of candidates and has set about encouraging more by running seminars. In fact the Institute has been asked to deliver webinars and our Web Editor is working hard on organising our very first one.

Interest in our Associate qualification is set to grow as we are finalising an accreditation which means that it will be recognised as counting towards a Masters degree.

Masters level - that sounds good, how come?

Yes, it is good and is wholly in keeping with the technical ability required for those possessing the highest qualifica-

tion for claims. The Associate qualification requires independent research and the required mark to pass the exam is set at 60%. This is a relatively high mark to achieve but sets the required standard.

Does this mean the qualification will be harder to achieve?

No the standard has been set and remains the same, it is the recognition of the achievement that we are delighted to announce.

I have heard that there are many candidates ready to take the Accreditation for Chartered Status (ACS). What is the Institute doing to help them?

Yes, there are a large number of candidates ready to embark on or sit the ACS. The Institute has seminars in hand and again webinars are a possibility. There is a considerable amount of new blood coming into and developing within the profession and we wish to promote and assist this. This is about maintaining the highest standards but helping our members to reach that standard.

I was asked to submit CPD records this year - why?

All Fellows are required to maintain CPD records, it is the Fellow's means of highlighting that not only did they reach the highest standard but that they have maintained that standard and kept their knowledge up to date. The good news is that CPD points are awarded for a wide variety of activities and if you maintain records for another Institute we will accept that record.

I work outside of the UK - are there developments for me too?

Yes we are seeking to increase the involvement and participation of our overseas members, we see the use of technology as the way of developing far greater links with the overseas ambassadors of our Institute. Our qualifications are recognised globally because of the dedication and high standards of those working overseas. They have much to offer the Institute and we wish to assist them further.

So there is an awful lot going on, can we expect more?

Yes- there is an awful lot going on and we can expect more. This is an exciting profession and only two weeks ago a group of 60 careers advisers voted my talk on the profession as the most interesting out of all other careers presented to them that day.

Malcolm Hyde
Executive Director

Northern Ireland Burst Pipe Claims

The severe winter weather earlier this year led to an increased number of claims throughout the UK, but nowhere more so than in Northern Ireland.

Michael Burnett has this report.

Northern Ireland members are currently hard pressed with high volumes of EoW claims being notified to insurers and then onward to adjusting practices for management and settlement.

Temperatures fell to as low as minus 18 degrees and even on a "warm" day only rose to minus 5 degrees for best part of 2 weeks.

A wide range of commercial and household claims are now being processed with virtually all adjusting firms working 7 day weeks and long days to meet this weather driven demand.

Servicing claims was hindered by poor weather conditions which meant access was problematic over the traditional holiday period but many members restricted their celebrations to Christmas day and were off and running thereafter.

Whilst the rest of the UK was hit, the proportionate uplift in notified claims was greater in N Ireland and consequently many "visiting" adjusters in response to pre defined surge plans are having the opportunity to see our beautiful countryside and a few rather damp and damaged properties.

Michael Burnett

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60 SECOND INTERVIEWS

In the latest of our 60 second interviews we speak to the new Claims Consultancy SIG Chairman Heather Parkinson, and BI SIG Chairman Damian Glynn.

Heather Parkinson

Who has been your mentor and what is the best advice & guidance they have offered you?

Lots of different people have helped to shape me into the adjuster I am today - but my most formative years were at Robins Maidstone when I first started adjusting. I was impressed that senior adjusters always had the time to spend with me and to answer my questions as I struggled to move from accountant to loss adjuster.

An important lesson I have learnt is that it is vitally important to be open minded and consider what the person across the table is saying to you - they might be right! The circumstances of every loss are different and we all have more to learn however many years we have been adjusting.

What do you remember about your first job in insurance?

My first job in adjusting wasn't a great success. I had accounting skills and was thrown in at the deep end with major business interruption claims with little support from my employer (although a few individuals did help me). I realized that loss adjusting was what I wanted to do but that I needed to be somewhere else! I moved to Robins Maidstone. In my view, if you aren't getting support in your day to day work and your exams in the early part of your career you should move to another firm.

If you were not doing your current role what would you like to do?

I love my current role - running my own consultancy I am in charge of my own destiny and have an excellent portfolio of large / complex financial type claims. The only drawback is that sometimes one has to work all hours - as a small business one of my selling points over larger businesses is dedicated customer service. Failure to meet deadlines is simply not an option. My only 'dream job' would be to guide overland expeditions with my husband in one of our Land Rovers. In reality it isn't a viable business model for us so the expeditions have to be long holiday breaks and that planned early semi-retirement!



What was the first career that you thought about and do you regret not pursuing that route?

To be honest my career is a complete accident! I did chemical engineering at university and got a job - then decided before I started that it wasn't for me. I trained as an accountant because I couldn't think of anything else at the time and I thought that there might be good money in it! I'm pleased I did my accountancy training but it was certainly right for me to move on into adjusting.

How did you originally get into adjusting?

When I first qualified as an accountant I was working for one of the large accounting firms as a forensic accountant. When working on a claim that had been outstanding for years and years and was going the litigation route I met Harry Roberts - the adjuster on the case. After a few years more forensic accounting I realised that I should be dealing with the claims at the sharp end rather than getting embroiled in the detail years later - as a young professional I needed to 'make a difference'. As a loss adjuster I believe I can do that - certainly if one is working for the policyholder. It is a very rewarding career.

60 SECOND INTERVIEWS

Damian Glynn

Who has been your mentor and what is the best advice & guidance they have offered you?

A senior partner at KPMG, where I qualified as a Chartered Accountant, was obsessive about never being late for meetings and never missing deadlines. He instilled a strong discipline of punctuality in me which has stood me in good stead since.

Who do you most admire in the business/insurance world and why?

I envy people who are able to take their hobbies and interests and generate an income from them.

What do you remember about your first job/first claim in insurance?

It was a fraud case involving alleged miscreants entering through a tiny window and smashing up a toilet and door frames but not stealing anything. It was very bizarre.

If you were not doing your current job/role what would you like to do?

If I won the lottery I'd set up as an armourer.

What was the first career that you thought about and do you regret not pursuing that route?

As a small child I wanted to be a crocodile when I grew up.

How did you originally get into adjusting?

I joined as a BI specialist from KPMG, after idly responding to an interesting looking recruitment advertisement.

Tell me about your most memorable or unusual claim

It was a large fidelity guarantee claim at a world heritage centre potentially stretching back several centuries. Obviously I can't name it.

What is your best business decision/worst business decision?

Best decision was becoming a loss adjuster (and committing to taking the exams); worst decision was buying a fuel hungry bus (to fit all the kids in) for everyday business use.

What do you do to relax?

Play the drums and paint.

What will loss adjusting look like in 5 years?

Probably more polarized - big global firms or niche players; probably a smaller profession (in UK).

What is the next big development in loss adjusting?

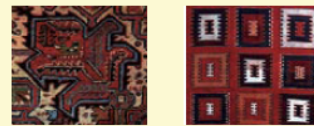
More vertical integration with brokers and/or Insurers is something you could foresee.

What would you say to a school leaver/graduate wanting to join the profession?

Do the exams, they are practical not theoretical; never be afraid to ask; never be late.

And finally, which would you prefer, a beat-up ugly car that runs like a dream, or beautiful dream car that breaks every other day?

Ugly car.



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LOSS ADJUSTING - A GREAT CAREER WHEREVER YOU ARE...

Tony Boobier explains why his experience as a loss adjuster helps in his role at IBM and how loss adjusters are often in the forefront of technology. He also provides some background to solvency ratios.

From time to time, adjusters and other insurance colleagues ask how I come to find myself sitting today within one of the world's largest technology companies which in 2011 enjoys its 100th birthday. There's a curiosity about what I might bring to the table in this relatively high-tech role, given that it doesn't seem so long ago that my 'day job' mainly comprised handling subsidence claims (in fact now over 10 years ago).

Interestingly I also learned recently that our Institute's Executive Director also spent time with one of the major technology providers, as a business analyst. He found his loss adjusting experience to be very useful and it helped him bring something extra to his role there - so it's good to know that my career path is not unprecedented.

My responsibility at 'Big Blue' is as Industry Leader for Business Analytics in insurance, across Europe, Middle East and Africa but currently also extending to both Greater China and India. In effect it's a subject matter expert position. It's an enjoyable and challenging role requiring me to call on both my technical insurance skills and 'soft' skills acquired through my many years as a practicing loss adjuster.

Business Analytics - Trying to predict the future

'Business Analytics' essentially comprises the transformation of data into useful information. Sceptics might suggest that it's no more than Management Information with a new coat of paint, and certainly those who have been involved in MI projects at any level will recognise the heritage. But the world of MI has continued to evolve, and nowadays also includes predictive analytics and increased automation of information transfer. Insurers are no longer using their data solely to understand what has happened in the past but rather also help to predict outcomes going forward, not only in risk management and marketing but also in the claims environment.



I first became aware of the importance of data over two decades ago when as Subsidence Director for a major adjuster, we recognised the values and importance of standardisation of the supply chain - repairers, investigators, engineering consultants and used rather rudimentary methods to collect data, analyse numbers and predict outcomes. With time, I found myself in a senior position within a major insurer where we also used data to manage the supply chain and to change best practice (based on data).

Data and information isn't the destination but rather part of the journey - ultimately it's what you do with the information that counts.

Insurers are, in my experience, increasingly interested in three things (and of course by no coincidence these are foremost on my daily work agenda):

1. Operational efficiency - which includes better claims management and fraud detection, both at the policyholder and 'supplier opportunism' level. This also extends to predictive analytics of claims. In the North American market, property/casualty insurance carriers currently utilizing predictive modelling continue to see their bottom lines improve and almost 40% say it has helped them increase market share.

LOSS ADJUSTING - A GREAT CAREER WHEREVER YOU ARE...

2. Customer Analytics - covering retention and profitable growth, including cross selling, up-selling and the interrogation of unstructured data from social media ie Twitter, to better understand the impact of poor service on insurer reputation. With UK insurers incurring up to 25% of existing clients declining to renew, the dynamics of defection have never been as important.
3. Risk management - especially financial risk, with Solvency 2 and capital effectiveness being the 'burning platform' for insurers not just in Europe but across the globe, ie China, Korea, S. Africa, Latin America and North America. And of course, the ultimate purpose of Solvency 2 being to ensure that insurers hold enough money to meet their financial obligations including claims.

Loss Adjusters are dynamic and creative

Loss Adjusting contributes significantly in this area. Fraud detection in claims management might seem obvious and adjusting firms continue to develop their understanding of the tools, which are becoming increasingly available. This includes predictive analytics, as well as the emerging development of dynamic supply chain management. My positive experiences in the loss adjusting profession have provided me with a deep understanding of the key metrics involved, ultimately ensuring that technology deployment is based on sound practical experience. Loss Adjusters are dynamic and that skill has certainly stood me in good stead in this role.

Adjusters have always recognised that how a customer is treated at the point of a claim has a bearing on whether they will renew. Treating the customer fairly is enshrined in the Loss Adjuster's make up. Service performance therefore remains an important element in the wider mix and its importance goes beyond meeting the contracted SLA's.

The area of 'financial risk' (as distinct from 'underwriting risk') is perhaps a little less obvious. In general terms it relates (in part) to the financial provision that an insurer needs to make in their solvency provision to compensate for inadequate control of their supply chain, which constitutes an 'operational risk'. The financial and operational robustness of an adjusting company lessens the opera-

tional risk and provides a seemingly hidden but nevertheless real financial benefit. Equally, it may be a consideration in outsourcing. Accuracy of reserving is an obvious key element in this category.

There are other interesting issues at play with technology mainly although not exclusively at their heart. Three typical examples are:

- 'Disruptive technology' - i.e. the impact of an eBay-type offering for claims management. eBay is described as disruptive as it broke all the established trading rules. In insurance, the idea of a 'claims exchange' was muted some years ago where adjusters bid for work dependent on their capacity.
- Secondly, the use of predictive analytics is continuing to mature, flexing dynamically in response to resources and circumstances. Improved performance management at an individual level will identify operational 'outliers', which drive organisational and individual behaviour.
- The convergence of technologies - typically geographic information systems with business analytics is becoming increasingly relevant, with the new capability of spatial analytics rapidly emerging. Another example in this space is the convergence of insurance and telecommunications in those locations where traditional postcodes or zip codes are rare.

Loss Adjusting at the cutting edge

The world is increasingly more interconnected, instrumented and intelligent, and there can be no doubt that 'insurance of the future' will be increasingly dependent on and influenced by technological developments. Indeed Loss Adjusters have been at the front line using technology to speed the delivery of increasingly more effective services, supplying greater and increasingly more accurate data and using technology as an aid to ensure indemnity spend is controlled fairly

With Loss Adjusters playing such a key role in that future 'state', it is likely the profession will continue to use its dynamic, creative approach and continue to engage in these developments.

Tony Boobier

LIABILITY SIG SEMINAR

New Year; New Delight

The Liability SIG held its latest seminar at the Willis Building on Thursday 3rd March, with over 60 attendees enjoying a varied range of speakers and subjects.

After the talks Liability SIG co-sponsors 4 Pump Court and Hawkins Forensic hosted a sponsors' bar which allowed for some networking opportunities.

The first talk was entitled "The Policy Maze: Policy Liability; Review of Sugar Hut Group & Others v Great Lakes Reinsurance & Others" and was given jointly by Martyn Gabbitass, Technical Director of QuestGates and Andrew Moncreiff, a Director of Hawkins Forensic Scientists. In it they considered the implications of the recent Sugar Hut Group decision for those considering the policy position in relation to material non-disclosure and breach of warranty.

The second talk was provided by 4 Pump Court, as Aidan Christie QC and Richard Osborne took a close look at the subject of Financial Fraud, reviewing recent relevant cases and looking ahead to see what we might be faced with in the future.

This was followed by a talk by Sarah Reynolds, Complex Loss Director of QuestGates. Her talk was entitled "Christmas Chills and Spills". This presentation had been due to take place shortly before Christmas but was postponed by the poor weather. Sarah had intended to warn of the perils that face those organising Christmas parties. It was decided that the presentation remained valid only now she was looking at the liabilities that you might have incurred by inviting your staff to partake at the party you organised! Sarah also provided some warnings for those charged with responsibility for next years event!

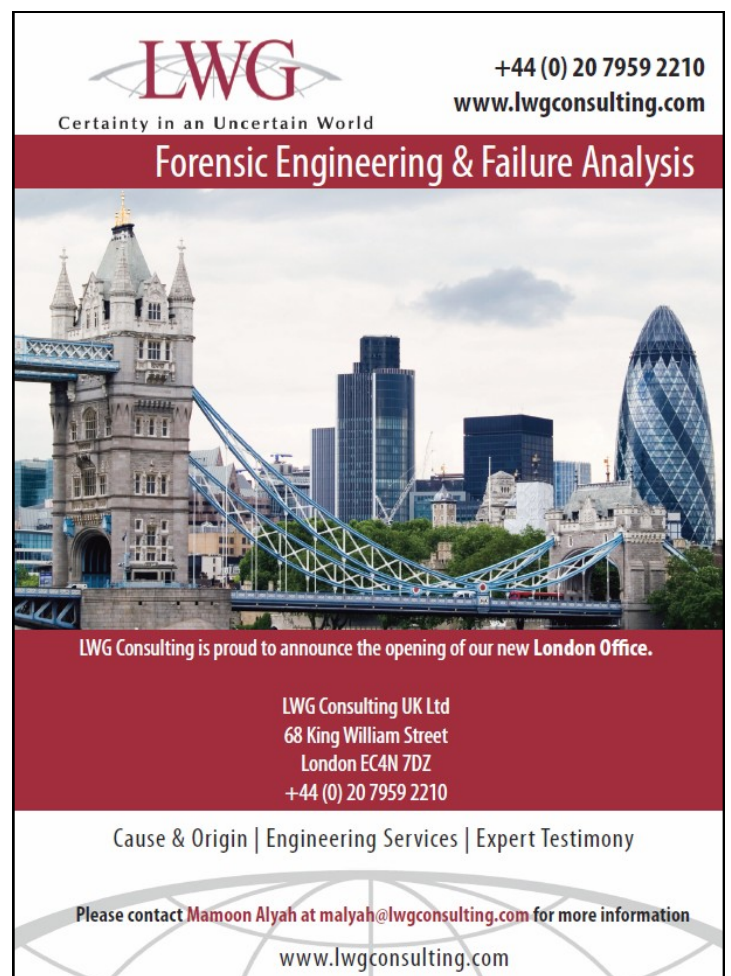
Finally, Adrian Foster, Complex Loss Specialist at Cunningham Lindsey UK gave a talk entitled "Gold, Frankincense & Myrrh", in which he reviewed the arguments for and against the use of CCFA's in subrogated recoveries and considered the recent unfavourable (from the defendant's perspective) decision

in *D Sousa v Waltham Forest London Borough Council* [2010].

Many of the presentations, along with notes from the speakers, can now be downloaded from the CILA website at:

<http://www.cila.co.uk/technical/specialist-interest-groups/liability>

Simon Burley
Deputy President



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Global Risk Management Professional Development Forum

Monday 21st to Wednesday 23rd March 2011
BT Convention Centre, Liverpool, UK

IRM's Professional Development Forum is Europe's only event dedicated to the advancement of practical, professional skills in enterprise-wide risk management.

Keynote speakers:

Dr Jeevan Perera, Risk Manager NASA - NASA's Risk Management System

Professor Gerd Gigerenzer, Director of the Max Planck Institute for Human Development, Berlin - Risk Literacy

Paul Dwyer, Security GRC Principal, eircom Group - Cyber Crime

Gert Cruywagen, Director of Risk, Tsogo Sun Group - Jungle Risk Management

Forum highlights:

- Expert workshops led by practising risk professionals
- Thought provoking keynote speakers
- Opportunity to question risk leaders
- Network with over 300 risk professionals
- Exhibition showcasing products and services for the risk management community

Workshop themes:

- Snakes in suits - beware of psychopaths in business
- ERM - a source of competitive advantage
- Risks of global deflation
- Risk appetite - a practical 'how to' workshop
- Competency and qualifications
- Embedding a risk management culture
- Risk management and performance management
- Choosing risk management software
- International risk management
- Psychology and the global financial crisis
- Cyber intrusion
- Risk management and change management
- Implementing Solvency II
- Reputational risk



Question time panel

Our panel of leading risk practitioners and opinion-formers, drawn from all areas of risk management, will address these and other topical questions in what promises to be a lively debate, with lots of audience participation.

Exhibition

Alongside the Forum, this year's exhibition will showcase practical products and services of value to the professional risk community.

For full details and to book, visit

www.irmforum.org or email events@theirm.org

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The Expert Witness Institute

The Expert Witness Institute (EWI) was launched in November 1996 to service and support experts. It acts as a voice for the expert witness community, supporting experts from all professional disciplines and lawyers who use the services of experts. Its functions are to encourage, train and educate experts and to improve and maintain their standards and status. The EWI actively works with a wide range of professional bodies to achieve this. The EWI is independent of outside commercial interests and is democratic, transparent and fully accountable to its members. It is a non-profit making company limited by guarantee. The objective of the EWI is the support of the proper administration of justice and the early resolution of disputes through fair and unbiased expert evidence.

Writing Expert Reports (London)

9th March 2011 09.00 - 17.30pm (Lunch included)
EWI Members: £230 Non Members: £260
CPD: 6 Points

This workshop will provide excellent introductory skills on expert report writing. In the morning session, we will explore the framework of rules and legal principles that govern the production of expert reports and then discover how to create expert report templates that meet the requirements and expectation of the courts. We will also look at typical report templates in a variety of disciplines to understand how they have been constructed. In the afternoon session, we will focus on opinion writing and writing skills that increase the level of precision in the evidence. Finally, we will critique report extracts to assess how these apply or fail to apply the skills we have learnt during the work shop.

The trainer Lynden Alexander is a Learning Development and Communication consultant who works extensively with leading consultancies across the professions. Since 1996, he has presented workshops on expert report writing and the presentation of expert evidence. He leads the forensic report writing programme at Professional Solutions - a leading litiga-

tion support company - where he has trained more than 4000 expert witnesses. He also designs and delivers integrated communication skills training programmes for the medical profession.

Aside from his work as a forensic trainer, Lynden is a qualified practitioner in Neuro-Linguistic Programming (with an emphasis on advanced learning skills) and has fifteen years working with visualisation techniques to improve professional performance. Before working in the field of learning and development, he was a Eurobond and Equity Derivatives trader in the City of London.



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BENEFITS FOR MEMBERS

INTRODUCTION

CIL A Membership carries with it many benefits, some of which are detailed below.

MEMBERSHIP BENEFITS

Claims Focus

CIL A's quarterly claims publication, with all the latest industry news, articles and reports.

CIL A Bytes

CIL A's monthly email newsletter, with updates on CIL A published technical papers, news and events, and more.

Conferences and Events

Attend our Specialist Interest Group seminars, local area events, and our annual Technical Conference.

CIL A World Recognised Qualifications

Now more than ever it is important to keep your knowledge and skills up to date in order to thrive in a competitive marketplace.

Post-nominals

Qualified membership entitles you to use the designatory letters after your name, showing your expertise in the claims arena.

Code of Conduct

A statement of the fundamental principles of professional conduct together with some specific guidance notes. This includes a confidential complaints procedure.

Searchable Database of CIL A Members

Locate members of the Institute using our searchable database.

Specialist Interest Groups

The CIL A created Specialist Interest Groups in 2005 to enable all members to be associated with those who are practising in, and have expertise in, one of the 12 specialist claims areas.

Retired Members Scheme

After retirement you can remain a member with a once only subscription.

Access to CIL A Guidance Notes, Technical Bulletins and more

Members only access to guidance notes, technical bulletins and more via the CIL A website.

Professional Indemnity Cover

The Institute has a bespoke PI Policy specially negotiated for our members.

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