



# **Chartered Institute of Loss Adjusters**

## **Smaller Independent Practices & “CEO” Feedback**

### **Covid-19 Report (25<sup>th</sup> March 2020)**

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## **Introduction**

As an institute of individual members, the President and the CIL A Secretariat should like to extend our appreciation to the Chair of the SIP SIG and to senior executives of major firms employing CIL A members for all of their input and support to a discussion around non-competitive issues surrounding the effects on the Institute, its members, the insuring public and the insurance industry of Covid-19.

### **Comment from the President**

The President thanked everyone for joining the specially convened call to hear an update from the Executive Director around the activities of the Institute in the support of members and the wider response to this very challenging situation. Particular thanks was extended to the Institute staff for the commitment that they have demonstrated and their rapid and successful adaption to homeworking.

Recognising that, with now more available time, student members have a significant and unique opportunity to progress towards qualification, the Institute is ramping up its focus on this group and will specifically identify those at Advanced Diploma stage for employer targeting. Our aim is to provide as much support as possible to aid qualification.

### **CIL A Staff and the Institute Operation**

The first duty of the Institute with regard to staff is Health and Safety and therefore the Government guidance is being followed with regard to working arrangements. The Secretariat invoked the Business Continuity Plan (BCP) and are working remotely. Members will be reassured that this was a contingency allowed for in the BCP albeit that the BCP was predicated on the expectation the Secretariat would be able to access office premises following a more “typical” event.

### **Examinations**

The Institute use the services of Pearson for the provision of examinations venues and the delivery of examination tests. In view of the pandemic, Pearson centres across the globe have closed and this has meant examinations have been cancelled.

The Institute is in daily contact with Pearson but, as with all services where “social distancing” cannot be maintained, the current status is that the majority of centres are closed for the foreseeable future.

With the closures in mind, the Institute is working on a project that would enable remote “proctoring” (whereby there is a remote invigilator). There is a lead in time of around three months and as readers will understand, the integrity of our qualifications must not be compromised and the Institute’s Council will require appropriate levels of confidence before approving such a move.

### **The CIL A Actions**

The Institute has undertaken a range of actions and these have included communication, collaboration and valuable partnering with the following organisations:

- Home Office
- HM Treasury
- Financial Conduct Authority
- Association of British Insurers
- British Insurance Brokers Association



- AIRMIC
- FUEDI
- Loss Adjusting Association of Japan
- AICLA

## **CILA Initiatives**

During the meeting it was proposed that the Institute supports an initiative to prioritise claims for those working for the NHS and other public care services to assist them in the fight against Covid-19, rather than needing to be concerned about an outstanding insurance claim. This was raised with the FCA (see below).

## **CILA Outputs**

We proceeded with the Advanced Diploma webinar and we are delighted to report that members continue to submit their Critical Analysis and we had a new Associate qualification this week.

### ***BI Technical Output***

The Business Interruption SIG are producing a guidance note which will be generic. We are aware that this is highly sought after and as soon as this has received approval by the SIG, it will be released.

We are aware that FUEDI too have produced some guidance on BI claims and we anticipate this will be published via FUEDI.

### ***FCA***

A video conference was held between Malcolm Hyde and two representatives from the FCA. The FCA were pleased with our message to them concerning all attempts to maintain fair and just settlements, attention to vulnerable customers and the inventive means of handling claims that our members have pursued.

The issue of “key workers” and the requirement to visit some risks in the event of a full lock down were discussed. The FCA were open to our request that they highlight the need for our members to gain authority to visit sites even in the event of a full lockdown situation. Whilst they are unable to provide the authority themselves, they did agree to raise with Government departments and to be a conduit in the event this is required.

The proposal for NHS (etc) worker claims prioritisation was discussed and the FCA will raise this with other Government and other industry bodies.

### ***BIBA***

BIBA have provided us with a list of fourteen issues around Covid-19 highlighted by their members. We have drawn up a briefing note of these for their approval with the intention that the note is passed to our members so that our members are aware of some of the “market issues” being raised with insurers. This equips our members with valuable “market practice” initiatives. The document is with the BIBA for their approval as it largely highlights their outputs. BIBA anticipate that this will be “approved” during the week commencing 29<sup>th</sup> March 2020.



### ***AIRMIC***

Following the success of the BIBA initiative, we have arranged to have a similar discussion with AIRMIC on Tuesday 31<sup>st</sup> March, following which the intention is to produce a similar briefing.

### ***LinkedIn***

We have taken the opportunity to increase our interaction with members and beyond via LinkedIn.

### **Summary**

This documents outlines the information provided to the SIP SIG Chair and the larger firms employing members of the CIL A. The meeting was for the benefit of members of the Institute and for this reason, this overview has been published to the whole membership.