



THE CHARTERED INSTITUTE  
OF LOSS ADJUSTERS

# 2025

## ANNUAL REPORT

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OF LOSS ADJUSTERS

## THE INSTITUTE

The Chartered Institute of Loss Adjusters (CILA) is a globally recognised membership organisation for claims professionals.

The institute sets the professional and ethical standards for those who work in the handling of claims through its qualification framework and guide to professional conduct.

The CILA has over 4300 members worldwide which includes over 800 chartered loss adjusters. The specialist claims knowledge and expertise held by chartered loss adjusters is recognised and respected throughout the insurance industry.



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# PRESIDENT'S ANNUAL REPORT

ADAM HUMPHREY, CILA PRESIDENT  
2024/2025

I am delighted to set out a few comments as my Presidential year nears an end. As is customary, I must acknowledge that it has been an honour to serve you in this role. In collaboration with the Council, the Executive, members, and external stakeholders, my primary focus has been on advancing the themes briefly described below.

The themes are intended to support a mission to make the Institute the professional body for technical claims professionals, globally and, in executing this, to enhance the Institute's RELEVANCE to its members and the broader stakeholder community.

To do so, the Institute's starting point is its Royal Charter; hence, significant work has been undertaken to amend the Charter, which the Institute's Council has formally approved. These now require Privy Council approval and subsequent signature by His Majesty King Charles III. This is in process.

Subject to formal ratification, the key governance and organisational changes are intended to make the Institute more agile, able to efficiently execute initiatives with a significantly reduced Board (of 14), rather than a Council of more than double that number. In this respect, my sincere thanks to the current Council for supporting these initiatives, truly acting in the interests of the Institute and its members. Other organisational changes will ensure a better focus on membership and delivery, including improved collaboration on technical content and delivery through the Special Interest Groups, as well as increased student support and training.

**"Another aim is to make the Institute more inclusive. The Institute's name is to change to The Chartered Institute of Loss Adjusting (rather than "Adjusters"). This opens membership to anyone involved in the "assessment, investigation, management, qualification, validation and resolution" of losses, reflecting the Institute's broader relevance to all claims professionals."**

We will also have additional membership categories. The first provides an access point (that fit within the Institute's qualification framework) for qualified professionals from other professional bodies. The second is corporate membership, which could significantly enhance the Institute's future role. All members will now be entitled to vote at the AGM, not just Chartered Adjusters – it is YOUR Institute! Lastly, a Code of Conduct underpins any profession. The Institute will introduce a Code (rather than the present Guide), and the aim is that this will be a mark of credibility, objectivity, and professionalism for members (individual and corporate).

**"All the above is intended to ensure the Institute is fit for purpose, delivering value to, and engaging with, its members and prospective members, in a rapidly changing claims world."**



Marcus Brigstocke performing at the President's Annual Lunch

I should also reflect on some of the many highlights of the past year.

The Annual Lunch in April supported Insurance United Against Dementia (IUAD), introduced by former Institute President Benedict Burke. Since its launch in 2017, this initiative has raised more than £10 million, combating the devastation caused by dementia, the UK's biggest killer. My sincere thanks also to Gareth Evans of Liberty for his kind introductory words, and to Marcus Brigstocke, who concluded the event with some old favourites.

I spoke at a joint FUEDI/HALA (Hellenic Association of Loss Adjusters) event at the Acropolis Museum in Athens, the CILA Dubai Claims Professionals Conference in May (attended by more than 200, reflecting the Institute's international relevance), and the Institute's BI Technical Day hosted by Kennedys. Personal highlights include Cathy Scott's kind invitation to join the Institute's Northern Ireland Regional President's lunch, and being able to present certificates to many friends and industry colleagues, including Kenneth Gray's Fellowship certificate at the Dubai Conference.



President presents CILA Fellowship certificate to Kenny Gray in Dubai



Malcolm Hyde, Adam Humphrey, Helena Evans, John Bissell at the FUEDI Conference held at the Acropolis Museum in Athens.

As always, these events are only possible due to the combined efforts of the excellent Executive led by John Bissell, the volunteers who provide much of the technical content, and our generous sponsors. My thanks to everyone involved.

Lastly, the Institute also benefits from many allies in the broader insurance community who recognise and champion technical claims expertise and the Institute's role in this respect. To that end, I'm delighted to recognise this year's recipients of Honorary membership, including Leo Dixon (Swiss Re), John Farrell (Kennedys), Paul Redington (Zurich) and former Institute President, Angus Tucker.

As my year nears conclusion, I am pleased that the progressive initiatives of my predecessor, Steven Wallace, have continued and that the Institute continues to evolve to the benefit of current and future members, in the UK and internationally. The Institute is in safe hands, with an effective Executive and incoming President, Hugh Kennaway, who is, I know, passionate about the initiatives described above and the Institute's future relevance and role.

# EXECUTIVE DIRECTOR'S UPDATE

JOHN BISSELL  
Executive Director



*President's Annual Lunch*

**I am delighted that following a challenging period of 'Un-charted Waters', we are emerging stronger and clearer with a firm view of 'The Way Ahead' – spookily the theme of our upcoming Annual conference!**

While membership has remained steady we have seen encouraging signs of current members moving through their qualifications. A huge congratulations to all. You can find details of our qualifiers on page 11.

Financially, 2024 produced a surplus following two years of deficit and continuing to restore financial strength is a priority. You can read about this in the Honorary Treasurer's report on page 8.

My thanks to the unwavering support of the Council as we navigated through some challenging times, while at the same time laying foundation for a confident and relevant future professional body. The main focus of 2024 and 2025 has been

reviewing our Institute 'root and branch' to ensure that it's fit for the next period as the Loss Adjusting profession and business models change, largely influenced by the development of AI in claims handling.

We have consulted with our Council, members, business leaders and other stakeholders to develop a package of proposed changes to our governance structure, membership offerings and qualifications framework. These proposals will be put to members at the next AGM.

If approved, we will be launching some exciting new initiatives in the coming 12-24 months, increasing access to the institute for members, improving inclusivity and member value.

To create the platform for these changes and an Institute that is easier to engage with we have been working towards the replacement of our core business systems, notably CRM. Phase I is scheduled to be released in the Autumn with further phases in early 2026. This will improve members' experience, efficiency and drive growth.



*CILA Annual Conference 2024*



*Business Interruption Technical Day*

**So the next phase of our Manifesto means beginning to turn the 'actions in to deliverables' for you our members.**

Meanwhile much has been happening including the 2024 Annual conference in Bath which ran over two days. Also the once again very successful CILA Lunch which took place in April with record numbers of members and guests attending. Also the Northern Ireland lunch was a great success.

Additionally, we held the Business Interruption Technical Day and our second event in Dubai which was attended by over 100 delegates. Well done and thank you to our volunteers in the Middle East for organising the event and a great speaker line up.

**The Women in CILA group hosted an excellent Mental resilience event.**

Personally, I was very proud to be placed on the Insurance Post 'Power List' for 2025 which is a testament to the positive profile CILA has achieved in the insurance market. It was also great to see our Past President, Steven Wallace, on the list once again.



*Women in CILA*

During the year I hosted three round tables with the CEO's and Senior Leaders from many of the major loss adjusting firms where we discussed the future of the profession how CILA can support professionals going forward, notably early career members.

The purpose of a professional body is to help improve the public perception and trust for a particular sector or industry, Loss Adjusting plays a key and often pivotal role of influencing the perception of insurance through facilitating a fair and equitable outcome. To that end I have participated in a number of meetings and working groups including all party parliamentary groups at Westminster discussing flood resilience with MP's, sessions with the Financial Ombudsman Service as well as with BIBA and the ABI. These are all to ensure the 'voice of the adjuster' is heard and insights can be both learned and shared.

The sails are trimmed and course set. With a fair wind and continued support from our fantastic and invaluable volunteers, examiners, business leaders and of course you our members we can be confident about 'The Way Ahead'.

# TREASURERS' REPORT

ARUNA CHANDRAPALAN  
Honorary Treasurer

**I am pleased to report that the Chartered Institute of Loss Adjusters has concluded the 2024 financial year in a notably improved position, reflecting a year of renewed focus and resilience following a period of transition.**

## FINANCIAL OVERVIEW

The Institute recorded a profit of £22,217 for the year ended 31 December 2024, a significant recovery from the loss of £65,974 in the previous year. This turnaround was driven by a combination of increased turnover, prudent cost management, and modest gains on investments.

Turnover rose by over 10%, reaching £1,051,216, up from £946,823 in 2023. This growth was supported by increased membership engagement, higher subscription income, and continued interest in qualifications and CPD.

The Institute's investment portfolio contributed positively, with net gains of £10,421. To meet short-term commitments, a portion of the portfolio was liquidated, resulting in a reduction in value of approximately £84,000. This decision was made to strengthen the Institute's cash position, which ended the year at £277,713, compared to £65,680 in 2023.

Operating expenditure remained tightly controlled, with administrative expenses broadly in line with the prior year. The Institute ended the year with net assets of £285,918, reflecting a stable and improving financial foundation.

## FINANCIAL STABILITY

The Council continues to monitor financial performance closely, with the Executive Committee implementing measures to restore reserves and ensure long-term sustainability. The Institute's Reserve Policy remains focused on maintaining sufficient funds to support operations for the foreseeable future.

The Annual Audit, conducted by Moore Kingston Smith LLP, showed no material findings or concerns. The financial statements have been prepared on a going concern basis, and no material uncertainties have been identified that would cast doubt on the Institute's ability to continue operating.

## THE CILA FUND

The CILA Fund, a valuable member benefit, was transferred into The Insurance Charities (TIC) and became a restricted fund in 2012. Since then, the Institute has made payments totalling £398,578 to support 15 beneficiaries.

As at 31 May 2025, the balance of the restricted reserve stood at £1,165,580. Each year, a proportion of the Institute's investment income is allocated to the fund, along with proceeds raised at the CILA Annual Dinner where collections have been made on our behalf.

As these funds are restricted in their use, they cannot be repurposed for other causes. However, if members wish to consider broadening the eligibility criteria, such as opening the fund to those who work with or for Loss Adjusters rather than requiring CILA membership, this is something that can be explored.

## LOOKING AHEAD

With the appointment of our new Executive Director, John Bissell, in September 2023, there is renewed momentum in financial and strategic planning. Member loyalty remains high, and the Institute continues to attract sponsorship and

participation in events and qualifications. The Institute is well positioned to build on this year's progress and continue delivering value to members while upholding the highest standards of professionalism in the loss adjusting profession.

## OUR VOLUNTEERS

The Chartered Institute of Loss Adjusters could not achieve all that it does without the generous contributions of our volunteers. Each year, members give their time, knowledge, and expertise to support the profession, whether by writing technical papers, contributing to our qualifications, shaping events, or guiding the work of our committees and special interest groups.

The commitment of our volunteers ensures that CILA continues to uphold the highest professional standards, provide valuable learning opportunities, and represent the interests of loss adjusters worldwide.

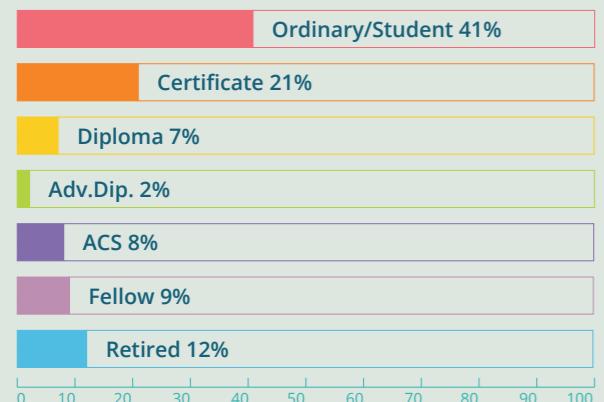
On behalf of the Institute, we extend our sincere thanks to every volunteer who has played a part in our work over the past year. Your dedication strengthens our community and makes a lasting difference to the profession.



## OUR MEMBERSHIP

The CILA membership has been steady during 2024 as we have taken time to review the membership structure and levels. We will be announcing changes to the current structure and the addition of two new membership categories early in 2026 to reflect the changes in the sector, the growing commitment to professional standards for Loss Adjusting from the business leaders of the sector and the growing relevance of CILA qualifications to the wider insurance claims profession.

The figures for 2024 show membership now standing at 4,670 an increase over 2023 of 90 members and with a growing diversity of members from overseas and sectors.



It is pleasing to see an increase in the number of Certificate and Diploma members although there was a small reduction in Associates due to a number of retirements during the year. The increase in Certificate ad Diploma holders is encouraging that this dip will be made up during 2025/26. We have a number of exciting plans to ensure the CILA qualifications remain aligned and relevant to loss adjusting careers pathways.

### RESPONDING TO CHANGE

We have continued to increase our profile in the wider insurance profession both internally and externally by engaging with other Institutes and Associations to ensure that where appropriate the

'voice of the loss adjuster' is heard and importantly to gain feedback from insurers, brokers and other stakeholders about CILA and the role of loss adjusting. Again our plans are to ensure that CILA embraces the wider loss adjusting community whether within insurers, brokers, claims management companies or assessors.

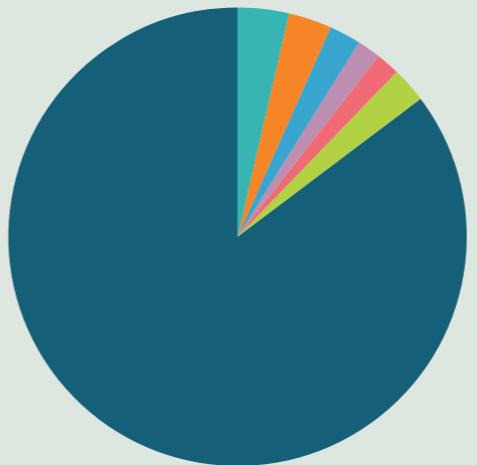
### RECOGNISING TALENT

It has been wonderful to see so many CILA members being recognized for their work and contribution to the profession whether through successes via industry awards or personal recognition by their firms.

### MAINTAINING STANDARDS

During 2024 we received approximately 18 complaints from policyholders against members under the CILA Guide to Professional Conduct. Three of these were investigated by the Professional Conduct Committee unfortunately resulting in one member having their membership suspended. Many of the complaints relate to inadequate communication between the various parties involved in handling a claim and often leaving the claimant 'in the dark'. CILA participated in a Financial Ombudsman workshop looking at complaints trends and this was also highlighted there. We will be focusing on this issue in future member communications and generally highlighting good practice

## INTERNATIONAL MEMBERSHIP



### MEMBERSHIP BY REGION

UK	3977
Asia	176
Middle East	144
Africa	107
America's	75
Australasia	71
Europe (ex UK)	120
<b>TOTAL</b>	<b>4670</b>

## NEW CHARTERED AND FELLOW MEMBERS

### NEW ASSOCIATES 2024

Cranston Watts  
Adam Smillie  
James Fairbairn  
Kirstine O'Donnell  
Claire Welford  
Matthew West-Robinson  
Ashley Martin  
Layal AlHarahsha  
Nicole Lawrence  
Jerusha Glavin  
Stephen Hayes  
Charlotte Duncalf  
Aaron Lakha  
Rebecca Thompson  
Chris Boggis

### NEW FELLOWS 2024

Janet Avery  
David Bevan  
Dave Clare  
Mark Farrant  
Richard Headington  
Darren Hewer  
Mark Rowe  
Eoin Russell  
David Scales  
Josh Smith  
Barnaby Smith  
Ian Stevens  
Alex Wakefield

### HONORARY MEMBERS FOR 2025

**Paul Redington**  
Zurich  
**Leo Dixon**  
Swiss Re  
**John Farrell**  
Kennedys Law LLP  
**Angus Tucker**  
Lorega

## OUR INTERNATIONAL OUTREACH

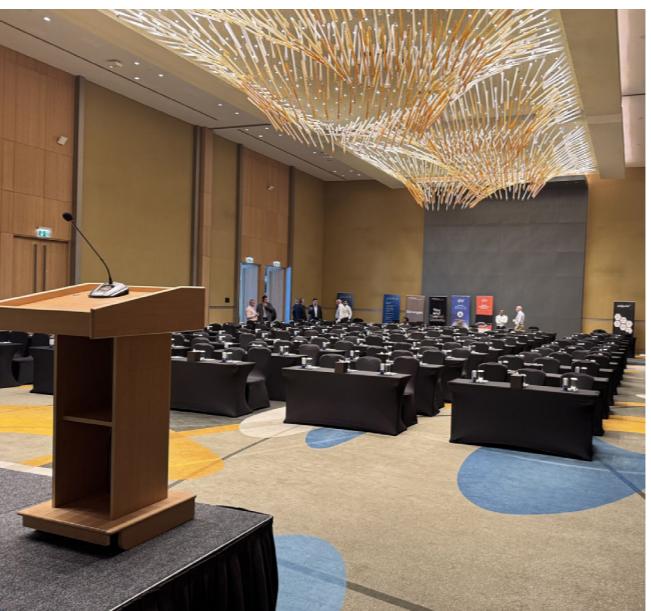
With approximately 15% of CILA members working outside the UK, International remains an important contributor to CILA. The International Special Interest Group were active by once again developing and delivering an excellent seminar for over 100 delegates in Dubai.



### FUEDI

CILA attended the FUEDI seminar in Athens where CILA President, Adam Humphrey presented and Past President, Helena Evans participated in a panel discussion on the topic of attracting talent.

We were excited to see the new FUEDI video aimed at young people considering loss adjusting as a career choice. Our own representative, Damon Reeve, contributed to the production of the video.



### THE MIDDLE EAST

CILA once again held a technical seminar in Dubai which was attended by over 100 of the regions' claims professionals. The event was organized by the International Special Interest in conjunction with President, Adam Humphrey and Deputy President, Hugh Kennaway. The event was generously sponsored by local firms, and topics included lessons learnt from the recent Dubai floods, and construction and delayed start-up challenges.

We hope to be co-hosting an event in the Middle East with AIRMIC and BCI in the near future.

## OUR QUALIFICATIONS

### DELIVERING EXPERTISE

We are delighted that another 253 members successfully achieved a new CILA qualification in 2024 - congratulations to all. Also there were more exams taken and great to see a further rise in the use of the on-demand examination services provided by our exams delivery partner Pearson Vue.



#### New Qualifiers 2024 (2023)

**Certificate:** 175 (152)  
**Diploma:** 42 (63)  
**Advanced Diploma:** 21 (16)  
**ACS:** 15 (21)

**Total: 253 (252)**



#### Exams sat in 2024 (2023)

**Certificate:** 588 (568)  
**Diploma:** 154 (150)  
**Advanced Diploma:** 57 (52)  
**ACS:** 20 (39)

**Total: 819 (809)**



#### Exams sat in 2024 by region

**UK:** 499 (425)  
**On Demand:** 269 (255)  
**Middle East:** 8 (62)  
**Asia:** 24 (22)  
**Europe (ex UK):** 2 (8)

**Total: 819 (790)**

### ENSURING RELEVANCE

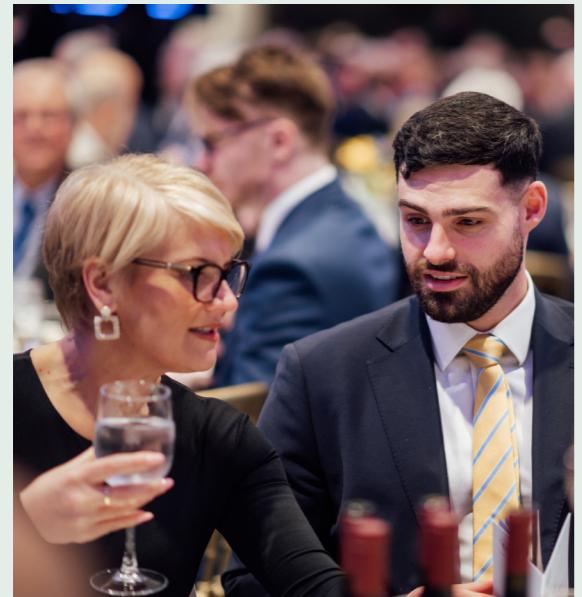
In 2024, a new Qualification Development Group was established made up of qualified volunteers looking both at ensuring the current syllabi and exams are up to date, but also what other learning will be beneficial to adjusting practitioners. The group have been reviewing the Diploma papers with input from the Special Interest Groups.

### EVOLVING ROUTES

Throughout 2023, the Examinations Committee and Liability Special Interest Group worked extensively on the development of a new Liability specific Certificate module which was launched in April 2024. The Examinations Committee is committed to working to meet the demand for new specialised papers at Advanced Diploma and ACS levels, as well as adapting our existing qualifications to better suit the needs of members and the organisations supporting them through their CILA qualifications.

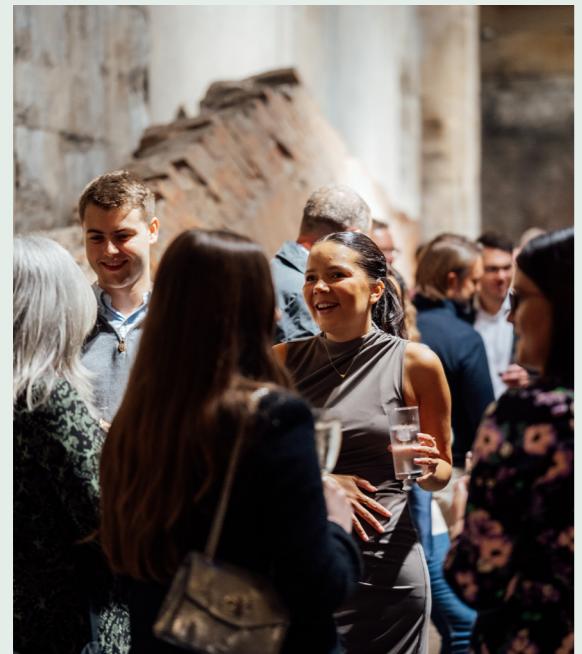
In 2024, the Examinations Committee focussed on the redevelopment of the Certificate level examinations, and are committed to continuing the reviewing and improving of all levels of CILA qualifications to ensure that they remain relevant and well-regarded by claims professionals and members of the wider insurance industry both in the UK and abroad. This is with the considerable input of the Special Interest Group Committees who play a most important role in reviewing all syllabi.

## OUR EVENTS



### CILA ANNUAL LUNCH 2025

This event is one of the most well attended events on the claims calendar and again was held at the InterContinental Park Lane, London where over 700 loss adjusters and their guests enjoyed a wonderful lunch and heard from the CILA President about his journey and our future plans as well as being entertained by comedian Marcus Brigstock. We also heard from Past President Dominic Burke about the important work of the Insurance United Against Dementia charity and raised over £3,000 on the day. The 2026 lunch will be held on Friday 20 March 2026 at the same venue.



### ANNUAL CLAIMS PROFESSIONALS' CONFERENCE – UN-CHARTERED WATERS

The CILA conference was held in Bath over two days and attended by 180 delegates, sponsors and exhibitors. We heard from several of the Special Interest Groups on current topics as well as James Daley, of Fairer Finance sharing insights from his research into consumer trends towards insurance.

A panel discussion involving James Daley, John Bissell, Richard Done and David Williams on the challenge for talent was particularly well received, as was Tom Zagul's session on Adjusting in Conflict Zones.

This time a parallel program was hosted by CILA's Future Focus Group dedicated to early career adjusters. The importance and value of professional qualifications was discussed along with a focus on mental health and wellbeing. Gail Emms MBE, was the Future Focus keynote speaker, talking on the importance of resilience in the face of adversity. Other sessions looked at the future of claims sustainability, and how AI is being used in the Insurance sector, with a particular emphasis on data analysis.

## OUR SPONSORS

### GOLD



### SILVER



### BRONZE





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