



CILA

2026

ANNUAL REPORT





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 4,500 members worldwide which includes over 700 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

HUGH KENNAWAY
CILA PRESIDENT 2025/26

As the sun sets on my year as President, I wanted to take the opportunity to reflect on what has been achieved during the year and to signpost some of the key developments that will shape the Institute’s next Presidential year.

At the beginning of my Presidential year, the proposed Charter changes had recently been lodged with the Privy Council. Since then, there have been a number of responses and requests for clarification. However, the process is now essentially complete, and we await final approval to enact the changes.

The principal changes include:

- A change of name to the Chartered Institute of Loss Adjusting, reflecting the increasingly diverse range of professionally qualified adjusters working across the profession. This is not a change driven by fashion or terminology, but rather by a desire to ensure that the Institute accurately represents and is inclusive of the professionals it serves.
- The introduction of additional membership categories, including Corporate Membership, together with recognition of relevant qualifications awarded by other professional bodies. These changes will broaden the Institute’s membership and strengthen its position within the wider professional landscape.
- The introduction of a formal Code of Conduct, replacing the current “Guide” and providing a clearer and more contemporary framework for professional standards and conduct.

These changes, the concept and development of which pre-date my tenure as President, represent an important step in the Institute’s evolution.

Their implementation will ensure that the Institute is modernised, appropriately positioned for the future, and better equipped to deliver meaningful value to its members and the wider profession.

One of my key objectives during my Presidential year was to increase the Institute’s international reach and to develop stronger relationships with professional colleagues and organisations across the world. I am therefore delighted to report that, from October 2026, the Institute will offer the Certificate in Loss Adjusting (Cert CILA) course and examination in Modern Standard Arabic.

This will provide a recognised, gold-standard entry-level qualification for claims professionals across a significant geographical area, from Rabat in the west to Muscat in the east, and from Aleppo in the north to Khartoum in the south. I hope this initiative will provide greater access to professional development and qualification for those working within the claims and loss adjusting profession across the region.

We have also been in discussions with the Singapore College of Insurance, with a view to the College providing tuition and hosting the Cert CILA examination in Singapore. The longer-term ambition is to extend this arrangement to enable candidates to undertake the full range of CILA examinations in the region.



Claims Forum 2026 Singapore College of Insurance

International engagement has also been an important feature of the year. In March, Melissa Cunningham, our Deputy President, and I attended the FEUDI General Assembly, where we had the opportunity to meet our counterparts from across the European loss adjusting profession and to strengthen existing relationships.

In May, we attended the 20th Anniversary Conference of the Institute of Loss Adjusters and Risk Surveyors (IARS) in Nairobi, Kenya. The conference was held at an auspicious venue belonging to the Ministry of Finance, and we are extremely grateful to Jo Kamomoe, Chairman of IARS, for the warm welcome, excellent hospitality and engaging conference programme.

It was particularly encouraging to see such a strong representation of qualified CILA members, the largest concentration in Africa, but even more heartening was the opportunity to meet and speak with so many adjusters who are progressing through the full range of CILA examinations, as well as those who had recently achieved their qualifications.

These international relationships and initiatives are important to the continued growth and development of the Institute. They demonstrate the increasing global relevance of professional loss adjusting qualifications and, I hope, will provide a strong foundation for further international engagement in the years ahead.



20th Anniversary Conference of the Institute of Loss Adjusters and Risk Surveyors (IARS) in Nairobi, Kenya



20th Anniversary Conference of the Institute of Loss Adjusters and Risk Surveyors (IARS) in Nairobi, Kenya

In June, it was on to a rather chilly Johannesburg for the Institute of Loss Adjusters of South Africa (ILASA) and another extremely well-attended and successful conference.

We were pleased to contribute to the programme with a presentation on refining, with a particular focus on its relevance and application within the African market. It was an excellent opportunity to share knowledge and experience while continuing to strengthen the Institute’s relationships with colleagues across the region.

My thanks go to Bryan Moyles for the warm welcome and for organising such a well-run and engaging conference.

Regrettably, however, Bryan and his colleagues’ predictions for the England-Springboks rugby match the following week proved to be rather more accurate than I had hoped. Still, there’s always the All Blacks...

PRESIDENT’S ANNUAL REPORT

...CONTINUED

The Annual Presidents Lunch, held each March, remains one of the key events in the Presidential calendar. This year, we were delighted to welcome more than 600 guests, and the occasion also provided an opportunity to raise funds for T1D, the Type 1 diabetes charity.

Through the generosity of those attending, together with several significant personal donations and a substantial contribution from the Hiscox Foundation, we ultimately raised over £5,000 for the charity.

T1D is a cause that is particularly close to my heart, as my daughter, Charlotte, lives with Type 1 diabetes everyday. It was therefore especially meaningful to have Charlotte speak about her experience of living with the condition and to help raise awareness of the challenges faced by those living with Type 1 diabetes.

I could not have been prouder of Charlotte that day, not only for the wonderful ambassador she was for the charity, but, above all, simply as her dad.

March also saw the launch of the Cyber Special Interest Group (Cyber SIG), marked by a highly successful launch event at Marsh’s headquarters in London. The event was extremely well attended and generated considerable interest, both within the Institute and across the wider insurance profession.

I hope that I leave my Presidential year with the institute ink spotting our international reach and with the charter changes, refocusing to become even more relevant to the needs of those involved in what is arguably the best undiscovered profession.

As always, my sincere thanks go to the Secretariat for their hard work and commitment, not only in managing the Institute’s day-to-day activities, but also in delivering several important developments during the year. In particular, the introduction of the new Customer Engagement software representing a significant step forward, with further elements of the system due to be rolled out over the course of the coming year.

Further enhancements to the Institute’s examinations will also be announced shortly. This is an exciting development and one which I believe will further strengthen the Institute’s offering to members. I would also like to express my thanks to everyone who serves on the CILA Council and our Special Interest Groups. Your continued commitment, expertise and hard work are greatly appreciated.

Finally, I would like to wish Melissa Cunningham every success as she takes on the role of President. I can assure you that the Institute is being left in very capable hands, and I look forward to seeing all that she and the Institute will achieve during the year ahead.



Shappi Khorsandi, President's Annual Lunch 2026



President's Annual Lunch 2026



President's Annual Lunch 2026



Charlotte Kennaway, President's Annual Lunch 2026



Hugh Kennaway, President's Annual Lunch 2026

EXECUTIVE DIRECTOR'S UPDATE

JOHN BISSELL
Executive Director



CILA Claims Professionals' Conference 2026

The theme of my update last year was focused on 'The Way Ahead'. With this in mind, we worked alongside our Council, our members, volunteers and corporate leaders to take stock , review progress and to consider the evolving loss adjusting landscape. In particular taking account of the growing impact of AI, the race for talent and increasing policyholder expectations, particularly for greater transparency. Also how insurer business models are changing in the context of the renewed regulatory spotlight on claims process and customer outcome. All in all a lot of moving parts!

The CILA aims to ensure we remain relevant and responsive. So what are our New Horizons? (Again the theme of our September Conference!).

Our petition to HM The King to make a number of changes to our Royal Charter and Bye-Laws are well in progress via The Privy Council and although we have begun to make some changes that are not Charter dependent, we aim to begin rolling out a series of new initiatives toward the end of 2026 including the change to our name – The Chartered Institute of Loss Adjusting.

While this may only be a small change to a few letters in our name – Adjusters to Adjusting – it represents a significant shift from job titles to activities. Going forward anyone who engages in loss adjusting activities including the investigation, management, quantification, validation and resolution of losses, is welcome as a member of the CILA.

Membership numbers have once again remained steady and it has been encouraging to see an increase again in the number of Certificate candidates as they set out of their professional development journey. Well done to all who have passed their exams and attained new qualifications.



CILA Claims Professionals' Conference 2026



Annual Lunch 2026

Financially, 2025 produced a second year of small surplus building on the improvements seen in 2024. This has enabled CILA to invest in people, which included the hiring of our new Qualifications Manager. This demonstrates our commitment to evolving our qualification framework to better align with current and future loss Adjusting career pathways. We are broadening our support for candidates through greater CPD accreditation of events, appointing approved training organisations and re-structuring the pathways to improve alignment with career journeys. There are some very exciting changes to the qualifications pathway and other new initiatives around training coming in 2027.

To help enable this, we have also invested in our CRM system this being an important cornerstone for improving member engagement with individual CILA members both in the UK and elsewhere. We once again held our annual conference, this time in Birmingham and the ever popular CILA lunch that was held in March.

Unfortunately, plans for a follow up event in Dubai and a new event in Saudi Arabia had to be put on hold due to the events in the Middle East, but we hope to be back there in 2027.



CILA Cyber SIG Launch 2026

We have continued to engage wherever possible with policymakers across the various insurance associations and government working groups around flood resilience, vulnerable customers and claims outsourcing.

We are looking forward to the New Horizons for your dedicated Royal Chartered Institute dedicated to claims professionals everywhere.

TREASURERS' REPORT

ARUNA CHANDRAPALAN
Honorary Treasurer

I am pleased to report that the Chartered Institute of Loss Adjusters has continued to strengthen its financial position during 2025. This reflects the collective efforts of the Institute, together with the ongoing support of our members, students and stakeholders, and our commitment to investing in the future.

FINANCIAL OVERVIEW

The Institute recorded a profit of **£45,386** for the year ended 31 December 2025, compared with a profit of **£22,217** in 2024. This represents the second consecutive year of positive financial performance and reflects growth in income together with strong investment returns. The result follows the operating deficits experienced in 2022 and 2023 and demonstrates the benefits of the actions taken in recent years to strengthen the Institute's financial sustainability.

Turnover increased to **£1,122,959**, up from **£1,051,216** in 2024. This growth was supported by stable membership levels, continued engagement with qualifications and professional development activities and sustained support for Institute events.

The Institute's investment portfolio contributed positively, with net gains of **£22,340**, significantly ahead of the prior year's gain of **£3,672**. Interest income remained strong at **£7,311**, providing additional support to the overall financial result.

The improved investment performance also reflects the transition of the Institute's investment assets into a managed fund at the end of 2024, improving efficiency and reducing fund management costs.

During the year, the Institute made significant investments in its future capability, including the implementation of a new CRM system. As a result, intangible assets increased to **£130,860**, compared with **£35,990** in 2024. While cash balances reduced during the year to **£152,852**, this reflects planned investment in technology and product development approved by Council.

Operating expenditure remained broadly stable, despite inflationary pressures and increased investment in member services, technology and promotion. The Institute ended the year with net assets of **£331,304**, an increase from **£285,918** in 2024, further strengthening its financial position. Council expects planned changes to membership structures, qualifications and services to support growth in future years.

FINANCIAL STABILITY

Council continues to monitor financial performance closely and remains focused on maintaining a sustainable financial platform for the Institute's future development. Membership levels have remained steady at approximately 4,500 members and students, providing a stable foundation for future growth initiatives.

The Annual Audit was conducted by Kreston Reeves Audit LLP with no material concerns identified. The financial statements have been prepared on a going concern basis and Council remains satisfied that the Institute has adequate resources to meet its obligations and continue its activities for the foreseeable future. This assessment is supported by close management of costs, continued focus on core services and a stable financial position.

LOOKING AHEAD

The Institute continues to evolve in response to changing market needs and member expectations. During 2025, significant progress was made towards the introduction of a new governance structure, membership categories and qualification framework, designed to ensure the Institute remains relevant and fit for the future. Subject to Privy Council approval, implementation of these changes is expected to begin during 2026.

The continued support of our members, volunteers, sponsors and staff has enabled the Institute to strengthen its financial position while investing in new systems, products and services. We remain well positioned to build on this momentum and continue delivering value to members while upholding the highest standards of professionalism across the loss adjusting profession.

OUR VOLUNTEERS

Volunteers are at the heart of everything CILA does to support its members and the wider loss adjusting profession. We are truly grateful to all members who generously share their time and expertise, helping CILA to provide opportunities for learning and professional development.

Throughout the year, our Special Interest Group committees and other volunteers have played a key role in delivering a strong programme of technical papers and events, while bringing members together to share knowledge and explore emerging issues affecting the industry.

We would also like to recognise the work of the Education and Training Committee in ensuring that CILA's qualifications remain aligned with the evolving needs of the profession, alongside the important contribution of the Examinations Committee in supporting the quality and integrity of our assessments.

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.

If you are interested in volunteering, we would love to hear from you. Every contribution, however big or small, helps to strengthen our community.

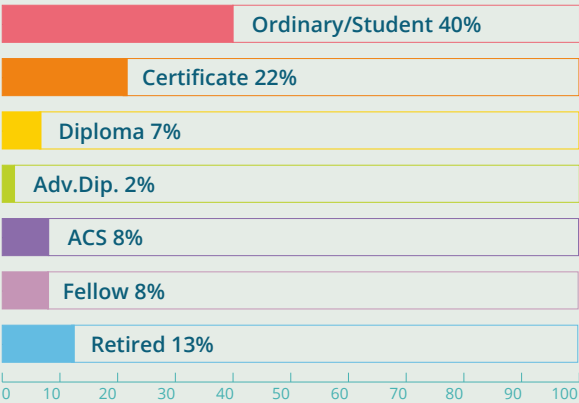
OUR MEMBERSHIP

CILA’s membership continues to provide a strong foundation for the Institute, with 4,501 members at the close of 2025. During the year, we focused on strengthening the accuracy of our membership data, supporting greater engagement with existing and returning members, and developing plans to grow and diversify our community. As the profession continues to evolve, we remain committed to providing value for members, wherever they are in the world and at every stage of their careers.

MEMBERSHIP PROFILE

The composition of our membership remains broadly consistent, though it is encouraging to see continued growth in Certificate membership. This has been supported by a number of organisations enrolling employees onto the Certificate qualification to provide a broader understanding of loss adjusting. We hope many of these members will continue their professional development by progressing through CILA’s qualification pathway.

The proportion of retired members has increased slightly, reflecting a longer-term trend across the profession. This reinforces the importance of attracting and developing the next generation of claims professionals. As part of this, CILA is exploring opportunities to increase awareness of the profession by representing both the Institute and the loss adjusting profession at schools, universities and early careers events, helping to inspire future entrants into the sector



LOOKING AHEAD

CILA is entering an exciting period of development. We are preparing to launch our refreshed qualification framework, ensuring our qualifications remain aligned with modern loss adjusting careers and the evolving needs of employers across the claims sector.

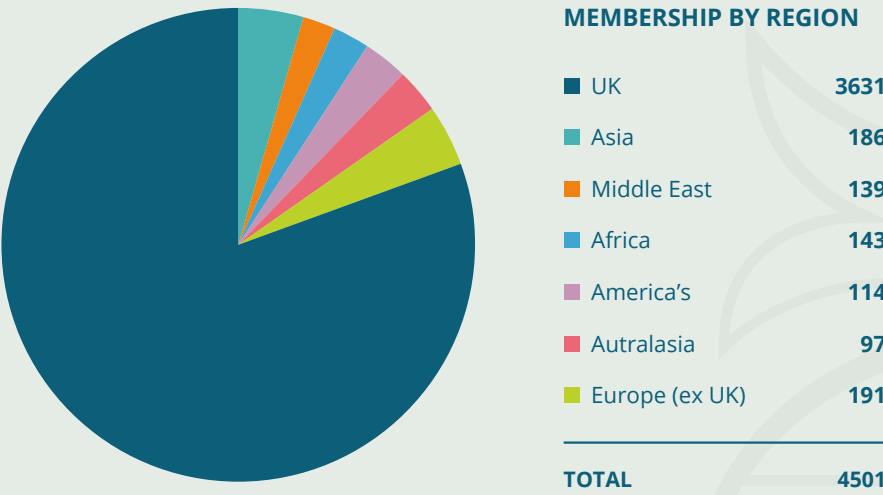
Subject to final approvals, we also anticipate implementing our Charter changes during the final quarter of the year, becoming the Chartered Institute of Loss Adjusting. This will enable us to welcome a broader range of professionals from across the claims community while maintaining our commitment to the highest professional standards. We are developing a membership growth strategy to ensure these changes translate into increased engagement and a stronger, more diverse membership.

INTERNATIONAL ENGAGEMENT

Overseas membership has continued to grow, supported by stronger relationships with peer institutes and greater engagement across the global claims community. The forthcoming introduction of Arabic-language examinations marks another important step in making CILA qualifications accessible to professionals around the world.

We are also focused on enhancing the value proposition for our international members by creating new opportunities to stay connected with the Institute and with one another. This will include improvements to the member portal, such as the introduction of specialist community forums, alongside the continued delivery of online learning opportunities that enable members worldwide to engage with CILA.

INTERNATIONAL MEMBERSHIP



NEW CHARTERED AND FELLOW MEMBERS

NEW ASSOCIATES 2025

- Amy Annett
- Ryan Cox
- John Haynes
- Alex Heldth
- James Humphry
- Michaela Johnson
- David Lee
- Peter Macpherson
- Catherine Marlow
- Innocent Matsikidze
- Tyler Pearson
- Lars Richter
- Sharon Roberts
- Darren Scutt
- Adam Smith
- Chris Southcombe
- Ben Squires-Breeze
- Gregory Taylor
- Jasmine Watts

NEW FELLOWS 2025

- Stuart Cannon
- Ming Ho Choy
- Lindsay Cabbage
- Ian Doyle
- Mark Harris
- Ann Hewlett
- Steven Nock
- Aaron Slattery
- Neil Wright

OUR QUALIFICATIONS

CELEBRATING SUCCESS

We are delighted that another 202 members successfully achieved a new CILA qualification in 2025. While this figure does not include all examination passes and exemptions, it reflects the commitment, professionalism and dedication of our members to developing their knowledge and advancing the loss adjusting profession.

FUTURE PROOFING OUR QUALIFICATIONS

Throughout 2025, we have continued to strengthen the governance and development of CILA qualifications. As part of this work, the Education and Training Committee was established, with the Examinations Committee becoming a specialist subgroup focused on assessment and quality assurance.

Committee membership has grown from three to thirteen members, bringing together representatives from a wide range of organisations with diverse technical expertise and a stronger focus on learning and development. Together, they are helping to shape the future of CILA qualifications and ensure they continue to meet the evolving needs of the profession.

A key area of focus has been the future qualification pathway, including the proposed retirement of the Advanced Diploma and ensuring that the knowledge, skills and competencies currently assessed at that level are appropriately incorporated within the revised framework. The 2026 Annual Conference will provide the first opportunity to share the progress made and outline the proposed changes.

CILA INTERNATIONAL

During 2025, we made significant progress towards introducing CILA exams in Arabic across the Middle East. Working with organisations in Kuwait and Jordan, we have begun translating our Certificate examinations and learning materials into Arabic, supporting our ambition to make CILA qualifications more accessible and strengthen the profession across the region.

ACCREDITED TRAINING ORGANISATIONS

In 2025, we developed the framework for the CILA Accredited Training Organisation (ATO) programme, which recognises organisations that demonstrate a commitment to delivering high-quality education and training in support of CILA qualifications and the professional development of loss adjusters. As the programme develops, our aim is to establish a network of accredited providers delivering training to consistent standards, ensuring learners receive high-quality, structured support while maintaining the integrity and reputation of CILA qualifications.

OUR QUALIFICATIONS



Exams sat in 2025
ACS: 23
Advanced Diploma: 64
Certificate: 409
Diploma: 147
Total: 643



Qualifiers 2025
ACS: 19
Advanced Diploma: 18
Certificate: 109
Diploma: 56
Total: 202



Exams sat in 2024 by region
UK: 325
On Demand: 257
Middle East: 24
Africa: 17
Asia: 16
Europe (ex UK): 3
Americas: 1
Total: 643

CILA BENEVOLENT FUND UPDATE

The Insurance Charity continues its awareness raising drive to reach those in our industry facing challenging circumstances.

Since 2013, the Charity has managed the CILA restricted fund which is currently c.£1.1M. We want to ensure this fund is being utilised and supporting those from the loss adjusting community when they need it most, even if they have retired or worked for just a short time.

In the last financial year 2025-26, the Charity made almost £9,000 of payments to assist CILA members and their families. The support provided has ranged from helping people experiencing day-to-day hardship, funding for a respite break and purchase of a specialist epilepsy monitor.



OUR EVENTS



CILA PRESIDENT’S ANNUAL LUNCH 2026

The CILA Annual Lunch remains a highlight of the claims calendar, bringing together members and guests from across the profession. The event was again held at the InterContinental Park Lane in London, where attendees enjoyed an excellent lunch and heard from CILA President Hugh Kennaway on his vision for the Institute. The event concluded with a lively speech from comedian Shaparak Khorsandi.

CILA was also delighted to support Breakthrough T1D UK, raising £4,000 on the day, with a further £1,000 donated afterwards. The charity was a cause close to the President’s heart, and members heard a moving contribution from Hugh’s daughter, who shared her experience of living with type 1 diabetes.

The Annual Lunch will return to the InterContinental Park Lane on Friday 19 March 2027.



CILA CLAIMS PROFESSIONALS’ CONFERENCE 2025

The Way Ahead: Navigating The Changing World Of Loss Adjusting

The CILA Conference was held at the ICC Birmingham, providing a central and professional setting for the 180 delegates and exhibitors in attendance. The programme reflected the evolving challenges and opportunities facing the claims profession. Delegates could choose from dual-track technical sessions, many of them led by CILA’s Special Interest Groups, covering a diverse range of topics and perspectives.

Highlights included an insightful session from the Financial Ombudsman Service, exploring current trends in the claims landscape and sharing practical guidance on how to enhance processes, communication and decision-making to achieve better consumer outcomes. Delegates also heard a thought-provoking presentation on AI, examining both the opportunities it presents for the claims profession and the ethical, moral and commercial considerations accompanying its rapid development.

OUR SPONSORS

LEAD PARTNERS



SUPPORTING PARTNERS





CILA

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