



Ann Waite, chosen as 2024-25 chair of the Association of Average Adjusters, speaks out for better communication within the maritime ‘family’

Ann Waite, a top marine claims expert, has been elected to chair the Association of Average Adjusters for the year 2024-25.

Ms Waite was at the same time, at the annual general meeting of Fellows on May 8, 2024, elected an Honorary Fellow of the Association, which she has served to acclaim as secretary for 11 years, a post from which she has now stepped down. She is the first woman to hold the office of chair in the history of the Association, which was founded in 1869.

She succeeds Burkhard Fischer, a director of Albatross Adjusters, Limassol, who continues his long record of service in various roles in the senior ranks of the Association.

Ms Waite runs a London-based independent claims management company, AW Marine, and among other casework handled claims involving the *Costa Concordia*, an Italian luxury cruise ship which struck rocks in January 2012 resulting in the largest financial loss to the marine market to date.

“My career within the shipping insurance arena, the majority of which has been spent within claims, has meant that I have immersed myself in marine casualties, many of which involved average adjusters,” said Ms Waite. “Burkhard Fischer mentioned [at this time last year], how the Association is becoming more international and more diverse. Being elected as the first woman, not to mention not being an average adjuster nor a judge [Sir Nigel Teare, a former High Court judge, was chairman for the year 2022-2023], certainly supports that and is indeed a huge honour.”

Ms Waite declared: “After spending many years as a broker in the international marine world, one important principle has always been paramount in my thinking: that communication between those involved in a maritime casualty is essential to the smooth resolution of claims for our mutual clients, the shipowners.”

She recalled that when she and fellow claims practitioner Charlotte Warr founded the IMCC (International Marine Claims Conference) in 2004 the theme of its first conference was Communication is Key. “To ensure that the best possible service is provided to the buyers of insurance, it is essential that clear communication exists between all parties involved facilitating professional handling of marine losses.” Average adjusters were pivotal in that process. Adjusters were problem-solvers and often adopted the role of mediator. As Mr Fischer had said: “More expertise should always be welcomed; however, we should complement each other rather than compete.”

Ms Waite continued: “There is no excuse today for not communicating well with our maritime ‘family’. Today we can be in touch 24/7 but the tendency is to use the phone for email, WhatsApp, messaging, or social media rather than for actually speaking to each other. Sadly, it seems that the art of face-to-face verbal communication is diminishing far too rapidly. I am not sure why, but it is a trend that, in my opinion, does not aid the resolution of complex claims matters.

“The ability to read the emotions and nonverbal communication of another person increases understanding and elevates relationships and is how trust is built. If you don’t know someone and have not built trust, how can you discuss delicate matters and possible solutions outside the entrenchment of the written word?”

A maritime casualty often involved people from all spheres of the marine claims community – “in addition to the average adjusters, a casualty will likely involve surveyors, insurers, brokers, salvors, lawyers, barristers, judges to name but a few. They come from every corner of the world – at the last count the Association had members represented in 37 countries.”

The adjuster was most probably the party closest to all the relevant information. “Average adjusters are detail people, analysing the facts and applying the principles of adjusting in an equitable manner. Their skill set, when combined with their problem-solving capabilities, puts them in prime position at the centre of the claim.

Combining the independent stance of the average adjuster, said Ms Waite, “with good communication between all parties, resolution of claims should be possible without resort to the courts. I would therefore urge all parties involved in maritime casualties, if not already doing so, to build on existing and new relationships facilitating a much easier conversation in difficult times.”

The new Chair paid tribute to Fellows who gave generously of their time to support the Association’s examinations, advisory and financial activities, and the committee of management.

Before forming AW Marine, Ms Waite was global head of marine claims with Aon (previously Benfield Corporate Risk). Earlier, she was chief operating officer and claims director of Dex Serv, a hull and machinery insurer of which she was a founder member, managed by the Thomas Miller group.

Mr Kilbee, who was elected Association vice-chairman in 2023, began his working life in London. Apart from 12 years in Perth and Sydney, he has been practising as an average adjuster in Singapore since 1977. He heads MCO – Marine Claims Office, an adjusting firm with offices in Singapore, Jakarta, and Perth. Other officers of the Association remain Tristan Miller as treasurer, Keith Martin as convenor of the examining committee and David Clancey as convenor of the advisory & dispute resolution panel.

Ms Waite has been succeeded as secretary by Judy Houlden, who began her career as a bilingual secretary in the overseas advisory department at SG Warburg in London. She moved to Madrid, working initially as an administrator in the management information systems department at Ernst & Young and then as an office manager in a property development company. After completing some studies in Chicago, she returned to the UK, where she retrained as a language teacher and has recently been working as a virtual personal assistant.

Note to editors: The Association of Average Adjusters promotes professional principles in the adjustment of marine claims, uniformity of adjusting practice, and the maintenance of high standards of professional conduct. Irrespective of the identity of the instructing party, the average adjuster is bound to act in an impartial and independent manner. The Association plays an important part in London insurance market committees and has strong relationships with international associations and insurance markets.

Please see www.average-adjusters.com