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ALUCA Rehabilitation Subgroup TPD Working Group

Employability Assessment

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1. About ALUCA and the Rehab Subgroup

ALUCA is a professional association established to advance the knowledge and professionalism of its members in underwriting and claims issues relating to life and disability insurance products.

In 2016, Life Rehab Forum merged with ALUCA as the **Rehabilitation Subgroup** to represent the voice and interests of rehabilitation professionals working within the life and disability insurance sector.

2. TPD Working Party

Mandate

A TPD working group was established to improve quality and consistency of rehabilitation services provided on TPD claims by developing standards in:

- Expertise of consultants undertaking Employability Assessments (EA)
- Recommended components of Employability Assessment (EA)
- Methodology for Employability Assessment (EA)

Members

Lena Kesoglou - OnePath **Working Group Lead**

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Margaret Black – University of Sydney

3. Defining Employability Assessment

The Process

- Theoretical and practical concepts were combined, then tested against prevailing policy definitions
- Legal input was sought and considered by the working group
- Following several iterations and much discussion, the following definition emerged and was agreed...



3. Employability Assessment: Definition

A life insurance Employability Assessment is an assessment of a person's vocational capacity based on their education, training and experience and within their medical functional capabilities.

4. Employability Assessment: Provider Credentials

The Process

- Profiled external providers (consultants) currently performing EA's
- Snapshot of consultants providing medicolegal vocational assessments in other schemes throughout Australia
- Considered University course content
- Reviewed Court expert witness codes
- Agreement on minimum standards for employability assessment in life sector



4. Employability Assessment: Provider Credentials

Qualifications	Rehabilitation Counselling, or
	Psychology, or
	Occupational Therapy
Professional Membership	Full member with ASORC, or
	Full member with RCAA, or
	Registration with AHPRA
Demonstrated Competencies (all)	Vocational Assessment
	Vocational counselling
	Transferable Skills Analysis
	Job Preparation Skills
	Job seeking and placement
	Knowledge of the functional requirements of occupations
	Analysis of the Australian Labour Market
	Report writing
Experience	Minimum 5 years' experience in the competencies noted above
Code of Conduct	Eligible to meet the Expert Witness Code of Conduct specific to the state or territory in which a potential matter may be heard.

5. Employability Assessment: Components and Methodology*

The Process

- A cross-section of current EA templates and methodologies were systematically examined
- Each component was scrutinised and debated against EA definition, TPD policy requirements, and best practice vocational evidence
- Agreed components were included in the following guiding principles and guidelines...

*Methodology was deemed a process aspect of EA and for these guidelines were combined into Components section.



5. Guiding principles of an Employability Assessment

- The following sections provide guidance and instruction on the minimum information that should be included in Employability Assessment reports when undertaken for the Life Insurance industry.
- These guidelines have been designed to be fluid and flexible to allow for variations and differences in policies and the changing nature of case law. We consider that information provided in reports should be objective, realistic and pertain to the ‘real world’ of work.
- We acknowledge that at all times the letter of instruction from the referring Insurer should be adhered to together with these guiding principles and any questions relating to a specific Employability Assessment should be directed to the Insurer.

5. Components of an Employability Assessment

5.1 Preamble

Demographics

This section should include: Claimant Name; DOB; Place of Residence; Policy/Claim No; Condition; Date last worked; Date of Referral

Policy Details

This section should include the TPD definition and specify the date which the assessment was focused on (i.e. 'As at Date', 'Date of Assessment')

Purpose of Assessment

This section should outline the specific assessment/service requested by the referring party and should outline from whom the referral was received and the date received. Any specific instructions received from the Insurer should also be included in this section.

5. Components of an Employability Assessment

5.1 Preamble (continued)

Method of Assessment

This section should specify the manner in which the assessment was undertaken (e.g. face-to-face interview, telephone-based interview, desktop assessment) and outline any specific resources used in the process of the assessment (e.g. databases used, tests administered). Any limitations to the assessment can also be noted.

Documents Reviewed

This section should list all documents received as part of the Referral and/or any other documents reviewed as part of the assessment. It should include: the name of the document; date it was written; and author.

Executive Summary

This section should provide a brief synopsis of the findings of the Employability Assessment and any identified vocational options.

5. Components of an Employability Assessment

5.2 Background

History of Condition / Treatment

This section should include an objective summary of the medical documents reviewed with all opinions clearly referenced. Information relating to past, current and potential/future treatment should be noted where referenced in the documents.

Functioning and Work Capacity

This section should list all opinions provided in the documentation in relation to function and work capacity. The author should then formulate an overall statement of work capacity to be specifically applied to this assessment.

5. Components of an Employability Assessment

5.2 Background (cont)

Education and Training

This section should detail all education and training undertaken from high school onwards. Be as specific as possible such as: formal/informal/on the job training; qualification; dates of commencement/completion; institution; mode of study/training (Face-to-face, Online, FT, PT) and level attained (if applicable). This section should also include any: registrations; licences; tickets; cards and their currency.

Experience

This section should include all forms of employment including paid, unpaid, casual, voluntary, and work experience from high school onwards. Provide this in reverse chronological order including: job title; duties; dates of employment; name of company; location etc. Please note any changes in job title that may occurred during tenure with the one employer and also note any specialist or project positions held. Please Note: If there is insufficient information regarding duties, we expect clarification from reliable sources (e.g. ANSZCO, ACC). These resources and assumptions should be referenced.

Avocational Activities

This section should include a list of the avocational activities such as: hobbies; community interests; club interests/associations etc.

5. Components of an Employability Assessment

5.3 Findings

Transferable Skills Analysis

This section is an analysis of education, training and experience to identify residual skills. These should be grouped into skill-specific categories for example: communication, computer skills, industry specific etc.

Vocational Options

This section should include analysis and rationale for the suitable vocational options identified based on education, training or experience, and consistent with functional/work capacity. Include the following: occupational title, description, and functional demands. Where vocational options were considered but deemed unsuitable, provide a short rationale.

5. Components of an Employability Assessment

5.3 Findings (continued)

Labour Market Analysis

The inclusion and purpose of a labour market analysis is highly dependent on policy definitions. Therefore, the instructions from the insurer are critical to this section. Data provided in this section should be realistic, reliable and referenced.

Conclusion

This section should re-iterate the vocational options identified, and that this was based on ETE and functional capacity. This should mirror the executive summary. A statement can be included in this section to state that the report is based on the information provided and can be reviewed based on subsequent information.

Appendix

This section should include your professional profile and that you agree to be bound by the code of conduct.

5. Components of an Employability Assessment

5.4 The following should NOT be included in the Employability Assessment Report:

- An opinion of whether the individual does or does not meet the TPD definition
- The individual's vocational interests
- An opinion on the need for ongoing occupational rehab services.

At all times the letter of instruction from referring Insurer should be adhered to together with these guiding principles, and any questions relating to a specific Employability Assessment should be directed to the Insurer.

Questions?

We have one for you! How long do you spend completing an EA? How many hours do you think an insurer should approve?

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