

ALUCA's Certified Professional Life Insurance (CPLI)

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ALUCA's Professional Development Program & CPLI Accreditation Framework

What is Continuing Professional Development (CPD) ?

Continuing professional development or CPD is a common requirement for qualified members of many professional and industry bodies to ensure they remain competent and up-to-date. It denotes that people are serious about their ongoing professional development with relevant training that builds on their competencies and knowledge. Many of ALUCA's members undertake professional development through the course of their job roles - with their development needs often identified in their annual review, as well as when their responsibilities/job scope and regulatory requirements change such as the FSC's Code of Practice.

ALUCA's CPD program provides a practical and pragmatic framework for ensuring professional development is met in a structured and easy to understand pathway to meet your personal needs, the needs of your employer and the requirements of ALUCA's accreditation scheme as a Certified Professional - Life insurance (CPLI). By referring to the minimum competency requirements specific to Life Insurance Underwriters, Claims and Rehabilitation Professionals outlined in ALUCA's Competency Framework, members can look at the key business, technical and specialist competencies that is required for them to progress in their career. These competencies move from an emerging level, to core, advanced and at the top - expert competencies.

Refreshing ALUCA's existing accreditation scheme

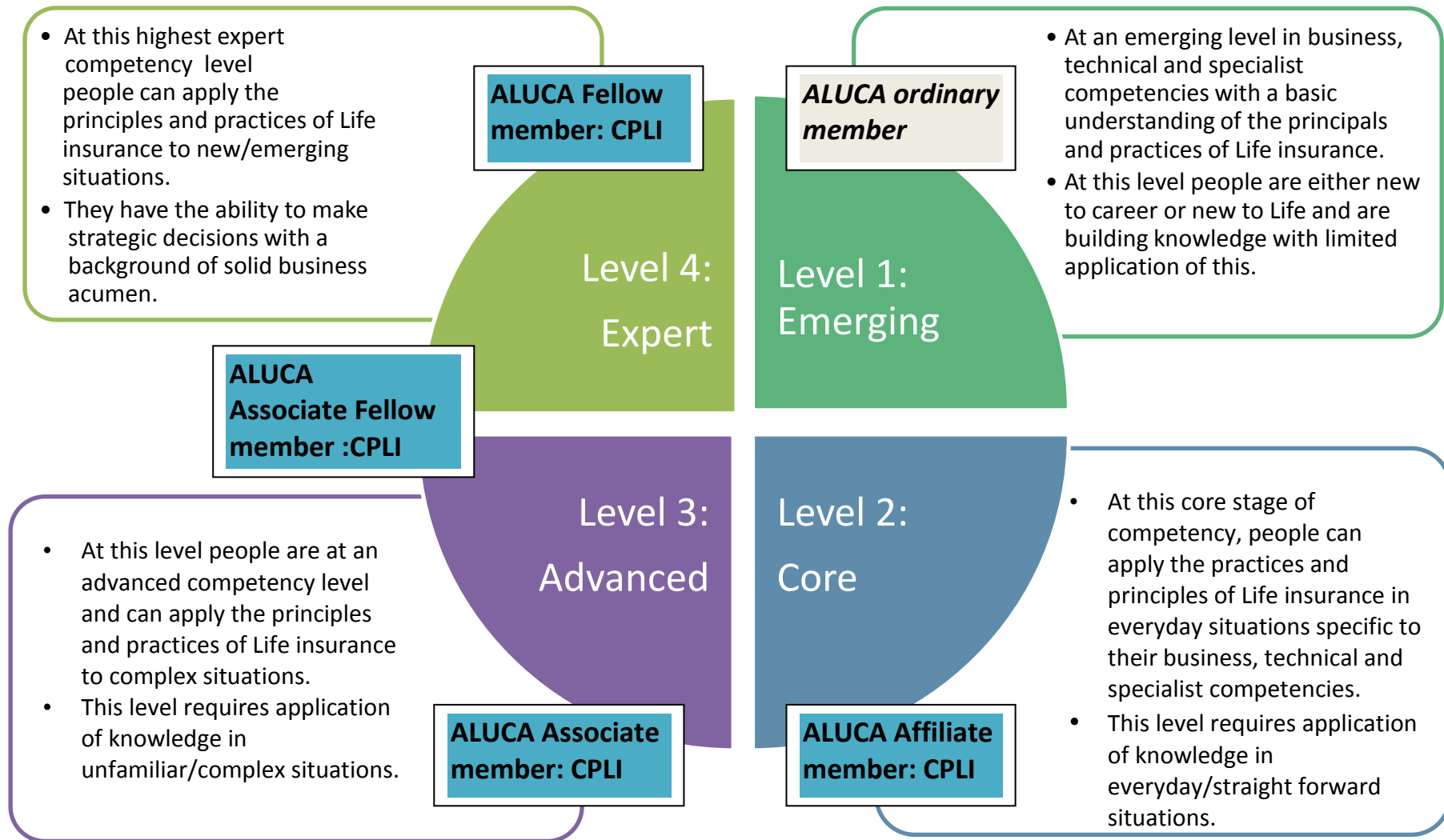
ALUCA's first membership accreditation scheme was launched in 2015 and is based on a continuous professional development (CPD) pathway that begins when a life insurance professional or a rehabilitation and claims professional chooses to become an ALUCA member. ALUCA has updated the higher level membership accreditation program to align more closely to the ALUCA capabilities framework. This was based on member and executive leaders feedback research.

ALUCA's Capability Framework: 4 levels: Emerging, Core, Advanced to Expert

ALUCA's capabilities framework is a high-level best practice industry capability framework for Underwriters, Claims and Rehabilitation Managers (based on the CII model from the UK - and adapted with their permission for the Australian life insurance market) to develop and promote the skills and capabilities required by these roles both now and into the future. ALUCA's capabilities framework was released to the industry for consultation, input and sign-off. Changes have now been incorporated and the ALUCA competency framework is available to all ALUCA members in the member centre of ALUCA's website.



ALUCA'S Life Insurance Competency Framework



What is ALUCA's Certified Professional Life Insurance(CPLI) accreditation & CPD framework?

ALUCA's Certified Professional: Life Insurance (CPLI) membership accreditation and CPD framework is a program designed to provide a highly recognised and valued professional accreditation scheme - very specific to Life Insurance - that lifts the standard and professional status for qualified life insurance underwriters, claims and rehabilitation managers.

The CPLI program demonstrates that those who qualify have life insurance industry experience, continuous professional development and educational qualifications, meet the high level requirements of the ALUCA Capabilities framework and requires CPLI members to undertake a yearly CPD program to maintain their CPLI status.

How to become an ALUCA accredited Certified Professional Life Insurance: Affiliate, Associate, Associate Fellow or Fellow

To achieve ALUCA Certified Professional -Life Insurance status, members must qualify for an Affiliate level and upwards either when they join or upgrade from their existing membership level. Each year they must be able to demonstrate that they are keeping their technical skills and knowledge updated via an annual program of continuous professional development and abide by ALUCA's Code of Conduct and FSC's Code of Practice. They will also have to undertake an annual mandatory ALUCA webinar around regulatory requirements/ethics.

An ALUCA accredited member can then use the post nominal's eg: Jane Smith Assoc CPLI (ALUCA)

Certified Professional: Life Insurance status is only available to **members** of ALUCA who are life insurance underwriters and/or claims manager/ and or rehabilitation experts with 2+ years life insurance industry experience, with at least 2 years of those practising in Australia, and educational qualifications relevant to each category of accredited membership

- ***Members without relevant educational qualifications are required to successfully gain RPL (recognition for Prior Learning) in order to attain accreditation. ANZIIF currently provide this.***
- ALUCA CPLI membership is renewed annually and a random annual audit of members (10%) will occur who will be required to submit a professional development diary outlining their professional development activities over the previous 12 months.
- Accredited Members must attend one ALUCA webinar on ethics /legislative regulations per year, in order to maintain their accreditation this may be pre-recorded.



Setting The Professional Benchmark : Certified Professional Life Insurance (CPLI)

| Members (Not CPLI Accredited) | Education Points required | Years in Life Insurance as Underwriter, Claims or Rehabilitation | Capability Framework level |
|---------------------------------|---------------------------|--|---------------------------------|
| Student | 0 | N/A | N/a |
| Member | 0 | 1-2 | Level 1: Trainee/Emerging |
| | | | |
| Accredited CPLI Level | | | |
| Affiliate CPLI | 1-3 | 2-4 | Level 1 - 2: Core |
| Associate CPLI | 4-7 | 5-9 | Level 2 - 3: Core to Advanced |
| Associate Fellow CPLI | 8+ | 10+ | Level 3 - 4: Advanced to Expert |
| Fellow CPLI | 8+paper | 15+ | Level 4: Expert |

ALUCA's Continuing Professional Development Points and Requirements (CPD)

We believe it is important to set a best practice minimum and ensure that the CPD provides a framework for ensuring that knowledge is kept-up -to-date. The updated accreditation will move CPD points to a minimum of 35 hours annually from 2018 onwards. In the event of an individual being granted accredited membership part way through a calendar year, a proportionate requirement will apply.

Continuing Professional Development activity and approach

It is important that ALUCA members set their CPD goals. Responsibility lies with each member individually as only they will know what professional development activity is required. In most cases, this will be agreed in conjunction with their employer, who will decide or advise what is relevant for their role and personal circumstances. That said, ALUCA provides guidance for members via such services as ALUCA's Life Insurance Competency Framework which links in with ALUCA's professional accreditation levels.



Benefits to holders of the accredited membership and employers

Accreditation starts at an Affiliate member level onwards and shows that you are a qualified professional underwriter, or claims or rehabilitation professional recognised by your peers for your life insurance experience and formal qualifications. It also means that you have made a commitment to your ongoing professional development to maintain your competitive advantage. It aims to:

- define the core knowledge and experience required by professionals who are life insurance underwriting or claims or rehabilitation professionals
- provides recognition of both the formal education and successful application of life underwriting and/or claims/ and or rehabilitation management that people have plus the required competencies, knowledge and skills to practice in a life insurance business environment
- demonstrates that holders are a professional life insurance underwriter and/or claims manager/ and or rehabilitation professional - recognised by their peers for their extensive experience and qualifications
- provides greater assurance to the life insurance industry and customers that the life insurance underwriting and/or claims/ and or rehabilitation professional has the knowledge, skills and experience necessary to perform at their level in life insurance underwriting claims or rehabilitation that will help provide quality outcomes.
- provides an objective means for distinguishing individuals who can meet recognised professional standards
- promotes the profession of life insurance underwriting , claims and rehabilitation management by recognising qualified practitioners
- defines excellence in the life insurance underwriting, claims and rehabilitation management profession, balancing practical experience and conceptual thinking
- validates a commitment to ongoing professional development designed to maintain a competitive advantage

Application Process For CPLI Status

You will need to apply on an ALUCA accreditation application form with copies of an academic transcript, and a current resume to support the application - signed by your Manager. For new members use the new member application form and existing members use the existing members upgrade form.

- 1) Complete the relevant application form which must be signed by your manager or if a service provider from a client in Life Insurance to verify the time you have spent working in the Life Insurance industry. Include supporting paperwork and pay the correct fees.
- 2) The Secretariat Officer will process all new member applications at an ordinary member level and all existing members will remain at their current level whilst applications are processed. This process includes checking applications for the correct paperwork and signatures before sending on to ALUCA's CEO, and Board members for verification and approval.
- 3) Once approved you will be advised of the outcome by the Secretariat Officer. If the criteria was not met we will also notify you as to why and reimburse the difference in membership fees



Maintaining CPLI Status

Continually developing life insurance professional skills through relevant education and/or active participation in the life insurance industry ensures that you maintain your competitive edge, and reassures clients and colleagues that you are up to date with advances, contemporary developments and regulatory changes that affect the life insurance industry.

An ALUCA accredited CPLI member is required to undertake regular professional development activities over a 12 month period and achieve a minimum 35 points across the continuing professional development categories to maintain accreditation. **This includes having attended one compulsory regulatory webinar on professional ethics/industry standards during the renewal period.**

Renewing CPLI status

To renew your CPLI status members are required to:

- **ensure they have attended one compulsory regulatory webinar on professional ethics/ industry standards**
- obtain a total annual minimum number of 35 CPD points.
- pay the annual ALUCA member renewal fee.
- If audited you will need to submit proof of your CPD activities to accompany the CPD diary. This is required before the diary can be submitted.
- It is expected that ALUCA accredited members will maintain their own CPD diary outlining all their professional development activities undertaken over the previous 12 months. If audited, the Professional Development diary report is reviewed by an assessment team (annual audit of random accredited members) to verify the activities presented meet the requirements for continued accreditation. There is no provision for automatic carry-over of CPD points from one year to the next.

Professional Development Activities

Professional development activities that count towards CPD points are broadly defined as those that result in an improvement and broadening of life insurance underwriting and/or claims/ and or rehabilitation technical and specialist knowledge and skills and the professional qualities (business competencies) needed throughout a life insurers underwriting and/or claims/ and or rehabilitation professional's working life. They range from professional reading to attending seminars and courses to participating in special industry groups. There are 17 specified categories listed under ALUCA's continuing professional development points requirements outlining the type of professional development.



ALUCA Professional Development Categories and Point Allocations

To maintain accredited status, you are required to undertake professional development activities that add up to at least **35 points** on the ALUCA continuing professional development scale over the 12 month period 1 Jan to 31 Dec. Professional development activities for the diary are broadly defined as - "those that result in the improvement and broadening of the life insurance professional's technical knowledge and skills and their professional qualities "

| CPD EVENT/ACTIVITY NAME | SUPPORT & EVIDENCE | CPD POINTS |
|--|--|--|
| 1. Professional reading | <ul style="list-style-type: none"> • details of articles/ book /authors, year of publication, chapters • evidence of reading and learning for each point, plus relevance of material | <i>1pt per article, max 15 pts</i> |
| 2. Attending ALUCA Biennial conference or Mini LUCA. | <ul style="list-style-type: none"> • event details and dates • evidence of attendance eg. payment receipts, registration | <i>3.5 points per half day, 7 pts per day max 20 pts</i> |
| 3. Attending ALUCA Seminars | <ul style="list-style-type: none"> • event details and dates • evidence of attendance eg. payment receipts, registration | <i>1 pt per hour or 3.5 pts per half day seminar</i> |
| 4. Attending Non-ALUCA professional conferences. | <ul style="list-style-type: none"> • event details and dates • evidence of attendance eg. payment receipts, registration | <i>3.5 pts per half day, 7 pts per day max 20 pts</i> |
| 5. Attending Non-ALUCA seminars, workshops/ courses. | <ul style="list-style-type: none"> • event details and dates • evidence of attendance eg. payment receipts, registration | <i>1 pt per hour or 3.5 pts per half day</i> |
| 6.Participating in Special Interest Groups. | <ul style="list-style-type: none"> • details & evidence of Special Interest Groups including attendance dates. | <i>1 pt per hour max 20 pts</i> |
| 7. Original article published in relevant journal of relevance to life insurance | <ul style="list-style-type: none"> • details of article/s and journal/s publication appearing in • details and proof of publication (e.g. copies of article) | <i>10 pts per article</i> |
| 8. Delivering a one off guest lecture to students or professional body on life insurance. | <ul style="list-style-type: none"> • details of body, university, course, content and lecture dates • proof of delivering lecture | <i>3 pts per hr of tuition, max 30pts pa</i> |
| 9. Lecturing to tertiary students, delivering courses relevant to life insurance. | <ul style="list-style-type: none"> • details of institution, course, course content and lecture dates • proof of delivering lecture | <i>Max 30 pts for the first year, 10 pts in subsequent years</i> |
| 10. Preparing/ delivering paper/course to a professional body, including ALUCA for life insurance | <ul style="list-style-type: none"> • event details and dates • details on paper or course and duration of presentation • May include scholarship paper | <i>3 pts per hour, max 30 pts per year</i> |
| 11. In-house training relevant to life insurance/ claims/ rehabilitation management.. Excludes on the job training | <ul style="list-style-type: none"> • details of course, type of training, duration • proof of attendance at training validated by senior manager | <i>1 pt per hour, max 30 pts</i> |



| | | |
|---|--|------------------------------------|
| 12. Preparing and delivering In-house training relevant to life insurance. | <ul style="list-style-type: none"> • details of type of training, course outline, duration/dates of training, • proof of training delivery validated by senior manager | <i>2 pts per hour, max 20 pts</i> |
| 13. Relevant internet based learning, including non- ALUCA webinars | <ul style="list-style-type: none"> • details of internet learning undertaken, including outline and duration of course, date/s when learning occurred. | <i>2 pts per hr max 20 pts</i> |
| CPD EVENT/ACTIVITY NAME | SUPPORT & EVIDENCE | CPD POINTS |
| 14. An ALUCA webinar on ethics and/or industry standards and / or legislative regulations. | <ul style="list-style-type: none"> • event details and date <p>PLEASE NOTE: Attendance at one ALUCA regulatory webinar is mandatory</p> | <i>10 points</i> |
| 15. General professional development activities related to career development - that increase competence levels. | <ul style="list-style-type: none"> • Outline of type of course, name of activity, dates of events • proof of undertaking activity | <i>3 pts pr hr, max 30 pts</i> |
| 16. Contribution to life insurance industry including ALUCA. <i>2 pts per hr, max 20 pts</i> | <ul style="list-style-type: none"> • Outline of type of contribution, name of activity, dates of events • proof of undertaking activity | <i>2 pts per hr, max 20 pts</i> |
| 17. Mentoring. Receiving / giving. <i>3 pts per hr of tuition, max 30pts</i> | <ul style="list-style-type: none"> • Outline of mentoring role/s • evidence of attendance of mentoring | <i>3 pts per hr, max 20 points</i> |

ALUCA's PROFESSIONAL DEVELOPMENT PROGRAM

| COURSE TITLE | SPEAKER/S | FORMAT | COMPETENCEY | CPLI POINTS | DATE | DURATION LEVEL |
|-----------------------------------|-----------|---------|-------------|-------------|-----------------|----------------|
| NATIONAL EVENTS 2017 -2018 | | | | | | |
| Executive Leaders Forum | Multiple | F2F | 3-4 | Yes | May 2018 | 1 day |
| Life Insurance Excellence Awards | Multiple | F2F | All | Part | May 24 2018 | Evening |
| Biennial Conference | Multiple | F2F | All | Yes | Oct 11-13, 2018 | 2.5 days |
| GENERAL RECORDED VIDEOS | | | | | | |
| A guide to understanding strategy | Single | Webinar | 1-2 | Yes | Apr 2018 | 1hr |
| Rehabilitation webinar | Single | Webinar | 1-2 | Yes | Jun 2018 | 1hr |
| Life Insurance webinar | Single | Webinar | 1-2 | Yes | Jul 2018 | 1hr |
| Underwriting/Claims webinar | Single | Webinar | 1-2 | Yes | Aug 2018 | 1hr |



| | | | | | | |
|-------------------------|--------|---------|-----|-----|----------|-----|
| Advanced Life Insurance | Single | Webinar | 3-4 | Yes | Sep 2018 | 1hr |
|-------------------------|--------|---------|-----|-----|----------|-----|

CPLI WEBINARS

| | | | | | | |
|---|--------|---------|-----|-----|--------------|-----|
| CPLI mandatory regulatory & ethics update | Single | Webinar | 1-3 | Yes | Jul/Nov 2018 | 1hr |
|---|--------|---------|-----|-----|--------------|-----|

STATE SEMINARS & WORKSHOPS (2017 PROGRAM, 2018 TBC)

| COURSE TITLE | SPEAKER/S | FORMAT | COMPETENCEY | CPLI POINTS | DATE | DURATION LEVEL |
|--------------|-----------|--------|-------------|-------------|------|----------------|
|--------------|-----------|--------|-------------|-------------|------|----------------|

NSW SEMINARS & WORKSHOPS

| | | | | | | |
|---|------------------|-----|-----|-----|-------------|---------|
| Claims Legal Insights workshop | Multiple | F2F | All | Yes | Mar 9 2017 | 3 hrs |
| Global Genetics insights seminar | Dr. C. Nabholz | F2F | All | Yes | Mar 29 2017 | 1.5 hrs |
| Rehabilitation workshop | Multiple | F2F | All | Yes | Apr 3 2017 | 1.5 hrs |
| Rehabilitation workshop | Multiple | F2F | All | Yes | Apr 10 2017 | 1.5 hrs |
| Understanding cancer: patient's perspective | Dr. R Srivistana | F2F | All | Yes | Apr 13 2017 | 2 hrs |
| A specialist medical seminar | Multiple | F2F | All | Yes | May 15 2017 | 3 hrs |
| A joint rehab & medical seminar | Multiple | F2F | All | Yes | Jun 9 2017 | 2 hrs |
| A Claims Financial workshop | Single | F2F | All | Yes | Jul 19 2017 | 2.5 hrs |
| Personalised medicine | Dr. B Monday | F2F | All | Yes | Aug 2 2017 | 2 hrs |
| Rehab professional development day | Multiple | F2F | All | Yes | Sep 12 2017 | ½ day |
| Life Insurance Specialists dinner | Steven Bradbury | F2F | All | Yes | Sep 28 2017 | 3 hrs |
| Professional Development day | Multiple | F2F | All | Yes | Oct 17 2017 | 1 day |
| End of Year briefing | Single | F2F | All | Yes | Dec 6 2017 | 3 hrs |

| COURSE TITLE | SPEAKER/S | FORMAT | COMPETENCEY | CPLI POINTS | DATE | DURATION LEVEL |
|--------------|-----------|--------|-------------|-------------|------|----------------|
|--------------|-----------|--------|-------------|-------------|------|----------------|

VIC SEMINARS & WORKSHOPS

| | | | | | | |
|---------------------------------------|---------------|-----|-----|-----|-------------|---------|
| Resilience seminar | Robert Aubach | F2F | All | Yes | Mar 16 2017 | 2 hrs |
| Rehabilitation workshop | Multiple | F2F | All | Yes | Apr 5 2017 | 1.5 hrs |
| Claims Legal Insights workshop | Multiple | F2F | All | Yes | May 10 2017 | 3 hrs |
| A Claims Financial workshop | Single | F2F | All | Yes | Jul 10 2017 | 2.5 hrs |
| Rehab professional development day | Multiple | F2F | All | Yes | Aug 10 2017 | ½ day |
| Professional Development Day/Miniluca | Multiple | F2F | All | Yes | Oct 12 2017 | 1 day |
| End of Year briefing | Single | F2F | All | Yes | Nov 22 2017 | 3 hrs |



STATE SEMINARS & WORKSHOPS (2017 PROGRAM, 2018 TBC)

| COURSE TITLE | SPEAKER/S | FORMAT | COMPETENCEY | CPLI POINTS | DATE | DURATION LEVEL |
|---------------------------------------|---------------|--------|-------------|-------------|-------------|----------------|
| QLD SEMINARS & WORKSHOPS | | | | | | |
| Personalised medicine | Dr. B Monday | F2F | All | Yes | Apr 16 2017 | 2.5 hrs |
| Rehabilitation workshop | Multiple | F2F | All | Yes | May 15 2017 | 1.5 hrs |
| Professional Development Day/Miniluca | Multiple | F2F | All | Yes | Jul 19 2017 | ½ day |
| Insurance v's Clinical medicine | Dr. P Harding | F2F | All | Yes | Oct 9 2017 | 1.5 hrs |
| End of Year briefing | Single | F2F | All | Yes | Nov 24 2017 | 3 hrs |

| COURSE TITLE | SPEAKER/S | FORMAT | COMPETENCEY | CPLI POINTS | DATE | DURATION LEVEL |
|---------------------------------------|--------------|--------|-------------|-------------|-------------|----------------|
| WA SEMINARS & WORKSHOPS | | | | | | |
| Complex eye conditions | Dr. Gerbauer | F2F | All | Yes | Mar 16 2017 | 2.5 hrs |
| High Performance workshop | Matt Pavlich | F2F | All | Yes | May 25 2017 | 3 hrs |
| Professional Development Day/Miniluca | Multiple | F2F | All | Yes | Sep 7 2017 | 1 day |
| End of Year briefing | Single | F2F | All | Yes | Nov 30 2017 | 3 hrs |

| COURSE TITLE | SPEAKER/S | FORMAT | COMPETENCEY | CPLI POINTS | DATE | DURATION LEVEL |
|---------------------------------------|-----------|--------|-------------|-------------|-------------|----------------|
| SA SEMINARS & WORKSHOPS | | | | | | |
| Trauma and recovery seminar | Multiple | F2F | All | Yes | Mar 7 2017 | 3 hrs |
| Professional Development Day/Miniluca | Multiple | F2F | All | Yes | Aug 8 2017 | ½ day |
| End of Year briefing | Single | F2F | All | Yes | Nov 23 2017 | 3 hrs |

