



**CPLI**

**Frequently Asked  
Questions**

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## Frequently Asked Questions (FAQ's)

### Q1. Why become an ALUCA accredited CPLI (Certified Professional – Life Insurance) member?

ALUCA’s Working party report into the implications from Hayne’s Royal Commission report specific to Life Insurance Underwriting, Claims and Rehabilitation professionals are significant. The working party recommended that Life insurance underwriting, claims and rehabilitation professionals need to be adequately trained with appropriate professional qualifications to perform their tasks and ensure that their actions not only conform with legislation and regulation but also meet community standards and expectations. That these qualifications are used on all correspondence thereby demonstrating their professionalism to the community and that there exists an open source competency framework against which the skills required to perform their roles are measured.

ALUCA’s Certified Professional Life Insurance (CPLI) membership framework meets all of these requirements – setting the professional benchmark for Life Insurance professionals based on their educational qualifications and competencies gained in Life insurance, it ensures that all ALUCA accredited members annually comply with ALUCA’s Continued Professional Development (CPD) requirements which is underpinned by ALUCA’s Life Insurance competency framework.

### Q2. How can I become an ALUCA accredited CPLI (Certified Professional – Life Insurance) member?

You need to have gained both educational qualifications **and** years of experience in Life Insurance specific to claims, underwriters and rehabilitation professionals. These requirements relate to the different competencies of the ALUCA competency framework and the educational qualification set by the AQF (aqf.edu.au). See how these work in the table below. *In below example, if you have a Diploma of Life Insurance this is worth 4 education points (Box A) and 12 years life insurance experience (Box B) - you would qualify as an ALUCA accredited Associate member (the lower of the 2 boxes i.e. Box A).*

Members Level	Education Points (AQF) required for CPLI membership	BOX A INDICATE for level Achieved **	Years in Life Insurance U/writing /Claims/ Rehab	Capability Framework level U/writer/Claims Or Rehab	BOX B INDICATE level achieved	BOX C Results: Box A & B then take the lowest score.
Student	0		N/A	N/a		
Member	0		1-2 years	Level 1: Trainee/Emerging		
<b>Accredited CPLI Level</b>						
Affiliate CPLI	1-3		2-4 years	Level 1 - 2: Core		
Associate CPLI	4 -7	✓	5-9 years	Level 2 - 3: Core to Advanced		This is the level you can apply for.
Associate Fellow CPLI	8 +		10+ years	Level 3 - 4: Advanced to Expert	✓	
Fellow CPLI	9+ <b>paper*</b>		15+ years	Level 4: Expert		

**\*Fellow Paper** – To qualify as a Fellow paper, the paper must be solely authored by the you and have been published externally to your employer. The paper has to relevant to the life insurance industry, include external research and data, analysis and reference list – an article without references that expresses the opinion of the author does not qualify.



**Q3. I have general insurance/CTP/marine experience, does this count towards my accreditation/CPD?**

No - this accreditation is very specific to Life Insurance only. We look at both your educational qualifications and the number of years and experience you have gained in Life Insurance. Both are important, so you will need to start at the ALUCA accreditation level specific to your education and years of experience spent working as Life Insurance professional – taking the lesser of the two.

**Q4. I am a Rehabilitation/Medical professional and have worked in workers comp/hospitals/clinical practise for many years can I claim this?**

No - this accreditation is very specific to Life Insurance only. It is about both your education and experience you have gained in Life Insurance only.

**Q5. I have 10+ years' experience in Life Insurance but do not have educational qualifications, can I become accredited?**

There are a couple of options open to you. Firstly, you may be able to gain an educational qualification in life insurance via recognised prior learning (RPL). ANZIIF provide this opportunity via their Recognition of Prior Learning (RPL) process where they will evaluate what you have learned either formally or informally and potentially provide a credit to a full or part ANZIIF qualification where appropriate. You can find out more about this on their website: [anziif.com](http://anziif.com) (recognition-of-prior-learning). The next option is to look at undertaking some formal educational qualifications. We have some suggested courses that you may want to consider on ALUCA's website [aluca.com/careers / continuing education/](http://aluca.com/careers/continuing-education/)

**Q6. What is a certified copy?**

Applicants will be required to supply certified documentation supporting their application, which demonstrates a course has been satisfactorily completed. Certified documents are copies of important documents which need to be certified as true copies of the originals by a person authorised to do so. At certain stages of the application process, for approval as a higher education provider and VET provider, you will be asked to produce 'certified documents'.

<https://www.education.gov.au/guidelines-certification-documents>

**Q7. I do not have my original certificates.**

You need to obtain a copy from the place you studied at. Sufficient information must be provided on a testamur, record of results and graduation statement to ensure that the documentation is able to be authenticated and to reduce fraudulent use. The testamur will contain sufficient information to identify correctly the: • issuing organisation • graduate who is entitled to receive the AQF qualification • awarded AQF qualification by its full title • date of issue/award/conferral • person(s) in the organisation authorised to issue the documentation, and • authenticity of the document, in a form to reduce fraud such as the issuing organisation's seal, corporate identifier or unique watermark. [www.aqf.edu.au/sites/aqf/files/aqf\\_issuance\\_jan2013.pdf](http://www.aqf.edu.au/sites/aqf/files/aqf_issuance_jan2013.pdf)

**Q8. I have an incomplete qualification.**

An incomplete/partial qualification is the responsibility of the applicant to contact the provider and request what an incomplete/partial degree would be equivalent to i.e. Diploma / Cert IV etc.



**Q9. I have a qualification, but it has nothing to do with Life Insurance.**

You need to qualify the relevance of the degree/diploma/cert iv or course and how this relates to the AQF guidelines see this at [www.aqf.edu.au](http://www.aqf.edu.au).

**Q10. How are the educational points calculated for accredited membership?**

The education points are awarded for each course based on the Australian Qualifications Framework (AQF) [aqf.edu.au/](http://aqf.edu.au/) in addition to ALUCA's life insurance competency framework. The AQF regulates all Australian qualifications and officially defines the level of education that each qualification title represents showing the number of years spent studying for a course, the level of the award course and the competencies/curriculum studied i.e. Cert IV, Diploma, Grad Diploma, Degree, Masters etc.

Award courses all have formal testing of the course content and or competencies. Those courses with specific life insurance industry focus are given greater weighting. Other courses that have been assessed by ALUCA's education board which provide formal testing of competencies at the end of the course will also count, these include G&T Risk Management's full Underwriting course (equivalent to diploma level and Sydney Eye Hospital's medical terminology course.

Reinsurer courses and other short courses that do not have formalised testing or an assessment process or framework to test competency or curriculum at the end of any module do not qualify for education points but do qualify for continuous professional development points. However, ALUCA's Board, Education Director and Education committee/panel will also determine whether a specific program could be accepted if it can be proven to meet ALUCA's competency framework standards. These will be treated on a case by case basis and up to the individual to provide proof and highlight the links to their competencies.

The list of suitable courses and activities is constantly being refined and updated to reflect evolving development activity, it also relates to the Australian Qualification Framework ([aqf.edu.au](http://aqf.edu.au)). The most current list is provided on ALUCA's website [aluca.com.au](http://aluca.com.au)

**Q11. Does ALUCA provide an online recording tool for my CPD?**

Yes. However, it is a self-service online recording tool that is currently quite hard to use. It can be accessed via ALUCA's website in the Members centre and is specific to your membership: [aluca.com/members-area/](http://aluca.com/members-area/). We also provide a hard copy diary version. As at September 2019 we are currently in the process of updating our website which will include a more user friendly CPD diary. We are also updating the CPD categories and will communicate details once that happens.

**Q12. What are ALUCA's continuous professional development (CPD) requirements?**

To maintain your ALUCA accredited status each year all ALUCA accredited CPLI members will need to complete a minimum of 35 hours' compulsory CPD in a 12-month period. Please note that if this is not achieved unless there are special circumstances as per Q17, ALUCA will then move that member to ordinary member status. Please note 35 hours is only the minimum required by ALUCA; the actual requirement will be determined by an individual's development needs in any 12-month period. Please note this CPD requirement is not generally an additional requirement to development activity ordinarily undertaken in the course of an individual's employment but incorporates this as well as the mandatory annual ALUCA ethics and regulatory webinar for all CPLI members worth 10 CPD points.



**Q13. How was the figure of 35 hours CPD obtained?**

In common with other professional bodies, the requirement for 35 hours or more of CPD is common. It is also important to set a minimum number of hours of CPD per year as a benchmark for accredited members. ALUCA's CPLI accreditation is an indication to the public that accredited members keep their professional knowledge current. During any 12-month period, we encourage members to carry out a variety of CPD activities to help them keep their knowledge up to date. There is no maximum to the amount of CPD the member can carry out.

**Q14. How to develop a CPD plan?**

It is intended that all CPD activity should address an individual's professional development needs. It is up to the individual member to determine what their learning and development needs are which should be addressed via their continuous professional development. Members can then: Plan activities to address their learning and development needs (you may want to refer to ALUCA's high level competency framework which sets out key competencies for different career stages) Carry out activities to meet these needs. Record the time spent for each activity and maintaining a verifiable audit trail of these activities. A statement of the objectives achieved (i.e. answering questions like: "How this activity benefitted me professionally?") and including information about what you learnt.

**Q15. How do I calculate the amount of CPD hours spent on an activity?**

Please use ALUCA's CPD point activities guide that sets out the points per hour or activity - the seminars/conference/events points automatically exclude the time taken for tea breaks and lunch.

**Q16. Do I still have to complete the full 35-hour CPD requirement if I work part-time?**

Yes. The requirement to maintain your knowledge and, in turn, your competence to undertake your role requires the completion of a minimum of 35 hours CPD, regardless of the hours you work.

**Q17. If I take a career break e.g. maternity leave or long-term sickness or mental health condition, do I still have to complete the 35-hour requirement?**

The CPD requirements will be suspended for the duration of your career break. If your CPD record is selected for validation purposes, we will ask you to provide evidence confirming your break in work/sickness. If this is due to a Mental Health condition, we will ask for support of this via a Doctors letter and this will be treated in the strictest confidence.

**Q18. I am an accredited member with CII and ANZIIF - do I still need to submit an ALUCA CPD diary?**

If you are a current accredited member with CII or ANZIIF or another professional associated that is related to life insurance/your role and complete their CPD requirements you may submit those diaries if you are audited by ALUCA - however this MUST be specific to Life insurance not general insurance.

**Q19. When should I start creating a CPD log?**

The requirement for undertaking CPD and keeping a record starts when a member becomes accredited (however we encourage all members to record their CPD for their own records and career goals) - this will be pro-rated for that calendar year. For all existing accredited members, it is for each full calendar year starting from 1 January each year. However, we recognise that the timing of members' annual CPD programmes may reflect other factors, such as the annual performance reviews or the CPD requirements of other professional bodies to which they belong. In these circumstances we may, at our discretion, recognise any such requirements.



**Q20. Do I need to submit my CPD points to ALUCA automatically at the end of a 12-month period?**

No. You only need to submit your record if ALUCA requests to see it. We will randomly sample a selection of members' records each year to check these have been fully and correctly completed.

**Q21. If my CPD record is selected for review by ALUCA what will I need to provide?**

You will need to provide your CPD record showing a. the CPD activities you have undertaken that year, b. the points you have gained, c. a statement/reflection of the objectives achieved against each activity. It is recommended that you keep any evidence of the activity you have completed, for example, a certificate of attendance, as we may ask to see this if your record is selected for review.

**Q22. How do I know what development activity I should carry out?**

Responsibility lies with each member individually as only they will know what development activity is required. In most cases, this will be agreed in conjunction with your employer, who will decide or advise what is relevant for your role and personal circumstances. ALUCA provides guidance for members via such services as the ALUCA Competency Framework which can be found in the members centre of the website.

**Q23. Does the online recording tool automatically record my attendance at ALUCA events?**

No, not at present. We are investigating different options that would cater for this requirement and will communicate details once a decision has been reached.

**Q24. What is the list of suitable CPD activities?**

ALUCA has a list of 17 activities that qualify for CPD points that are both structured and unstructured learning activities. For instance, most ALUCA events and conferences qualify for CPD points as do Reinsurer courses and other short courses. For the most current listing of the range of ALUCA CPD activities please go to [aluca.com.au](http://aluca.com.au)

