



A strong and successful industry stands on the quality of its practitioners. ALUCA recognises the importance of this and is dedicated to providing members with ongoing education and continuous professional development.

ALUCA's accreditation scheme demonstrates our commitment to ensuring ALUCA members are able to maintain and enhance their competencies and performance throughout their careers in life insurance and, in turn deliver high quality customer and business outcomes.

ALUCA's accreditation scheme has been specifically designed to help raise the standard and professional status for qualified life insurance underwriters, claims and rehabilitation managers. By establishing and setting an accreditation scheme as the peak professional benchmark for Certified Professional: Life Insurance (CPLI) Underwriters, Claims Managers and Rehabilitation Managers in the Life Insurance industry, it sets an ongoing high standard for the profession. ALUCA accreditation starts at an Affiliate level of membership onwards and shows that you are a qualified professional underwriter, or claims or rehabilitation professional recognised by your peers for your life insurance experience, business, technical and specialist competencies and formal qualifications. It also means that you have made a commitment to your ongoing professional development.

CPLI ACCREDITED MEMBERSHIP BENEFITS

- Strengthens the careers and professionalism of accredited members
- Provides an objective means for distinguishing individuals who can meet recognised professional standards
- Strengthens the industry's reputation with business and the community
- Helps with building competencies with continuous learning.

HOW TO BECOME AN ALUCA ACCREDITED CPLI MEMBER

Certified Professional: Life Insurance (CPLI) ALUCA membership is only available to life insurance: underwriters, claims managers/assessors and rehabilitation advisor members with at least 2 years life insurance industry experience, and educational qualifications relevant to each category of CPLI level membership. Please note if you do not have life insurance industry experience you can still join ALUCA as an ordinary member. You can view the tables below to see what CPLI level you may qualify for.

The five levels of membership are designed to both recognise and encourage members to continue their professional development and obtain recognition for their experience and study.

Setting the Professional Benchmark: Certified Professional Life Insurance (CPLI) updated August 2019.

Members Level	Education Points required for accredited CPLI membership	BOX A INDICATE for level Achieved ²	Years in Life Insurance U/writing /Claims/Rehab	Capability Framework level as U/writer/Claims/Rehab	BOX B INDICATE level achieved	BOX C Results: Box A + B take the lowest score.
Student	0		N/A	N/a		
Member	0		1-2 years	Level 1: Trainee/Emerging		
Accredited CPLI Level						
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+ paper*		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.

CPLI level you can apply for: *You need to have **both education points and years within the life industry**. The lesser of either education points achieved or years within life insurance is the CPLI level that you can apply for.*

To become an ALUCA Certified Professional Life Insurance (CPLI) member, you **MUST** qualify as an ALUCA Fellow, Associate Fellow, Associate or Affiliate when you upgrade from your existing membership level.

Each year you **MUST** be able to demonstrate that you are keeping your technical skills and knowledge updated via gaining a minimum of 35 CPD points in the calendar year, and abide by ALUCA's Code of Ethics and FSC's Code of Practice. It is also mandatory to attend/ view an ALUCA webinar around regulatory requirements and/or ethics.

An ALUCA accredited member can then use the post nominals: Jane Smith Assoc CPLI (ALUCA).

Complete the relevant application which must be signed by your manager (if you are a service provider you will need endorsement from a client in Life Insurance to verify time spent working in Life Insurance). You must include supporting paperwork.

You will remain at your existing membership level whilst your application is sent for review by ALUCA's education committee who meet each quarter. Once approved you will be advised of the outcome by the Secretariat Officer. If the criteria were not met you will also be notified as to why.

IMPORTANT CONDITIONS and INFORMATION

Please note that the submission of an application indicates that the applicant accepts:

- the requirement for the fees relevant to the membership category,
- the applicant's name may be published with a list of members of the appropriate membership category,
- the need to perform 35 hours of CPD each year,
- a willingness to be audited in respect of CPD and the acceptance of any consequences of such an audit.

***Fellow Paper**– To qualify as a fellow paper, the paper is published externally to your employer and you are the sole author. The paper needs to include relevant evidence-based external support/external research/data, analysis and reference list – not just an article that is the opinion of the author.

² **Education Points** - Refer to website aluca.com for ALUCA Education points table.

³ **Certified** - Applicants will be required to supply certified documentation supporting their application, which demonstrates a course has been satisfactorily completed. A certified copy is a photocopy of the original document with the signature from your manager or an appropriate authority, e.g. lawyer, principal, accountant, doctor, indicating that they have sighted the original. Website links to institutions regarding qualifications will not be accepted.

NOT ACCEPTED

Website links to institutions regarding qualifications will not be accepted.

An incomplete/partial qualification (if incomplete it is the responsibility of the applicant to contact the provider and request what an incomplete/partial degree would be equivalent to ie. Diploma / Cert IV.)

Applications without all evidence will not be accepted. It is YOUR responsibility to attach all the relevant documentation.

Please note the education panel will assess each application and the qualifications submitted with proof of these to support each application looking at the content and duration of courses and how this relates to life insurance and the persons competencies/professional development. The AQF levels of qualifications - look at educational content that relates to this and has an assessable component for the competencies/coursework they have gained/studied. For reinsurer courses the panel look for the completion of a full set of claims modules or Underwriting modules that represent a minimum of 50+hours duration. This would then be awarded a maximum of up to 1 point only.

The onus is on the member to provide this proof.

HOW IT WORKS: ACCREDITATION and POINTS FOR EDUCATIONAL QUALIFICATIONS TABLE EXPLANATION

Please note that education points are awarded for each course based on The Australian Qualifications Framework (AQF) aqf.edu.au/ as our guide 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 (aqf.edu.au/). Essentially 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 and/or competencies. Those courses with specific life insurance industry focus are given greater weighting. Other courses that have been assessed by ALUCA 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), some Insurer courses as listed below 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 the links to their competencies.

Education points are calculated upon completion of these programs:

INSTITUTION	COURSE	POINTS
Academy of Life Underwriting (ALU)	ALU101	2
ALU	ALU201	2
ALU	ALU202	2
ALU	ALU301	2
ALU	Medical risk assessment principals (MRAP) Exam 1	1.5
ALU	Medical risk assessment principals (MRAP) Exam 2	1.5
ANZIIF	Cert IV in Life Insurance	2
ANZIIF	Diploma of Life Insurance	4
ANZIIF	Diploma of Personal Injury Management	4
ANZIIF	Diploma in Financial Planning or Risk Management	2
Chartered Insurance Institute (CII)	Certificate in Insurance	2
CII	Diploma in Life Insurance	4
CII	Advanced Diploma in Insurance	6
CII	Fellowship	8
G&T Risk Management	Trainee UW program – with exams, assessed at diploma level	3

Hospital/Provider approved by ALUCA I.e. Sydney Eye Hospital	Medical Terminology course – exam assessable	1
Insurer Courses - approved courses by ALUCA education panel with exam assessable content. Please note these will be reviewed annually.	OnePath - Claims trainee course - exam assessable TAL – Trainee Underwriting course – exam assessable AIA – Trainee Underwriting course	1
KAPLAN	Cert IV in Life Insurance - Underwriting	2
KAPLAN	Cert IV in Life Insurance - Claims	2
KAPLAN	Diploma in Financial Planning	2
Personal Injury Education Foundation (PIEF)	Cert IV of Personal Injury Management- Return to Work	2
PIEF	Cert IV of Personal Injury Management - Claims	2
PIEF	Diploma of Personal Injury Management	4
PIEF	Graduate Certificate in Personal Injury Management	6
PIEF	Master of Personal Injury Management	8
Reinsurer Full courses	Completion of full set of claims modules or Underwriting modules ie.a minimum of 50+ hours duration. Maximum of up to 1 point only.	0.25 - 1
University/TAFE	Master of Business Administration/Master of commerce	8
University/TAFE	Bachelor of Medicine/Medical Practitioner	8
University/TAFE	Bachelor Accounting/Actuarial/Law	8
University/TAFE	Bachelor Nursing/registered Nurse	6

University/TAFE	Bachelor Dietetics, Occupation Therapy, Physiotherapy	6
University/TAFE	Bachelor of Business/Commerce-major in Insurance	6
University/TAFE	Bachelor of Psychology, Rehabilitation counselling, social work	6
University/TAFE	Other Allied Health bachelor's degree or graduate diploma	4
University/TAFE	Bachelor of Business/Commerce with NO major in Insurance	4
University/TAFE	Unrelated tertiary degree i.e. language degree, history degree etc. Maximum of 3 points only to be claimed	3
University/TAFE	Other tertiary education that relates to specific business competencies specific to your role i.e. Cert IV in Training and Assessment. Higher points are based on length of course and content. This must be an assessable course with exam etc	0.25 - 1
Insurer or Reinsurer	Approved Training program – As above - Please note that the maximum points are based on a long duration course that is assessable.	0.25 - 1

NB: Please note that the criteria for the membership categories may be altered by the Board in future to ensure we align with the Australian Qualifications Framework (AQF). The list of suitable courses and activities is also constantly being refined and updated to reflect evolving development activity and regulatory requirements of the life insurance industry. Please note the education panel will assess each application and the qualifications submitted to support each application looking at the content and duration of courses and how this relates to life insurance and the persons competencies/professional development. The AQF levels of qualifications – look at educational content that relates to this and has an assessable component for the competencies/coursework they have gained/studied. The onus is on the member to provide this proof.
www.aqf.edu.au