

LIFT Life Insurance Future Thinking ALUCA SCHOLARSHIP ALUMNI





Welcome

Welcome to our inaugural annual LIFT (*Life Insurance Future Thinking*) Alumni Roundtable event for 2016!

One of the most exciting parts of the ALUCA TurksLegal Scholarship is having the opportunity to access the thoughts and ideas of the individuals who are the future of the life insurance industry. It really helps me to understand what makes the industry tick and observe what talented and committed people we have at all stages of their careers, from those entering the industry to those in leadership roles.

Today's event brings together the winners and runners-up of the ALUCA TurksLegal Scholarships over the past nine years to look at industry issues and to discuss potential solutions to these issues. Hopefully, the product of these discussions will be ideas that we as a group can put to industry bodies, regulators, professional bodies and the industry at large, to take the industry forward.

I am confident that LIFT will be more than just an annual discussion group – it will be a community where people from diverse professional backgrounds who are involved in the life insurance industry, can network, share insights and enjoy ongoing interaction with each other in a supportive and collegiate atmosphere.

To facilitate this process, we have developed this manual containing profiles of each LIFT Alumni member and contact details.

We hope that you enjoy today's event and look forward to working with you.

Regards,



John Myatt

Partner and Head of Insurance and Financial Services, TurksLegal

About LIFT

LIFT (*Life Insurance Future Thinking*) is TurksLegal's Scholarship Alumni, a new and exciting initiative bringing together the winners and runners up of the ALUCA TurksLegal Scholarship. Since the commencement of the ALUCA Scholarship in 2007, we have celebrated the thoughts and ideas of over 25 individuals, passionate about driving positive change in the life insurance industry.

Nine years on and the LIFT program provides an exclusive opportunity for this talented group of forward thinking, life insurance professionals to join together in person and meet regularly online to connect, share ideas and shape the future of the life insurance industry.

The LIFT program provides members with the opportunity to:

Develop Industry Knowledge

- access information about what's happening in the industry and how this is being applied in other organisations, according to peers and industry experts.
- attend an exclusive annual roundtable event* hosted by TurksLegal and a select panel of matter experts and senior industry executives.

*ANZIF CIP points are available for attendance at roundtable events.

Be recognised

- shape the life insurance industry through your contribution to papers and submissions.
- be involved in speaking at industry events and contribute to industry articles in notable industry publications, such as TurksLegal's Financial Services Bulletin and ALUCA and ANZIF's newsletters.



Panel Members



PRUE WILLSFORD
Chief Executive Officer
ANZIIF

Prue attended the Queensland University of Technology, graduating with a Bachelor of Laws. Prior to her appointment as ANZIIF CEO, she was the General Manager, Corporate Operations at State Trustees, a role which included the oversight of Finance, Technology, Legal, Compliance, and Investments in a highly complex, medium size financial services company.

She has over 20 years' experience in the financial services sector, including management accounting at Macquarie Bank and policy development at Investment Funds and Superannuation Association.

She has also held leadership roles in financial services product development, marketing and operations at Colonial Mutual and National Australia Bank. Prue was the Deputy Chancellor of Victoria University and the Chairman of the Resources Committee and is currently a Board member at Citywide Service Solutions.



JOHN O'LEARY
Executive Officer
ALUCA

John is the Executive Officer of the Australasian Life Underwriting and Claims Association Inc (ALUCA).

He is a life insurance professional with an extensive background in claims and underwriting, and over 25 years' life insurance industry knowledge and experience. In recent roles, John has provided underwriting related services, including the provision of the Underwriting Guidelines, Underwriter Training and mentoring, Quality Assurance Programs, rules engine (URE) design and enhancements and underwriting and claims experience research.

John is a Fellow of ANZIIF and an Associate Fellow of ALUCA.

John has been a judge on the ALUCA TurksLegal Scholarship panel since 2015.



JOHN MYATT
Partner
TurksLegal

John heads TurksLegal's Insurance & Financial Services practice and has over 25 years' experience in the legal industry. His expertise includes providing advice on licensing, distribution, product and transactional issues and in connection with dispute resolution and litigation.

John has particular experience in working with financial institutions and superannuation trustees in relation to interpretation, construction and compliance issues and provides advice in connection with the Corporations Act, Life Insurance Act, Insurance Contracts Act, ASIC Act, and superannuation legislation as well as under State and Federal anti-discrimination statutes. He also has major litigation experience insurance claims, investment products and financial planning advice and in relation to managed funds and unit pricing.

John is a contributor to the Superannuation Law Bulletin, Wickens' Law of Life Insurance in Australia and the Insurance Law Bulletin he is also a member of the Australian Insurance Law Association.

John has been a judge on the ALUCA TurksLegal Scholarship panel since 2007.



ALPH EDWARDS
Partner
TurksLegal

Alph is a partner in the Insurance and Financial Services team at TurksLegal, practising exclusively in life insurance.

Alph has acted for life insurers in many important litigated matters and also advises his clients on interpretation of the Insurance Contracts Act and other critical pieces of legislation as well as providing advice on product and compliance issues.

He is widely recognised as an authority in what has become an extremely technical body of case law and is frequently asked to speak at industry gatherings and public seminars on legal developments in the life insurance area.

In 2013, Alph won the International Law Office Client Choice Award for Insurance and Reinsurance in Australia.

A frequent contributor of articles to Butterworths Insurance Law Bulletin and Wickens Law of Life Insurance in Australia, Alph has also assisted IFSA in formulating its response to the current reforms of the Insurance Contracts Act.

Alph has been a judge on the ALUCA TurksLegal Scholarship panel since 2007.

Alumni members



JULIE-ANN MACCORMICK
Manager, Rehabilitation Services,
Life Customer Solutions

CommInsure

Julie is Manager of the Rehab Team. She has been with CommInsure for 10 years, initially as a Retail Case Manager before establishing the CommInsure Rehab service.

Julie has been instrumental in implementing an industry leading approach to mental health claims, winning the TurksLegal ALUCA Scholarship for her insights on best practice. Julie was also a recipient of the SwissRe Excellence and Innovation in Rehabilitation award for her paper on End to End management of mental illness claims.

Julie has worked in Occupational Rehabilitation for 18 years working in both life insurance and rehabilitation private practice in Australia and the UK. She has experience undertaking medico-legal assessments, vocational assessments and developing structured return to work and redeployment programs. Julie is a Rehabilitation Counsellor, having gained a Bachelor of Health Science (Rehabilitation Counselling) from the University of Sydney.

Julie was the winner of the 2007 ALUCA TurksLegal Scholarship for her paper on the topic, 'Achieving Best Practice in Income Protection Claims for Psychological Conditions'.

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JOHN O'LEARY
Executive Officer

ALUCA

John is the Executive Officer of the Australasian Life Underwriting and Claims Association Inc (ALUCA).

He is a life insurance professional with an extensive background in claims and underwriting, and over 25 years life insurance industry knowledge and experience. In recent roles, John has provided underwriting related services, including the provision of the Underwriting Guidelines, Underwriter Training and mentoring, Quality Assurance Programs, rules engine (URE) design and enhancements and underwriting and claims experience research. John is a Fellow of ANZIIIF and an Associate Fellow of ALUCA.

John was the first runner-up of the 2007 ALUCA TurksLegal Scholarship for his paper on the topic, 'The aging workforce and how the life insurance industry needs to adapt'.

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MARGARET DENNIS
Claims Technical Lead, Customer and
Service Delivery

Asteron Life

Margaret is Leader of the Technical Claims team at Asteron Life. She has been with Asteron/ Suncorp for 15 years, initially as the Training and Development Manager for large life claims.

Margaret has over 25 years' insurance industry knowledge and experience. Over this time she has achieved a broad variety of academic achievements, including:

- The University of NSW Teaching Hospitals -Prince Henry and Prince of Wales General Nursing Certificate 1981
- Diploma in Natural Medicine- subjects include Anatomy & Physiology & Chemistry
- Certificate IV in Training and Assessment
- Management Courses- AIM and Synergy training groups and Asteron/ Suncorp Leadership Programs
- Accredited Trainer for NSW Govt for Aged Management Training

Margaret was President of the LDG Committee (Life Discussion Group) - part of the Financial Services Council and was a committee member of CMG (Claims Management Group) and has also worked on the ALUCA/CMG Mini- Aluca organizing committee, ALUCA sub group Conference Committee and various Industry working groups.

Margaret was the second runner-up of the 2007 ALUCA TurksLegal Scholarship for her paper on the topic, 'Income protection claims for psychological conditions – achieving best practice'.

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ELIZABETH MCCARTHY-JONES

Senior Lawyer Dispute Resolution

ANZ Global Wealth

Elizabeth is a Senior Lawyer in the Dispute Resolution Team, ANZ Global Wealth. She is an experienced financial services dispute resolution lawyer having worked for 16 years in the industry at ANZ, ING and AMP managing and advising in relation to disputes across the Wealth business. Elizabeth has particular experience in life insurance and has presented at various industry events. She was also an active participant in discussions within the industry regarding the proposed amendments to the Insurance Contracts Act.

Elizabeth was the winner of the 2008 ALUCA TurksLegal Scholarship for her paper on the topic, *'Towards Greater Certainty in TPD Definitions'*.

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CHRIS HEALEY

Director - Business Management -
Head of Claims & Technical Accounting

Swiss Re

Chris has worked in the insurance industry for over ten years in a variety of roles across both life and workers compensation insurance. He joined Swiss Re in 2012, where he is currently the Director - Head of Claims & Technical Accounting for the Australia and New Zealand market. He is responsible for a portfolio of claims across all distribution lines (Group, Individual and Direct) and administrative operations.

Chris is heavily involved in the industry, previously as treasurer of the Claims Management Group, and more recently as a member of the national ALUCA board. Chris was previously appointed to the annual ANZIIF Insurance Awards judging panel.

Chris has been recognised as part of the IFSA/Deloitte Future Leaders Award 2009 and was a finalist in the 2015 ANZIIF Young Insurance Professional of the Year. He holds a Bachelor of Science from the Medicine faculty at the University of New South Wales. He is currently completing his Masters of Business Administration (Executive program) through the Australian Graduate School of Management (AGSM), and is part of the Global Swiss Re Management Excellence Program for 2015.

Chris was the first runner-up of the 2008 ALUCA TurksLegal scholarship for his paper on the topic, *'The Claims Department – What is the Best Model?'*

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MICHAEL RICHARDSON

Technical Risk Consultant

RGA Reinsurance Company of
Australia Limited

Michael is a Technical Risk Consultant with RGA, providing holistic risk management advice in relation to product development, underwriting and claims.

Having worked for both reinsurers and direct insurers over more than 30 years, Michael has gained broad experience in the areas of claims management, product development, underwriting, new business, policy administration and operational risk & compliance.

He holds a Bachelor of Commerce from the University of Western Sydney and graduated from the University of New South Wales in 2013 with a Master of Dispute Resolution. He is a Fellow of both ANZIIF and ALUCA and is current Chair of the ALUCA Claims Management Group.

Michael was the second runner-up in the 2008 ALUCA TurksLegal Scholarship for his paper on managing customer expectations and ultimately reaching fair and equitable decisions with trauma insurance claims. He gained a second runner-up award in the 2013 Scholarship for his paper on the topic, *'Workplace bullying - a cause of disability?'*

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ANDREW PRICHARD
Senior Claims Management Officer
MunichRe

Andrew started his career in Life Insurance over 14 years ago and has worked with two direct Insurers and more recently in Reinsurance. His experience spans all areas of claims management across Group, Life and Retail products whilst working closely with aligned and external adviser networks. In addition to senior assessing roles, he has also been involved in a number of technical and specialist positions within claims operations.

From 2009 he worked in leadership roles as a Team Leader for the long term and mental illness claims teams and also as acting National Claims Manager before joining Munich RE in January 2013. Andrew is currently a senior consultant and services top tier, treaty clients. He is a member of the ALUCA CMG (Claims Management Group) and since January 2015 has served as hon. Treasurer for the committee. He was also on the 2015 ALUCA Personal Development Day organising committee.

He has completed diploma studies in Music Business and Financial Services as well as studies in Lean Six Sigma with the University of Technology in Sydney; and in Personal Impact and Influence with the Australian Institute of Management.

Andrew was the winner of the 2011 ALUCA TurksLegal scholarship for his paper on the topic, 'Getting ready for tomorrow – accelerating the claims process'.

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CARLY VAN DEN AKKER
Claims Rehabilitation Expert
Swiss Re

Carly is a Claims Rehabilitation Expert at Swiss Re. She has worked in the insurance industry for more than 10 years in a variety of injury/illness management and rehabilitation roles in both Australia and the United Kingdom.

She holds a Bachelor of Applied Science, Cert IV Occupational Health & Safety and is a Certified Disability Management Practitioner (IDMSC). Carly authored Swiss Re's life rehabilitation benchmarking report, Rehabilitation Watch 2014 covering market insights on the benefits and challenges associated with supporting recovery and return to work best practice. She also represents the reinsurance/life insurance sector on the Australian Signatory Steering Group for the Health Benefits of Good Work.

Carly was the winner of the 2012 ALUCA TurksLegal Scholarship for her paper on the topic, 'Early intervention for life and health insurance'.

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STEPHANIE CATALUCCI
Senior Claims Consultant (Retail)
MLC Ltd

Stephanie is Senior Claims Consultant in the MLC Retail Claims Team. She is an experienced Claims Assessor and has worked across both Group and Retail products line over the past 10 years. Stephanie has a keen interest in product and where possible offers a claims perspective in discussions surrounding product upgrades.

Stephanie was the second runner-up in the 2012 ALUCA TurksLegal Scholarship for her paper on the topic, 'Mental Illness Claims'.

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LINDA WINTERBOTTOM

Claims Rehabilitation Consultant

RGA Reinsurance Company of Australia Limited

Linda is a qualified Rehabilitation Counsellor with more than 20 years of experience in assisting individuals to return to work following injury or illness in both compensable and non-compensable systems. She has spent the last 15 years in the life insurance industry. She has a degree in psychology, postgraduate qualifications in rehabilitation counselling and has international certification as a Disability Management Professional.

Linda has extensive experience in all aspects of rehabilitation and has previously lectured at Sydney University in the areas of psychiatric and vocational rehabilitation.

Linda has worked for both direct Insurers and Reinsurers and is currently the Claims Rehabilitation Specialist for RGA. She is passionate about the important role work plays in assisting individuals' with their recovery from unexpected illness or injury, and is known for developing solutions 'outside of the box'. Linda has a special interest in the Older Worker and is currently undertaking research in this domain to understand its potential impact on claims management in the future.

Linda was the winner of the 2013 ALUCA TurksLegal Scholarship for her paper on the topic, 'The National Disability Insurance scheme'.

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LARA NEATE

Senior Claims Consultant

BT Financial Group

Lara is a Senior Claims Consultant in the Life Claims Team at BT Financial Group. Lara holds a bachelor of Nutrition and Dietetics and her past/experience includes working as a Specialist Oncology Dietitian at Guy's Hospital in London UK and as a Dietitian in Diabetes and Heart Disease at Gosford Hospital in Australia.

More recently she completed a Certificate 3 and 4 Fitness at Sydney TAFE and in her spare time runs weekly group and personal training session where she shares her passion for health, nutrition and exercise.

Lara represents a progressive approach to claims founded in health & wellbeing. Lara is recognised at BT for her innate ability to connect on a personal level with her customers by providing them a professional, efficient and 'can do' attitude, and has become known as a thought leader and 'driver of change' within the BT group being an instrumental leader, mentor and 'change champion' across the claims operations.

Lara was awarded the Women in Financial Services Award - Rising Star in 2015 in relation to her winning paper and was a participant in the Deloitte Future Leaders program for 2015.

Lara was the winner of the 2014 ALUCA TurksLegal Scholarship for her paper on the topic, 'Australia 2050', focussing on the future of Australia's life insurance industry.

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NATALIE AGNOLETTA

Claims Training Consultant,
AustralianSuper Account

TAL

Natalie is a Claims Senior Technical Trainer at TAL. She is a qualified Occupational Therapist and has also recently completed Certificate IV in Training and Assessment. Natalie has previously worked as an Injury Management Specialist, Duration Management and Rehabilitation Consultant, and Senior Claims Specialist over the past seven years in both Workers Compensation and Life Insurance. Natalie keeps her community-based Occupational Therapy skills up to date by also working for the Manningham YMCA as a Disability Support Worker.

Natalie was the first runner-up in the 2014 ALUCA TurksLegal Scholarship for her paper on the topic, 'Health Care Benefits – Early Intervention and Rehabilitation'.

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RACHEL TRITTON

Income Protection Case Manager

CommInsure

Rachel is a Retail Life Case Manager at CommInsure with five years case management experience between Life Insurance and Workers Compensation. Having come from a customer service background, this has helped her in her dealings with her customers and advisers.

Rachel was the second runner-up in the 2014 ALUCA TurksLegal Scholarship for her paper on the topic, 'Growing the next generation of risk insurance professionals.'

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NICK MINGO

Claims Medical Specialist

Swiss Re

Nick is a Claims Rehabilitation Specialist at Swiss Re. He has worked for over 10 years in occupational rehabilitation and claims consulting, previously also working for Swiss Re in the UK and at Marsh Risk Consulting. He holds bachelor degrees in Psychology and in Exercise Physiology and a Master's degree in Behavioural Science. Nick's particular interests are in applying insights from Behavioural Economics research to improve the customer's experience with life and disability insurance, recognising the psychosocial aspects of work motivation, and employability assessments in Total & Permanent Disability claims.

Nick was the winner of the 2015 ALUCA TurksLegal Scholarship for his paper on the topic, 'The 2015 Intergenerational Report' - the digital economy and engaging the next generation of consumers with life insurance products.

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ELIZABETH HADDOW-ALLEN

Senior Rehabilitation Consultant

CommInsure

Liz is a Senior Rehabilitation Consultant at CommInsure. She is a qualified Occupational Therapist with over 10 years of experience in Occupational Rehabilitation and community-based Occupational Therapy practice in Australia and the United Kingdom. In the UK, Liz provided community-based disability assessment and support services to London Local Authorities through her own Occupational Therapy services company. Liz's areas of interest are Employability Assessment, Functional Capacity Evaluation, ADL Assessment, and Aids-and-Adaptations. After a bachelor's degree from Sydney University, Liz completed a Professional Certificate in Mental Health Practice, and is currently completing a Masters of Rehabilitation Counselling.

Liz was the first runner-up in the 2015 ALUCA TurksLegal Scholarship for her paper on the topic, 'Pandemic Apathy'.

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ERIC LIAO
Senior Data Analyst
Commlnsure

Eric is a Senior Data Analyst at Commlnsure. He has worked for over four years in various roles across the insurance and financial services industry. Eric holds Bachelor Degrees in Actuarial Science and Psychology and a Masters in Actuarial Science and Finance. He has a keen interest in Behavioural Psychology and Predictive Analytics, and how it drives people's decision making in all aspects of insurance from claimant behaviour to fund attrition.

Eric was the second runner-up in the 2015 ALUCA TurksLegal Scholarship for his paper on the topic, 'Post Traumatic Stress Disorder'.

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