

2020 BRIGHT LIGHT AWARD

GET YOUR IDEA OUT THERE

Do you have an idea on a topic related to general insurance claims that you want the industry to hear? Get your idea out there and you could win prizes valued up to \$6,500, including \$5,000 cash!

BROUGHT TO YOU BY



APPLICATIONS OPEN
Tuesday, 1 September 2020

APPLICATIONS CLOSE
Tuesday 13 October 2020

ABOUT THE AWARD

The Bright Light Award is a platform for general insurance professionals to pitch an idea or opinion on general insurance claims to a panel of industry leaders.

Your idea could be big or small, for something or against it, specific to an area of claims or something that applies to general insurance claims as a whole.

- It might be as simple as a way claims could be resolved better in your area of the industry or it might be as big as the role insurers play in the community.
- It could be the way the industry approaches claims of a certain type that you think could be handled more effectively.
- It could be getting rid of a simple step in claims that you don't think is relevant any more. It doesn't have to be something that hasn't been done before (but it could be!).

HOW TO ENTER

You can enter as an individual or as a team (of up to 3 people) by presenting your idea or opinion in your choice of either:

- A short video (no longer than 5 minutes), or
- A written submission of min 600 - max 1,500 words, or
- A voiceover of images in PowerPoint.

The finalists will be invited to a short discussion to explore their idea in the **w/c 16 November 2020** and the winner will be announced at the virtual ANZIIF General Insurance breakfast on **2 December 2020**.

WHO CAN ENTER

The Award is open to all Australian residents. Applicants must work directly in a capacity connected with general insurance (for the purposes of the entry criteria, the term 'general insurance' includes workers compensation), and be based in Australia.

Entry is not open to lawyers, accountants, or medico-legal consultants employed in capacities other than as direct employees of a general insurance company (which includes reinsurance companies or insurance claims management companies). Entry is not open to members of the ANZIIF board or ANZIIF employees.

MAJOR PRIZE

The winner will receive \$5,000 cash; up to \$1,500 to spend on coaching and professional development of your choice; and an exclusive opportunity to work with TurksLegal and ANZIIF to showcase their idea across the general insurance industry.

The runner-up will receive complimentary registration(s) to the 2021 AICLA/ANZIIF Claims Convention in Australia including flights and accommodation.

UPLOAD YOUR ENTRY AT
www.brightlightaward.com.au/TurksLegalANZIIF
by 5pm AEST on Tuesday, 13 October 2020

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JUDGING PANEL

The judging panel comprises the following senior industry leaders



PRUE WILLSFORD
Chief Executive Officer
ANZIIF



KERRIE CHALLENGER
Chief People and
Operations Officer
NTI



SIMON PRIEBBENOW
Head of Claims, Australia & NZ
Chubb Insurance



PETER FITZGERALD
National Technical
Claims Manager
Allianz



CHRIS RODD
Insurance Law
Consultant



PAUL ANGUS
Partner
TurksLegal



ANTHEA KARVOUNARIS
Partner
TurksLegal



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SUBMISSION GUIDELINES

Please ensure you read through the following instructions when submitting your application for the **2020 Bright Light Award**. Your submission will be rejected if the following criteria and formats are not met.

SUBMISSION CRITERIA

Your entry will be judged on the following criteria:

1. How well you set out the basic premise of your idea or your view (40%)
2. The reasons you outline for why it's a good idea or a persuasive view (30%)
3. Consideration of the outcomes and wider implications (positive and negative) that your idea or view might have if adopted (20%)
4. The quality and creativity of your entry (10%). *For video entries it is not the quality of the recording, but the content that matters. You can record on your camera, iPhone or other portable device.*

FORMATTING GUIDELINES

1. Videos / Powerpoint presentations must not exceed 5 minutes and 50MB.
2. Essays must be more than 600 words and not exceed 1,500 words (excluding any foot/endnotes, block quotations and the bibliography).
3. Submissions must be submitted via our online application platform at www.brightlightaward.com.au/TurksLegalANZIIF.
4. No submissions will be accepted by direct email, fax or post.
5. Essays must be submitted in MS Word format only. The file must be named as follows: first initial_surname.doc (e.g. j_smith.doc).
6. Powerpoint presentations must be submitted in Microsoft PowerPoint format only. The file must be named as follows: first initial_surname.ppt (eg: j_smith.ppt).
7. Videos must be submitted in mp4 format. The file must be named as follows: first initial_surname.doc (e.g. j_smith.mp4).
8. All applications must be submitted by 5:00pm AEST, Tuesday, 13 October 2020. Entries received after this time will not be accepted.
9. When submitting your application, you must accept the Terms & Conditions by ticking the box on the application page at www.brightlightaward.com.au/TurksLegalANZIIF. See Terms and Conditions for more detail.



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TERMS AND CONDITIONS

DEFINITIONS

- A. **TurksLegal:** means the legal practice partnership operating under that registered business name.
- B. **ANZIIF:** means Australian and New Zealand Institute of Insurance and Finance.
- C. **The Award:** means the Bright Light Award presented by TurksLegal and ANZIIF.
- D. **Major Prize:** means the winner of the Award (individual or team) receives a \$5,000 cash prize and up to \$1,500 to spend on coaching and professional development of their choice. The winner(s) will have the exclusive opportunity to work with TurksLegal and ANZIIF to showcase their idea across the industry.
- E. **Runner-up Prize:** means the runner-up of the Award (individual or team) will receive complimentary registration(s) to the 2021 AICLA/ANZIIF Claims Convention in Australia including return flights and two nights' accommodation (for non-Sydney residents). The prize does not include transfers to and from the airport; any insurance; taxes; additional spending money; charges; levies; hotel incidentals; tours and activities or meals not included in conference registration (except where specified).
- F. **Term:** Means the entire period of the Award commencing on Tuesday, 1 September 2020 and concluding on Tuesday, 13 October 2020 at 5pm AEST.
- G. **Judging Panel:** means the Judging Panel constituted to judge the Award.

RULES

The Award is open to all Australian residents. The entrant/s must directly work in a capacity connected with general insurance (for the purposes of the entry criteria, the term 'general insurance' includes workers compensation) and be based in Australia. Entry is not open to lawyers, accountants, or medico-legal consultants employed in capacities other than as direct employees of a general insurance company (which includes reinsurance companies or insurance claims management companies) and entry is not open to members of the ANZIIF board or ANZIIF employees.

As a condition of entry, the entrant/s accepts these Terms and Conditions and any rules, policies or procedures that may be adopted by TurksLegal or ANZIIF from time to time. TurksLegal or ANZIIF may change, amend or vary these Terms and Conditions and may extend the period of, or cancel, the Award without notice.

Australian residents who wish to participate in the Award must submit their application online at www.brightlightaward.com.au/TurksLegalANZIIF. All entries submitted online will need to accept the Terms and Conditions to be accepted as a valid entry. Only one entry per individual or team will be accepted within the Term.

The six (6) CIP points will only be awarded to current financial members of ANZIIF.

Entrant/s in the Award must submit one of either a written paper in electronic form (minimum 600 words but not exceeding 1,500 words in length) or a video or other audio visual presentation (not exceeding 5 minutes in length).

The finalists will be invited to a short discussion with a selection of the Judging Panel to explore their idea or argument in the week commencing 16 November 2020 or such other date as determined by TurksLegal and ANZIIF. The winner will be announced at the virtual ANZIIF General Insurance Breakfast on Wednesday, 2 December 2020 or should the event not run, at another event that ANZIIF and TurksLegal deem suitable.

The entrant/s whose entry is determined by the Judging Panel to be the best response ("the winner") will be eligible to be awarded the Major Prize. The entrant/s whose entry is determined by the Judging Panel to be the next best ("the runner-up") will be eligible to receive the Runner-up Prize. TurksLegal and ANZIIF reserve the right not to award the Award if determined by the Judging Panel.

The Judging Panel will determine the winner and runner-up by simple majority. Where there is no clear majority in favour of any one entrant, the person elected by the Judging Panel as its Chairperson must exercise a casting vote which will determine the winner and runner-up. In determining the winner and runner-up the Judging Panel must utilise the marking criteria that has been agreed to apply to all entries.

Notification to the winner and the runner-up will be given as soon as practicable after the conclusion of the judging. Notice may be given by email, telephone or post.

Publication of the winner and runner-up entries will be at the discretion of TurksLegal and ANZIIF which could include publication on the TurksLegal and/or ANZIIF websites and in any ANZIIF communications (including industry and broader press). By submitting an application for the Award, the entrant/s accepts these conditions and gives permission for publishing and/or broadcasting the winning entry and the name and/or photos of the Award winner. Under the conditions of entry the copyright in all entries will rest with TurksLegal and ANZIIF.

The entrant/s are responsible for ensuring that their contact details with TurksLegal and ANZIIF are up to date.

No prize is transferable or exchangeable and cannot be exchanged for cash. No non-cash component of any prize is redeemable in cash.

If for any reason the winner or runner-up are unable to utilise the prize once booked (including ANZIIF educational courses, flights, accommodation and conference bookings) and the date cannot be changed without penalty (of any kind, including financial charges) the winner or runner-up accepts they will not receive an alternative prize.

TurksLegal and ANZIIF reserve the right to make whatever enquiries each considers necessary to ensure that the work attributed to an entrant/s is their own work. All claims for prizes are subject to TurksLegal's and ANZIIF's verification procedures as determined by TurksLegal and ANZIIF in their absolute discretion.

TurksLegal's and ANZIIF's decision in relation to all aspects of the Award, including but not limited to any dispute as to the identity of an entrant/s, eligibility to participate in the Award and determination of an entrant/s eligibility to receive a prize, is final and binding and no correspondence will be entered into. These Terms and Conditions may be changed, amended or varied at any time by TurksLegal and ANZIIF in their absolute discretion without notice and without assigning any reason therefore. TurksLegal and ANZIIF reserve the right to cancel or vary the Award in whole or in part in their absolute discretion at any time without prior notice. Any such cancellation shall not affect any entrant/s entitlement to any prize that has accrued at the time of the cancellation.

The entrant/s accepts these Terms and Conditions as amended from time to time and agrees to be bound by them. Entry in the Award is subject to these Terms and Conditions. In the case of any inconsistency between these Terms and Conditions and any promotional material, these Terms and Conditions prevail. TurksLegal and ANZIIF reserve the right to cancel an entrant/s participation in the Award without assigning any reason therefore where TurksLegal and/or ANZIIF, in their absolute discretion, consider that the entrant/s has not acted honestly, fairly, in good faith or in the spirit of the Award.

Liability for any tax on any benefits provided to the entrant/s pursuant to the Award is the sole responsibility of the entrant/s. It is recommended that entrant/s contact their own accountant or taxation advisor in this regard.

TurksLegal and ANZIIF accept no liability for late, lost or misdirected entries.

To the extent permitted by law, TurksLegal and ANZIIF are not liable and shall be kept harmless for any loss or damage to property or person including but not limited to direct or consequential loss and including loss from personal injury as a result of any person participating in the Award or making use of a prize.

TurksLegal and ANZIIF collect the entrant/s personal information in order to conduct the Award. If the information requested is not provided, the entrant/s may not be permitted to participate in the Award. By entering the Award, unless otherwise advised, each participant agrees that TurksLegal and/or ANZIIF may use this information, in any media for future promotional, marketing and publicity purposes without any further reference, payment or other compensation to the entrant/s, including sending the entrant/s electronic messages. A request to access, update or correct any promotion should be directed to TurksLegal and/or ANZIIF.

