

2025

ALUCA Turks.

Life Insurance Scholarship (ATLIS)

Share your vision on an issue affecting the life insurance industry and establish yourself as a driver of innovation.

With AU\$10,000 in prizes and overseas travel on offer, ATLIS is your chance to showcase your expertise, influence industry thinking, and gain recognition from your peers and industry leaders alike.

2025 APPLICATIONS NOW OPEN!

Applications close on Sunday 24 August 2025 at 11.59pm AEST.

Further information and application forms available at:

www.turkslegal.com.au or
www.aluca.com

ABOUT THE SCHOLARSHIP

Now in its 19th year, ATLIS supports the professional growth of the Australasian Life Underwriting and Claims Association (ALUCA) and its members by providing a significant career development opportunity for professionals working in the life insurance industry.

HOW TO ENTER

Entrants are asked to submit a paper (2,500 words max) addressing one of the 8 topical life insurance industry questions in this application form.

WHO CAN ENTER

The scholarship is open to all members of ALUCA regardless of country of residence. Each entrant must be a current financial member of ALUCA as of 23:59pm AEST on Friday 15 August 2025 and work in the life insurance industry.

Lawyers, accountants or medico-legal professionals who meet the above criteria are eligible to enter provided they are **direct employees** of life insurance companies, life reinsurance companies, superannuation trustees or superannuation administrators.

JUDGING CRITERIA

Submissions will be assessed on:

- Understanding of and insight into the chosen topic
- Conclusions supported by sound evidence and research
- Clarity of thought
- Commercial insight
- Presentation

MAJOR PRIZE

The winner will receive an overseas conference package valued at up to AU\$10,000, including return travel, accommodation, AU\$1,000 cash, and registration to one of the following overseas conferences of choice:

2026 Eastern Claims Conference

2026 Life Insurance Conference

2026 Supplemental Health, DI & LTC Conference

In addition to the major prize, the winner is invited to sit on the 2026 ATLIS judging panel alongside senior industry leaders and will be invited to headline a Turks 'Life Matters' seminar in 2026.

The 1st runner-up will receive a AU\$1,000 Visa pre-paid gift card, while the 2nd runner-up will receive a AU\$250 restaurant voucher.

ANNOUNCEMENT OF WINNERS

The winners will be announced in October 2025 at the ALUCA Biennial Genesis Conference.

APPLICATIONS CLOSE

Sunday 24 August 2025 at 23:59pm AEST

JUDGING PANEL

The judging panel comprises the following senior industry leaders



JENNY OLIVER
Chief Claims Officer
TAL



GAVIN PEARCE
Chairman
SCOR Global Life
Australia



ANDREW HOWARD
Executive Director -
Strategy & Innovation
Insignia Financial



CHRISTINE CUPITT
Chief Executive Officer
CALI



MALCOLM WEIR
Independent
Consultant



LINDA WINTERBOTTOM
National Life Manager
Benchmark Rehab



SHAIVAHN PARSONS
Case Consultant
Acenda
(2024 Scholarship
Winner)



JOANNE FAGLIONI
ALUCA Board Member &
Chief Claims Officer,
ClearView Wealth
Limited



ALPH EDWARDS
Partner
Turks



DARRYL PEREIRA
Partner
Turks

QUESTIONS

Answer ONE of the following 8 questions. The content of your submission must be no more than 2,500 words.

Q1. MANAGING LONGEVITY RISK - AN OPPORTUNITY FOR THE LIFE INSURANCE INDUSTRY?

In a market primarily focused on disability products, it has long been said that retirement products that help address longevity risk present a real opportunity for the life insurance industry, particularly considering that, as a population, we are living longer and are in better health. Despite this, life insurers have faced challenges in developing longevity solutions, and APRA has recently announced that it is *“committed to removing unnecessary obstacles to the development of more innovative and competitively priced longevity products.”*

Why have life insurers been slow to move into the longevity space, and what barriers exist for life insurers in developing longevity products? With reference to APRA’s recent consultation paper on modifying the capital framework for annuities, what type of innovative longevity products can life insurers develop to assist retirees manage longevity risk?

Q2. TPD SUSTAINABILITY

In a recent joint letter to life insurers, APRA and ASIC encouraged the industry to *“continue to address issues of product design so that products are sustainably designed and priced, with consumers’ needs in mind.”*

When it come sustainability, the TPD product in particular, continues to be examined by industry round tables noting that with ever-increasing technological advancements and lifestyle shifts, life insurance customers are seeking flexible and transparent insurance products.

How can life insurers tailor their TPD offerings to broaden appeal and meet the expectations of a consumer environment that demands value and peace of mind? What regulatory or legal changes would be required to underpin such innovation?

In your answer, consider whether current TPD products remain fit for purpose. What innovations can life insurers implement to ensure they continue to deliver value and reassurance for customers?

Q3. MENTAL HEALTH AND LIFE INSURANCE - DOES SOMETHING NEED TO CHANGE?

By all reports, the 100-year-old NSW workers compensation system has been brought to its knees by mental health claims. As a result, the NSW Government has proposed raising the Whole Person Impairment threshold for psychological injury claims in workers’ compensation from 15% to 31%. This follows a doubling of mental health claims over the past six years and insurance premium increases of 36% over three years from 2026.

Similarly, the life insurance industry is facing its own mental health claims challenges, with major insurers reporting mental health conditions as their leading cause of claims for multiple consecutive years, comprising more than 20% (but generally much higher) of total claims in some cases.

Does the Australian life insurance industry need to innovate now to manage the financial impact of mental health claims and avoid the drastic measures under consideration by the NSW Government? If so, what should such innovations look like, and how can we get the balance right between a sustainable mental health offering and ensuring that effective cover remains in place for the biggest health challenge facing our customers? Finally how does one make the case for change to the community if that involves reducing the scope of cover offered?

Q4. IS LICOP 2.0 WORKING AS IT SHOULD?

The Life Code Compliance Committee's Annual Industry Data and Compliance Report reveals that reported code breaches rose 19% in 2023-24. Committee Chair Jan McClelland described this as "a positive sign," suggesting that insurers have improved their ability to identify issues, rather than it signalling a decline in standards. Simultaneously, complaints reported by insurers fell 20% to 60,303.

However, the report highlights that human error accounted for 44% of all breaches (6,489 incidents), up from 36% in the previous year, with persistent delays in claims processing, particularly for total and permanent disability and income protection products.

Analyse the effectiveness of industry self-regulation through compliance monitoring and reporting in achieving meaningful consumer protection outcomes in Australian life insurance. In your response, consider whether the apparent paradox of increased breach reporting being viewed as 'positive' reflects genuine improvement in compliance culture or merely better documentation of systemic problems. Evaluate whether the current industry code compliance model provides sufficient consumer protection or whether enhanced regulatory oversight, mandatory external auditing, or alternative accountability mechanisms are necessary to ensure compliance improvements translate into tangible benefits for policyholders.

Q5. PRIVACY - IT'S EVERYONE'S BUSINESS

Australia has recently updated its privacy laws to bolster protections. A key change is the introduction of a statutory tort for serious invasions of privacy, which commenced on 10 June 2025, reinforcing individuals' rights to seek direct redress.

The *Privacy and Other Legislation Amendment Act 2024* (Cth) also introduces penalty tiers, streamlines overseas data flows, mandates greater transparency around automated decision-making, and expands the regulatory powers of the [Office of the Australian Information Commissioner](#).

Given that life insurers hold some of the most sensitive personal information a person can share and having regard to the devastating business effects of hostile data leaks, discuss these developments in Australia's privacy landscape and changes made by life insurers to uplift privacy practices, procedures, and systems to align with the legislation. Against this backdrop, discuss whether more work needs to be done for the industry to stay ahead of the curve in the face of growing complexities and challenges in the digital age.

Q6. GROUP INSURANCE - HOW CAN LIFE INSURERS BE BETTER PARTNERS FOR SUPERANNUATION FUNDS?

"As custodians of approximately \$2.6 trillion in superannuation assets, trustees have a responsibility to prudently manage the hard-earned savings of their members... If services are not member-centric and are slow and unresponsive, they risk delivering poor outcomes for individuals and undermining confidence in the superannuation system."

As scrutiny increases on super trustees, particularly regarding their role in group insurance product design, delivery, and claims management, how can life insurers better support superannuation funds in meeting member needs?

Specifically, what action can group insurers take to deliver genuine and measurable member value across the group insurance lifecycle, from product design and pricing (including perhaps specific benefits for particular cohorts) to communication, servicing, and claims?

Q7. NEW DRUGS, NEW BENEFITS (AND PROBLEMS) FOR LIFE INSURANCE?

Ground breaking medications such as Ozempic and Wegovy have received significant attention for their impact on diabetes and obesity, alongside beneficial effects on related chronic diseases. More recently, however, growing research has begun to explore their potential side effects.

Given their popularity, what implications both positive and negative, do these medications have for the assessment of life insurance risk? How should the life insurance industry adapt to a future in which such medications may be used more broadly for both medical and cosmetic purposes?

Q8. AI AND CLAIMS HANDLING

With Artificial Intelligence (**AI**) being increasingly embedded in life insurance claims handling, offering efficiency gains and cost reduction, the industry's understanding of the associated risks is maturing.

The February 2024 Global Insurance Law Connect Artificial Intelligence Report, 'Artificial Intelligence and the Future of Insurance', identified some of the risks of AI in claims handling:

"It is known that there is likely to be bias present in historical datasets. It follows that when the subsequent design and then algorithms take on those biases, there is a risk that decisions made by AI using that data could be shown to reproduce the bias, and unfairly discriminate on whatever the bias may be, and it could include age, race, gender, or sexual orientation. Li Jiao, partner at Buren Legal in China, comments: "AI algorithms may lack fairness and transparency, raising concerns about data privacy and ethical issues. The insurance sector must establish effective risk control mechanisms when using AI, including data management, transparent algorithmic review processes, and solid ethical standards."

Having regard to insurers' obligations, including under the Life Insurance Code of Practice and the *Insurance Contracts Act 1984* (Cth), explain the ongoing role of human oversight in automated claims handling to ensure ethical, fair, and transparent decision-making with the use of AI. Discuss your views on how any improvements can be best achieved/implemented.

Please support your answer with practical examples, current industry initiatives, and any relevant frameworks or standards (such as the Life Insurance Code of Practice) and internal policies.

APPLICATION FORM



Entrants must submit this application form together with a paper, answering one of the eight questions listed. A word limit of 2,500 words applies and will be strictly enforced. Each entrant must include the word count on this application form and at the bottom of their paper. All entries are expected to be the original work of the entrant, based on their own primary and secondary research and has not been generated or written with the assistance of artificial intelligence or similar automated tools. Reference to supplementary material must be clearly acknowledged in the paper.

Entrants must submit their paper by email along with a completed application form by 23:59pm AEST on Sunday 24 August 2025 to:

Tessa Hills
Senior Advisor - Clients & Markets, Turks
Email: scholarships@turkslegal.com.au

Further information about the Scholarship is available at:
<https://turkslegal.com.au/scholarships/aluca-turks-scholarship> or www.aluca.com

PERSONAL DETAILS

<input type="checkbox"/> Mr	<input type="checkbox"/> Ms	<input type="checkbox"/> Mrs	<input type="checkbox"/> Miss	<input type="checkbox"/> Dr	Current ALUCA Member:	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Surname					Other Given Name(s)		
<input type="text"/>					<input type="text"/>		
Organisation							
<input type="text"/>							
Position							
<input type="text"/>							
Street / PO Box:							
<input type="text"/>							
Suburb / City					State	Postcode	
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Direct Phone		Mobile		Email			
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Question Answered					Word Count (Max 2500 Words):		
<input type="text"/>					<input type="text"/>		

APPLICANT'S DECLARATION

By signing this application form and submitting your entry you confirm that you have read and understood the terms and conditions of the Scholarship, you agree to be bound by these terms and conditions, and the organisation you work for has no objection to your entry being submitted and you warrant that your submission is entirely your own original work and has not been generated or written with the assistance of artificial intelligence or similar automated tools:

Applicant's signature	Date
<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>

TERMS AND CONDITIONS

DEFINITIONS

A. TurksLegal: means the legal practice partnership operating under that registered business name.

B. ALUCA: means Australasian Life Underwriting and Claims Association Inc.

C. Major Prize: means an overseas package valued at up to AUD\$10,000 (inclusive of GST). It includes registration to one of the following overseas conferences: 2026 Eastern Claims Conference, [dates/location TBC]; 2026 Life Insurance Conference, [dates/location TBC]; 2026 Supplemental Health, DI & LTC Conference, [dates and location TBC]; return economy airfares for one person to one of the above locations valued up to AUD\$3,000; four nights' accommodation valued up to AUD\$2,000 for one person at a hotel to be confirmed by the organisers; and AUD\$1,000 spending money. The package does not include: transfers to and from the airport, any insurances, taxes, additional spending money, charges, levies, hotel incidentals, tours and activities or meals not included in conference registration (except where specified). Dollars (\$) means Australian dollars.

D. 1st Runner-up prize: means the scholarship's 1st runner-up who will be awarded a Visa pre-paid gift card to the value of AUD\$1,000 (inclusive of GST).

E. 2nd Runner-up prize: means the scholarship's 2nd runner-up who will be awarded a AUD\$250 (inclusive of GST) restaurant voucher.

F. Term: means the entire period of the scholarship commencing on Friday 4 July 2025 and concluding on Sunday 24 August 2025 at 23:59pm AEST.

G. Judging panel: means the judging panel constituted to judge the 2025 ALUCA Turks Life Insurance Scholarship.

H. Scholarship: means the ALUCA Turks Life Insurance Scholarship.

RULES

1. This scholarship is open to all members of ALUCA regardless of country of residence. Each entrant must be a current financial member of ALUCA as at 23:59pm AEST on Friday 15 August 2025. Entrants must work in the life insurance industry. Lawyers, accountants or medico-legal professionals who meet the above criteria are eligible to enter provided they are **direct employees** of life insurance companies, life reinsurance companies, superannuation trustees or superannuation administrators. Entry is not open to members of the ALUCA National Board.

2. As a condition of entry, an entrant accepts these terms and conditions and any rules, policies or procedures that may be adopted by Turks or ALUCA from time to time. Turks or ALUCA may change, amend or vary these terms and conditions and may extend the period of, or cancel, the scholarship without notice.

3. Entry forms for the scholarship can be found on the Turks and ALUCA websites. Members of ALUCA who wish to participate in the scholarship must complete the official entry form and send it with a copy of their paper by email to the Senior Advisor - Clients & Markets at scholarships@turkslegal.com.au by Sunday 24 August 2025 at 23:59pm AEST. Only entries accompanied by an official application form will be accepted. Only one entry per ALUCA member will be accepted.

4. Entrants in the scholarship must submit a written paper (**not exceeding 2,500 words in length**) on one of 8 questions selected by the judging panel and notified to entrants. Each entrant must include the word count on the application form and at the bottom of their paper. The judges may nevertheless, at their absolute discretion, direct that over-length papers be returned to entrants prior to judging and subsequently accept those papers for judging if they are modified to comply with the word limit.

5. The entrant must certify that they meet the conditions and that their employer has no objection to their paper being entered.

6. At the conclusion of the Term all entries will have personal information removed so that entrants' papers are considered anonymously by the judging panel; the winner and the 1st and 2nd runners-up will be officially announced in October 2025.

7. The entrant whose paper is determined by the judging panel to be the best response ("the winner") will be awarded the major prize. The entrant whose paper is determined by the judging panel to be the next best ("the 1st runner-up") will receive the 1st runner-up prize. The entrant whose paper is determined by the judging panel to be the next best ("the 2nd runner-up") will receive the 2nd runner-up prize.

8. The judging panel will determine the winner, 1st and 2nd runners-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 Chairman must

exercise a casting vote which will determine the winner and runners-up. In determining the winner and 1st and 2nd runners-up the judging panel will utilise the marking criteria that it has agreed to apply to all entries.

9. Notification will be given to the winner, 1st and 2nd runners-up as soon as practicable after the conclusion of the judging. Notice may be given by ordinary post, electronic mail, courier or personally.

10. The winning entry and 1st and 2nd runners-up papers will be published on the Turks and ALUCA websites, in the ALUCA e-newsletter, RiskeBusiness, and other potential media sources. By signing the application form the entrant accepts these conditions and gives permission for publishing of their name and/or photos. Under the conditions of entry the copyright in all entries will vest in Turks and ALUCA.

11. Entrants are responsible for ensuring that their contact details with Turks and ALUCA are up to date.

12. Prizes are not transferable or exchangeable and the runners-up prizes cannot be taken solely in cash. If international travel restrictions are in place when the chosen conference is scheduled, the major prize may be awarded as cash in the sum of AU\$10,000.

13. If for any reason the winner, 1st or 2nd runners-up are unable to utilise their prize once booked (including flights, accommodation, conference, restaurant and pre-paid visa gift card) and the date cannot be changed without penalty (of any kind, including financial charges) the winner, 1st or 2nd runner-up will not receive an alternative prize.

14. All entries are expected to be original work of the entrant, based on their own primary and secondary research. Reference to supplementary material must be clearly acknowledged in the paper. Turks and ALUCA reserve the right to make whatever enquiries each consider necessary to ensure the work attributed to an entrant is that person's own work. The use of artificial intelligence or automated writing tools in any stage of preparing the entry is **strictly prohibited**. Any entry found to have been generated or assisted by such tools will be disqualified. All claims for prizes are subject to Turks' and ALUCA's verification procedures as determined by Turks and ALUCA in their absolute discretion.

15. Turks' and ALUCA's decision in relation to all aspects of the Scholarship, including but not limited to any dispute as to the identity of an entrant, eligibility to participate in the scholarship 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 Turks or ALUCA in their absolute discretion without notice and without assigning any reason therefore. Turks and ALUCA reserve the right to cancel or vary the scholarship in whole or in part in their absolute discretion at any time without prior notice. Any such cancellation shall not effect any entrant's entitlement to any prize that has accrued at the time of the cancellation.

16. Entrants accept these terms and conditions as amended from time to time and agree to be bound by them. Entry in the scholarship 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. Turks and ALUCA reserve the right to cancel an entrant's participation in the scholarship without assigning any reason therefore where Turks and/or ALUCA, in their absolute discretion, consider that the entrant has not acted honestly, fairly, in good faith or in the spirit of the scholarship.

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

18. Turks and ALUCA accept no liability for late, lost or misdirected entries.

19. To the extent permitted by law, Turks and ALUCA are not liable for and shall be kept harmless from 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 scholarship or making use of a prize.

20. Turks and ALUCA collect entrants' personal information in order to conduct the scholarship. If the information requested is not provided, the entrant may not be permitted to participate in the scholarship. By entering the scholarship, unless otherwise advised, each participant agrees that Turks and/or ALUCA 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, including sending the entrant electronic messages. A request to access, update or correct any promotion should be directed to Turks and/or ALUCA.