2026

ALUCA Turks Life Insurance Scholarship (ATLIS)

Application Form

Celebrating 20 Years OF ATLIS

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

This year marks a significant milestone for ATLIS as we celebrate 20 years of championing emerging talent and thought leadership across the life insurance sector. To mark this occasion, we have doubled the 2026 scholarship prize pool to AUD$20,000.

Submit your ATLIS entry now.

2026 APPLICATIONS NOW OPEN!

Applications close **Sunday, 13 September 2026 at 11.59pm AEST.**

Further information and application forms available at:

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

aluca Turks.

ABOUT THE SCHOLARSHIP

Now in its 20th 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.

For 20 years, participants have researched and written on some of the industry's most pressing topics, contributing ideas that have informed discussion and inspired change. Many scholarship entrants and winners have gone on to build successful careers as recognised leaders and subject matter experts within the industry.

HOW TO ENTER

Entrants are asked to submit a paper (2,500 words max) addressing one of the ten 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 11:59pm AEST on Sunday, 13 September 2026 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 AUD$20,000, including return travel, accommodation, AUD$2,000 cash, and a single registration to attend one of the following overseas conferences:

- 2027 ReFocus Conference
- 2027 ACLI Annual Conference
- 2027 Eastern Claims Conference
- 2027 Life Insurance & Annuity Conference

In addition to the major prize, the winner is invited to sit on the 2027 ATLIS judging panel alongside senior industry leaders and will be invited to present at an upcoming Turks Life Matters session.

The 1st runner-up will receive an AUD$2,000 Visa pre-paid gift card, while the 2nd runner-up will receive an AUD$500 restaurant voucher.

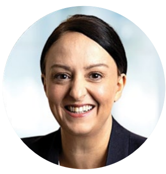
ANNOUNCEMENT OF WINNERS

The winners will be announced in November 2026 at a special event hosted by ALUCA. They will also be notified by email and posted to both the ALUCA and Turks websites.

APPLICATIONS CLOSE
Sunday, 13 September 2026 at 11:59pm AEST

JUDGING PANEL

The judging panel comprises the following senior industry leaders



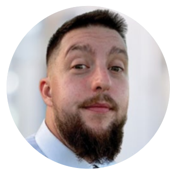
PAULA BOURKE
Chief Executive Officer
SCOR NZ & Australia

CHRISTINE CUPITT
Chief Executive Officer
CALI

CIARAN CURLEY
General Manager, Claims Management
AIA

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

ANDREW HOWARD
Group Executive Strategy & People
Insignia Financial



BLAKE LAMONT
Corporate Counsel
TAL

JIM MINTO
Chair at Mercer Super and Swiss Re Life & Health Australia

JENNY OLIVER
Chief Executive – Group Life and Retirement
TAL

MALCOLM WEIR
Head of Claims and Underwriting
SwissRe

LINDA WINTERBOTTOM
Senior Recovery Specialist
Resolution Life Australia

ALPH EDWARDS
Partner
Turks

DARRYL PEREIRA
Partner
Turks

QUESTIONS

Answer ONE of the following 10 questions. The content of your submission must be no more than 2,500 words.

20 Years OF ATLIS

Q1. GOOD FAITH AT THE COALFACE: COMMERCIAL DECENCY AND JUDICIAL UNCERTAINTY. DOES THE INDUSTRY NEED CLEARER BOUNDARIES?

The duty of utmost good faith under section 13 of the *Insurance Contracts Act 1984* (Cth) has long been described as the foundation of the relationship between insurer and insured, and its importance has only grown in recent years. It requires insurers to act consistently with commercial standards of decency and fairness, with due regard to the interests of the insured.

Against this backdrop, life insurers are navigating a period of sustained scrutiny, with rising claim volumes, complex medical presentations and intensifying regulatory attention on claims handling. Additionally, the courts acknowledge that the duty is dependent on the factual circumstances of each case, an observation that, while legally correct, offers insurers limited predictability in practice.

Would everyone be better served by clearer legal and regulatory limits, or is the current broad but indeterminate principle that demands genuine good faith conduct the best way forward? What are the implications of each path for claims handling and customer outcomes?

Q2. SECTION 54: CLEAR PRINCIPLE OR ILLUSORY BOUNDARY?

Section 54 of the *Insurance Contracts Act 1984* (Cth) was designed to prevent insurers from refusing legitimate claims by relying on acts or omissions of the insured, occurring after the policy was entered into, that were unrelated to the loss.

As Justice Derrington acknowledged in *Australian Retirement Trust Pty Ltd v Buckland* [2025], the section has proved problematic over many years. In *Buckland,* two decision-makers considered the same policy and reached opposite conclusions using the same analytical framework.

Consider what the Federal Court's decision in *Buckland* tells us about the state of section 54 and its impact on claims decisions and product design. Is there a way the life insurance industry can gain greater certainty about how section 54 will impact its business?

Q3. THE MISSING GENERATION: HOW CAN LIFE INSURERS ENGAGE GEN Z AND MILLENNIALS?

Research suggests that younger generations are delaying traditional life milestones such as home ownership, marriage and starting families due to financial pressures. At the same time, younger consumers exhibit lower levels of insurance literacy and continue to report affordability as a significant barrier to obtaining life insurance. These factors have contributed to concerns about underinsurance and declining insurance participation rates among younger cohorts.

Is life insurance just becoming too hard for younger Australians?

To what extent do traditional life insurance products and distribution models remain relevant to Gen Z and millennials? In your answer, consider whether life insurers need to rethink product design, pricing, underwriting, communication and distribution strategies to engage younger consumers.

What practical steps can the life insurance industry take to improve insurance literacy, affordability and participation among younger generations while maintaining sustainable and commercially viable products?

aluca Turks.

Q4. CLAIMS HANDLING – DELIVERING ON THE PROMISE OF LIFE INSURANCE

ASIC has identified insurance claims and complaints handling as an enforcement priority for 2026, recognising the critical role that claims play in delivering consumer outcomes and maintaining confidence in the insurance industry.

Against this backdrop, what does best practice claims handling look like in a modern life insurance environment?

In your answer, consider the role of governance, culture, customer communication, complaints management, remediation, technology and regulatory oversight in delivering fair, timely and transparent outcomes.

What reforms or innovations should insurers prioritise to strengthen consumer trust, improve the claims experience and ensure life insurance continues to deliver on its promise to customers?

Q5. DELIVERING IN THE HARDEST MOMENT – DEATH BENEFIT CLAIMS AND THE PUSH FOR MANDATORY SERVICE STANDARDS

Death benefit claims handling has become one of the most scrutinised corners of our industry. In November 2025, the Federal Court ordered an industry fund to pay a $23.5 million penalty over delays affecting more than 7,000 death benefit and TPD claimants, and ASIC's civil penalty proceedings against another large fund remain on foot.

ASIC's June 2026 progress review (Report 831, *Delivering on death benefits: Have super trustees stepped up?*) found that while internal complaints about delays fell 53%, some trustees have still not actioned basic process improvements. ASIC Commissioner Simone Constant has warned that "this is a mission-critical area for trust in Australia's superannuation system", and the Government's proposed mandatory member services standards would add a legislative layer to the obligations ASIC is already enforcing.

Life insurers and trustees share this claims journey, and grieving families experience it as one process, not two. What are the root causes of delay and poor claimant experience in death benefit claims, and where does responsibility genuinely sit between insurer, trustee and administrator?

Drawing on the findings of REP 806 and REP 831, identify the practical changes claims teams can make to deliver timely, respectful and well-communicated outcomes, including for First Nations claimants and people experiencing vulnerability.

Q6. RATING THE UNRATABLE? DO PIRS AND IMPAIRMENT SCALES HAVE A PLACE IN LIFE INSURANCE?

Mental health is now the leading cause of TPD claims paid in Australia, and at the 2026 All Actuaries Summit APRA Executive Director Jane Magill observed that "TPD was not built for today's dominant claim drivers". In response, the market has begun importing assessment tools from the statutory compensation world, with severity-based TPD options assessing claims against the Psychiatric Impairment Rating Scale (PIRS) and Whole Person Impairment (WPI), with a benefit payable once an impairment threshold is met after maximum medical improvement is reached.

PIRS is a structured clinical tool developed for workers' compensation and motor accident schemes that produces a whole person impairment percentage. Life insurance has traditionally asked a different question altogether: not "how impaired is this person?" but "can they ever return to work?"

Do independent impairment rating scales such as PIRS have a place in life insurance? In your answer, consider what such instruments offer, including objectivity, consistency and reduced disputation, against what may be lost in translation when applying tools designed for statutory compensation schemes to life insurance claims.

How should claims professionals, chief medical officers and lawyers prepare for a world where a percentage rating, rather than an occupational definition, largely decides the claim? If impairment scales do have a place, what guardrails in product design, the Life Code or claims philosophy are needed to ensure the rating serves both claimants and long-term sustainability?

Q7. THE NEW LIFE INSURANCE CODE OF PRACTICE – RAISING THE BAR

On 10 April 2026, independent reviewer Peter Kell published his Interim Report on the Life Insurance Code of Practice. At the heart of the review lies a contested question: should insurers be permitted to apply blanket mental health exclusions in standard-form policies without assessing each person individually? CALI argues this approach is necessary because it will be financially unsustainable to deal with the growth and prevalence of mental health claims solely through individual underwriting decisions. The reviewer considers this "a step back" from the current Code commitment.

The review also proposes stricter claims handling obligations, including reducing the initial claim information period from 10 to 5 business days, requiring a human primary contact for all claimants, and mandating written explanations for long-delayed claims. The final report, released on 30 June 2026, contains 85 recommendations. CALI's initial industry response is due by 30 September 2026.

Do the review's recommendations strike the right balance between strengthening consumer protection and maintaining the long-term sustainability and affordability of life insurance? What practical challenges will insurers face in implementation? Are there areas where the review does not go far enough, or does it go too far?

In your answer, address one or more of: the proposed approach to mental health exclusions; the enhanced claims handling obligations (including reduced timeframes and mandatory human primary contacts); or the governance reforms (including incorporating the Code into customer contracts).

Q8. SECTION 46 OF THE DISABILITY DISCRIMINATION ACT: IS THE INSURANCE EXEMPTION STILL FIT FOR PURPOSE?

In 2025, the Attorney-General's Department conducted a comprehensive review of the *Disability Discrimination Act 1992* (Cth) (the DDA). Numerous stakeholders, including the Australian Human Rights Commission, the Financial Rights Legal Centre and National Legal Aid, made submissions calling for section 46 of the DDA to be narrowed or reformed. The Human Rights Commission called for a "full review of section 46 to make sure it meets human rights standards". National Legal Aid recommended that actuarial and statistical evidence relied upon by insurers be made available on request and regularly reviewed for currency. Consumer advocates have raised particular concerns about the exemption's application in mental health underwriting, arguing that outdated or overly broad data is relied upon to justify blanket exclusions.

Is section 46 still fit for purpose in its current form? Should the exemption be narrowed, for example, by imposing time-limited exemptions subject to periodic review, mandating transparency of the underlying data, or requiring more individualised assessments? Discuss the potential consequences of reform for life insurance product design, pricing and accessibility, and consider whether the industry can proactively address these concerns without waiting for legislative change.

Q9. GROUP INSURANCE IN SUPER – IF ONLY ONE IN THREE MEMBERS UNDERSTANDS THEIR COVER, IS THE SYSTEM WORKING AS INTENDED?

According to CALI's 2026 Life Insurance Sentiment Tracker, only one in three Australians understands the life insurance products and benefits they hold. Despite this, insurance through superannuation remains the largest source of life insurance cover in Australia and an important mechanism for protecting millions of Australians and their families.

What does this apparent engagement gap tell us about the current group insurance system?

In your answer, consider whether the challenge lies in member engagement, communication, product design, trustee responsibilities, legislative settings or some combination of these factors. What reforms should be prioritised to improve outcomes for members?

Q10. WHO PAYS FOR TPD? SUSTAINABILITY, AFFORDABILITY AND THE LESSONS OF IDII

The TPD product is under pressure from multiple directions. Claims costs have risen sharply on the back of mental health and musculoskeletal conditions, premiums have increased across both the retail and group markets, and reinsurers have grown more cautious about the risk. At the 2026 All Actuaries Summit, APRA Executive Director Jane Magill observed that "TPD was not built for today's dominant claim drivers", and in April 2026 APRA and ASIC convened a joint CEO roundtable with life insurers, reinsurers, Treasury and CALI, with the regulators' published summary of that roundtable describing the challenges as "significant and likely to persist without action." Notably, APRA has signalled that it does not intend to intervene with prescribed definitions and product standards as it did with individual disability income insurance from 2019. The industry, it seems, has been handed the pen – and a finite amount of time to use it.

Is TPD sustainable in its current form, and who ultimately bears the cost if it is not? In your answer, consider the drivers of claims cost escalation and the extent to which they are demographic, definitional, behavioural or economic in origin. Discuss the tension between sustainability and access: premium increases and tightened terms protect the pool, but fall hardest on the members and policyholders least able to absorb them – and in group insurance, on retirement balances. What levers are genuinely available – definitional reform, severity-based or partial benefits, early intervention and rehabilitation, claims duration management, better data – and which of them merely shift cost rather than reduce it? Drawing on the IDII experience, what should the industry learn about acting collectively before a regulator acts for it, and what would a sustainable TPD product that still commands public trust actually look like?

APPLICATION FORM

Entrants must submit this application form together with a paper, answering one of the ten 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.

Please email your paper and completed application form by **11:59pm AEST, Sunday 13 September 2026** to:

Gabrielle Renotte

Events & Marketing Coordinator, 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

☐ Mr ☐ Ms ☐ Mrs ☐ Miss ☐ Dr

Current ALUCA Member: ☐ Yes ☐ No

Surname

Other Given Name(s)

Organisation

Position

Street / PO Box:

Suburb / City

State

Postcode

Direct Phone

( )

Mobile

Email

Question Answered

Word Count (Max 2500 Words):

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

/ /

TERMS AND CONDITIONS

DEFINITIONS

A. Turks: 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$20,000 (inclusive of GST). It includes a single registration to one of the following overseas conferences: 2027 ReFocus Conference (Las Vegas, NV | March 7–10, 2027), 2027 Life Insurance & Annuity Conference (Kissimmee, FL | April 12–14, 2027), 2027 Eastern Claims Conference (Boston, MA | April 25 – 27, 2027), 2027 ACLI Annual Conference (Washington, DC | Oct 13–15, 2027); return economy airfares for two people to one of the above locations valued up to AUD$6,000; four nights' accommodation valued up to AUD$4,000 for two people at a hotel to be confirmed by the organisers; and AUD$2,000 in spending money. The package does not include transfers to and from the airport, any insurances, taxes, additional spending money, charges, levies, hotel incidentals, tours and activities or meals not included in conference registration (except where specified). Dollars ($) 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$2,000 (inclusive of GST).

E. 2nd Runner-up prize: means the scholarship's 2nd runner-up who will be awarded an AUD$500 (inclusive of GST) restaurant voucher.

F. Term: means the entire period of the scholarship commencing on Wednesday 29 July 2026 and concluding 11:59pm AEST, Sunday 13 September 2026.

G. Judging panel means the judging panel constituted to judge the 2026 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 Sunday 13 September 2026. 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 Turks at scholarships@turkslegal.com.au by 11:59pm AEST, Sunday 13 September 2026. 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 ten 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 notified by email and officially announced on the Turks and ALUCA websites in November 2026.

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 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 AUD$20,000.

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 to prepare an entry other than general proofreading and word counting is strictly prohibited. All submissions will be checked for AI use and the judging panel reserves the right to not consider entries which have shown to have been generated using AI. 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 affect any entrant's entitlement to any prize that has been 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.