



# 2008 ANZIIF TurksLegal Claims Scholarship Application Form

## ABOUT THE SCHOLARSHIP

The ANZIIF TurksLegal Claims Scholarship is designed to support the educational and professional growth of ANZIIF and its members by providing a significant career development opportunity for claims professionals working in Australia's general insurance industry.

The Scholarship winner will be awarded with an overseas package valued up to AU\$8000 and includes registration to the 2009 Claims Conference & Insurance Services Expo (Sheraton Seattle & Washington Convention Centre in Seattle, Washington - March 22-25, 2009), four nights accommodation valued up to \$1000, return economy travel valued up to \$2500 and \$500 spending money.

The ANZIIF TurksLegal Claims Scholarship runner-up will be awarded an ANZIIF education voucher to the value of AU\$500.

## JUDGING PANEL & CRITERIA

The 2008 Scholarship judging panel is as follows:

Paul Angus	TurksLegal, Partner
Joan Fitzpatrick	ANZIIF, Chief Executive Officer
Nick Kirk	Calliden, Chief Executive Officer
David Matcham	Lumley, Chief Executive Officer
Peter Riddell	TurksLegal, Partner

Entrants will be evaluated on:

- Understanding of the chosen topic
- Research foundation and conclusions supported by sound evidence
- Clarity of thought
- Commercial acumen
- Presentation

**2008 QUESTIONS - choose one of the following three questions:**

<p><b>1</b></p> <p><b>Improving customer focus and effective claims management</b></p>	<p>How a claim is handled may have a make or break effect on an insured's relationship with their insurer. Consequently, one of the industry's major challenges is to demonstrate the value of its products to customers by improving their experience of the claims process. On the other hand, it is essential to keep the price of insurance affordable to the widest possible segment of the community. Effective claims management plays a vital role in the achievement of this goal.</p> <p>Outline the steps which can be taken from a claims perspective which will increase the perceived value of insurance to the public while still achieving effective claims management and sound financial outcomes.</p> <p>Your response should identify customer expectations at various stages of the claims process and explain in detail how they should be handled in terms of the company's communications and relevant service delivery.</p> <p>Your answer should be illustrated with practical examples. For example you may wish to focus your response on large scale disaster response scenarios, however the examples you use may relate to any area you see as relevant.</p>
<p><b>2</b></p> <p><b>The role of the claims manager in the wider insurance company</b></p>	<p>Claims people play a major role in providing the services which customers see as central to their decision to purchase an insurance product. They obtain insights in the course of delivering those services to customers that may be essential to other parts of the organisation.</p> <p>How can claims professionals communicate these insights in a way that is useful to the company and make a positive impact on the wider organisation?</p> <p>Your response should comment upon the way insights from the claims perspective could assist the company's operations in, for example risk management, underwriting, marketing or influencing policy wording.</p> <p>You should identify the insights that a claims professional is in a unique position to offer, how they would benefit other parts of the organisation and the practical steps you would take to drive this information exchange. Your answer should also discuss how organisational structures and technology play a role.</p>
<p><b>3</b></p> <p><b>Building a better system for disaster claims response</b></p>	<p>In disaster situations, the government and public look to the insurance industry to protect individual members of the community from the full economic impact of the losses sustained and to assist in returning the lives of large numbers of people to normal as soon as possible in the recovery phase.</p> <p>As a result, the community has high expectations of the industry at precisely the time it must also grapple with issues of heightened pressure on cost and quality control, speed in assessing large numbers of claims and achieving a fair and equitable resolution of them.</p> <p>What systems do insurers and the insurance industry generally need to put in place or further develop to improve the industry's ability to respond effectively to disasters? How can the community's expectations be balanced against good claims management? Are the community's expectations of what the industry can do realistic and how should those expectations be managed from an industry perspective?</p> <p>Your response should set out practical solutions which you consider will positively influence outcomes for victims of disasters whilst balancing the need for good claims management and the management of community expectations. You may also wish to include in your answer some reference to how international experience in disaster management compares to the Australian approach and what lessons could be learnt.</p>

## TERMS & 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. **Major Prize**: means an overseas package valued up to AU\$8000 (inclusive of GST) awarded to the winner of the Scholarship. The package includes registration to the following overseas conference 2009 Claims Conference & Insurance Services Expo, Sheraton Seattle & Washington Convention Centre in Seattle, Washington - March 22-25, 2009 [www.insuranceservicesexpo.org](http://www.insuranceservicesexpo.org); return economy airfares for one person to one of the above locations valued up to \$2500; four nights accommodation valued up to \$1000 for one person at a hotel to be confirmed by the Scholarship organisers; \$500 cash. 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).

D. **Runner-up Prize**: means an ANZIIF educational voucher to the value of AU\$500.

E. **Term**: means the entire period of the Scholarship commencing on 1 September 2008 and concluding on 24 October 2008 at 5pm EST.

F. **Judging Panel**: means the Judging Panel constituted to judge the ANZIIF TurksLegal Claims Scholarship.

G. **Scholarship**: means the ANZIIF TurksLegal Claims Scholarship – for general insurance professionals.

### Rules

1. This Scholarship is open to all Australian resident members of ANZIIF; entrants must be a current financial member of ANZIIF; entrants must directly work in a capacity connected with general insurance claims and be based in Australia; entry is not open to lawyers, accountants, insurance brokers 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.

2. As a condition of entry, an entrant 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 Scholarship without notice.

3. Entry forms for the Scholarship can be found on the ANZIIF and TurksLegal websites. Australian resident members of ANZIIF who wish to participate in the Scholarship must complete the official entry form. Only entries accompanied by an official form will be accepted. Only one entry per Australian resident ANZIIF member will be accepted within the Term.

4. Entrants in the Scholarship will be asked to submit a written paper (not exceeding 2000 words in length) on one of three topics contained in this application form.

5. At the conclusion of the Term all entries will have personal information removed so that entrant's papers are considered anonymously by the Judging Panel; the winner and runner-up will be announced officially on 12 December 2008 at the ANZIIF Annual General Insurance Breakfast.

6. 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 response to either of the paper topics is determined by the Judging Panel to be the next best ("the runner-up") will receive the Runner-up Prize.

7. 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 Chairman 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.

8. Notification to the winner and the runner-up will be given to the winner and the runner-up as soon as practicable after the conclusion of the judging. Notice may be given by ordinary post, electronic mail, courier or personally.

9. The winning entry and runner-up papers (and any subsequent finalist's papers) will be published on the TurksLegal and ANZIIF websites and in any ANZIIF e-newsletters or other media communications (including industry and broader press). By signing the application form the entrant accepts these conditions and gives permission for publishing of the name and/or photos of the scholarship winner. Under the conditions of entry the copyright in all entries will vest in ANZIIF and TurksLegal.

10. Entrants are responsible to ensure that their contact details with TurksLegal and ANZIIF are up to date.

11. No prize is transferable or exchangeable and cannot be taken solely in cash.

12. If for any reason the winner or runner up are unable to utilise their prize once booked (including ANZIIF educational courses, flights, accommodation, conference and restaurant 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.

13. In order to redeem any prize in the Scholarship, an entrant must be a fully paid up Australian resident member of ANZIIF.

14. TurksLegal and ANZIIF reserve the right to make whatever enquiries each consider necessary to ensure that the work attributed to an entrant is that person's 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.

15. TurksLegal's and ANZIIF'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 TurksLegal or ANZIIF in their absolute discretion without notice and without assigning any reason therefore. TurksLegal and ANZIIF 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. The entrant accepts these terms and conditions as amended from time to time and agrees 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. TurksLegal and ANZIIF reserve the right to cancel an entrant's participation in the Scholarship without assigning any reason therefore where TurksLegal and/or ANZIIF, 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. TurksLegal and ANZIIF accept no liability for late, lost or misdirected entries.

19. 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 Scholarship or making use of a prize.

20. TurksLegal and ANZIIF 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 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, including sending the entrant electronic messages. A request to access, update or correct any promotion should be directed to TurksLegal and/or ANZIIF.

## WHO CAN ENTER?

Each entrant must be based in Australia, a current financial member of ANZIIF and work in a job role connected directly with claims. Entry is not open to members of the ANZIIF board. Entry is not open to lawyers, accountants or medico-legal consultants employed in capacities other than as direct employees of a general insurance company.

## ANNOUNCEMENT OF THE WINNER

The winner and runner-up will be announced at the ANZIIF Annual General Insurance Breakfast in Sydney on 12 December 2008.

## HOW TO ENTER

Entrants must submit this application form together with an essay (maximum 2000 words), answering one of the three questions listed on this application form. Please also read the terms and conditions in this application form before submitting an entry. Submit eight (8) typed hard copies of your paper (with all personal details removed) and a completed Application Form by 5pm on 24 October 2008 to:

**Zoe Pink**  
**Marketing and Business Development Manager, TurksLegal**  
**GPO Box 2554 Sydney NSW 2001**

[www.turkslegal.com.au/ANZIIFclaims scholarship2008](http://www.turkslegal.com.au/ANZIIFclaims scholarship2008)

Full Name:	
Position:	
Organisation:	
Email :	
Address:	
Direct Phone:	
Mobile:	
Question Answered:	
Word Count (max 2000 words):	

By signing this application form below and submitting your entry form you confirm that you have read and understood the terms and conditions of the Scholarship, that you agree to be bound by these terms and conditions, and the organisation you work for has no objection to your entry being submitted:

Signed:	
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**Applications close at 5pm on 24 October 2008**