



# ONLINE SPRINTS FOR SENIOR CLAIMS ASSESSORS

**FEBRUARY 2024**

# 1. ASISA ACADEMY VISION, TRACK RECORD & ACCREDITATION

The ASISA Academy creates and delivers high quality solutions to meet the skills development needs of South African Savings, Life Assurance and Investment Management organisations. The Academy was established in response to the need for a fresh approach to developing savings and investment management skills and achieving broader, more rapid transformation of the industry using an approach that responds to industry realities and is delivered by industry experts in an academically sound manner.

More than 18,000 people in the Southern African financial services sector have learned with the ASISA Academy since 2008 with over 1000 industry presenters keeping the learning rooted in reality. The Academy has a **Level 1 B-BBEE rating**. The ASISA Academy creates and delivers high quality solutions to meet the skills development needs of South African Savings, Life Assurance and Investment Management organisations. Our learning solutions are informed by and responsive to industry realities, delivered in an academically sound and practitioner-led manner.

## 2. THE SPRINTS for SENIOR CLAIMS ASSESSORS

Each online Sprint will run for **3 hours** (e.g. 9h00 – 12h00) via Microsoft Teams:

BROAD OBJECTIVES OF THE COURSE	LEARNING OUTCOMES
<p><b>SPRINT 1: Financial assessment of claims</b></p> <p>To be able to carry out financial assessment of claims per product type and in more complex cases to engage meaningfully and effectively with accountants and be able to identify gaps, what to ask for, and who could assist.</p>	<ol style="list-style-type: none"> <li>1. Understand what financial evidence is available and can be requested at the claims stage to verify pre-disability income, ongoing income, and expenses of a business. <ul style="list-style-type: none"> <li>• What documentation is acceptable, audited and signed off by an accountant, auditor, or bookkeeper?</li> <li>• This would cover a professional in private practice and self-employed persons. What is the difference between self-employed and salaried employees and how would the claim requirements for each differ?</li> <li>• How is gross income and net income calculated?</li> </ul> </li> <li>2. Understand the financial statements of a business or if not available the income and expense report and tax information like the ITA34 (what some of the NB codes are on the tax form and what to look at). <ul style="list-style-type: none"> <li>• Explain a financial year/tax year compared to a calendar year.</li> </ul> </li> <li>3. Short section on aggregation of income and when it comes into play. <ul style="list-style-type: none"> <li>• What is considered earnings for aggregation of income as opposed to lump sum income like a pension payout?</li> </ul> </li> <li>4. How to apply that information to the requirements in the policy contract e.g. how “income” is defined.</li> <li>5. How to apply it at the claims stage- what to ask for, how to analyse it, and the impact it would then have on the benefit.</li> </ol>

<p><b>SPRINT 2: Dealing with complaints including complaints to the Long-Term Insurance Ombudsman</b></p> <p>LT Ombud does not like the haphazard approach. Argue new points and change direction. It makes it difficult, it is time-consuming and may lead to claims being paid due to the insurer not presenting the case properly rather than on the merits.</p>	<ol style="list-style-type: none"> <li>1. A brief refresher on the basic laws of insurance.</li> <li>2. Key points on business communication e.g. provide a factual not emotional response; use plain language; refer to the relevant policy wording etc.</li> <li>3. To set out all the points in the decision letter on the claim (understand the pitfalls- things to watch out for and to avoid).</li> <li>4. To set up a timeline for the case.</li> <li>5. To set up supportive evidence e.g. checking that it wasn't hearsay.</li> <li>6. How to set it out in writing to support your arguments.</li> </ol>
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### 3. MINIMUM NUMBERS AND SPRINT FEES

Subject to a minimum of 10 participants per Sprint, the fees are R1,100 (excluding VAT) per person per Sprint.

### 4. REFERENCES

References from companies for whom the ASISA Academy has run various other Sprints in the past:

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