



ONLINE SPRINTS FOR SENIOR CLAIMS ASSESSORS

MARCH 2025

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 22,000 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
SPRINT 1: Financial assessment of claims	<ol style="list-style-type: none"> 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"> • Identifying what documentation is acceptable, audited and signed off by an accountant, auditor, or bookkeeper. • Understanding the difference between self-employed and salaried employees and how the claim requirements for each would differ. • Calculating gross income and net income. 2. Understand the financial statements of a business or the income and expense report and tax information. <ul style="list-style-type: none"> • Explaining a financial year/tax year compared to a calendar year. 3. Aggregation of income and when it comes into play. <ul style="list-style-type: none"> • What is considered earnings for aggregation of income as opposed to lump sum income. • Applying this information to the requirements in the policy contract, e.g. how “income” is defined. • 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.
SPRINT 2: Dealing with complaints including complaints to the Long-Term Insurance Ombudsman	<ol style="list-style-type: none"> 1. A brief refresher on the basic laws of insurance. 2. Key points on business communication e.g. providing a factual response; using plain language; referring to the relevant policy wording, etc.

	<ol style="list-style-type: none"> 3. Setting out all the points in the decision letter on the claim (understanding the pitfalls). 4. Setting up a timeline for the case. 5. Setting up supportive evidence e.g. checking that it wasn't hearsay. 6. Setting it out in writing to support your arguments.
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3. MINIMUM NUMBERS AND SPRINT FEES

Subject to a minimum of 12 participants per Sprint, the fees are R1,500 (excluding VAT) per person per Sprint.

4. REFERENCES

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

MICHAEL BRAND
Sanlam Investments Group
 Head of Learning & Development
 Email MichaelBra@sanlaminvestments.com
 Phone +27 21 950 2842

NATALIE ZSCHOKKE
Ninety-One
 Head of Recruitment - Africa
 Email Natalie.Zschokke@investecmail.com
 Phone +27 21 416 1727

5. CONTACT INFORMATION

For more information contact via:

Email: LEARN@asisaacademy.org.za
 Website: www.asisaacademy.org.za