



# UCT LIFE INSURANCE CLAIMS ASSESSORS SHORT COURSE

## COURSE BROCHURE

**October 2022**

## 1. THE PURPOSE OF THE COURSE AND ENTRY REQUIREMENTS

The UCT Life Insurance Claims Assessors Short Course was borne out of the Academy's Life Insurance Underwriters programme. In partnership with a group of leading product developers, senior disability claims assessors and managers, senior medical officers and other industry leaders, the ASISA Academy has pioneered the claims assessors course to address a critical scarce skill in the insurance industry and to see claims assessing firmly positioned as a formal profession in South Africa. The course was designed to provide claims assessors with both a broad overview of the insurance industry as well as a practical understanding of claims assessment. Particular attention is paid to human anatomy, physiology and pathology and other non-medical risk factors.

The ASISA Academy offers this Claims Assessors course in Cape Town or Johannesburg alternating each year depending on demand. The course consists of 20 full day sessions distributed one week per month over four consecutive months. The claims assessors course is recognised by the Insurance Institute of South Africa (IISA) for CPD points which can be claimed by delegates who successfully complete the course.

### **The ASISA Academy in partnership with UCT**

In 2010 the Academy commenced strategic partnerships with universities to both facilitate employment opportunities to graduates with ASISA's members and also to inform curricula to make it as responsive as possible to the needs of an ever-changing industry. The Academy now has partnerships with seven universities including a strategic partnership with UCT where UCT has endorsed the following four Academy courses as non-credit bearing UCT Short Courses:

1. Life Insurance Underwriters' Short Course
2. Life Insurance Claims Assessor Short Course
3. Investment Management Administration & Client Servicing (IMACS) Short Course
4. Collective Investment Schemes (CIS) Short Course

Candidates on each of these courses need to pass the assessments to be awarded the UCT graduate certificate.

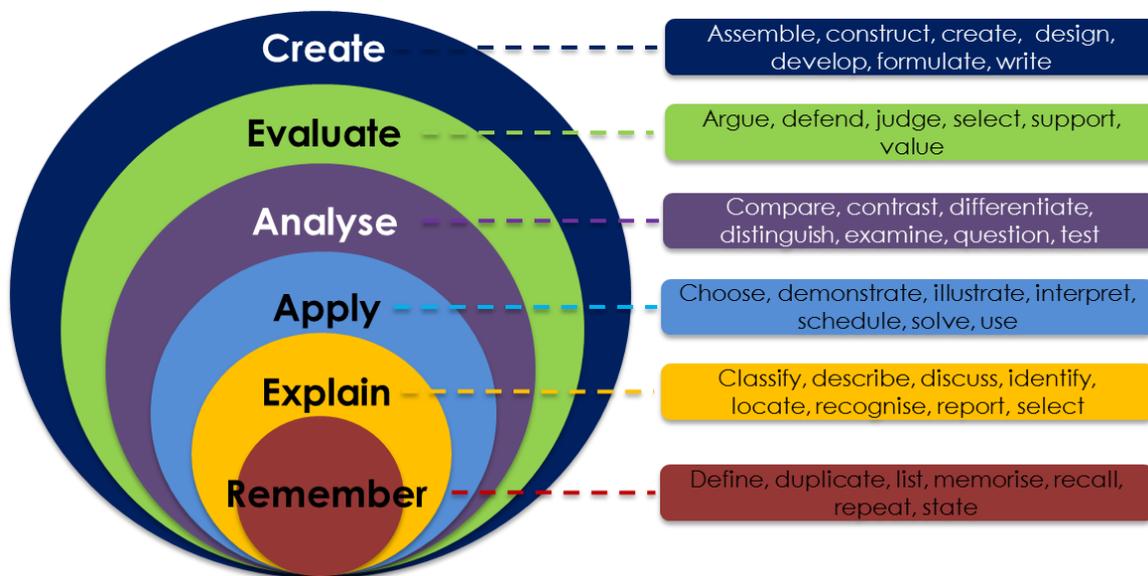
## 2. ACADEMY VISION & CONTEXT

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 resulted from the need for a fresh approach to developing savings and investment management skills and achieving broader, more rapid transformation of the industry. The intention is take delegates' learning beyond that of their tertiary studies using an approach that responds to industry realities and is delivered by industry experts in an academically sound manner.

More than 13,000 people in the Southern African financial services sector have learned with the ASISA Academy since 2008 with over 900 industry presenters keeping the learning rooted in reality. The Academy has a Level 1 B-BBEE rating.

## 3. ACTIVE LEARNING

We work hard at the ASISA Academy to ensure every learning experience is as interactive as possible. To achieve this, we draw on the expertise of some of the most experienced and specialised professionals in the industry and we limit the size of our groups. The following diagram captures the Academy approach to learning. We aim to achieve the bulk of our learning in the biggest circles.



Class sizes are limited to enable a supportive learning environment in which no committed participant gets left behind. Delegates will be required to bring a laptop or tablet in order to make full use of the online learning environment during the sessions.



## 4. COURSE LEARNING OUTCOMES

The following table summarises each Learning Area and Learning Outcomes covered during the course.

### 4.1 MODULE ONE – EXTERNAL FINANCIAL LANDSCAPE

Learning Area	Learning Outcomes - By the end of the course successful delegates will be able to...
<b>What is insurance?</b>	<ul style="list-style-type: none"> <li>• List the basic principles on which Insurance is based.</li> <li>• Described the origins of insurance,</li> <li>• Describe the concept of risk.</li> <li>• Provide a list of reasons for insurance being purchased.</li> <li>• Show how the insurance process quantifies risk.</li> <li>• Show how a selection of financial products are not insurance products e.g. unit trusts, RAs etc.</li> <li>• Contrast Individual Life Insurance with Group Life Insurance.</li> <li>• Develop a glossary of the terms and acronyms specific to the insurance industry.</li> </ul>
<b>Role players and industry bodies</b>	<ul style="list-style-type: none"> <li>• List the role players in the financial services sector and describe their roles and interrelationships. This should include at least the following:               <ul style="list-style-type: none"> <li>○ Regulators &amp; Ombudsmen</li> <li>○ Life Insurance companies</li> <li>○ Reinsurance companies</li> <li>○ Medical laboratories</li> <li>○ Financial Advisors &amp; Asset consultants</li> <li>○ Industry associations</li> <li>○ Asset managers, Collective Investment Schemes &amp; Asset administrators</li> <li>○ SA Reserve Bank and commercial banks</li> <li>○ Financial exchanges</li> <li>○ Data providers</li> </ul> </li> <li>• Explain the concept of a financial market.</li> <li>• Describe the characteristics of the financial markets (money market, bonds, equities &amp; derivatives) and who the major participants are.</li> </ul>
<b>Legal framework</b>	<ul style="list-style-type: none"> <li>• Describe the basics legal concepts underpinning insurance: Contracts / Utmost Good Faith / Insurable Interest / Common Law</li> <li>• Contrast the Prudential Regulatory framework with Market Conduct Regulatory framework by describing the main features and purposes of the important legislation affecting the insurance industry including at least the following:               <ul style="list-style-type: none"> <li>○ Prudential Regulatory framework                   <ul style="list-style-type: none"> <li>▪ Long Term Insurance Act</li> <li>▪ Financial Intelligence Centre Act</li> <li>▪ Capital Adequacy</li> <li>▪ Data Protection Act</li> <li>▪ Income Tax Act</li> <li>▪ Solvency Assessment &amp; Management (SAM) Framework</li> <li>▪ Prescription Act</li> </ul> </li> <li>○ Market Conduct Regulatory framework                   <ul style="list-style-type: none"> <li>▪ Financial Advisory and Intermediary Services (FAIS) Act</li> <li>▪ Long Term Insurance Act</li> <li>▪ Consumer Protection Act</li> <li>▪ Codes of Conduct</li> <li>▪ Ombudsman</li> <li>▪ Non-Disclosure</li> <li>▪ Promotion of Access to Information Act</li> <li>▪ Protection of Personal Information Act</li> <li>▪ Treating Customers Fairly</li> </ul> </li> <li>○ Other Legislation affecting the relationship between employers and employees                   <ul style="list-style-type: none"> <li>▪ Labour Relations Act</li> <li>▪ Basic Conditions of Employment Act</li> <li>▪ Health and Safety legislation (Health &amp; Safety and Mine Health and Safety Acts)</li> </ul> </li> </ul> </li> <li>• Contrast South African legislation pertaining to the insurance sector with legislation</li> </ul>



Learning Area	Learning Outcomes - By the end of the course successful delegates will be able to...
	<p>internationally.</p> <ul style="list-style-type: none"> <li>• Describe the ethical issues around requesting genetic information from individuals and the impact of adverse results for the individuals concerned (use "Scan for Life" <a href="http://www.scanforlife.co.za">http://www.scanforlife.co.za</a> as a case study.)</li> <li>• Contrast self-regulatory processes with state regulation.</li> <li>• Provide examples of anti-competitive behaviour and what the consequences of the behaviour were.</li> <li>• Show where regulation has historically failed and why.</li> <li>• Contrast detailed rules-based regulation with principle-based regulation.</li> <li>• List the most common areas where conflicts of interests arise.</li> <li>• Define the role of the Ombudsman.</li> <li>• Identify the impact of professional bodies' code of ethics on the legal framework.</li> <li>• Describe the different tax regimes applicable to insurance companies in South Africa.</li> <li>• Show the impact of non-disclosure by insurance applicant.</li> </ul>

## 4.2 MODULE TWO - INSURANCE INDUSTRY CONTEXT, STAKEHOLDERS AND BUSINESS

### PRINCIPLES

This module focuses on providing an overview of the insurance business, the interactions within the insurer and the interactions between the insurer and their clients.

Learning Area	Learning Outcomes - By the end of the course successful delegates will be able to...
<p><b>How does an insurance business work?</b></p>	<ul style="list-style-type: none"> <li>• Show how insurance companies make profit.</li> <li>• List a number of ways of measuring profit.</li> <li>• Define the components of a life insurance premium.</li> <li>• List the aspects that play a role in pricing and profitability of risk products.</li> <li>• Describe the risk management process within an insurance company.</li> <li>• Describe the insurance product cycle</li> <li>• Distinguish between the different departments within an insurer (Distribution, Underwriting, Actuarial, Marketing, Claims, Finance, HR, IT etc.) and describe how these departments interact.</li> <li>• Describe the difference between rating factors and risk factors with some examples of each</li> <li>• Define the role of an actuary and why actuaries are essential for the insurance industry.</li> <li>• Define the role of the broker or tied agent.</li> <li>• Describe the actuarial control cycle.</li> <li>• Contrast the insurance markets in Africa and motivate in which country they would establish a South African insurer from scratch.</li> <li>• Define the term "reserve" and describe the role of an investment manager in meeting the long-term funding requirements of an insurance company.</li> <li>•</li> </ul>
<p><b>The role of Claims assessors in the insurance business</b></p>	<ul style="list-style-type: none"> <li>• Describe the role of a claims assessor.</li> <li>• Describe the claims management process</li> <li>• Describe the duties of a claims assessor.</li> <li>• Describe the impact that claims practices (claims assessment and management) have on product design.</li> <li>• Describe the relationship between a direct office claims assessor and a reinsurance claims assessor.</li> <li>• Show the benefits of a strong relationship between the claims assessor and a) the actuary b) the broker / tied agent.</li> </ul>
<p><b>Stakeholder engagements and how they affect claims</b></p>	<ol style="list-style-type: none"> <li>1. Describe the engagement of the claims assessor with the following stakeholders and show how it informs the claims decision making process:             <ol style="list-style-type: none"> <li>a. Beneficiaries and other entities with rights to policy</li> <li>b. Underwriters</li> <li>c. Actuaries</li> <li>d. Brokers</li> <li>e. Guardianship/Legal guardianship</li> <li>f. Role of Occupational Therapists</li> <li>g. Medical Professionals</li> <li>h. Employers</li> </ol> </li> </ol>



Learning Area	Learning Outcomes - By the end of the course successful delegates will be able to...
	<ul style="list-style-type: none"> <li>i. Ombudsman</li> <li>• Lawyers</li> </ul>
<b>The role of underwriting in the insurance business</b>	<ul style="list-style-type: none"> <li>• Define the purpose of underwriting.</li> <li>• Describe the duties of an underwriter.</li> <li>• List the different types of underwriting decisions.</li> <li>• List four ways an underwriter decides on the value of cover.</li> <li>• Show when it is appropriate to engage with the underwriter at claims stage.</li> </ul>
<b>The Insurance Contract</b>	<ul style="list-style-type: none"> <li>• List the basic components of an insurance contract.</li> <li>• Name the parties involved in an insurance contract.</li> </ul>

### 4.3 MODULE THREE: RISK COVER PRODUCTS

Learning Area	Learning Outcomes - By the end of the course successful delegates will be able to...
<b>Product development</b>	<ul style="list-style-type: none"> <li>• Motivate who should be involved in the product development process and contrast this with the current reality.</li> <li>• List the factors that contribute to the need for a new risk product e.g. changes in the external environment or legislation, new type of risk, adjustments to existing products, alignment with company's vision, incentivise health and a healthy lifestyle, copying competitors, changing needs of consumers.</li> <li>• List the key aspects to be considered in the new product development process.</li> </ul>
<b>Individual and Group products</b>	<ul style="list-style-type: none"> <li>• Describe the key differences between Group and Individual products e.g. who pays the premium, tax deductibility, underwriting practices etc.</li> <li>• List differences in Group and Individual underwriting.</li> <li>• Show how group cover allows more people access to insurance.</li> <li>• List the types of voluntary and compulsory group arrangements e.g. union, employer, umbrella funds etc.</li> <li>• List the different types of personal and business individual covers.</li> </ul>
<b>Mortality (life cover)</b>	<ul style="list-style-type: none"> <li>• Describe the need for mortality cover.</li> <li>• Contrast mortality with morbidity products and terminal illness products.</li> <li>• Describe all the different mortality products available: Life, Accidental death, funeral cover.</li> <li>• List the product features of a typical mortality product.</li> </ul>
<b>Disability &amp; Impairment Cover</b>	<ul style="list-style-type: none"> <li>• Describe the need for disability and impairment cover</li> <li>• Describe all the different disability and impairment products available: Capital/lump sum, disability income replacement, physical impairment, functional impairment [Activities of Daily Living (ADL) and Activities of Daily Work (ADW)]</li> <li>• Describe the differences between disability and impairment products detailing the advantages and disadvantages of each.</li> <li>• Using examples contrast permanent disabilities with temporary disabilities.</li> <li>• Distinguish between the loss of a limb and the loss of use of a limb.</li> </ul>
<b>Long term care</b>	<ul style="list-style-type: none"> <li>• Describe the need for Long Term Care cover</li> <li>• Provide an opinion as to why long-term care has not yet been a successful product in South Africa and develop strategies to change this.</li> <li>• Describe the developments in the United States around this product.</li> </ul>
<b>Critical illness / Dread disease</b>	<ul style="list-style-type: none"> <li>• Describe the need for critical illness cover</li> <li>• List the product features of a critical illness product.</li> <li>• Describe the types of critical illness product and give examples of products available in this market.</li> <li>• Explain why the event definition is so important for this product.</li> <li>• Name the four definitions that are the leading causes of critical illness claims in South Africa.</li> <li>• Give a short description of the history of this product in South Africa and show the extent to which it has been "exported" around the world.</li> </ul>
<b>Credit cover</b>	<ul style="list-style-type: none"> <li>• Describe the need for credit life cover.</li> <li>• Describe what claim events are typically covered by this product.</li> <li>• List the special risks unique to credit cover products and how these are addressed in product development.</li> </ul>
<b>Health cover / Medical Aid / Hospital Cash</b>	<ul style="list-style-type: none"> <li>• Describe the need for Health Cover / Medical Aid / Hospital Cash cover.</li> <li>• List the features of health cover products and the most common exclusion clauses for each product.</li> <li>• Define the types of health cover products and give examples of products available in this market.</li> </ul>



<b>Learning Area</b>	<b>Learning Outcomes</b> - By the end of the course successful delegates will be able to...
<b>Retrenchment cover</b>	<ul style="list-style-type: none"> <li>List the features of retrenchment cover products.</li> <li>List the special risks unique to retrenchment cover products and how these are addressed in product development</li> </ul>
<b>Underwritten and Non-Underwritten products</b>	<ul style="list-style-type: none"> <li>Define and contrast underwritten and non-underwritten products.</li> <li>Give examples of underwritten and non-underwritten products and insurers who sell them.</li> <li>Describe the difference in claims assessment procedures for underwritten and non-underwritten products.</li> <li>Explain pre-existing condition clauses giving some examples.</li> </ul>
<b>Special (unusual) risks</b>	<ul style="list-style-type: none"> <li>Describe the special risks associated with different industries, occupations and leisure activities (avocations).</li> <li>Show how product terms and conditions manage special risks in order to be able to provide cover.</li> </ul>
<b>Product distribution</b>	<ul style="list-style-type: none"> <li>Highlight the key differences between direct-, broker- and tied-agent distribution and the impact on the relationship with the insured customer.</li> <li>Demonstrate how a claims assessor can add value to the sales process.</li> </ul>
<b>Reinsurance</b>	<ul style="list-style-type: none"> <li>Define the role of the reinsurer in the insurance process.</li> <li>List the different types of reinsurance agreements (treaty vs facultative) including possible impact on the claims assessment process.</li> <li>Describe the potential reinsurance structures providing advantages and disadvantages of each.</li> <li>Define and list the typical conditions of a "treaty" between a reinsurer and an insurer indicating why a treaty should always be put in place.</li> <li>Describe the ethical issues that might arise between the reinsurer and insurer at claims stage.</li> </ul>

#### 4.4 MODULE FOUR: ASSESSMENT & ADMINISTRATION PROCESSES

<b>Learning Area</b>	<b>Learning Outcomes</b> - By the end of the course successful delegates will be able to...
<b>Key principles of assessment and administration</b>	<ul style="list-style-type: none"> <li>Identify the key assessment principles and provide examples of how they relate to risk management.</li> <li>Describe the need for effective decision-making by the claims assessor.</li> <li>Confidently present claims decisions to the group based on an analysis of the facts of a case study.</li> <li>Balance production with quality.</li> </ul>
<b>Treating the Customer Fairly</b>	<ul style="list-style-type: none"> <li>Describe the nature of the insurer's contractual obligation to its customers.</li> <li>Define the key features of good customer service.</li> <li>Explore the tension between customer expectations and the business need for robust claims assessment and provide examples of when customers' service requirements should come before those of the business.</li> <li>Explain in their own words the meaning of "Treating the Customer Fairly"</li> <li>Describe the optimal feedback loop to the Product Development teams to ensure application of TCF Outcome 2: Products and services marketed and sold in the retail market are designed to meet the needs of identified customer groups and are targeted accordingly.</li> <li>Demonstrate the importance of customer confidentiality including the need for customer consent for sharing or obtaining information.</li> <li>Show how to apply the provisions of the Data Protection Act.</li> <li>Demonstrate an ability to create an appropriately safe place to have conversations of a more personal nature.</li> <li>Describe common but professionally inappropriate ways of communicating within and across gender, racial, cultural and religious boundaries and suggest alternatives.</li> <li>List the main cultural and religious groups in South Africa and the areas of sensitivity.</li> <li>Show why transparency and fairness are key principles in the claims assessment process.</li> <li>Contrast ethics with a code of conduct.</li> <li>Describe typical ethical dilemmas in the industry and strategies for managing them (e.g. giving and receiving of gifts, incentive schemes, brokers replacing existing cover for less expensive new cover)</li> </ul>
<b>Assessment</b>	<ul style="list-style-type: none"> <li>Draw a diagram of the claims assessment process including: <ul style="list-style-type: none"> <li>Claims submission</li> </ul> </li> </ul>



Learning Area	Learning Outcomes - By the end of the course successful delegates will be able to...
<b>Process &amp; Management of Claims</b>	<ul style="list-style-type: none"> <li>○ Validation</li> <li>○ Assessment</li> <li>○ Decision-making</li> <li>○ Review plan</li> <li>● Populate a matrix with the information requirements to assess a claim using the following categories on its axes:               <ul style="list-style-type: none"> <li>○ Y-axis: Group life, Group disability, Group Critical Illness, Individual Life, Individual Disability, Individual Critical Illness</li> <li>○ X-axis: Contractual, Claimant biographical info, Financial, Medical, legal documents (e.g. ID copy, police report etc.), work-related info.</li> </ul> </li> <li>● Identify the need for further information to assess the claim and consider appropriate ways of collecting this.</li> <li>● Describe how Misrepresentation and Misconduct impact claims including:               <ul style="list-style-type: none"> <li>○ Distinguishing between Fraud and non-disclosure</li> <li>○ Gauging materiality</li> <li>○ Duty of disclosure</li> </ul> </li> <li>● Describe how to assess and manage a claim event that occurs outside of South Africa.</li> <li>● Role play phoning a doctor to verify information or request additional information.</li> <li>● Based on a case study, interpret information in a reasonable manner at every point in the decision-making process then make and motivate a decision.</li> <li>● Explain the value of accurate record-keeping and identify the generic elements that should appear in a Claims Synopsis/Summary.</li> </ul>
<b>Administration procedures and Impact on claims</b>	<ul style="list-style-type: none"> <li>● Describe the need for feedback to internal business stakeholders listing these stakeholders and the feedback they should be given.</li> <li>● Communicate with external business stakeholders, e.g. brokers.</li> <li>● Write letters and e-mails to a claimant communicating the current claims status, further requirements and/or the claims decision.</li> <li>● Write a letter to a claimant communicating the decision to decline the claim.</li> <li>● Describe the impact of the following factors on the benefit calculation:               <ul style="list-style-type: none"> <li>○ Aggregation of benefits as a response to over-insurance.</li> <li>○ Financial assessment at claims stage including pre-disability income, loss of income etc.</li> <li>○ On the basis of financial records calculate the impact on the disability benefits.</li> <li>○ Financial underwriting and its impact on the claim decision.</li> </ul> </li> <li>● List other important administrative tasks that support the claims process including:               <ul style="list-style-type: none"> <li>○ Sourcing a pool of experts and paying them on time</li> <li>○ Follow-ups with claimants and/or their employers</li> <li>○ Capturing and reporting claims process metrics</li> </ul> </li> <li>● Describe the role of technology in assessing claims.</li> </ul>
<b>Unique aspects and assessment requirements of disability claims</b>	<ul style="list-style-type: none"> <li>● Identify the potential for return to work and assist the claimant to prepare for reintegration.</li> <li>● Identify the difference in assessor involvement in rehabilitation and return to work for individual vs group claims.</li> <li>● Analyse a claimant's job requirements and describe how the work environment could adversely impact a medical condition.</li> <li>● Determine the need for functional (e.g. physiotherapy, occupational therapy, neuropsychology) versus medical information required for disability claims assessment.</li> <li>● Identify criteria for selection of claims to case manage.</li> </ul>
<b>External factors impacting the claims assessment process</b>	<ul style="list-style-type: none"> <li>● Discuss the identification and management of possible fraud with reference to the following:               <ul style="list-style-type: none"> <li>○ Red flags</li> <li>○ Malingering</li> <li>○ Forensics</li> </ul> </li> <li>● Explain the Didcott Principle in the context of the reconstruction of policies at claims stage.</li> <li>● Deal with situations where a claimant disputes the claims decision including:               <ul style="list-style-type: none"> <li>○ Internal complaints/appeals process</li> <li>○ Debating the application of the Ombudsman Equity Jurisdiction principle in the context of a case study.</li> </ul> </li> </ul>



## 4.5 MODULE FIVE: ANATOMY, PHYSIOLOGY AND PATHOLOGY

Learners should be able to build bodies of knowledge (covering anatomy, physiology and pathology) for each Learning Area listed below.

Learning Area	Learning Outcomes - By the end of the course successful delegates will be able to...
<b>Claims Methodology</b>	<ul style="list-style-type: none"> <li>• Demonstrate the ability to research and interpret a condition from a claims perspective by considering:               <ul style="list-style-type: none"> <li>○ The physical symptoms / clinical presentation</li> <li>○ The diagnostic criteria</li> <li>○ The prognosis</li> <li>○ The treatment options</li> <li>○ Medical specialists and paramedics involved in the management of the condition.</li> <li>○ The functional impact of the condition by means of a case study.</li> </ul> </li> </ul>
<b>Sensory System</b>	<ul style="list-style-type: none"> <li>• Describe the purpose of this system in maintaining health.</li> <li>• Identify the leading pathologies associated with this system that present as claims by:               <ul style="list-style-type: none"> <li>○ Describing the physical symptoms / clinical presentation</li> <li>○ Listing the diagnostic criteria</li> <li>○ Defining the prognosis</li> <li>○ Listing treatment options</li> <li>○ Medical specialists and paramedics involved in the management of the condition.</li> </ul> </li> <li>• Describing the functional impact of the condition by means of a case study.</li> </ul>
<b>Central &amp; Peripheral Nervous System</b>	<ul style="list-style-type: none"> <li>• Describe the purpose of this system in maintaining health.</li> <li>• Identify the leading pathologies associated with this system that present as claims by:               <ul style="list-style-type: none"> <li>○ Describing the physical symptoms / clinical presentation</li> <li>○ Listing the diagnostic criteria</li> <li>○ Defining the prognosis</li> <li>○ Listing treatment options</li> <li>○ Medical specialists and paramedics involved in the management of the condition.</li> </ul> </li> <li>• Describe the functional impact of the condition by means of a case study.</li> </ul>
<b>Cardiovascular System</b>	<ul style="list-style-type: none"> <li>• Describe the purpose of this system in maintaining health.</li> <li>• Identify the leading pathologies associated with this system that present as claims by:               <ul style="list-style-type: none"> <li>○ Describing the physical symptoms / clinical presentation</li> <li>○ Listing the diagnostic criteria</li> <li>○ Defining the prognosis</li> <li>○ Listing treatment options</li> <li>○ Medical specialists and paramedics involved in the management of the condition.</li> </ul> </li> <li>• Describe the functional impact of the condition by means of a case study.</li> </ul>
<b>Respiratory System</b>	<ul style="list-style-type: none"> <li>• Describe the purpose of this system in maintaining health.</li> <li>• Identify the leading pathologies associated with this system that present as claims by:               <ul style="list-style-type: none"> <li>○ Describing the physical symptoms / clinical presentation</li> <li>○ Listing the diagnostic criteria</li> <li>○ Defining the prognosis</li> <li>○ Listing treatment options</li> <li>○ Medical specialists and paramedics involved in the management of the condition.</li> </ul> </li> <li>• Describe the functional impact of the condition by means of a case study.</li> </ul>
<b>Endocrine System</b>	<ul style="list-style-type: none"> <li>• Describe the purpose of this system in maintaining health.</li> <li>• Identify the leading pathologies associated with this system that present as claims by:               <ul style="list-style-type: none"> <li>○ Describing the physical symptoms / clinical presentation</li> <li>○ Listing the diagnostic criteria</li> <li>○ Defining the prognosis</li> <li>○ Listing treatment options</li> <li>○ Medical specialists and paramedics involved in the management of the condition.</li> </ul> </li> <li>• Describe the functional impact of the condition by means of a case study.</li> </ul>
<b>Renal and Genito-Urinary System</b>	<ul style="list-style-type: none"> <li>• Describe the purpose of this system in maintaining health.</li> <li>• Identify the leading pathologies associated with this system that present as claims by:               <ul style="list-style-type: none"> <li>○ Describing the physical symptoms / clinical presentation</li> <li>○ Listing the diagnostic criteria</li> </ul> </li> </ul>



Learning Area	Learning Outcomes - By the end of the course successful delegates will be able to...
	<ul style="list-style-type: none"> <li>○ Defining the prognosis</li> <li>○ Listing treatment options</li> <li>○ Medical specialists and paramedicals involved in the management of the condition.</li> <li>● Describe the functional impact of the condition by means of a case study.</li> </ul>
<b>Gastro-intestinal System</b>	<ul style="list-style-type: none"> <li>● Describe the purpose of this system in maintaining health.</li> <li>● Identify the leading pathologies associated with this system that present as claims by:               <ul style="list-style-type: none"> <li>○ Describing the physical symptoms / clinical presentation</li> <li>○ Listing the diagnostic criteria</li> <li>○ Defining the prognosis</li> <li>○ Listing treatment options</li> <li>○ Medical specialists and paramedicals involved in the management of the condition.</li> </ul> </li> <li>● Describe the functional impact of the condition by means of a case study.</li> </ul>
<b>Mental health system</b>	<ul style="list-style-type: none"> <li>● Describe the purpose of this system in maintaining health.</li> <li>● Describe the DSM (IV) and list the five axes used in this diagnostic approach.</li> <li>● Identify the leading conditions associated with this system that present as claims and:               <ul style="list-style-type: none"> <li>○ Describe the physical symptoms / clinical presentation</li> <li>○ List the diagnostic criteria</li> <li>○ Define the prognosis</li> <li>○ List treatment options</li> <li>○ Medical specialists and paramedicals involved in the management of the condition.</li> </ul> </li> <li>● Describe the functional impact of the condition through a case study.</li> </ul>
<b>Musculoskeletal System</b>	<ul style="list-style-type: none"> <li>● Describe the purpose of this system in maintaining health.</li> <li>● Identify the leading pathologies associated with this system that present as claims by:               <ul style="list-style-type: none"> <li>○ Describing the physical symptoms / clinical presentation</li> <li>○ Listing the diagnostic criteria</li> <li>○ Defining the prognosis</li> <li>○ Listing treatment options</li> <li>○ Medical specialists and paramedicals involved in the management of the condition.</li> </ul> </li> <li>● Describe the functional impact of the condition by means of a case study.</li> </ul>
<b>Infectious Diseases</b>	<ul style="list-style-type: none"> <li>● Identify the leading infectious diseases that present as claims by:               <ul style="list-style-type: none"> <li>○ Describing the physical symptoms / clinical presentation</li> <li>○ Listing the diagnostic criteria</li> <li>○ Defining the prognosis</li> <li>○ Listing treatment options</li> <li>○ Medical specialists and paramedicals involved in the management of the condition.</li> </ul> </li> <li>● Describe the functional impact of the diseases by means of case studies.</li> </ul>
<b>Cancer</b>	<ul style="list-style-type: none"> <li>● Identify the leading cancers that present as claims by:               <ul style="list-style-type: none"> <li>○ Describing the physical symptoms / clinical presentation</li> <li>○ Listing the diagnostic criteria</li> <li>○ Defining the prognosis</li> <li>○ Listing treatment options</li> <li>○ Medical specialists and paramedicals involved in the management of the condition.</li> </ul> </li> <li>● Describe the functional impact of the cancers by means of case studies.</li> </ul>
<b>Other medical factors</b>	<ul style="list-style-type: none"> <li>● Integrate multiple diagnoses in reaching a claims decision.</li> <li>● Apply the Treatment Clause to ensure reasonability.</li> <li>● Discuss the role of a Chief Medical Officer in the claims assessment process.</li> <li>● Discuss the role of the customer's treating doctor in the claims assessment process.</li> <li>● Discuss the role of the occupational health practitioner and when it is relevant to a claim.</li> <li>● Discuss the possible roles of independent medical practitioners and occupational therapists in the assessment of a claim.</li> </ul>

**4.6 MODULE SIX – ENGAGEMENT SKILLS**

<b>Learning Area</b>	<b>Learning Outcomes</b> - By the end of the course successful delegates will be able to...
<b>Decision Making</b>	<ul style="list-style-type: none"> <li>• Extract, analyse and apply relevant information from a variety of sources</li> <li>• Collate and synthesise information and then make and act on a decision.</li> <li>• Phone a doctor to verify or clarify information or request additional information.</li> <li>• Submit a written request to a doctor for specific requirements for a claim.</li> </ul>
<b>Conflict Management &amp; Negotiation Skills</b>	<ul style="list-style-type: none"> <li>• Identify potential conflict situations.</li> <li>• Describe and critique the alternative responses to conflict situations.</li> <li>• Assess their most natural response to conflict (fight, flight, negotiate)</li> <li>• Describe a conflict resolution process.</li> <li>• List and describe the situations in which negotiation is necessary</li> <li>• Describe the main negotiating techniques, choose the technique most suited to them and exhibit the ability to use it practically.</li> <li>• Respond effectively to someone using different negotiation techniques.</li> </ul>
<b>Business Communication skills</b>	<ul style="list-style-type: none"> <li>• Evaluate examples of existing Admit letters.</li> <li>• Write a Decline letter explaining the reasons for a repudiation.</li> <li>• Communicate negative feedback in a constructive manner</li> <li>• Demonstrate empathy with customers in difficult circumstances such as grieving family members, terminally ill, disabled individuals.</li> <li>• Verbal communication with customers</li> <li>• Demonstrate basic listening skills.</li> <li>• Identify the work-related situations where effective communication is key, what form this should take and what characteristics would be appropriate (e.g. advocacy)</li> <li>• Describe the common flaws in written and verbal communication internally and externally.</li> <li>• For a given communication challenge how they would most likely handle it and how best it could be handled (diplomacy)</li> <li>• Demonstrate an ability to communicate effectively using body language, stance and projection appropriate to the situation.</li> </ul>
<b>Personal time, priority &amp; financial management</b>	<ul style="list-style-type: none"> <li>• Describe their personal relationship to time, identifying where this is problematic and design practical solutions</li> <li>• Demonstrate an ability to manage time effectively (Meet deadlines, attend meetings, arrive on time for meetings, use standard software tools)</li> <li>• Manage their health and recognise early signs of long term health problems developing.</li> <li>• Illustrate how they achieve a work/life balance.</li> <li>• Describe techniques for effective stress management.</li> <li>• Demonstrate an understanding of personal financial management (personal budget, personal investments, retirement funding, tax, cash flow management etc.)</li> </ul>



## 5. PROGRAMME CHAMPION



### **Disability Work Productivity Consultant and Ergonomics Specialist Bsc.OT (Wits), Dip Voc Rehab (UP), Health Economics (UCT)**

Phumla is a registered Occupational Therapist with extensive experience as a health risk consultant. Her background as an occupational therapist has given her the necessary clinical expertise related to several mental and physical conditions and has given her required skills in dealing with employee benefits programmes, their structure and the socio-economic impact of wellness programmes deployed in the markets. She is a sought-after speaker and writer on ergonomics and its impact on work productivity.

## 6. FEEDBACK FROM PAST DELEGATES

Some comments from past Academy delegates about their experiences on our courses:

- "Today's sessions were very informative in terms of the legislation changes that are currently happening in the industry."
- "The practical session on malingering was very helpful."
- "The videos used helped me understand the subject matter even more."
- "I really learnt a lot about connective tissue disorders and endocrine disorders today."
- "Today's presentations really broadened my knowledge of mental illness."
- "Today's session on the Muscular Skeletal system was very informative. I really learnt a lot."
- "The Ombudsman's lecture was very helpful."



- "Every day I'm learning so much from this course. I feel really blessed to be here."
- "The content that we are learning is very informative and it has really helped me to be a better assessor."
- "I enjoyed the case studies and contract law presentation."
- "The disability presentation was really a great help because I was struggling a bit with those claims."

- "Today's sessions were very good as we need to understand some aspects of the medical conditions when we are assessing a claim."
- "The presenter has provided me with more insight into the mental conditions and how to deal with them. This will be very helpful in assessing disability claims. I had very little understanding of them prior to today. The information will definitely help with the difficult and tricky cases."



## 7. CONTACT INFORMATION

For course dates, venues, pricing, and other information please contact the ASISA Academy on:

- Email: [LEARN@asisaacademy.org.za](mailto:LEARN@asisaacademy.org.za)
- Landline: +27 21 673 1620
- Website: [www.asisaacademy.org.za](http://www.asisaacademy.org.za)