

# Where can we go together?



Go further with a career at one of Australia's leading life insurers.

## Your role

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<b>ROLE TITLE</b>	Claims Consultant
<b>REPORTS TO</b>	Team Manager
<b>BUSINESS UNIT</b>	Claims
<b>DIRECT REPORTS</b>	None
<b>INDIRECT REPORTS</b>	None
<b>JOB FAMILY</b>	Claims
<b>LEVEL</b>	2
<b>DATE UPDATED</b>	July 2024
<b>DATE EVALUATED (P&amp;C)</b>	July 2024

# Who we are

When you've been part of this Australian life for more than 150 years, you learn a thing or two about what matters most. It's not the stuff we own, but the experiences we share with the people we love. It's living life. This Australian life.

Today, together with our partners, we protect more than 4.5 million Australians and their families.

We have an important job to do in the Australian community, to support Australians in their time of need. Every day we work to help Australians lead a life full of choices, options and freedoms – no matter what happens. Our Purpose is at the heart of what we do and why we come to work each day.



## Our People Commitment

We go out of our way to help you do your best work, share your brightest ideas, build strong relationships and make a difference that matters. Together, we can achieve more than we ever could alone.



## Our Purpose

Every day we work to help Australians live a life filled with choices, options and freedoms, no matter what happens.



## Our Ambition

Our customers understand and value the protection they have and are confident we will be there when they need us most.



## Our Spirit

- Aiming higher
- Doing the right thing
- Getting it done
- Being straightforward

## Our Strategic Priorities



### CUSTOMER & INDUSTRY LEADERSHIP

Leading the industry by getting it right for our customers and partners.



### STRENGTHENING OUR BUSINESS

Strengthening and simplifying what we do to be a more resilient business.



### PEOPLE

Building a culture that is high performing, confident and creates exciting opportunities for our people.



### FINANCIAL PERFORMANCE

Delivering long- term sustainable financial performance so that we will be here to deliver on our Purpose and Ambition.



### GROWTH

Building on our existing business and finding new ways to help our customers and partners for the future.



### INTEGRATION

Bringing Westpac and TAL together to build a stronger and better business for the future.

## Building a diverse and inclusive work culture



**Employer of Choice for Gender Equality**  
(consecutive citation winner)



**Reconciliation Action Plan**  
and community partnerships



We offer a **blended approach to working**



**TAL Pride** network and employee action group

# Your role

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## YOUR BUSINESS UNIT

We recognise that when our customers come to us with a claim, they're setting out in a direction they didn't expect. As the experts, our Claims team offers guidance and support, and does all we can to get our customers on a path towards their best possible life. Our team helps them navigate something they've probably never experienced before, and we make sure we're providing clarity and certainty every step of the way.

Last financial year we paid \$4.2 billion in claims to over 50,128 Australians and their families.

Our Claims Business Unit is made up of over 800 people servicing the customers of our Retail, Direct and Group channels. We are located across both Sydney, Melbourne and Brisbane.

Beyond our frontline Claims Consultants our team also incorporates the full range of claims functions including Training, Quality and Assurance, Technical and Recovery and Return to Work Specialists, Risk, Effectiveness and Reporting Teams.

We consider Claims Management to be a professional discipline and we are committed to the professional development of all our people.

## YOUR TEAM

TAL's Claims teams are structured to support the customers of our three key business channels being Retail, Group and Direct. Our people may spend their career at TAL working within one channel or may move across these channels.

Within our Retail Channel, we support customers who have obtained their life insurance with the support of their adviser. Accordingly, we may interact with both Customers directly and/or their adviser as part of their claims journey with us. We are structured in accordance with our products and have teams that are dedicated to either Income Protection claims or on Lump Sum claims.

Within our Group Channel, we support customers who have obtained their life insurance through their superannuation fund. Accordingly, we may interact with the Customer, the Superannuation Fund Trustee and the Superannuation Fund Administrator as we progress our Claims Management for our Customers. Group is structured in accordance with our Superannuation Fund partners and depending on the size of that partner, team members may be dedicated to either Income Protection or Lump Sum claims or may have a claims portfolio that comprises both products.

Within our Direct Channel, we support customers who have obtained their life insurance directly with TAL or one of our affiliated alliance partners. Accordingly, we support our customers directly through their journey with us.

## INTERNAL AND EXTERNAL RELATIONSHIPS

The key working relationships you will partner with include:

Claims teams, customers and clients (e.g., advisers, trustees, fund administrators).

Technical Specialists, Recovery & Support Specialists, Health Services and other internal stakeholders.



### Risk

As a leading life insurance company, we operate in an increasingly complex market, business, and regulatory environment. Having a good risk culture has never been more important and front of mind. The work we do is important, and our customers and the community have high expectations of us.

It's up to all of us to do the right thing.

If, at any time, it is not clear what to do, something goes wrong or doesn't seem right, ask your People Leader, your business risk representative or the Risk Office team. **See it. Report it. Sort it.**

# Your role

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## OVERVIEW OF YOUR ROLE

The Claims Consultant is responsible for the proactive management of a portfolio of life insurance claims in accordance with TAL's claims philosophy, claims handling procedures, policy terms & conditions and in accordance with the Life Insurance Code of Practice and other legislative and regulatory requirements.

A key focus of this role involves providing a best-in-class customer and client (e.g., advisers, trustees, fund administrators) experience, including regular communication in relation to the status of claims and managing expectations, to deliver on quality health and claim outcomes.

- Ensure compliance with TAL policies, procedures and guidelines procedures, ensuring claims management is in accordance with the TAL claims philosophy
- Adherence to external regulations (e.g., Privacy and Life Insurance Code of Practice) and all relevant legislation and industry guidelines
- Ensure all interactions with Customers, Advisers and other internal and external stakeholders adhere to TAL's Customer Service Culture through the provision of high-quality, accurate and compliant work
- Contributing towards a culture of process improvement
- Contributing to department and company projects as required.
- Maintain current knowledge of life insurance guidelines, processes and policy changes. Ensure claims handling and service approach reflects industry best practice and TAL processes and policies.
- Other ad-hoc duties as required

## YOUR KEY ACCOUNTABILITIES

### Claims handling and management

- Manage a portfolio of life insurance claims in a proactive, cost-effective manner, ensuring accurate claim assessment in line with policy terms and conditions and active engagement with key stakeholders to deliver timely outcomes for customers. This includes but is not limited to:
  - Gathering and interpreting relevant information to form an appropriate claims strategy
  - Effective case noting and record keeping in line with claims handling guidelines
  - Effective determination of correct benefit entitlement ensuring that legitimate claims are paid in a timely manner in accordance with policy terms and conditions
  - Adherence to the designated delegation of authority and associated processes
- Assess and initiate appropriate support options tailored to the customer's needs where appropriate
- Work Collaboratively with Technical Specialists, Recovery & Support Specialists, Health Services and other internal stakeholders
- Arrange and participate in case conferences and peer case discussions, including preparation of documentation, record keeping and completion of agreed actions
- Identify and escalate issues as required to ensure timely claims management and communications.

### Client Service

- Provide exceptional customer service, including proactively managing communication with customers and clients relating to the management of the claim and initiating support options, where appropriate.
- Customer and partner stakeholder management (e.g., advisers, trustees, fund administrators) whilst monitoring service delivery and quality.

# Your role

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## YOUR TECHNICAL SKILLS, KNOWLEDGE & QUALIFICATIONS

In addition to the core capabilities set out in TAL's role requirements for this level role, you will need:

- Experience in a similar claims management role in the Financial Services or Insurance Industry
- Ability to build rapport and empathy with customers during difficult times and a commitment to delivering proactive, high quality customer service.
- Advanced time management and prioritisation skills
- Demonstrated analytical and problem-solving skills and attention to detail.
- Relevant tertiary qualifications in Business, Commerce, Health or Allied Health (desirable)
- Diploma or Cert IV in Life Insurance, or equivalent (desirable)

# Your development

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## WHERE CAN WE GO TOGETHER? CAREER PATH POSSIBILITIES INCLUDE:

Senior Claims Consultant, Technical Specialist, Quality Assurance Consultant, Claims L&D

We see your career as something that you're in charge of. Our development philosophy centres on a 70:20:10 learning approach. Put simply: 70% experience, 20% social, 10% structured.

Learning is an experience. Everything else is just information.

# Your capabilities

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Whether you want to move across the organisation or into a more senior role, the way you live Our Spirit qualities and demonstrate TAL's core capabilities is important. These are documented in detail on our intranet under Capability Framework. They represent the essential skills, knowledge, and attributes we need to be able to deliver on Our Purpose. As a guide, our capabilities are clustered into four areas:



### **PARTNERS WITH CUSTOMERS**

These capabilities relate to your engagement with external and internal customers and partners. They include effective communication techniques, building collaborative partnerships and a customer focused approach to all interactions.



### **BUILDS OUR BUSINESS**

These capabilities focus on business knowledge and an understanding of practices and trends in our industry; ownership and commitment to our strategy and culture; and achievement of sustainable business goals. They also include innovation, challenging the status quo and supporting or initiating changes that will benefit our customers and partners.



### **DRIVES RESULTS**

These capabilities focus on working with agility, working effectively, and problem solving to improve productivity, making sound business decisions, taking calculated risks and driving accountability.



### **CONNECTS WITH PEOPLE**

These capabilities focus on how we interact with one another at TAL. They include self-development, a commitment to developing people and high-performing, diverse teams, as well as engaging in practices that encourage resilience and good health.