



From March 27, 2020 Risk Researcher users may notice some changes to the way TAL Accelerated Protection is represented in our software.

These changes include the expiry of the Accelerated Protection packages launched in 2009 and the creation of a new Accelerated Protection package.

The following FAQs may help users navigate these changes.

Why has the existing package been expired?

As part of their latest update, TAL have reviewed benefits/definitions in a way that cannot be passed back to existing policy holders. Within Risk Researcher, expiring the existing Accelerated Protection policies is the best course of action to ensure future product reviews may be completed with the highest level of accuracy.

What to do if you can't see the new TAL package in Risk Researcher:

The list of products you see in Risk Researcher may be controlled by a User Defined Approved Product List (APL). New policies are not automatically added to this APL. However, most users will be able to update their own APL via Risk Researcher -> Settings -> Product List.

From March 27, TAL Accelerated Protection packages and all associated policies will appear as follows within the User Defined APL:

Insurer / Package / Product	Approved	Preferred
Super SA	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Triple S	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Death	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Income Protection	<input checked="" type="checkbox"/>	<input type="checkbox"/>
TFD	<input checked="" type="checkbox"/>	<input type="checkbox"/>
TAL	<input type="checkbox"/>	<input type="checkbox"/>
Accelerated Protection	<input type="checkbox"/>	<input type="checkbox"/>
Business Expense Insurance	<input type="checkbox"/>	<input type="checkbox"/>
Critical Illness Premier	<input type="checkbox"/>	<input type="checkbox"/>
Critical Illness Standard	<input type="checkbox"/>	<input type="checkbox"/>
Health Sense CI Premier	<input type="checkbox"/>	<input type="checkbox"/>
Health Sense CI Standard	<input type="checkbox"/>	<input type="checkbox"/>
Health Sense Life	<input type="checkbox"/>	<input type="checkbox"/>
Health Sense TFD	<input type="checkbox"/>	<input type="checkbox"/>
Income Protection Premier	<input type="checkbox"/>	<input type="checkbox"/>
Income Protection Standard	<input type="checkbox"/>	<input type="checkbox"/>
Income Protection Standard Occ SRA	<input type="checkbox"/>	<input type="checkbox"/>
Life	<input type="checkbox"/>	<input type="checkbox"/>
TFD	<input type="checkbox"/>	<input type="checkbox"/>
Accelerated Protection (Super)	<input type="checkbox"/>	<input type="checkbox"/>
Health Sense Life Super	<input type="checkbox"/>	<input type="checkbox"/>
Health Sense TFD	<input type="checkbox"/>	<input type="checkbox"/>
Income Super	<input type="checkbox"/>	<input type="checkbox"/>
Life Super	<input type="checkbox"/>	<input type="checkbox"/>
Linked Critical Illness Premier	<input type="checkbox"/>	<input type="checkbox"/>
Linked Critical Illness SMI	<input type="checkbox"/>	<input type="checkbox"/>
Superlink IP Premier	<input type="checkbox"/>	<input type="checkbox"/>
Superlink IP SMI	<input type="checkbox"/>	<input type="checkbox"/>
Superlink IP SMI Occ SRA	<input type="checkbox"/>	<input type="checkbox"/>
TFD	<input type="checkbox"/>	<input type="checkbox"/>
Group Insurance (Qualitative Analysis Only)	<input type="checkbox"/>	<input type="checkbox"/>
Group Salary Continuance	<input type="checkbox"/>	<input type="checkbox"/>
Lifetime Protection (Qualitative Analysis Only)	<input type="checkbox"/>	<input type="checkbox"/>
Income Protection	<input type="checkbox"/>	<input type="checkbox"/>



Users will need to select TAL, at either the package level (i.e. Accelerated Protection & Accelerated Protection – Super) or individual policy level, via the 'Approved Column' and save these changes.

The policies will then appear as expected across Risk Researcher.

I don't have access to User Defined APLs – what should I do?

If you do not have access to the APL settings in Risk Researcher, it's likely these are controlled by your site administrator. In this instance you will need to contact your site administrator and ask them to review the site APL settings.

If I review an existing TAL policy, how will I know which policy to link it to?

When reviewing a policy, you may be asked to 'link' the existing policy to a Risk Researcher policy as part of the product review process. All our expired packages include date ranges that may be used as a reference for when the policy was sold. For the newly expired TAL packages, you will need to select from the package containing the date range [11.09 to 03.20]:

Link to Risk Researcher Product

TAL - Life with linked TPD and Trauma can be linked to a Risk Researcher product.
Please select from the following:

Select underwriter: TAL

Select package: Accelerated Protection [11.09 to 03.20]

Life with linked TPD/Trauma | Income Protection

Product

- Health Sense Life & TPD & Critical Illness Premier
- Health Sense Life & TPD & Critical Illness Standard
- Life & TPD & Critical Illness Premier
- Life & TPD & Critical Illness Standard

Link Cancel

If you have any further questions that have not been answered here, please contact your TAL Business Development Manager or IRESS via xplansupport@iress.com.au