



Australian Government

Department of Education, Employment and Workplace Relations

FNSSUP502A Supervise insurer liaison

Revision Number: 1

FNSSUP502A Supervise insurer liaison

Modification History

Not applicable.

Unit Descriptor

Unit descriptor	<p>This unit describes the performance outcomes, skills and knowledge required to implement and supervise liaison with insurance bodies. It encompasses establishing insurer liaison, supervising the claim procedures, managing complex claims and managing risk.</p> <p>This unit is applicable to individuals working within enterprises and job roles subject to licensing, legislative, regulatory or certification requirements including legislation administered by the Australian Securities and Investments Commission (ASIC).</p>
------------------------	--

Application of the Unit

Application of the unit	<p>This unit applies to job roles involving implementing and supervising the liaison between insurance bodies and has application to trustees and small Australian Prudential Regulation Authority (APRA) funds. It does not cover the payment of benefits to a member but covers the obtaining of monies from the insurer.</p>
--------------------------------	---

Licensing/Regulatory Information

Not applicable.

Pre-Requisites

Prerequisite units		

Employability Skills Information

Employability skills	This unit contains employability skills.
-----------------------------	--

Elements and Performance Criteria Pre-Content

Elements describe the essential outcomes of a unit of competency.	Performance criteria describe the performance needed to demonstrate achievement of the element. Where bold italicised text is used, further information is detailed in the required skills and knowledge section and the range statement. Assessment of performance is to be consistent with the evidence guide.
---	--

Elements and Performance Criteria

ELEMENT	PERFORMANCE CRITERIA
1. Establish insurer liaison	1.1. Organisation guidelines for insurance arrangements are identified 1.2. Insurance <i>performance measures</i> are established 1.3. Tendering process is facilitated when necessary 1.4. Contact is established with insurer and regular liaison maintained 1.5. Insurance premiums payment details are established 1.6. Procedures for processing claims are established 1.7. Required paperwork is obtained 1.8. Insurer is provided with <i>information</i> to maintain accurate member records
2. Manage risk	2.1. Risk of member profile is assessed with insurer 2.2. Procedures are undertaken to reduce risk in line with organisation guidelines 2.3. Claims documentation is assessed and reports generated for trustee 2.4. Trustee decisions on claims and risk management procedures are implemented
3. Supervise claim procedures	3.1. Paperwork for claim applications is prepared 3.2. Personal statements and medical reports are obtained as required 3.3. Performance requirements for insurer are monitored 3.4. Insurer is provided with information as required in order to process claim 3.5. Disputed claims are referred to complaints procedure
4. Manage complex claims	4.1. Documentation for complex claims is gathered and prepared for insurer 4.2. Claim applications are checked against conditions identified in trust deed 4.3. Claim beneficiaries are incorporated into claims processing procedure 4.4. Claim correspondence is complied in accordance with the conditions identified in the trust deed, relevant legislation and organisation procedures 4.5. Claim correspondence is forwarded to insurer

Required Skills and Knowledge

REQUIRED SKILLS AND KNOWLEDGE

This section describes the skills and knowledge required for this unit.

Required skills

- well-developed communication and negotiation skills to:
 - liaise with others, share information, confirm work requirements, using questioning and active listening as required
 - use language and concepts appropriate to cultural differences
 - negotiate suitable outcomes to disputes
- numeracy and IT skills to:
 - perform calculations related to funds
 - access and update account records electronically
 - use internet information
- well-developed literacy skills to read and interpret documentation from a variety of sources and record and consolidate related information
- data analysis and interpretation skills
- interpersonal skills to relate effectively within a team environment
- organisation skills, including the ability to plan and sequence work
- learning skills to maintain knowledge of changes to products and relevant legislation
- judgement skills for forming recommendations in operational situations
- management skills for working effectively in a constantly changing environment

Required knowledge

- organisation policies, objectives and guidelines
- Government Member Protection Rules
- Preservation Rules (before and after July 1999)
- taxation requirements for Eligible Termination Payments (ETPs) under the Income Tax Assessment Act
- components of a superannuation ETP
- documentation requirements of a superannuation ETP
- taxation requirements for:
 - total and permanent disablement benefits
 - salary continuance insurance payments
- Reasonable Benefit Limits (RBL) regulations and impacts on taxation
- procedures for:
 - calculating and processing benefits
 - assessing insurance claims and calculating and processing benefit payments
- documentation requirements for processing death and disability payments

REQUIRED SKILLS AND KNOWLEDGE

- regulations and legislation applying to payments
- internal and Superannuation Complaints Tribunal (SCT) complaints procedures
- organisation guidelines for insurance arrangements
- performance goals for insurers
- compliance responsibilities for claims processing
- tendering processes
- insurance procedures
- risk management strategies

Evidence Guide

EVIDENCE GUIDE

The Evidence Guide provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge, range statement and the Assessment Guidelines for the Training Package.

Overview of assessment

Critical aspects for assessment and evidence required to demonstrate competency in this unit

Evidence of the ability to:

- use risk profiling techniques
- implement trustee instructions
- develop and maintain documentation systems for insurance claims
- identify, source and interpret required information to process benefits for lump sum payments, death claims and disablement claims
- assess and determine benefit entitlements for ETPs, death and disablement claims.

Context of and specific resources for assessment

Assessment must ensure:

- competency is demonstrated in the context of the work environment and conditions specified in the range statement either in a relevant workplace or a closely simulated work environment
- access to and the use of a range of common office equipment, technology, software and consumables
- access to organisation financial records
- access to organisation policies and procedures.

Method of assessment

A range of assessment methods should be used to assess practical skills and knowledge. The following examples, in combination, are appropriate for this unit:

- evaluating an integrated activity, which combines the elements of competency for the unit, or a cluster of related units of competency
- observing processes and procedures in workplaces
- verbal or written questioning on underpinning knowledge and skills
- evaluating samples of work
- accessing and validating third party reports
- setting and reviewing workplace business simulations or scenarios.

Guidance information for

EVIDENCE GUIDE**assessment****Range Statement****RANGE STATEMENT**

The range statement relates to the unit of competency as a whole. It allows for different work environments and situations that may affect performance. Bold italicised wording, if used in the performance criteria, is detailed below. Essential operating conditions that may be present with training and assessment (depending on the work situation, needs of the candidate, accessibility of the item, and local industry and regional contexts) may also be included.

Performance measures may include:

- claim processing times
- cost of premiums
- disability definition
- implementation of follow-up
- profit sharing arrangements
- response times to correspondence
- standard of service.

Information may include:

- claims experience of members
- details for underwriting process
- details of claims
- new member details
- occupation of members
- sums insured per member.

Unit Sector(s)**Unit sector**

Superannuation

Competency field**Competency field**

Co-requisite units

Co-requisite units		