



Australian Government

FNSILA510 Provide specialist construction loss adjusting advice and services

Release: 1

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Modification History

Release	Comments
Release 1	This version first released with FNS Financial Services Training Package Version 6.0.

Application

This unit describes the skills and knowledge required to select techniques and provide appropriate advice and services when loss adjusting construction claims. It includes determining liability and extent of loss, and loss mitigation and recovery options for construction types of insurance loss or damage.

The unit applies to individuals working in the loss adjusting sector who use specialised knowledge, analytical skills and techniques to complete their work within organisations of various sizes and across a range of customer bases.

Work functions in the occupational areas where this unit may be used are subject to regulatory requirements. Users are advised to check with the relevant state and territory regulatory authorities to confirm those requirements.

Unit Sector

Insurance loss adjusting

Elements and Performance Criteria

ELEMENT	PERFORMANCE CRITERIA
<i>Elements describe the essential outcomes.</i>	<i>Performance criteria describe the performance needed to demonstrate achievement of the element.</i>
1. Establish facts and options for loss mitigation	1.1 Collect evidence and information to confirm circumstances of loss, damage or injury for construction claims 1.2 Identify information deficiencies and obtain additional information from required sources 1.3 Review insurance policy conditions and determine if loss falls within policy coverage 1.4 Identify and evaluate options for loss mitigation relating to claim
2. Analyse established	2.1 Assess collected evidence and information

ELEMENT	PERFORMANCE CRITERIA
facts	2.2 Identify fraud indicators 2.3 Assess validity of loss situation and claim against reported circumstances, available evidence and policy specifications
3. Determine extent of loss, damage or injury and establish options for recovery	3.1 Determine extent of liability and loss according to legislative requirements and organisational policy and guidelines 3.2 Identify required contributory insurances 3.3 Identify and assess cases for potential subrogation action 3.4 Identify and evaluate methods of salvage and disposal and inform clients of appropriate steps to preserve salvageable materials
4. Communicate with required parties	4.1 Identify the need for specialist assistance 4.2 Convey facts and outcomes to client and other required parties 4.3 Communicate with authorities as required

Foundation Skills

This section describes those language, literacy, numeracy and employment skills that are essential to performance but not explicit in the performance criteria.

SKILL	DESCRIPTION
Numeracy	<ul style="list-style-type: none"> • Uses a range of mathematical problem-solving techniques to analyse and estimate numerical and financial data
Oral communication	<ul style="list-style-type: none"> • Uses active listening and questioning to convey and clarify information and to confirm understanding • Presents information using clear and convincing language, tone and pace appropriate for the audience and purpose
Planning and organising	<ul style="list-style-type: none"> • Accepts responsibility for planning and sequencing complex tasks and workload, negotiating key aspects with others and considers capabilities, efficiencies and effectiveness
Problem solving	<ul style="list-style-type: none"> • Applies systematic and analytical decision-making processes for complex and non-routine situations
Reading	<ul style="list-style-type: none"> • Analyses and consolidates information and data from a range of sources, against defined criteria and requirements, and checks for accuracy and completeness
Self-management	<ul style="list-style-type: none"> • Takes responsibility for following policies, guidelines and legislative requirements and identifies organisational implications of new legislation or regulation
Technologies	<ul style="list-style-type: none"> • Uses digital technologies to access, enter and store information required to complete work tasks

SKILL	DESCRIPTION
Writing	<ul style="list-style-type: none">Records and completes organisational documents and correspondence using clear language and correct spelling, grammar and terminology

Unit Mapping Information

No equivalent unit. New unit.

Links

Companion Volume Implementation Guide is found on VETNet -

<https://vetnet.gov.au/Pages/TrainingDocs.aspx?q=c7200cc8-0566-4f04-b76f-e89fd6f102fe>