



**Australian Government**

# **FNSILF506 Manage group life insurance claims**

**Release: 1**

## FNSILF506 Manage group life insurance claims

### Modification History

Release	Comments
Release 1	This version first released with FNS Financial Services Training Package Version 1.0.

### Application

This unit describes the skills and knowledge required to effectively handle claims made against group life insurance policies.

It applies to those engaged in case management and claims management functions associated with group life insurance policies.

No licensing, legislative or certification requirements apply to this unit at the time of publication.

### Unit Sector

Life insurance

### 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. Receive claim against group life policy	1.1 Check that correct channels of lodgement have been followed 1.2 Identify relevant policy and type of cover 1.3 Evaluate evidence of member's identity
2. Review member's group history and eligibility for cover	2.1 Identify whether cover was granted within policy's automatic acceptance provisions or if it was individually underwritten 2.2 Establish whether member was at work on commencement date of present insurance 2.3 Verify that premium contributions are current and correct
3. Manage relationships and information	3.1 Identify important contact points and intermediaries, and confirm each one's role and responsibilities

<b>ELEMENT</b>	<b>PERFORMANCE CRITERIA</b>
collection	<p>3.2 Identify communication channels most appropriate to each relationship</p> <p>3.3 Manage information collection and communication strategy</p> <p>3.4 Refer case to suitably authorised team member where communication problems arise, in accordance with organisational policy and procedures</p>
4. Assess claim	<p>4.1 Review claim submission to establish circumstances of member's claimed condition</p> <p>4.2 Identify appropriate policy wordings to establish assessment criteria</p> <p>4.3 Evaluate evidence to determine whether assessment criteria are met</p> <p>4.4 Assess whether client complied with all additional disclosure requirements where cover was provided by means other than automatic acceptance</p> <p>4.5 Decide whether a benefit is payable</p> <p>4.6 Consider opportunity for rehabilitation with disability claims</p>
5. Pay group life insurance benefits	<p>5.1 Determine entitlements as per relevant policy conditions, within authority levels and obtain sign-off where required</p> <p>5.2 Identify parties authorised to receive benefits paid by insurer</p> <p>5.3 Communicate decisions to relevant parties, in accordance with procedures and regulatory requirements</p> <p>5.4 Evaluate dependent relationships and beneficiary nominations for death benefits, if necessary</p> <p>5.5 Set in place ongoing assessment processes for salary continuance claims and ensure benefit is appropriately taxed prior to payment</p>

## Foundation Skills

*This section describes language, literacy, numeracy and employment skills incorporated in the performance criteria that are required for competent performance.*

<b>Skill</b>	<b>Performance Criteria</b>	<b>Description</b>
Reading	1.1-1.3, 2.1-2.3, 3.1,	<ul style="list-style-type: none"> <li>Gathers, analyses and interprets simple to complex information from a range of sources to identify and</li> </ul>

	3.2, 4.1-4.4, 5.1, 5.2, 5.4	consolidate information relevant to requirements
Writing	5.1, 5.3	<ul style="list-style-type: none"> <li>• Produces texts in a logical sequence using appropriate language and correct spelling, grammar and terminology</li> <li>• Accurately records and completes organisational documents</li> </ul>
Oral Communication	2.2, 3.4, 5.1, 5.3, 5.5	<ul style="list-style-type: none"> <li>• Uses appropriate language and tone, and correct terminology to convey information</li> <li>• Uses active listening, questioning and summarising techniques to gather, confirm and validate information</li> </ul>
Numeracy	5.1, 5.5	<ul style="list-style-type: none"> <li>• Uses mathematical equations to perform calculations</li> </ul>
Navigate the world of work	5.1, 5.3	<ul style="list-style-type: none"> <li>• Takes full responsibility for adherence to legislative requirements, explicit and implicit protocols, policies and procedures, and meets expectations associated with own role</li> </ul>
Interact with others	2.2, 3.1-3.4, 5.3	<ul style="list-style-type: none"> <li>• Establishes and uses appropriate conventions and protocols when conferring with various stakeholders to gather or share information</li> <li>• Adjusts personal communication style in response to the values, beliefs and cultural expectations of others</li> </ul>
Get the work done	1.1-1.3, 2.1-2.3, 3.1-3.4, 4.1-4.6, 5.1-5.5	<ul style="list-style-type: none"> <li>• Takes responsibility for planning, sequencing and prioritising tasks and own workload for efficiency and effectiveness</li> <li>• Makes decisions regarding claims based on systematic analysis of all information, taking into account organisational requirements and the regulatory environment</li> <li>• Uses the main features and functions of digital tools to complete work tasks</li> </ul>

## Unit Mapping Information

Code and title current version	Code and title previous version	Comments	Equivalence status
FNSILF506 Manage group life insurance claims	FNSILF506A Manage group life insurance claims	Updated to meet Standards for Training Packages	Equivalent unit

## **Links**

Companion Volume implementation guides are found in VETNet -

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