



Australian Government

Department of Education, Employment and Workplace Relations

FNSIBK301A Provide insurance broking services in response to a customer enquiry

Revision Number: 1

FNSIBK301A Provide insurance broking services in response to a customer enquiry

Modification History

Not applicable.

Unit Descriptor

Unit descriptor	<p>This unit describes the performance outcomes, skills and knowledge required to respond to customer requests for insurance broking products or services in person or via other communication methods.</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>
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Application of the Unit

Application of the unit	<p>This unit applies to job roles such as brokerage personnel involved in providing insurance quotations or dealing with a claims enquiry or consumer compliant. It may be the forerunner of the provision of general or personal advice to both new and existing retail and wholesale broking clients and may be applied within organisations of various sizes and across a range of customer bases.</p>
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Licensing/Regulatory Information

Not applicable.

Pre-Requisites

Prerequisite units		

Employability Skills Information

Employability skills	This unit contains employability skills.
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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.
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Elements and Performance Criteria

ELEMENT	PERFORMANCE CRITERIA
1. Assess the nature of enquiry	1.1. The <i>nature of the enquiry</i> is clarified and all details obtained 1.2. A decision on whether dealing with the enquiry is within the <i>scope of responsibility or authority area</i> or must be referred to an appropriate other person within the brokerage is made 1.3. A decision on whether the enquiry can be satisfied immediately or whether further investigation is needed is made and customer is informed 1.4. If the enquiry can be answered directly, a response in accordance with organisational procedures is provided 1.5. If further investigation is required, the reason is explained to the customer and a timeframe is agreed upon for follow-up 1.6. <i>Customer details</i> are obtained
2. Research the information relevant to the enquiry	2.1. <i>Sources of information</i> are identified so that an appropriate response can be provided within authority levels 2.2. Information is obtained, organised and analysed to provide an accurate and satisfactory response
3. Determine a suitable response to the enquiry	3.1. <i>Response</i> is prepared in line with organisational procedures, guidelines and authorities and within accepted timeframe 3.2. Response is comprehensive, clear and delivered in the most <i>appropriate format</i> (oral, written) and within the agreed upon timeframe
4. Communicate information to the customer	4.1. Written or oral responses are given in clear, simple, and easy-to-understand language 4.2. Customer is treated courteously and an ongoing relationship is encouraged 4.3. Any further queries from the customer are attended to promptly 4.4. <i>Checks and/or follow-up</i> are undertaken to ensure that the response satisfies the customer's needs
5. Update relevant records	5.1. Information on the nature and frequency of enquiries is collected for evaluation 5.2. Details of the enquiry are recorded as required by organisational procedures

Required Skills and Knowledge

REQUIRED SKILLS AND KNOWLEDGE

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

Required skills

- communication skills to:
 - determine and confirm information, using questioning and active listening techniques
 - liaise with others, share information, listen and understand
 - use language and concepts appropriate to cultural differences
- numeracy and IT skills to:
 - perform calculations related to achieving required outcomes
 - use computer applications (word processing, spreadsheet, database, specific purpose computer systems) to assist in achieving required outcomes
 - access and update records electronically
 - access webbased information services
- literacy skills to read and interpret documentation from a variety of sources and record and consolidate relevant related information
- research and analysis skills for accessing and interpreting relevant information
- organisational skills, including the ability to plan and sequence work

Required knowledge

- conflict resolution processes
- customer service processes
- dispute resolution processes
- financial strategies and solutions suitable for customer situations and profiles
- organisation policy, procedures and requirements
- privacy and confidentiality legislation and requirements
- product/policy terms and conditions
- relevant industry legislation and codes of practice

Evidence Guide

EVIDENCE GUIDE	
<p>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.</p>	
Overview of assessment	
Critical aspects for assessment and evidence required to demonstrate competency in this unit	<p>Evidence of the ability to:</p> <ul style="list-style-type: none"> • provide responses to a range of enquiries that satisfy customer needs and achieve the organisation outcomes • consider and adapt to any special needs of customers, including cultural, language, race, religion, ethnic origin, socioeconomic status and demographic needs.
Context of and specific resources for assessment	<p>Assessment must ensure:</p> <ul style="list-style-type: none"> • 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 records • access to organisational policies and procedures.
Method of assessment	<p>A range of assessment methods should be used to assess practical skills and knowledge. The following examples, in combination, are appropriate for this unit:</p> <ul style="list-style-type: none"> • 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 • accessing and validating third party reports • setting and reviewing workplace projects and business simulations or scenarios.
Guidance information for assessment	

Range Statement

RANGE STATEMENT	
<p>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.</p>	
<p><i>Nature of the enquiry</i> may include:</p>	<ul style="list-style-type: none"> • claim against a policy • complaint • enquiry about ongoing use of an insurance product or broking service • initial enquiry about insurance product or broking service • quotation for insurance.
<p>Scope of <i>responsibility or authority area</i> may include:</p>	<ul style="list-style-type: none"> • job description or accountability area • training accreditation of the individual to provide general or personal general or life insurance product advice under ASIC regulations.
<p><i>Customer details</i> may include:</p>	<ul style="list-style-type: none"> • claims history • details of insurances held • name, address and contact details • policy number.
<p><i>Sources of information</i> may include:</p>	<ul style="list-style-type: none"> • organisation records • organisation policy and procedures manuals • policy wordings • relevant legislation • surveys or risk management reports.
<p><i>Response</i> may include:</p>	<ul style="list-style-type: none"> • dealing with confidential information • general information on insurance products and services • general or personal advice on risk exposures and insurance program.
<p><i>Appropriate format</i> may include:</p>	<ul style="list-style-type: none"> • demographic and cultural details • language including use of insurance jargon • modes of communication.
<p><i>Checks and/or follow-up</i> may include:</p>	<ul style="list-style-type: none"> • follow-up phone call, email or letter • verbal approval from customer.

Unit Sector(s)

Unit sector	Insurance broking
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Competency field

Competency field	
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Co-requisite units

Co-requisite units		