



FINANCIAL SERVICES TRAINING PACKAGE – FNB99

General Insurance Competency Standards

This is Volume 5 of a 13-volume set. This volume should not be used in isolation but in the context of the complete set for the Financial Services Training Package.

The material contained within this volume is part of the endorsed component of the financial services training package endorsed by the National Training Quality Committee in June 1999 and agreed by Ministers. This Training Package is to be reviewed by 30 June 2003.

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Published by: Australian Training Products Ltd
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Melbourne 3000
Phone: +61 3 96550600 Fax: +61 3 9639 4684
www.atpl.net.au e-mail: sales@atpl.net.au

First Published: October 1999
STOCKCODE: atp9089

ISBN: 0 642 80010 3

Financial Services Training Package – FNB99 – General Insurance Competency Standards Vol 5 of 13

Printed for Australian Training Products Ltd by Document Printing Australia Melbourne, Australia

AESharenet: P
Print Version No: Version 4
 8 August 2003

IMPORTANT

Training Packages are living documents. Changes are periodically made to reflect the latest industry practices.

As a user of the Training Package, and before commencing any form of training or assessment, you must ensure delivery is from the current version.

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Changes in units of competency and packaging of qualifications are reflected on the National Training Information Service which only displays current information: <http://www.ntis.gov.au>

MODIFICATION HISTORY – ENDORSED MATERIALS

Please refer to the National Training Information Service for the latest version of Units of Competency and qualification information (<http://www.ntis.gov.au>).

Financial Services Training Package – FNB99

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Version	Date of Release	Authorisation	Comments
4	July 2003	NTQC	Addition of Superannuation Standards. Three new qualifications in Superannuation
3.00	October 2002	NTQC	Update of all Competency Standards; Addition of ASIC Standards, Financial Planning Standards; addition and revision of Accounting Standards; Revision of Qualifications Framework and Core Competency Units.
2.00	July 2001	NTQC	Addition of Conveyancing Standards and changes to general Insurance Standards. Six new qualifications, four in General Insurance and two in Conveyancing sector.
1.00	June 1999	NTFC	Primary release

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INTRODUCTION

This document details the outcomes of a review of the general Insurance competencies within the Financial Services Industry training package.

The review was conducted within the National Finance ITAB's coverage and has included extensive input and validation from Industry bodies and relevant associated sectors affected by changes. The review was driven by Industry sector organisations like the Insurance Council of Australia (ICA), the Australian Insurance Institute (AII), Insurance Manufacturers of Australia (IMA), with strong representative input from the Financial Services - Insurance sector.

The development and endorsement of these competency standards and a qualifications framework for general insurance will provide:

- a career path for those working in general insurance and
- a nationally consistent framework for training programs.

Competency standards allow for the recognition of existing skills of those working in the industry, and they may be used for development of job descriptions and to determine the training needs of companies and individuals.

The Australian Insurance Institute (AII) is the major provider of training for general insurance, and the outcomes of this project have the support of AII. The AII's training programs will be adjusted so that they are in line with the competency standards and qualifications pathways developed by the project.

Thanks go to the industry based steering committee that oversaw the project of reviewing these competency standards and ensuring they met the needs of industry.

Phil Turton	Insurance Manufacturers of Australia
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Fran Scarlett	Futurestaff
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**General Insurance
Units of Competency**

**National Code
FNBGEN01A – FNBGEN24A
FNBGEN30A – FNBGEN35A**

FNBGEN01A Participate in negotiation

Stream: **General Insurance**

National Code: **FNBGEN01A**

Unit Description: **This unit describes the skills and knowledge required to take part in negotiations either as an individual or as a member of a team. It includes effective negotiation techniques and planning and preparing for the negotiation and finalising agreement.**

ELEMENT	PERFORMANCE CRITERIA
<p>1. Plan the negotiation</p>	<ul style="list-style-type: none"> a) The purpose of the negotiation is clarified, including the content and the desired outcome/s. b) The approach to be taken is determined based on analysis of strength and weakness of position and the most appropriate negotiating style. c) The consequences of not reaching agreement are identified and other alternatives determined. d) All information relevant to negotiation is collected, analysed and organised to support the selected approach.
<p>2. Conduct the negotiation</p>	<ul style="list-style-type: none"> a) Effective presentation, speaking, listening and questioning techniques are used to persuade and convince the other party of the strength of the argument put forward. b) The negotiation is conducted in a professional manner, including showing respect for those with whom negotiations are conducted. c) Effective techniques for dealing with conflict and breaking deadlocks are used where required. d) The agreed position is confirmed and the understanding of the final position by all parties checked.
<p>3. Finalise the outcome</p>	<ul style="list-style-type: none"> a) The agreement is confirmed and accurately documented, including timelines for agreements to be implemented, if appropriate. b) The outcome of the negotiation is evaluated and further action to be taken determined, if required.

RANGE OF VARIABLES	
VARIABLE	SCOPE
Purpose of the negotiation	<p>Purpose of the negotiation may include:</p> <ul style="list-style-type: none"> • <i>Settlement of an insurance claim</i> • <i>Terms and conditions of a contract</i> • <i>Roles and responsibilities</i> • <i>Terms and conditions of employment</i>
Sources of strength	<p>Sources of strength may include:</p> <ul style="list-style-type: none"> • <i>Legal and regulatory requirements</i> • <i>Detailed knowledge of policy wording and coverage</i> • <i>IR power</i> • <i>Contacts and influence</i> • <i>Control of resources</i>
Negotiating styles	<p>Negotiating styles may include:</p> <ul style="list-style-type: none"> • <i>Collaborative</i> • <i>Competitive</i> • <i>Subordinate</i>
Effective questioning techniques	<p>Effective questioning techniques may include:</p> <ul style="list-style-type: none"> • <i>Asking open questions (allow a range of responses)</i> • <i>Asking closed questions (answer of yes or no)</i> • <i>Asking reflective questions (allowing the speaker to clarify their answer)</i>
Effective presentation skills	<p>Effective presentation skills may include:</p> <ul style="list-style-type: none"> • <i>preparing for presentation</i> • <i>presenting facts in a logical sequence</i> • <i>speaking clearly and using appropriate vocabulary</i> • <i>using active listening skills and providing opportunities for feedback</i>

RANGE OF VARIABLES	
VARIABLE	SCOPE
Deadlock breaking techniques	Techniques for breaking deadlocks may include: <ul style="list-style-type: none">• <i>Restating the position</i>• <i>Clarifying the positions of both parties</i>• <i>Deferring the decision</i>• <i>Summarising the progress to date</i>• <i>Calling in a third party</i>• <i>Preparing a compromise</i>

Key competencies:		EVIDENCE GUIDE				
Communicating ideas and information	Collecting, analysing and organising information	Planning and organising activities	Working with others in a team	Using mathematical ideas and techniques	Solving problems	Using technology
3	3	3	3	3	3	3
This unit may be assessed independently or in conjunction with other appropriate units.						
<p>Underpinning knowledge may include:</p> <ul style="list-style-type: none"> • Research techniques such as knowledge of sources of information • Company systems and processes • knowledge of policies and policy wording 						
<p>Underpinning skills may include:</p> <ul style="list-style-type: none"> • Communication • Presentation and questioning skills • Research skills, analysis and evaluation, accessing information from a range of sources, using the internet, libraries and specialist databases • The ability to analyse and organise information <p><i>This unit requires the ability to read and interpret insurance policy documents, surveys, reports, claims and related documents. Interpretation of statistical information may be needed.</i></p>						
<p>Resource implications:</p> <p>Unless otherwise specified, there are no significant resource implications for assessment of this unit, apart from access to a relevant workplace or closely simulated office environment and the use of a range of office equipment, technology and consumables. These may include routine commercial computer hardware, software, telephones, facsimiles, and other relevant office equipment.</p>						
<p>Consistency in performance:</p> <p>Competency in this unit is demonstrated by constructive contribution to five negotiations, formal or informal, covering a range of situations involving different types of problems and clients.</p>						
<p>Context for assessment:</p> <p>Assessment of performance requirements in this unit should be undertaken within the General Insurance Industry context and should cover aspects of personal/financial responsibility and accountability. Competency is demonstrated by performance of all stated criteria, including the Range of Variables applicable to the workplace environment. Aspects of competency, including the attainment of relevant knowledge and skills, may be assessed in a relevant workplace, a closely simulated work environment, or other appropriate means that clearly meet industry competency requirements.</p>						

FNBGEN02A Evaluate risk for renewal business

Stream: General Insurance

National Code: FNBGEN02A

Unit Description: This unit describes the competencies used in evaluating the risk for renewal business including gathering the risk information, and reviewing and assessing it against appropriate risk criteria.

ELEMENT	PERFORMANCE CRITERIA
<p>1. Obtain information on risk</p>	<ul style="list-style-type: none"> a) Information is gathered in accordance with company guidelines, on risk changes since prior acceptance, if required b) Any claims on risk are identified c) Information is gathered on client history if applicable d) Surveys / reports are commissioned if applicable to risk e) Exception reporting is utilised if applicable f) Compliance requirements are adhered to in all cases
<p>2. Review risk information</p>	<ul style="list-style-type: none"> a) Information is reviewed to determine its relevance and reliability b) Any claims on risk are checked and documented c) Compliance with risk management conditions is checked
<p>3. Assess information against established risk criteria</p>	<ul style="list-style-type: none"> a) Risk acceptance criteria/net retentions are checked for any changes over past period b) Risk information is compared against risk acceptance criteria and procedures to assess acceptability of risk c) Liaison with other internal departments is conducted to assess impact on business if applicable d) Risk assessment data is documented according to company policy and procedures

RANGE OF VARIABLES	
VARIABLE	SCOPE
Legislation and industry guidelines	<p>All activities covered in this unit to be undertaken in line with the relevant current:</p> <ul style="list-style-type: none"> • <i>Legislation</i> • <i>regulations</i> • <i>company operating procedures and</i> • <i>Code of Practice, where applicable</i>
Sources of information	<p>Sources of information include:</p> <ul style="list-style-type: none"> • <i>Proposals</i> • <i>Customer duties of disclosure and renewal</i> • <i>Surveys</i> • <i>Broker slips</i> • <i>Amendments</i> • <i>Assessor reports</i> • <i>Claims</i> • <i>Telephone contacts</i> • <i>Stock exchange</i>
Client history	<p>Client history may include:</p> <ul style="list-style-type: none"> • <i>Time insured</i> • <i>Claims records</i> • <i>Number and type of policies</i> • <i>Financial results</i>
Reports	<p>Pre-underwriting reports are usually computer reports on policy premiums and claims, but may also include reinsurance requirements and changes in the physical risk exposure.</p>
Risk acceptance criteria	<p>Risk acceptance criteria may include:</p> <ul style="list-style-type: none"> • <i>minimum security levels</i> • <i>class of business</i> • <i>claims history</i> • <i>driving and/or accident history</i> • <i>locality</i>

EVIDENCE GUIDE

Critical aspects of evidence to be considered:

Comprehensive understanding of the industry sector and all legal obligations and company procedures in order to identify and thoroughly assess risks, and develop suitable products.

Interdependent assessment of units:

This unit can be assessed independently, however it may be assessed with other appropriate units for example:

FNBGEN 3A	Underwrite renewal business
FNBGEN 6A	Survey potential risk exposure
FNBGEN 8A	Issue contract of insurance
FNBGEN 22A	Issue contract of insurance in non routine situations

Underpinning knowledge may include:

- *Common law, legal systems and procedures*
- *Insurance Contracts Act, Insurance (Agents and Brokers) Act, Trade Practices Act, other statutory requirements*
- *Interim cover as it relates to expiry of contracts and cancellations (Insurance Contracts Act s.38, 58)*
- *Company policy, procedures, underwriting guidelines and authorities*
- *Detailed knowledge of company products*
- *Industry sector compliance requirements such as the General Insurance Code of Practice*
- *Risk prevention methods and application*
- *Industry market position relative to product/line of business*
- *Company or industry sector policy wording*
- *Relative industry hazards*
- *Reinsurance, treaty and facultative*
- *Statutory hazard, health and safety legislation per industry*

Underpinning skills to be demonstrated may include:

- *Policy interpretation and application*
- *Ability to describe terms and conditions of insurance contracts to customers*
- *Hazard identification and assessment*
- *Application of technically acquired skills*
- *Price application*
- *Risk assessment*
- *Report writing*
- *Negotiation*

This unit requires the ability to read and interpret insurance policy documents, surveys, reports, claims and related documents. Interpretation of charts and statistical data may be needed.

EVIDENCE GUIDE						
<p>Resource implications:</p> <p>Unless otherwise specified, there are no significant resource implications for assessment of this unit, apart from access to a relevant workplace or closely simulated office environment and the use of a range of office equipment, technology and consumables. These may include standard commercial computer hardware, software, telephones, facsimiles, and other relevant office equipment.</p>						
<p>Consistency in performance:</p> <p>Competency in this unit is demonstrated by accurate evaluation of the risk for five examples of renewal business covering a range of different situations, clients and types of business.</p>						
<p>Context for assessment:</p> <p>Assessment of performance requirements in this unit should be undertaken within the General Insurance Industry context. Competency is demonstrated by performance of all stated criteria, including the Range of Variables applicable to the workplace environment. Aspects of competency, including the attainment of relevant knowledge and skills, may be assessed in a relevant workplace, a closely simulated work environment, or other appropriate means that clearly meet industry competency requirements.</p>						
Key competencies:						
Communi- cating ideas and information	Collecting, analysing and organising information	Planning and organising activities	Working with others in a team	Using mathe- matical ideas and techniques	Solving problems	Using technology
3	3	3	3	3	3	3

FNBGEN03A Underwrite renewal business

Stream: General Insurance

National Code: FNBGEN03A

Unit Description: This unit describes the competencies used in underwriting renewal business, including determining the terms and conditions of risk acceptance evaluating the response of the customer, negotiating and finalising the cover.

ELEMENT	PERFORMANCE CRITERIA
<p>1. Determine terms and conditions of risk acceptability</p>	<ul style="list-style-type: none"> a) Risk assessment information is identified and reviewed a) Risk acceptability is determined within authority limitations b) Terms and conditions of risk acceptability are checked for changes since the last time it was reviewed for underwriting c) Terms and conditions of risk acceptance are determined in accordance with risk acceptance criteria d) If appropriate, alternative terms or adjusted benefits are proposed
<p>2. Communicate result of risk assessment</p>	<ul style="list-style-type: none"> a) Offer of renewal, if applicable, is made in accordance with legislative requirements b) Provisional notice of expiry issued to customer c) Renewal is declined, if applicable, in accordance with legislative provisions
<p>3. Evaluate client response</p>	<ul style="list-style-type: none"> a) Client response is assessed to determine whether action to modify terms and conditions is required b) Offer is modified as necessary and advice to client is prepared according to operating procedures c) Offer complies with underwriting acceptance authorities and criteria, or an appropriate referral approval is sought
<p>4. Negotiate agreement</p>	<ul style="list-style-type: none"> a) Negotiation is undertaken on revised offer to reach mutually satisfactory agreement b) The client is advised of acceptance or rejection of the risk according to operating procedures (including information on dispute resolution procedure if necessary)
<p>5. Cancel/lapse or renew cover</p>	<ul style="list-style-type: none"> a) Revised documentation is issued to client in company format and according to company operating procedures and legislative requirements b) Reinsurance cover is confirmed as appropriate c) Lapse notice is issued to client if applicable, in accordance with company procedures d) Documentation is filed and stored according to operating procedures

RANGE OF VARIABLES	
VARIABLE	SCOPE
Legislation and industry guidelines	<p>All activities covered in this unit to be undertaken in line with the relevant current:</p> <ul style="list-style-type: none"> • <i>Legislation</i> • <i>regulations</i> • <i>company operating procedures and</i> • <i>Code of Practice, where applicable</i>
Conditions of risk acceptability	<p>Terms of conditions of risk acceptability may include:</p> <ul style="list-style-type: none"> • <i>excesses / deductibles</i> • <i>variations in policy wording</i> • <i>risk improvement requirements</i> • <i>quality of risk</i> • <i>pricing</i> • <i>internal and industry statistics</i> • <i>risk factors</i> • <i>endorsements</i> • <i>claims history</i> • <i>warranties</i> • <i>reinsurance cover</i>
Client history	<p>Client history may include:</p> <ul style="list-style-type: none"> • <i>Time insured</i> • <i>Claims records</i> • <i>Number of type of policies</i> • <i>Financial results</i>
Declining renewal	<p>Declining renewal means advising client/ broker /agent of non-acceptance of risk.</p>
Revised documentation	<p>Revised documentation includes endorsement or renewal certificate.</p>

EVIDENCE GUIDE

Critical aspects of evidence to be considered:

Comprehensive understanding of the industry sector and all legal obligations and company procedures in order to identify and thoroughly assess risks, and develop suitable products.

Interdependent assessment of units:

This unit can be assessed independently, however it may be assessed with other appropriate units for example-

FNBGEN 2A	Evaluate risk for renewal business
FNBGEN 3A	Underwrite renewal business
FNBGEN 6A	Survey potential risk exposure
FNBGEN 8A	Issue contract of insurance
FNBGEN 22A	Issue contract of insurance in non routine situations

Underpinning knowledge may include:

- *Insurance Contracts Act, Insurance (Agents and Brokers) Act, Trade Practices Act, other statutory requirements*
- *Interim cover as it relates to expiry of contracts and cancellations (Insurance Contracts Act s.38, 58)*
- *Company policy, procedures, underwriting guidelines and authorities*
- *Industry sector compliance requirements such as the General Insurance Code of Practice*
- *Detailed knowledge of company products*
- *Risk prevention methods and application*
- *Industry market position relative to product/line of business*
- *Company or industry sector policy wording*
- *Relative industry hazards*
- *Reinsurance, treaty and facultative*
- *Statutory hazard, health and safety legislation per industry, or other compliance requirements*
- *For NZ- 1977 and 1985 Insurance Law Reform Acts and other relevant legislation*

Underpinning skills to be demonstrated may include:

- *Policy interpretation and application*
- *Hazard identification and assessment*
- *Application of technically acquired skills*
- *Price application*
- *Risk assessment*
- *Negotiation*
- *Use of the internet*
- *This unit requires the ability to read and interpret insurance policy documents, surveys, reports, claims and related documents. Interpretation of charts and statistical data may be needed.*

EVIDENCE GUIDE						
Resource implications: Unless otherwise specified, there are no significant resource implications for assessment of this unit, apart from access to a relevant workplace or closely simulated office environment and the use of a range of office equipment, technology and consumables. These may include standard commercial computer hardware, software, telephones, facsimiles, and other relevant office equipment.						
Consistency in performance: Competency in this unit is demonstrated by accurate underwriting of five examples of renewal business covering a range of different situations and products.						
Context for assessment: Assessment of performance requirements in this unit should be undertaken within the General Insurance Industry context. Competency is demonstrated by performance of all stated criteria, including the Range of Variables applicable to the workplace environment. Aspects of competency, including the attainment of relevant knowledge and skills, may be assessed in a relevant workplace, a closely simulated work environment, or other appropriate means that clearly meet industry competency requirements.						
Key competencies:						
Communi- cating ideas and information	Collecting, analysing and organising information	Planning and organising activities	Working with others in a team	Using mathe- matical ideas and techniques	Solving problems	Using technology
3	3	3	3	3	3	3

FNBGEN04A Evaluate risk for business

Stream: General Insurance

National Code: FNBGEN04A

Unit Description: This unit describes the competencies used in evaluating risk for new business including gathering the risk information, and reviewing and assessing it against appropriate risk criteria.

Element	Performance criteria
<p>1. Identify and obtain risk information</p>	<ul style="list-style-type: none"> a) All sources of risk information are identified, gathered and recorded and deficiencies rectified b) Information is reviewed to determine its relevance and reliability and the integrity of its source c) Data is formatted for easy access d) Compliance requirements are adhered to in all cases
<p>2. Assess Information Against Established Risk Acceptance Criteria</p>	<ul style="list-style-type: none"> a) All relevant risk information is assessed to determine if it is comprehensive and pertinent to the nature of the risk b) Surveys / reports are reviewed and commissioned if applicable to risk c) Data on risk exposure from survey report is interpreted d) Risk information is compared against risk acceptance criteria and company capacity to assess and accept risk e) Liaison with other internal departments is conducted to assess impact on business if applicable f) Proposed amendments to company wording are reviewed and compared to acceptance criteria g) Risk assessment data is documented according to company policy and procedures
<p>3. Issue a quotation</p>	<ul style="list-style-type: none"> a) Quote based on all the risk assessment data is prepared and communicated if required

RANGE OF VARIABLES	
VARIABLE	SCOPE
Legislation and industry guidelines	<p>All activities covered in this unit to be undertaken in line with the relevant current:</p> <ul style="list-style-type: none"> • <i>Legislation</i> • <i>regulations</i> • <i>company operating procedures and</i> • <i>Code of Practice, where applicable</i>
Sources of information	<p>Sources of information include:</p> <ul style="list-style-type: none"> • <i>Proposals</i> • <i>surveys</i> • <i>previous insurers</i> • <i>legal cases</i> • <i>broker slips</i> • <i>amendments</i> • <i>pre-underwriting report</i> • <i>claims</i> • <i>telephone contacts</i> • <i>stock exchange</i> • <i>general knowledge</i> • <i>publications (industry associations and trade journals)</i> • <i>insurance reference services</i> • <i>any other source the insurer deems relevant</i>

RANGE OF VARIABLES	
VARIABLE	SCOPE
Conditions of risk assessment	<p>Terms of conditions of risk assessment may include:</p> <ul style="list-style-type: none"> • <i>excesses / deductibles</i> • <i>variations in policy wording</i> • <i>risk improvement requirements</i> • <i>quality of risk</i> • <i>pricing</i> • <i>internal and industry statistics</i> • <i>risk factors</i> • <i>warranties</i> • <i>endorsements</i> • <i>claims history</i> • <i>adequate reinsurance cover</i> • <i>additional exclusions</i> • <i>sub-limits</i> • <i>extensions</i>
Reports	<p>Pre-underwriting reports are usually computer reports on policy premiums and claims, but may also include reinsurance requirements and changes in the physical risk exposure.</p>
Risk acceptance criteria	<p>Risk acceptance criteria may include:</p> <ul style="list-style-type: none"> • <i>minimum security levels</i> • <i>class of business</i> • <i>claims history</i> • <i>driving and/or accident history</i> • <i>locality</i>

EVIDENCE GUIDE
<p>Critical aspects of evidence to be considered:</p> <p>Comprehensive understanding of the industry sector and all legal obligations and company procedures in order to identify and thoroughly assess risks, and develop a suitable policy.</p>

EVIDENCE GUIDE

Interdependent assessment of units:

This unit may be assessed independently, however demonstration of competency in conjunction with other units such as:

FNBGEN 5A	Underwrite new business
FNBGEN 6A	Survey potential risk exposure
FNBGEN 8A	Issue contract of insurance
FNBGEN 20A	Review operational performance of portfolio
FNBGEN 22A	Issue contract of insurance in non routine situations

Underpinning knowledge may include:

- *Common law, relevant legal systems and procedures, for example, Insurance Contracts Act, Insurance (Agents and Brokers) Act, Trade Practices Act; Interim cover as it relates to expiry of contracts and cancellations (Insurance Contracts Act s.38, 58)*
- *Company policy, procedures, underwriting guidelines and authorities for example: Best underwriting and loss control guides)*
- *Industry sector compliance requirements such as the General Insurance Code of Practice*
- *Knowledge of company products*
- *Risk prevention methods and application*
- *Industry market position relative to product/line of business*
- *Company or industry sector policy wording*
- *Relative industry hazards*
- *Reinsurance, treaty and facultative*
- *Statutory hazard, health and safety legislation per industry*

Underpinning skills to be demonstrated may include:

- *Policy interpretation and application*
- *Hazard identification and assessment*
- *Ability to describe terms and conditions of insurance contracts to customers*
- *Price application*
- *Risk assessment*
- *Negotiation*
- *This unit requires the ability to read and interpret insurance policy documents, surveys, reports and related documents. Interpretation of charts and statistical data may be needed.*

Resource implications:

Unless otherwise specified, there are no significant resource implications for assessment of this unit, apart from access to a relevant workplace or closely simulated office environment and the use of a range of office equipment, technology and consumables. These may include standard commercial computer hardware, software, telephones, facsimiles, and other relevant office equipment.

EVIDENCE GUIDE						
<p>Consistency in performance:</p> <p>Competency in this unit is demonstrated by accurate evaluations of risk in five examples of new business covering a range of customers and types of business.</p>						
<p>Context for assessment:</p> <p>Assessment of performance requirements in this unit should be undertaken within the General Insurance Industry context. Competency is demonstrated by performance of all stated criteria, including the Range of Variables applicable to the workplace environment. Aspects of competency, including the attainment of relevant knowledge and skills, may be assessed in a relevant workplace, a closely simulated work environment, or other appropriate means that clearly meet industry competency requirements.</p>						
Key competencies:						
Communi- cating ideas and information	Collecting, analysing and organising information	Planning and organising activities	Working with others in a team	Using mathe- matical ideas and techniques	Solving problems	Using technology
3	3	3	3	3	3	3

FNBGEN05A Underwrite new business

Stream: General Insurance

National Code: FNBGEN05A

Unit Description: This unit describes the competencies used in underwriting new business including determining the terms and conditions of risk acceptance, evaluating the response of the customer, negotiating and finalising the cover.

Element	Performance criteria
<p>1. Determine terms and conditions of risk acceptability</p>	<ul style="list-style-type: none"> a) Risk assessment information is collected including determining the terms and conditions of risk acceptance, evaluating the response of the customer, negotiating and finalising the cover s identified and reviewed b) Risk acceptability is determined within authority limitations and capacities c) Terms and conditions of risk acceptance are determined in accordance with risk acceptance criteria d) Determine referrals where appropriate e) Facultative reinsurance placed where appropriate
<p>2. Communicate result of risk assessment</p>	<ul style="list-style-type: none"> a) Quotation, if required, is prepared and communicated b) Terms and conditions of risk acceptance, including expiry date of offer and pricing , are advised to client within appropriate time frames c) Rejection of risk, if applicable, is advised as soon as it is evident that the risk falls outside the guidelines or as soon as a decision is made not to underwrite the risk
<p>3. Evaluate client response</p>	<ul style="list-style-type: none"> a) Client response is assessed to determine whether action to modify terms and conditions is required b) Offer is modified as necessary and advice to client is prepared according to operating procedures c) Modified offer complies with underwriting acceptance authorities and criteria, or an appropriate referral approval is sought
<p>4. Negotiate Agreement</p>	<ul style="list-style-type: none"> a) Negotiation is undertaken on revised offer to reach mutually satisfactory agreement, including charge to reinsurance where applicable b) The client is advised of acceptance or rejection of the risk according to operating procedures c) If conditions are placed on the acceptance of risk, establish a mechanism for checking that the conditions

Element	Performance criteria
	have been met
5. Issue Interim Cover Where Required	a) Disclosure requirements are adhered to in all cases b) Initial documentation is issued to the client in company format and according to operating procedures c) Reinsurance cover is confirmed as appropriate d) Additional information is obtained as required e) Documents are filed and stored in accordance with company operating procedures f) Expiry of interim cover is monitored following standard operating procedures, to ensure that any required terms are met prior to issue of policy

RANGE OF VARIABLES	
VARIABLE	SCOPE
Legislation and industry guidelines	All activities covered in this unit to be undertaken in line with the relevant current: <ul style="list-style-type: none"> • <i>Legislation</i> • <i>regulations</i> • <i>company operating procedures and</i> • <i>Code of Practice, where applicable</i>
Sources of information	Sources of information include: <ul style="list-style-type: none"> • <i>Proposals</i> • <i>Surveys</i> • <i>previous insurers</i> • <i>legal cases</i> • <i>broker slips</i> • <i>amendments</i> • <i>pre-underwriting report</i> • <i>assessor reports</i> • <i>claims</i> • <i>telephone contacts</i> • <i>stock exchange</i> • <i>general knowledge</i> • <i>publications (industry associations and trade journals)</i> • <i>for NZ: the New Zealand Claims Register</i>

RANGE OF VARIABLES	
VARIABLE	SCOPE
Conditions of risk acceptability	<p>Terms of conditions of risk acceptability may include:</p> <ul style="list-style-type: none"> • <i>excesses / deductibles</i> • <i>variations in policy wording</i> • <i>risk improvement requirements</i> • <i>quality of risk</i> • <i>pricing</i> • <i>internal and industry statistics</i> • <i>risk factors</i> • <i>warranties</i> • <i>endorsements</i> • <i>claims history</i> • <i>adequate reinsurance cover</i> • <i>additional exclusions</i> • <i>sub-limits</i> • <i>extensions</i>
Declining a risk	Declining to accept a risk means advising a client or broker / agent of non-acceptance of risk.
Initial documentation	Initial documentation includes any interim cover.
Client representation	The client may be represented by an insurance broker or agent. Letters of appointment will be necessary if there has been a change of agent or broker.
Risk acceptance criteria	<p>Risk acceptance criteria may include:</p> <ul style="list-style-type: none"> • <i>minimum security levels</i> • <i>class of business</i> • <i>claims history</i> • <i>driving and/or accident history</i> • <i>locality</i>
Disclosure	Disclosure requirements may be met in a variety of ways according to the way the business is written – eg. Proposal, telephone, facsimile, e-commerce.

EVIDENCE GUIDE

Critical aspects of evidence to be considered:

Comprehensive understanding of the industry sector and all legal obligations and company procedures in order to identify and thoroughly assess risks, and develop a suitable policy.

Interdependent assessment of units:

This unit can be assessed independently, however it may be assessed with other appropriate units such as:

FNBGEN 4A	Evaluate risk for new business
FNBGEN 6A	Survey potential risk exposure
FNBGEN 8A	Issue contract of insurance
FNBGEN 20A	Review operational performance of portfolio
FNBGEN 22A	Issue contract of insurance in non routine situations

Underpinning knowledge may include:

- *Common law, relevant legal systems and procedures, for example, Insurance Contracts Act, Insurance (Agents and Brokers) Act, Trade Practices Act; Interim cover as it relates to expiry of contracts and cancellations (Insurance Contracts Act s.38, 58)*
- *Company policy, procedures, underwriting guidelines and authorities for example: Best underwriting guides (BUG) and loss control guides*
- *Industry sector compliance requirements such as the General Insurance Code of Practice*
- *Risk prevention methods and application*
- *Industry market position relative to product/line of business*
- *Knowledge of company products*
- *Company or industry sector policy wording*
- *Relative industry hazards*
- *Reinsurance, treaty and facultative*
- *Statutory hazard, health and safety legislation per industry, and other client requirements*
- *Reinsurance*
- *Knowledge of e-commerce*

Underpinning skills to be demonstrated may include:

- *Policy interpretation and application*
- *Hazard identification and assessment*
- *Application of technically acquired skills*
- *Price application*
- *Risk assessment*
- *Negotiation*
- *Use of the internet*
- *This unit requires the ability to read and interpret insurance policy documents, surveys, reports and related documents. Ability to calculate and estimate premiums and interpretation of charts and statistical data are also needed.*

EVIDENCE GUIDE						
<p>Resource implications:</p> <p>Unless otherwise specified, there are no significant resource implications for assessment of this unit, apart from access to a relevant workplace or closely simulated office environment and the use of a range of office equipment, technology and consumables. These may include standard commercial computer hardware, software, telephones, facsimiles, and other relevant office equipment.</p>						
<p>Consistency in performance:</p> <p>Competency in this unit is demonstrated by accurate underwriting of five examples of new business covering a range of different situations and products.</p>						
<p>Context for assessment:</p> <p>Assessment of performance requirements in this unit should be undertaken within the General Insurance Industry context. Competency is demonstrated by performance of all stated criteria, including the Range of Variables applicable to the workplace environment. Aspects of competency, including the attainment of relevant knowledge and skills, may be assessed in a relevant workplace, a closely simulated work environment, or other appropriate means that clearly meet industry competency requirements.</p>						
Key competencies:						
Communi- cating ideas and information	Collecting, analysing and organising information	Planning and organising activities	Working with others in a team	Using mathe- matical ideas and techniques	Solving problems	Using technology
3	3	3	3	3	3	3

FNBGEN06A Survey potential risk exposure

Stream: **General Insurance**

National Code: **FNBGEN06A**

Unit Description: **The unit describes the skills used in surveying risk exposure including examination of risk, analysis of data, reporting and making recommendations specifying loss control measures.**

ELEMENT	PERFORMANCE CRITERIA
<p>1. Determine hazards and exposures</p>	<p>a) Comprehensive physical examination of risk is undertaken</p> <p>b) Client and relevant third parties are interviewed to identify potential risk components</p>
<p>2. Analyse level of hazards and exposures</p>	<p>a) Risk type is assessed against known exposure factors</p> <p>b) Risk type is assessed for compliance with relevant legislation and company policy</p> <p>c) Acceptability of risk is determined within company underwriting requirements</p> <p>d) Maximum probable loss is estimated where applicable</p>
<p>3. Report and recommend on condition of risk exposure</p>	<p>a) Condition and improvements to risk are fully documented according to company policy and procedures</p> <p>b) Loss control measures as applicable are specified as a condition of risk acceptance and renewal</p>
<p>4. Monitor and review loss control measures</p>	<p>a) Loss control measures are followed up and recorded according to company policy and procedures</p> <p>b) Risk improvement is monitored against loss control measures</p> <p>c) Follow-up risk surveys are conducted as required</p>

RANGE OF VARIABLES	
VARIABLE	SCOPE
Legislation and industry guidelines	<p>All activities covered in this unit to be undertaken in line with the relevant current:</p> <ul style="list-style-type: none"> • <i>Legislation</i> • <i>Regulations</i> • <i>Company operating procedures and</i> • <i>Code of Practice, where applicable</i>
Risks	<p>Risks may include:</p> <ul style="list-style-type: none"> • <i>Property (including risk types)</i> • <i>Injury</i> • <i>Casualty</i> • <i>Liability</i>
Comprehensive physical examination	Comprehensive physical examination may include company standard risk procedures, as defined by individual insurers.
Company policy and procedures	Company policy and procedures may include diary-keeping procedures.
Reports	<p>Reports may be made to:</p> <ul style="list-style-type: none"> • <i>Underwriters</i> • <i>Reinsurers</i> • <i>Clients</i> • <i>Third-parties</i>
Hazard indicators	<p>Hazard indicators include:</p> <ul style="list-style-type: none"> • <i>degree of quality control</i> • <i>level of maintenance/housekeeping</i> • <i>construction standard of premises</i> • <i>risk management programs</i> • <i>security program</i> • <i>adjoining occupations</i> • <i>proximity to other business premises/remote locations</i> • <i>response times to services, such as fire/security/police</i> • <i>protection levels for fire and burglary</i> • <i>incident reporting systems</i> • <i>compliance with statutory requirements (storage and licensing)</i> • <i>management and staff attitude and commitment to safety and security of property and persons</i>

RANGE OF VARIABLES	
VARIABLE	SCOPE
Sources of information	Sources of information may include previous claims or loss adjusters' reports.
Relevant legislation	<p>Relevant legislation may include:</p> <ul style="list-style-type: none"> • <i>Building Codes</i> • <i>Safety and Hazardous Goods</i> • <i>Workers Compensation</i> • <i>And other industrial legislation</i>

EVIDENCE GUIDE									
<p>Critical aspects of evidence:</p> <p>Comprehensive understanding of the industry and all legal obligations and company procedures in order to thoroughly assess risks. Competency may be underpinned by knowledge in another discipline, eg: engineering, accounting, risk management.</p>									
<p>Interdependent assessment of units:</p> <p>This unit can be assessed independently, however it may be assessed with other appropriate units such as:</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 20%;">FNBGEN 2A</td> <td>Evaluate risk for renewal business</td> </tr> <tr> <td>FNBGEN 3A</td> <td>Underwrite renewal business</td> </tr> <tr> <td>FNBGEN 4A</td> <td>Evaluate risk for new business</td> </tr> <tr> <td>FNBGEN 5A</td> <td>Underwrite new business</td> </tr> </table>		FNBGEN 2A	Evaluate risk for renewal business	FNBGEN 3A	Underwrite renewal business	FNBGEN 4A	Evaluate risk for new business	FNBGEN 5A	Underwrite new business
FNBGEN 2A	Evaluate risk for renewal business								
FNBGEN 3A	Underwrite renewal business								
FNBGEN 4A	Evaluate risk for new business								
FNBGEN 5A	Underwrite new business								
<p>Underpinning knowledge may include:</p> <ul style="list-style-type: none"> • <i>Company policy, procedures, underwriting guidelines and authorities</i> • <i>Risk prevention methods and application</i> • <i>Knowledge of company products</i> • <i>Relative industry hazards</i> • <i>Relevant legislative requirements</i> • <i>Statutory hazard, health and safety legislation per industry</i> • <i>Industry market position relative to product/line of business</i> • <i>Reinsurance</i> • <i>Industry compliance requirements</i> • <i>Calculation of maximum probable loss (MPL)</i> 									

EVIDENCE GUIDE																				
<p>Underpinning skills to be demonstrated may include:</p> <ul style="list-style-type: none"> • <i>Policy interpretation and application</i> • <i>Hazard identification and assessment</i> • <i>Application of technically acquired skills</i> • <i>Price application</i> • <i>Risk assessment</i> • <i>Report writing</i> • <i>Negotiation</i> • <i>Organisation</i> • <i>Data analysis and interpretation techniques</i> • <i>Interpersonal</i> • <i>Basic computer literacy</i> <p><i>This unit requires high levels of literacy and numeracy. It requires the ability to read and interpret policy documents, legislation and regulations, reports and related documents.</i></p> <p><i>It requires the ability to interpret charts, graphs and statistical information and calculate/estimate premiums and claims.</i></p>																				
<p>Resource implications:</p> <p>Unless otherwise specified, there are no significant resource implications for assessment of this unit, apart from access to a relevant workplace or closely simulated office environment and the use of a range of office equipment, technology and consumables. These may include standard commercial computer hardware, software, telephones, facsimiles, and other relevant office equipment.</p>																				
<p>Consistency in performance:</p> <p>Competency in this unit is demonstrated by accurate assessment of and reporting on three potential risks covering a range of different situations and types of potential risk.</p>																				
<p>Context for assessment:</p> <p>Assessment of performance requirements in this unit should be undertaken within the General Insurance Industry context and should cover aspects of personal/financial responsibility and accountability. Competency is demonstrated by performance of all stated criteria, including the Range of Variables applicable to the workplace environment. Aspects of competency, including the attainment of relevant knowledge and skills, may be assessed in a relevant workplace, a closely simulated work environment, or other appropriate means that clearly meet industry competency requirements.</p>																				
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Communi- cating ideas and information	Collecting, analysing and organising information	Planning and organising activities	Working with others in a team	Using mathe- matical ideas and techniques	Solving problems	Using technology														
3	3	3	3	3	3	3														

FNBGEN07A Issue renewal / cancellation advice

Stream: General Insurance

National Code: FNBGEN07A

Unit Description: This unit describes the skills needed to issue notices covering renewal, cancellation or lapse of insurance following the company's operating procedures.

ELEMENT	PERFORMANCE CRITERIA
1. Advise renewal / cancellation terms or lapse of insurance to client	a) Notices and information required by legislation and code of practice are provided within required time frames and according to operating procedures
2. Finalise renewal / cancellation or lapse terms	a) Terms of renewal / cancellation or lapse are finalised according to operating procedures and specified criteria b) Where necessary customer informed of lapse of policy c) All relevant documentation is completed promptly according to operating procedures d) Client follow-up, if applicable, is carried out and inquiries actioned according to company guidelines

RANGE OF VARIABLES	
VARIABLE	SCOPE
Legislation and industry guidelines	All activities covered in this unit to be undertaken in line with the relevant current: <ul style="list-style-type: none"> • <i>Legislation</i> • <i>regulations</i> • <i>company operating procedures and</i> • <i>Code of Practice, where applicable</i>
Relevant legislation	Relevant legislation includes: <ul style="list-style-type: none"> • <i>Insurance Contracts Act</i> • <i>Insurance (Agents and Brokers) Act</i> • <i>Code of Practice</i> • <i>Trade Practices Act</i>
Documentation	Documentation includes: <ul style="list-style-type: none"> • <i>amendments</i>

RANGE OF VARIABLES	
VARIABLE	SCOPE
	<ul style="list-style-type: none"> • <i>cover notes</i> • <i>cancellations</i> • <i>policy and renewals notices</i> • <i>invoices</i> • <i>placing slips</i> • <i>letters of advice of alteration of terms</i>
Cancellation	<ul style="list-style-type: none"> • <i>Cancellation includes termination of insurance</i> • <i>Lapse means non-renewal of a policy</i>

EVIDENCE GUIDE
<p>Critical aspects of evidence to be considered:</p> <p>The ability to make comply with industry Codes of Practice, a thorough approach to detail and following procedures accurately are critical to the judgement of competence in this unit.</p>
<p>Interdependent assessment of units:</p> <p>This unit can be assessed independently, however it may be assessed with other appropriate units.</p>
<p>Underpinning knowledge may include:</p> <ul style="list-style-type: none"> • <i>Relevant legislation</i> • <i>Company and departmental policy, procedures and authorities</i> • <i>Company and industry sector policy wording</i> • <i>Knowledge of company products</i> • <i>IT and communication systems</i> • <i>Basic industry sector compliance requirements</i> <p><i>This unit requires the ability to read and interpret notices and forms relating to insurance renewals and cancellations.</i></p>
<p>Underpinning skills to be demonstrated may include:</p> <ul style="list-style-type: none"> • <i>Basic computer literacy</i> • <i>Ability to convey information about terms and conditions of insurance contracts to customers</i> • <i>Negotiation</i> • <i>Organisation</i> • <i>Time management</i>
<p>Resource implications:</p> <p>Unless otherwise specified, there are no significant resource implications for assessment of this unit, apart from access to a relevant workplace or closely simulated office environment and the</p>

EVIDENCE GUIDE						
use of a range of office equipment, technology and consumables. These may include standard commercial computer hardware, software, telephones, facsimiles, and other relevant office equipment.						
<p>Consistency in performance:</p> <p>At minimum, issue of five examples of renewal information across a representative range of products, clients and conditions is required to assess this unit.</p>						
<p>Context for assessment:</p> <p>Assessment of performance requirements in this unit should be undertaken within the General Insurance Industry context and should cover aspects of personal/financial responsibility and accountability. Competency is demonstrated by performance of all stated criteria, including the Range of Variables applicable to the workplace environment. Aspects of competency, including the attainment of relevant knowledge and skills, may be assessed in a relevant workplace, a closely simulated work environment, or other appropriate means that clearly meet industry competency requirements.</p>						
Key competencies:						
Communi- cating ideas and information	Collecting, analysing and organising information	Planning and organising activities	Working with others in a team	Using mathe- matical ideas and techniques	Solving problems	Using technology
3	3	3	3	3	3	3

FNBGEN08A Issue contract of insurance

Stream: General Insurance

National Code: FNBGEN08A

Unit Description: This unit describes the competencies used in gathering the necessary information and issuing a new policy/contract of insurance in response to requests for quotes, new policies, or interim cover (cover note) in standard situations. It also covers canceling a policy at the customer's request.

ELEMENT	PERFORMANCE CRITERIA
<p>1. Identify and clarify the customer's request</p>	<ul style="list-style-type: none"> a) Customer's requirements are identified b) All necessary information is elicited from the customer c) Data on insurance proposal is gathered within time lines required by company d) Underwriter's terms and conditions are applied e) Risk information advised by client is verified f) Survey requirements are implemented if applicable
<p>2. Issue insurance contact</p>	<ul style="list-style-type: none"> a) Terms and conditions of contract are specified in line with company guidelines, policies and procedures b) If request falls outside the company guidelines, decision is referred to the appropriate person c) Contract documentation is completed and reviewed to ensure it meets legislative requirements d) Contracts are checked for accuracy and omissions according to operating procedures e) Cover note, quote, or new insurance contract is issued following company operating procedures and dispatched to customer f) Contract documentation is accurately filed in accordance with operating procedures g) If requested by customer, policy is cancelled and documentation dispatched to customer

RANGE OF VARIABLES	
VARIABLE	SCOPE
Legislation and industry guidelines	<p>All activities covered in this unit to be undertaken in line with the relevant current:</p> <ul style="list-style-type: none"> • <i>Legislation</i> • <i>regulations</i> • <i>company operating procedures and</i> • <i>Code of Practice, where applicable</i>
Relevant legislation	<p>Relevant legislation may includes:</p> <ul style="list-style-type: none"> • <i>Insurance Contracts Act</i> • <i>Insurance (Agents and Brokers) Act</i> • <i>Code of Practice</i> • <i>Trade Practices Act</i> • <i>For NZ: Earthquake commission Act , Insurance Companies and Ratings Act</i>
Documentation	<p>Documentation includes:</p> <ul style="list-style-type: none"> • <i>Amendments</i> • <i>Cover notes</i> • <i>Policy notices</i> • <i>Invoices</i> • <i>Certificate of insurance</i>
Risk information	<p>Risk information may include:</p> <ul style="list-style-type: none"> • <i>claims history</i> • <i>driving and/or accident history</i> • <i>locality</i> • <i>and other information relating to the particular contract</i>
Recording and filing	Recording and filing may be electronic or paper based.
Survey requirements	Survey requirement may include risk improvement requirements.

EVIDENCE GUIDE

Critical aspects of evidence to be considered:

Compliance with industry Codes of Practice, consistent application of underwriting guidelines and authorities, a thorough approach to detail and following procedures accurately.

Interdependent assessment of units:

This unit can be assessed independently, however it may be assessed with other appropriate units such as:

FNBGEN 2A	Evaluate risk for renewal business
FNBGEN 3A	Underwrite renewal business
OR	
FNBGEN 4A	Evaluate risk for new business
FNBGEN 5A	Underwrite new business
FNBGEN 20A	Review operational performance of portfolio
FNBGEN 22A	Issue contract of insurance in non routine situations

Underpinning knowledge may include:

- *Relevant legislation*
- *Company and departmental policy, procedures and authorities*
- *Company and industry sector policy wording*
- *Product knowledge*
- *Interpretation of applicable ratings*
- *Company IT and communication systems*
- *Basic industry sector compliance requirements*

Underpinning skills to be demonstrated may include:

- *Data analysis and interpretation techniques*
- *Policy interpretation and application*
- *Risk assessment techniques*
- *Hazard identification and assessment*
- *Negotiation*

This unit requires the ability to read and interpret notices and forms relating to insurance contracts and related documents.

Numeracy skills are needed to calculate premiums, deductions and estimate claims

Resource implications:

Unless otherwise specified, there are no significant resource implications for assessment of this unit, apart from access to a relevant workplace or closely simulated office environment and the use of a range of office equipment, technology and consumables. These may include standard commercial computer hardware, software, telephones, facsimiles, and other relevant office equipment.

Consistency in performance:

Competency in this unit is demonstrated by issue of five insurance contracts across a representative range of products, customers and conditions.

EVIDENCE GUIDE						
<p>Context for assessment:</p> <p>Assessment of performance requirements in this unit should be undertaken within the General Insurance Industry context and should cover aspects of personal/financial responsibility and accountability. Competency is demonstrated by performance of all stated criteria, including the Range of Variables applicable to the workplace environment. Aspects of competency, including the attainment of relevant knowledge and skills, may be assessed in a relevant workplace, a closely simulated work environment, or other appropriate means that clearly meet industry competency requirements.</p>						
<p>Key competencies:</p>						
Communi- cating ideas and information	Collecting, analysing and organising information	Planning and organising activities	Working with others in a team	Using mathe- matical ideas and techniques	Solving problems	Using technology
3	3	3	3	3	3	3

FNBGEN09A Process alteration to insurance policy

Stream: General Insurance

National Code: FNBGEN09A

Unit Description: This unit covers the competencies used in underwriting and processing alterations to insurance policies, recording the changes and issuing documents to customers.

ELEMENT	PERFORMANCE CRITERIA
<p>1. Receive alteration advice from client</p>	<ul style="list-style-type: none"> a) Policy information is gathered, and accurately and promptly recorded according to company procedures b) Underwriter's terms and conditions are reviewed c) Policy alteration is reviewed to ensure it meets legislative and company requirements d) If policy meets legislative and company requirements, alteration is accepted
<p>2. Issue policy alteration advice</p>	<ul style="list-style-type: none"> a) Policy alteration information is processed according to operating procedures b) Policy alteration is checked for accuracy and omissions according to operating procedures c) Information systems are accurately updated d) Completed documents are dispatched to clients within timelines in accordance with operating procedures e) All monies received are processed in accordance with operating procedures and legislative requirements f) Relevant documentation is accurately filed in accordance with operating procedures g) Customer is notified of any new terms that differ from the customer's request

RANGE OF VARIABLES	
VARIABLE	SCOPE
Legislation and industry guidelines	<p>All activities covered in this unit to be undertaken in line with the relevant current:</p> <ul style="list-style-type: none"> • <i>legislation</i> • <i>regulations</i> • <i>company operating procedures and</i> • <i>Code of Practice, where applicable</i>
Alteration to policy	<p>Alterations to policy may include:</p> <ul style="list-style-type: none"> • <i>Endorsements</i> • <i>Special conditions</i> • <i>Cancellation request</i>
Alteration advice	Alteration advice may be received via email, phone, post, facsimile, or in person.
Relevant legislation	<p>Relevant legislation includes:</p> <ul style="list-style-type: none"> • <i>Insurance Contracts Act</i> • <i>Insurance (Agents and Brokers) Act</i> • <i>Trade Practices Act</i> • <i>Code of Practice</i>
Documentation	<p>Relevant documentation may include</p> <ul style="list-style-type: none"> • <i>written requests</i> • <i>valuations</i> • <i>photographs</i> • <i>receipts</i>

EVIDENCE GUIDE
<p>Critical aspects of evidence to be considered:</p> <p>Compliance with industry Code of Practice and a thorough approach to detail and following procedures accurately are critical to the judgement of competence in this unit.</p>
<p>Interdependent assessment of units:</p> <p>This unit can be assessed independently, however it may be assessed with other appropriate units.</p>
<p>Underpinning knowledge may include:</p> <ul style="list-style-type: none"> • <i>Relevant legislation</i> • <i>Company and departmental policy, procedures and authorities</i> • <i>Company and industry sector policy wording</i> • <i>Product knowledge and basic industry sector compliance requirements</i>

EVIDENCE GUIDE						
<p>Underpinning skills to be demonstrated may include:</p> <ul style="list-style-type: none"> • <i>Basic computer literacy</i> • <i>Administrative</i> • <i>Policy interpretation and application</i> <p><i>This unit requires the ability to read and insurance policies and related documents.</i></p> <p><i>Numeracy skills are needed to calculate premiums, deductions and estimate claims</i></p>						
<p>Resource implications:</p> <p>Unless otherwise specified, there are no significant resource implications for assessment of this unit, apart from access to a relevant workplace or closely simulated office environment and the use of a range of office equipment, technology and consumables. These may include standard commercial computer hardware, software, telephones, facsimiles, and other relevant office equipment.</p>						
<p>Consistency in performance:</p> <p>Competency in this unit is demonstrated by accurate processing of minimum of five altered contracts across a representative range of products, clients and conditions.</p>						
<p>Context for assessment:</p> <p>Assessment of performance requirements in this unit should be undertaken within the General Insurance Industry context and should cover aspects of personal/financial responsibility and accountability. Competency is demonstrated by performance of all stated criteria, including the Range of Variables applicable to the workplace environment. Aspects of competency, including the attainment of relevant knowledge and skills, may be assessed in a relevant workplace, a closely simulated work environment, or other appropriate means that clearly meet industry competency requirements.</p>						
Key competencies:						
Communi- cating ideas and information	Collecting, analysing and organising information	Planning and organising activities	Working with others in a team	Using mathe- matical ideas and techniques	Solving problems	Using technology
3	3	3	3	3	3	3

FNBGEN10A Follow company procedures to process claim

Stream General insurance

National Code FNBGEN10A

Unit Description

This unit describes the functions for processing an insurance claim in accordance with the company guidelines and procedures. In the majority of cases the process is handled through company information technology systems which contain information giving assistance and guidance to the operator.

ELEMENT	PERFORMANCE CRITERIA
<p>1. Receive insurance claim</p>	<p>a) Information relating to the claim is received and entered into the system accurately</p> <p>b) Completeness of the information is checked</p> <p>c) Customer is advised of company claims procedures and queries are responded to courteously and accurately</p> <p>d) Determination is made as to whether the claim is routine, and fully covered by the policy</p> <p>e) If the claim is not completely routine and fully with in the policy guidelines, it is passed on to appropriate staff</p>
<p>2. Process claim</p>	<p>a) Claim is processed promptly in accordance with company guidelines and procedures</p> <p>b) Where required, payment information is passed on to appropriate staff</p> <p>c) Customer is kept informed of progress of the claim</p> <p>d) All claim information is accurately recorded</p>

RANGE OF VARIABLES	
VARIABLE	SCOPE
<p>Legislation and industry guidelines</p>	<p>All activities covered in this unit to be undertaken in line with the relevant current:</p> <ul style="list-style-type: none"> • <i>Legislation</i> • <i>regulations</i> • <i>company operating procedures and</i> • <i>Code of Practice, where applicable</i>
<p>Systems</p>	<p>Systems may be computerised, and data recording and updating will be by electronic in the majority of cases.</p>

RANGE OF VARIABLES	
VARIABLE	SCOPE
Claims checking	<p>Claims checking may be through manual checklists but in the majority of cases it will be through data entry validation on computer systems and may include:</p> <ul style="list-style-type: none"> • <i>Previous payment to claimant</i> • <i>Claim has been sent to the wrong insurer</i> • <i>Liability has not been accepted</i>
Entering claims data	<p>Entering claims data may include coding according to company requirements (entering statistical data).</p>
Registering claims	<p>Registering claims may involve entering claims reserve/estimate, observing limits to authority level.</p>
Organisation procedures	<p>Organisation procedures may include:</p> <ul style="list-style-type: none"> • <i>Initiation of new claims and processing of fully routine claims</i> • <i>Correspondence presentation</i> • <i>Security procedures</i>

EVIDENCE GUIDE
<p>Critical aspects of evidence to be considered:</p> <ul style="list-style-type: none"> • <i>Full compliance with company operating procedures, legislative requirements and industry Code of Practice.</i> • <i>Accuracy and attention to detail and thorough checking of data.</i>
<p>Interdependent assessment of units:</p> <p>This unit can be assessed independently, however it may be assessed with other appropriate units.</p>
<p>Underpinning knowledge may include:</p> <ul style="list-style-type: none"> • <i>Relevant legislation and regulations Company policy, and procedures</i> • <i>Company and industry sector policy wording</i> • <i>IT and communications systems</i> • <i>Principles and methods of filing</i> • <i>Product knowledge</i> <p>Underpinning skills to be demonstrated may include</p> <ul style="list-style-type: none"> • <i>Policy interpretation and application</i> • <i>Communication skills, listening, responding</i> • <i>Computer operation</i> <p><i>This unit requires the ability to read and interpret forms relating to insurance claims and related documents.</i></p> <p><i>Numeracy skills are needed to check accuracy of claims data</i></p>

EVIDENCE GUIDE						
<p>Resource implications:</p> <p>Unless otherwise specified, there are no significant resource implications for assessment of this unit, apart from access to a relevant workplace or closely simulated office environment and the use of a range of office equipment, technology and consumables. These may include standard commercial computer hardware, software, telephones, facsimiles, and other relevant office equipment.</p>						
<p>Consistency in performance:</p> <p>Competency in this unit is demonstrated by accurate processing of a minimum of five claims across a representative range of products and conditions.</p>						
<p>Context for assessment:</p> <p>Assessment of performance requirements in this unit should be undertaken within the General Insurance Industry context and should cover aspects of personal/financial responsibility and accountability. Competency is demonstrated by performance of all stated criteria, including the Range of Variables applicable to the workplace environment. Aspects of competency, including the attainment of relevant knowledge and skills, may be assessed in a relevant workplace, a closely simulated work environment, or other appropriate means that clearly meet industry competency requirements.</p>						
Key competencies:						
Communi- cating ideas and information	Collecting, analysing and organising information	Planning and organising activities	Working with others in a team	Using mathe- matical ideas and techniques	Solving problems	Using technology
3	3	3	3	3	3	3

FNBGEN11A Recieve and record / register claim

Stream: General Insurance

National Code: FNBGEN11A

Unit Description: This unit describes the competencies needed to receive and record/register claims including gathering the information, initial estimation and entering the claim into the company records.

ELEMENT	PERFORMANCE CRITERIA
<p>1. Receive notification of claim</p>	<ul style="list-style-type: none"> a) Advise customer of claims procedure b) Customer is given comprehensive information on the company claims procedure how to make a claim and any forms required for claim sent to customer c) Customer queries are answered clearly and accurately
<p>2. Receive claim</p>	<ul style="list-style-type: none"> a) New claims advice is checked to verify correct policy detail b) Claims records are checked to ensure that the claim has not been registered previously
<p>3. Record/register claim</p>	<ul style="list-style-type: none"> a) Claims data is accurately entered and claims are registered in accordance with company procedures b) Where necessary government authorities notified in the correct format
<p>4. Estimate claim</p>	<ul style="list-style-type: none"> a) A preliminary reserve/estimate is calculated, where appropriate, according to company reserving policy b) For a routine claim, a determination may be made on acceptance or referral of claim in accordance with company policy and procedures c) Need for internal or external service provider/s is identified, if appropriate d) Reinsurers are advised, if applicable e) Potential impact of the claim on the premium reported as required
<p>5. Create claim files or add information to existing files</p>	<ul style="list-style-type: none"> a) Correspondence is filed in correct claims files and allocated to relevant claims operatives b) All missing information, abnormalities or classification uncertainties are referred according to company policy c) An appropriate date is entered into diary system, where necessary d) All information is completed accurately and clearly, and in accordance with legislative and company requirements. e) Completed documentation is filed or referred for processing if appropriate

RANGE OF VARIABLES	
VARIABLE	SCOPE
Legislation and industry guidelines	<p>All activities covered in this unit to be undertaken in line with the relevant current:</p> <ul style="list-style-type: none"> • <i>Legislation</i> • <i>regulations</i> • <i>company operating procedures and</i> • <i>Code of Practice, where applicable</i>
Relevant Legislation	<p>Legislation may include:</p> <ul style="list-style-type: none"> • <i>State and Territory Workers Compensation Act and Regulations</i> • <i>Taxation legislation</i> • <i>Privacy Act</i> • <i>Social security legislation</i> • <i>Health and other services (Compensation) Acts</i> • <i>Industrial relations legislation</i>
Authorities	<p>Authorities are usually written policy and procedures manuals that define the level of authority to make decisions on claims within the organisation.</p> <p>Authorities may include guidelines / procedures relating to injury management and use of service providers.</p>
Systems	<p>Systems may be computerised, and record updating may be by electronic or manual data recording.</p>
Claims checking	<p>Claims checking may be through manual checklists or through data entry validation on computer systems and may include:</p> <ul style="list-style-type: none"> • <i>Previous payment to claimant</i> • <i>Claim has been sent to the wrong insurer</i> • <i>Liability has not been accepted</i>
Entering claims data	<p>Entering claims data may include coding according to company requirements (entering statistical data).</p>
Registering claims	<p>Registering claims may involve entering claims reserve/estimate, observing limits to authority level. Recording in system, linking to relative policy, identifying interested parties, identifying reinsurance involvement.</p>

RANGE OF VARIABLES	
VARIABLE	SCOPE
Service providers	<p>Service providers may include:</p> <ul style="list-style-type: none"> • <i>Assessors</i> • <i>Investigators</i> • <i>Private investigators</i> • <i>Medical advisers</i> • <i>Surveyors</i> • <i>Engineers</i> • <i>Accountants</i> • <i>Auditors</i> • <i>and others as required</i>
Reinsurance	<p>If reinsurance is identified, check specific treaty and/or facultative coverage for catastrophic claims and allocate internal category code.</p>
Organisation procedures	<p>Organisation procedures may include:</p> <ul style="list-style-type: none"> • <i>Initiation of new claims and processing of claims</i> • <i>Correspondence presentation</i> • <i>Security procedures</i>

EVIDENCE GUIDE																
<p>Critical aspects of evidence to be considered:</p> <p>The following requirements are critical to the judgement of competence in this unit.</p> <ul style="list-style-type: none"> • <i>Full compliance with company operating procedures, legislative requirements and industry Code of Practice</i> • <i>Accuracy and attention to detail and thorough checking of data</i> 																
<p>Interdependent assessment of units:</p> <p>This unit can be assessed independently, however it may be assessed with other appropriate units such as:</p> <table border="0"> <tr> <td>FNBGEN 10A</td> <td>Follow company procedures to process claim</td> </tr> <tr> <td>FNBGEN 12A</td> <td>Analyse insurance claims</td> </tr> <tr> <td>FNBGEN 13A</td> <td>Accept or reject a claim</td> </tr> <tr> <td>FNBGEN 14A</td> <td>Settle claims</td> </tr> <tr> <td>FNBGEN 17A</td> <td>Implement claim recovery procedures</td> </tr> <tr> <td>FNBGEN 18A</td> <td>Undertake post loss risk management</td> </tr> <tr> <td>FNBGEN 19A</td> <td>Review claims settlement policies and procedures</td> </tr> <tr> <td>FNBGEN 23A</td> <td>Settle non routine claims</td> </tr> </table>	FNBGEN 10A	Follow company procedures to process claim	FNBGEN 12A	Analyse insurance claims	FNBGEN 13A	Accept or reject a claim	FNBGEN 14A	Settle claims	FNBGEN 17A	Implement claim recovery procedures	FNBGEN 18A	Undertake post loss risk management	FNBGEN 19A	Review claims settlement policies and procedures	FNBGEN 23A	Settle non routine claims
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FNBGEN 23A	Settle non routine claims															
<p>Underpinning knowledge may include:</p> <ul style="list-style-type: none"> • <i>Relevant legislation and regulations, company policy and procedures, underwriting guidelines and authorities</i> 																

EVIDENCE GUIDE						
<ul style="list-style-type: none"> • <i>Company and industry sector policy wording</i> • <i>Product knowledge</i> • <i>IT and communications systems</i> • <i>Principles and methods of filing</i> <p>Underpinning skills to be demonstrated may include:</p> <ul style="list-style-type: none"> • <i>Policy interpretation and application</i> • <i>Accurate data input</i> <p><i>This unit requires the ability to read and interpret forms relating to insurance claims and related documents.</i></p> <p><i>Numeracy skills are needed to check accuracy of claims data.</i></p>						
<p>Resource implications:</p> <p>Unless otherwise specified, there are no significant resource implications for assessment of this unit, apart from access to a relevant workplace or closely simulated office environment and the use of a range of office equipment, technology and consumables. These may include standard commercial computer hardware, software, telephones, facsimiles, and other relevant office equipment.</p>						
<p>Consistency in performance:</p> <p>Competency in this unit is demonstrated by receipt and recording/registration of a minimum of five claims across a representative range of products, clients and conditions.</p>						
<p>Context for assessment:</p> <p>Assessment of performance requirements in this unit should be undertaken within the General Insurance Industry context and should cover aspects of personal/financial responsibility and accountability. Competency is demonstrated by performance of all stated criteria, including the Range of Variables applicable to the workplace environment. Aspects of competency, including the attainment of relevant knowledge and skills, may be assessed in a relevant workplace, a closely simulated work environment, or other appropriate means that clearly meet industry competency requirements.</p>						
Key competencies:						
Communi- cating ideas and information	Collecting, analysing and organising information	Planning and organising activities	Working with others in a team	Using mathe- matical ideas and techniques	Solving problems	Using technology
3	3	3	3	3	3	3

FNBGEN12A Analyse insurance claims

Stream: General Insurance

National Code: FNBGEN12A

Unit Description: This unit describes the competencies needed when analyzing insurance claims including researching and validating the claim information and maintaining records and lines of the communication.

ELEMENT	PERFORMANCE CRITERIA
<p>1. Collect and organise information relating to claim</p>	<ul style="list-style-type: none"> a) All relevant information is obtained to determine whether a valid claim exists (liability) b) Relevant information is organised into a coherent and valid body of case knowledge c) Confidentiality of information is maintained according to legislative requirements and industry principles as appropriate d) Any information deficiencies are identified, and additional information is sought from appropriate sources
<p>2. Research claim and validate claim information</p>	<ul style="list-style-type: none"> a) Claims information checked to determine legitimacy of claim, including validity of the policy, and whether the claimant is eligible to claim on the policy b) Needs for investigation / further information are identified and appropriate service provider/s appointed where necessary c) Information is provided to reinsurers, if applicable d) Investigation and research are undertaken within established claims management criteria and authorities e) Progress of investigation is monitored, if applicable f) All missing information, abnormalities or classification uncertainties are referred to an appropriate authority
<p>3. Maintain records and lines of communication</p>	<ul style="list-style-type: none"> a) Regular contact is maintained with the relevant parties to ensure that they are aware of the current status of the claim and are actively participating in the process b) Information which impacts on the policy is communicated promptly to the underwriter c) Diary system is maintained regularly and accurately

RANGE OF VARIABLES	
VARIABLE	SCOPE
Legislation and industry guidelines	<p>All activities covered in this unit to be undertaken in line with the relevant current:</p> <ul style="list-style-type: none"> • <i>Legislation</i> • <i>regulations</i> • <i>company operating procedures and</i> • <i>Code of Practice, where applicable</i>
Legislative guidelines	<p>Legislative guidelines may include:</p> <ul style="list-style-type: none"> • <i>The Acts and Regulations appropriate to the jurisdiction in which the claim is made</i> • <i>Statutory authority and guidelines</i> • <i>Terms of agreements and advice</i> • <i>Licensing conditions</i> • <i>Performance standards</i>
Liability	<p>Liability may involve, for example:</p> <ul style="list-style-type: none"> • <i>motor vehicle accident, dependency payments, journey / third party, pecuniary loss, loss of goods, weekly payments, medical expenses, death of a worker, claim made after worker ceases employment and others</i>
Service providers	<p>Service providers may include:</p> <ul style="list-style-type: none"> • <i>Assessors</i> • <i>Investigators</i> • <i>Solicitors</i> • <i>Barristers</i> • <i>Private investigators</i> • <i>Medical advisers</i> • <i>Surveyors</i> • <i>Engineers</i> • <i>Accountants</i> • <i>Auditors</i> • <i>and others as required</i>
Timelines	<p>Required timelines are according to legislation and industry Code of Practice and company guidelines.</p>

RANGE OF VARIABLES	
VARIABLE	SCOPE
Relevant parties	<p>Relevant parties may include:</p> <ul style="list-style-type: none"> • <i>the employer</i> • <i>the authorised insurer</i> • <i>the customer</i> • <i>compensation authority</i> • <i>self insurer</i> • <i>medical and like providers</i> • <i>union</i> • <i>the worker</i> • <i>legal service providers</i> • <i>the community</i> • <i>employer and industry associations</i> • <i>claims assessors</i> • <i>insurance brokers</i> • <i>solicitors</i> • <i>risk management consultants</i> • <i>investigators</i> • <i>witnesses</i>
Documentation	<p>Documentation for decision may include:</p> <ul style="list-style-type: none"> • <i>Reference to all evidence / information considered, reasons for adopting / incorporating certain evidence / information preferred over other information / evidence.</i> • <i>The basis on which the decision was determined.</i>
Recording	Recording systems may include computer and / or manual systems.

EVIDENCE GUIDE	
Critical aspects of evidence:	
Thorough understanding of the industry and company obligations and objectives, effective analysis and interpretation of data are critical to the judgement of competence in this unit.	
Interdependent assessment of units:	
This unit can be assessed independently, however it may be assessed with other appropriate units such as:	
FNBGEN 10A	Follow company procedures to process claim
FNBGEN 11A	Receive and record/register claim
FNBGEN 13A	Accept or reject a claim
FNBGEN 14A	Settle claims
FNBGEN 17A	Implement claim recovery procedures
FNBGEN 18A	Undertake post loss risk management
FNBGEN 19A	Review claims settlement policies and procedures
FNBGEN 23A	Settle non routine claims
Underpinning knowledge may include:	
<ul style="list-style-type: none"> • <i>Relevant common law, legal systems and procedures, relevant Acts</i> • <i>Company policy, procedures, underwriting guidelines and authorities</i> • <i>Product knowledge</i> • <i>Company IT and communications systems</i> • <i>Industry sector compliance requirements</i> • <i>Industry sector and company policy wording</i> 	
Underpinning skills to be demonstrated may include:	
<ul style="list-style-type: none"> • <i>Policy interpretation and application</i> • <i>Communication skills</i> • <i>This unit requires the ability to read and interpret insurance policy documents, surveys, reports and related documents. Numeracy skills are needed to check accuracy of claims data</i> 	
Resource implications:	
Unless otherwise specified, there are no significant resource implications for assessment of this unit, apart from access to a relevant workplace or closely simulated office environment and the use of a range of office equipment, technology and consumables. These may include standard commercial computer hardware, software, telephones, facsimiles, and other relevant office equipment.	
Consistency in performance:	
Competency in this unit is demonstrated by accurate analysis of a minimum of five claims across a representative range of products, clients and conditions.	
Context for assessment:	
Assessment of performance requirements in this unit should be undertaken within the General Insurance Industry context and should cover aspects of personal/financial responsibility and accountability. Competency is demonstrated by performance of all stated criteria, including the	

EVIDENCE GUIDE						
Range of Variables applicable to the workplace environment. Aspects of competency, including the attainment of relevant knowledge and skills, may be assessed in a relevant workplace, a closely simulated work environment, or other appropriate means that clearly meet industry competency requirements.						
Key competencies:						
Communi- cating ideas and information	Collecting, analysing and organising information	Planning and organising activities	Working with others in a team	Using mathe- matical ideas and techniques	Solving problems	Using technology
3	3	3	3	3	3	3

RANGE OF VARIABLES	
VARIABLE	SCOPE
Legislation and industry guidelines	<p>All activities covered in this unit to be undertaken in line with the relevant current:</p> <ul style="list-style-type: none"> • <i>Legislation</i> • <i>regulations</i> • <i>company operating procedures and</i> • <i>Code of Practice, where applicable</i>
Claims information	<p>Claims information may include:</p> <ul style="list-style-type: none"> • <i>Identifying data, policy, risk, previous history with the company</i>
Specialists	<p>Specialists may include:</p> <ul style="list-style-type: none"> • <i>Company specialists or outside service providers such as investigators, lawyers, accountants, medical practitioners, loss assessors and so on</i>
Files	Files may be paper document or electronic files
Referral procedures	Referral procedures may involve referral to the next authority level
Decision making process	<p>Decision making process may involve:</p> <ul style="list-style-type: none"> • <i>fact finding</i> • <i>research</i> • <i>consultation</i>

EVIDENCE GUIDE																	
<p>Critical aspects of evidence:</p> <p>Application of company policy and procedures and compliance with legislation and regulations and industry codes of practice are critical to the judgement of competence in this unit.</p>																	
<p>Interdependent assessment of units:</p> <p>This unit can be assessed independently, however it may be assessed with other appropriate units such as:</p> <table> <tr> <td>FNBGEN 10A</td> <td>Follow company procedures to process claim</td> </tr> <tr> <td>FNBGEN 11A</td> <td>Receive and record/register claim</td> </tr> <tr> <td>FNBGEN 12A</td> <td>Analyse insurance claims</td> </tr> <tr> <td>FNBGEN 14A</td> <td>Settle claims</td> </tr> <tr> <td>FNBGEN 17A</td> <td>Implement claim recovery procedures</td> </tr> <tr> <td>FNBGEN 18A</td> <td>Undertake post loss risk management</td> </tr> <tr> <td>FNBGEN 19A</td> <td>Review claims settlement policies and procedures</td> </tr> <tr> <td>FNBGEN 23A</td> <td>Settle non routine claims</td> </tr> </table>		FNBGEN 10A	Follow company procedures to process claim	FNBGEN 11A	Receive and record/register claim	FNBGEN 12A	Analyse insurance claims	FNBGEN 14A	Settle claims	FNBGEN 17A	Implement claim recovery procedures	FNBGEN 18A	Undertake post loss risk management	FNBGEN 19A	Review claims settlement policies and procedures	FNBGEN 23A	Settle non routine claims
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EVIDENCE GUIDE						
<p>Underpinning knowledge may include:</p> <ul style="list-style-type: none"> • <i>Relevant legislation</i> • <i>Accountability requirements</i> • <i>Policy wording and coverage</i> • <i>Level at which claim should be referred to senior staff</i> 						
<p>Underpinning skills to be demonstrated may include:</p> <ul style="list-style-type: none"> • <i>Methods of analysis</i> • <i>The ability to analyse data and organise it to make a coherent case</i> • <i>Written communication skills</i> <p>• <i>This unit requires the ability to read and interpret insurance policy documents, surveys, reports and related documents. Numeracy skills are needed to check accuracy of claims data</i></p>						
<p>Resource implications:</p> <p>Unless otherwise specified, there are no significant resource implications for assessment of this unit, apart from access to a relevant workplace or closely simulated office environment and the use of a range of office equipment, technology and consumables. These may include standard commercial computer hardware, software, telephones, facsimiles, and other relevant office equipment.</p>						
<p>Consistency in performance:</p> <p>To be considered competent in this unit, efficient analysis of a minimum of five claims across a representative range of products, clients and conditions is required.</p>						
<p>Context for assessment:</p> <p>Assessment of performance requirements in this unit should be undertaken within the General Insurance Industry context and should cover aspects of personal/financial responsibility and accountability. Competency is demonstrated by performance of all stated criteria, including the Range of Variables applicable to the workplace environment. Aspects of competency, including the attainment of relevant knowledge and skills, may be assessed in a relevant workplace, a closely simulated work environment, or other appropriate means that clearly meet industry competency requirements.</p>						
Key competencies:						
Communi- cating ideas and information	Collecting, analysing and organising information	Planning and organising activities	Working with others in a team	Using mathe- matical ideas and techniques	Solving problems	Using technology
3	3	3	3	3	3	3

4. Finalise settlement	<ul style="list-style-type: none"> a) Once settlement is reached, payments are made/instructed within the required timeframe b) Settlement release is obtained from client and / or third party, as applicable c) Claim referred for recovery action if appropriate, and loss recovery agent appointed if applicable d) Recovery initiated from reinsurers if applicable e) Finalised claims files are stored and maintained according to company policy and legislative requirements and Code of Practice, as applicable
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RANGE OF VARIABLES	
VARIABLE	SCOPE
Legislation and industry guidelines	<p>All activities covered in this unit to be undertaken in line with the relevant current:</p> <ul style="list-style-type: none"> • <i>Legislation</i> • <i>Regulations</i> • <i>Company operating procedures and</i> • <i>Code of Practice, where applicable</i>
Settlement terms	<p>Settlement terms may include:</p> <ul style="list-style-type: none"> • <i>Repair</i> • <i>Replace</i> • <i>Total loss</i> • <i>Cash settle</i> • <i>Vouchers</i> • <i>Ex gratia payments</i>
Customer	<p>Customer may be:</p> <ul style="list-style-type: none"> • <i>the client</i> • <i>a third party</i> • <i>an agent or a lawyer acting for the client.</i>
Claim decision	<p>Claim decision may be:</p> <ul style="list-style-type: none"> • <i>repair approval</i> • <i>replacement approval</i> • <i>payment</i> • <i>cancellation of claim (excess greater than settlement)</i> • <i>partial settlement</i> • <i>need further details</i>

RANGE OF VARIABLES	
VARIABLE	SCOPE
Storage of data	Storage of data may be electronic or as a hardcopy (paper)
Recovery action	Recovery action may include: <ul style="list-style-type: none"> • <i>determining liability of third party</i> • <i>recovery from reinsurers</i> • <i>determining financial status of third party</i> • <i>salvage</i>

EVIDENCE GUIDE																
<p>Critical aspects of evidence:</p> <p>Application of company policy and procedures and compliance with legislation and regulations and industry codes of practice are critical to the judgement of competence in this unit.</p>																
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FNBGEN 19A	Review claims settlement policies and procedures															
FNBGEN 23A	Settle non routine claims															
<p>Underpinning knowledge may include:</p> <ul style="list-style-type: none"> • <i>Relevant legislation</i> • <i>Accountability requirements</i> • <i>Policy coverage</i> • <i>Level at which claim should be referred to senior staff</i> • <i>Company philosophy, policy and procedures</i> 																
<p>Underpinning skills to be demonstrated may include:</p> <ul style="list-style-type: none"> • <i>Methods of analysis</i> • <i>Negotiation skills</i> • <i>Oral and written communication skills</i> • <i>Computing skills</i> <p>This unit requires the ability to read and interpret insurance policy documents, surveys, reports and related documents. Numeracy skills are needed to check accuracy of claims data.</p>																
<p>Resource implications:</p> <p>Unless otherwise specified, there are no significant resource implications for assessment of this unit, apart from access to a relevant workplace or closely simulated office environment and the</p>																

EVIDENCE GUIDE						
use of a range of office equipment, technology and consumables. These may include standard commercial computer hardware, software, telephones, facsimiles, and other relevant office equipment.						
<p>Consistency in performance:</p> <p>Competency in this unit is demonstrated by accurate decisions on five claims across a representative range of products, clients and conditions.</p>						
<p>Context for assessment:</p> <p>Assessment of performance requirements in this unit should be undertaken within the General Insurance Industry context and should cover aspects of personal/financial responsibility and accountability. Competency is demonstrated by performance of all stated criteria, including the Range of Variables applicable to the workplace environment. Aspects of competency, including the attainment of relevant knowledge and skills, may be assessed in a relevant workplace, a closely simulated work environment, or other appropriate means that clearly meet industry competency requirements.</p>						
Key competencies:						
Communi- cating ideas and information	Collecting, analysing and organising information	Planning and organising activities	Working with others in a team	Using mathe- matical ideas and techniques	Solving problems	Using technology
3	3	3	3	3	3	3

FNBGEN15A Investigate claims

Stream: General Insurance

National Code: FNBGEN15A

Unit Description: This unit covers the competencies needed to investigate a claim. The investigation may cover the degree of liability or a potential fraud. The unit includes competencies for clarifying the brief, conducting the investigation and reporting. The function may be conducted within a company or it may be outsourced.

ELEMENT	PERFORMANCE CRITERIA
<p>1. Clarify the brief and the instructions</p>	<ul style="list-style-type: none"> a) The brief provided to the investigator is clarified including the facts of the claim, the insurer's instructions and outcomes required b) The subject matter questions to be investigated are checked
<p>2. Investigate claim</p>	<ul style="list-style-type: none"> a) Method of investigation is determined b) Required information is collected and organised to make a logical case c) Investigations are carried out in accordance with legislation, regulations and company operating procedures and Code of Practice, if applicable d) All data and information is recorded progressively and accurately e) All original documents, tapes, photographs and other material are filed and stored securely f) Appropriate changes in the brief or instructions are prepared and communicated g) Any changes in the brief or the instructions are complied with
<p>3. Report on the investigation</p>	<ul style="list-style-type: none"> a) Comprehensive reports are prepared and transmitted according to reporting guidelines b) Copies of the documents, tapes photographs and other materials are provided to the insurer c) Facts and justification for conclusions are given to the insurer a) Recommendations for action are made, with appropriate justifications, where required

RANGE OF VARIABLES	
VARIABLE	SCOPE
Legislation and industry guidelines	<p>All activities covered in this unit to be undertaken in line with the relevant current:</p> <ul style="list-style-type: none"> • <i>Legislation</i> • <i>regulations</i> • <i>company operating procedures and</i> • <i>Code of Practice, where applicable</i>
Investigation	<p>Investigations may include:</p> <ul style="list-style-type: none"> • <i>suspected or potential fraud</i> • <i>validation of evidence</i> • <i>determining causes or sequence of events</i> • <i>identification of subject matter</i> • <i>corroboration or analysis of subject matter</i> • <i>extent of liability or</i> • <i>other actual or potential problems</i>
Investigations methods	<p>Investigation methods may include:</p> <ul style="list-style-type: none"> • <i>phone calls</i> • <i>observation</i> • <i>interviews</i> • <i>review of documents</i> • <i>mechanical or chemical analysis and</i> • <i>other relevant information gathering activities</i>
Materials	<p>Materials collected may include:</p> <ul style="list-style-type: none"> • <i>documents</i> • <i>electronic records</i> • <i>audio and video tapes</i> • <i>photographs</i> • <i>subject matter and other relevant materials</i>
The brief	<p>The brief may include</p> <ul style="list-style-type: none"> • <i>information provided by the customer</i> • <i>claims history</i> • <i>witness statements</i>
Progress reports	<p>Progress reports may be</p> <ul style="list-style-type: none"> • <i>paper</i> • <i>electronic</i>

RANGE OF VARIABLES	
VARIABLE	SCOPE
Comprehensive	<p>Comprehensive reports may include:</p> <ul style="list-style-type: none"> • <i>findings</i> • <i>recommendations</i> • <i>photos</i> • <i>witness statements</i>
Subject matter	<p>Subject matter may include:</p> <ul style="list-style-type: none"> • <i>individuals</i> • <i>corporations</i> • <i>incidents</i> • <i>incidents</i> • <i>evidence</i> • <i>statements</i> • <i>locations</i> • <i>objects</i> • <i>processes</i>
Report guidelines	<p>Report guidelines may include</p> <ul style="list-style-type: none"> • <i>level of detail</i> • <i>topics to be covered</i> • <i>areas to be excluded</i> • <i>limits and types of enclosures</i> • <i>attachments and evidence</i> • <i>frequency and number of reports</i> • <i>structure of reports and number copies</i> • <i>methods of transmission</i>
Nominated person	<p>The nominated person would be the person who was monitoring the investigation on behalf of the company.</p>

EVIDENCE GUIDE
<p>Critical aspects of evidence:</p> <p>Whether the investigation complies with all legislative and regulatory requirements and the accuracy and completeness of the report are critical to the judgement of competence in this unit.</p>
<p>Interdependent assessment of units:</p> <p>This unit can be assessed independently, however it may be assessed with other appropriate units.</p>

EVIDENCE GUIDE						
<p>Underpinning knowledge may include:</p> <ul style="list-style-type: none"> • <i>legislation, regulations, Privacy Act</i> • <i>Code of Practice</i> • <i>Company policy and procedures</i> • <i>Report writing conventions</i> • <i>Appropriate investigation methods (interviews, surveillance, Internet research, how to establish the authenticity of document, observation)</i> 						
<p>Underpinning skills to be demonstrated may include:</p> <ul style="list-style-type: none"> • <i>Report writing</i> • <i>Scheduling of records or processes</i> • <i>Operation of relevant equipment (camera, tape recorder, video camera, computer)</i> 						
<p>Resource implications:</p> <p>Unless otherwise specified, there are no significant resource implications for assessment of this unit, apart from access to a relevant workplace or closely simulated office environment and the use of a range of office equipment, technology and consumables. These may include standard commercial computer hardware, software, telephones, facsimiles, and other relevant office equipment.</p>						
<p>Consistency in performance:</p> <p>At least two investigations need to be satisfactorily completed to achieve competency in this unit.</p>						
<p>Context for assessment:</p> <p>Assessment of performance requirements in this unit should be undertaken within the General Insurance Industry context and should cover aspects of personal/financial responsibility and accountability. Competency is demonstrated by performance of all stated criteria, including the Range of Variables applicable to the workplace environment. Aspects of competency, including the attainment of relevant knowledge and skills, may be assessed in a relevant workplace, a closely simulated work environment, or other appropriate means that clearly meet industry competency requirements.</p>						
Key competencies:						
Communicating ideas and information	Collecting, analysing and organising information	Planning and organising activities	Working with others in a team	Using mathematical ideas and techniques	Solving problems	Using technology
3	3	3	3	3	3	3

FNBGEN16A Process claims payments

Stream: General Insurance

National Code: FNBGEN16A

Unit Description: This unit covers the competencies associated with the generation and processing of claim related payments. It applies to those who have this as their main job function and also to those who do this in association with a range of other duties.

ELEMENT	PERFORMANCE CRITERIA
<p>1. Process payments</p>	<ul style="list-style-type: none"> a) Payment information is identified, checked and accurately recorded b) All payments are authorised in accordance with company operating procedures c) Payments are generated as directed with reference to legislation, company policy and operating procedures and Code of Practice, if applicable, within timeframes d) Payment documents are completed identifying relevant details e) Payment limits are observed for amounts requiring personal signing
<p>2. Finalise payments</p>	<ul style="list-style-type: none"> a) Payments are dispatched within the required time frame b) Documents are copied and filed for auditing purposes according to company operating procedures c) Interested parties are advised according to operating procedures where liability is not accepted

RANGE OF VARIABLES	
VARIABLE	SCOPE
<p>Legislation and industry guidelines</p>	<p>All activities covered in this unit to be undertaken in line with the relevant current:</p> <ul style="list-style-type: none"> • <i>Legislation</i> • <i>regulations</i> • <i>company operating procedures and</i> • <i>Code of Practice, where applicable</i>
<p>Payment limits</p>	<p>Payment limits will be related to the authority limits and will vary from one organisation to another.</p>

RANGE OF VARIABLES	
VARIABLE	SCOPE
Company Operating Procedures	<p>Company Operating Procedures would specify:</p> <ul style="list-style-type: none"> • <i>Delegations</i> • <i>authority levels</i> • <i>payment process</i> • <i>company accounting systems</i> • <i>timeframes</i> • <i>filing requirements</i> • <i>other relevant details</i>
Documents	<p>Documents may be hard copies/paper or they may be electronic.</p> <p>Filing may be filing of hardcopies or entry and storage in a computer system.</p>

EVIDENCE GUIDE
<p>Critical aspects of evidence:</p> <p>Attention to detail and accuracy and understanding of the relevant legislation and company policy are critical to the judgement of competence in this unit.</p>
<p>Interdependent assessment of units:</p> <p>This unit can be assessed independently, however it may be assessed with other appropriate units.</p>
<p>Underpinning knowledge may include:</p> <ul style="list-style-type: none"> • <i>details of appropriate legislation, regulations company operating procedures and Code of Practice</i> • <i>accounting practice</i> • <i>relevant taxation law, including GST requirements</i>
<p>Underpinning skills to be demonstrated may include:</p> <ul style="list-style-type: none"> • <i>use of computers</i> • <i>use of office equipment</i> • <i>filing systems both hardcopy or electronic</i> • <i>records and money management software</i> • <i>oral and written communication</i> • <i>This unit requires the ability to read and interpret forms relating to insurance claims and related documents. Numeracy skills are needed to check accuracy of claims data.</i>
<p>Resource implications:</p> <p>Unless otherwise specified, there are no significant resource implications for assessment of this unit, apart from access to a relevant workplace or closely simulated office environment and the use of a range of office equipment, technology and consumables. These may include standard commercial computer hardware, software, telephones, facsimiles, and other relevant office equipment.</p>

EVIDENCE GUIDE						
<p>Consistency in performance: Competency in this unit is demonstrated by finalisation of five payments following the correct procedures and within the required timeframe.</p>						
<p>Context for assessment: Assessment of performance requirements in this unit should be undertaken within the General Insurance Industry context and should cover aspects of personal/financial responsibility and accountability. Competency is demonstrated by performance of all stated criteria, including the Range of Variables applicable to the workplace environment. Aspects of competency, including the attainment of relevant knowledge and skills, may be assessed in a relevant workplace, a closely simulated work environment, or other appropriate means that clearly meet industry competency requirements.</p>						
Key competencies:						
Communi- cating ideas and information	Collecting, analysing and organising information	Planning and organising activities	Working with others in a team	Using mathe- matical ideas and techniques	Solving problems	Using technology
3	3	3	3	3	3	3

FNBGEN17A Implement claim recovery procedures

Stream: General Insurance

National Code: FNBGEN17A

Unit Description: This unit covers the competencies needed to recover money relating to a claim. It includes the complete process from initiating the recovery to finalisation of the claim.

ELEMENT	PERFORMANCE CRITERIA
1. Establish viability of recovery	<ul style="list-style-type: none"> a) Sources and rights of recovery are identified b) Accurate calculation of achievable recovery amounts is made c) Extent of recovery success is evaluated
2. Evaluate recovery methods	<ul style="list-style-type: none"> a) The benefit to the company of using each of the available recovery methods is determined following company operating procedures b) Methods are assessed for compliance with relevant legislative and company policy requirements c) Recovery action decided upon is appropriate to circumstances of loss d) Recovery of correct amount from reinsurers is instigated where appropriate e) Where necessary loss recovery agents are appointed to undertake loss recovery
3. Implement and monitor recovery progress	<ul style="list-style-type: none"> a) Demand is issued to responsible party b) <i>Knock for knock</i> is confirmed, if applicable c) Diary system is utilised to monitor follow-up d) Referral is made to solicitor or other relevant service provider, if applicable e) Recovery is implemented and followed up within specified time frames and company guidelines
4. Negotiate recovery settlement	<ul style="list-style-type: none"> a) Recovery settlement is negotiated on best terms according to company policy b) Negotiation is completed within time frames and company procedures
5. Process monies	<ul style="list-style-type: none"> a) File is checked to determine whether recovery money has been received b) Where applicable, client's share of recovery money is paid promptly c) Claims are finalised according to legislation, regulations, company operating procedures and Code of Practice, if applicable
6. Record outcome	<ul style="list-style-type: none"> a) All relevant records and files are promptly updated to display recovery action, amounts, etc. b) Underwriter is advised of any special circumstances, if applicable

RANGE OF VARIABLES	
VARIABLE	SCOPE
Legislation and industry guidelines	<p>All activities covered in this unit to be undertaken in line with the relevant current:</p> <ul style="list-style-type: none"> • <i>Legislation</i> • <i>regulations</i> • <i>company operating procedures and</i> • <i>Code of Practice, where applicable</i>
Sources of recovery	<p>Sources of recovery may include:</p> <ul style="list-style-type: none"> • <i>liable parties</i> • <i>goods sale</i> • <i>salvage and disposal</i> • <i>reinsurers</i> • <i>other insurers</i>
Recovery methods	<p>Recovery methods may include:</p> <ul style="list-style-type: none"> • <i>direct</i> • <i>third party agents</i> • <i>solicitors</i>
Negotiation/viability	<p>Negotiation/viability may include</p> <ul style="list-style-type: none"> • <i>contributory negligence</i> • <i>compromised settlement</i>
Records	<p>Records include:</p> <ul style="list-style-type: none"> • <i>claims files</i> • <i>relevant client files</i>
Relevant legislation	<p>Relevant legislation may also include:</p> <ul style="list-style-type: none"> • <i>Insurance (Agents and Brokers) Act</i> • <i>Trade Practices Act</i> • <i>Credit Acts</i> • <i>Privacy Acts</i> • <i>Law of liability and negligence</i> • <i>International conventions</i> • <i>Carriage of goods acts</i> • <i>Small claims procedures</i>
Best terms basis	<p>Best terms means the best possible terms in the circumstances, including factors such as time, money and brand image.</p>
Service Providers	<p>Service providers may include:</p> <ul style="list-style-type: none"> • <i>mercantile agents</i> • <i>solicitors</i>

EVIDENCE GUIDE									
<p>Critical aspects of evidence:</p> <p>Thorough and strategic overview of the company objectives and industry obligations and implementation of an effective recovery process are critical to the judgement of competence in this unit.</p>									
<p>Interdependent assessment of units:</p> <p>This unit can be assessed independently, however it may be assessed with other appropriate units such as:</p> <table border="0"> <tr> <td style="padding-right: 20px;">FNBGEN 11A</td> <td>Receive and record/register claim</td> </tr> <tr> <td>FNBGEN 12A</td> <td>Analyse insurance claims</td> </tr> <tr> <td>FNBGEN 13A</td> <td>Accept or reject a claim</td> </tr> <tr> <td>FNBGEN 14A</td> <td>Settle claims</td> </tr> </table>		FNBGEN 11A	Receive and record/register claim	FNBGEN 12A	Analyse insurance claims	FNBGEN 13A	Accept or reject a claim	FNBGEN 14A	Settle claims
FNBGEN 11A	Receive and record/register claim								
FNBGEN 12A	Analyse insurance claims								
FNBGEN 13A	Accept or reject a claim								
FNBGEN 14A	Settle claims								
<p>Underpinning knowledge may include:</p> <ul style="list-style-type: none"> • <i>Company policy, procedures, underwriting guidelines and authorities, Credit Acts, Privacy Acts and relevant common law</i> • <i>Insurance Contracts Act, Insurance (Agents and Brokers) Act, Trade practices Act</i> • <i>Company and industry sector policy wording</i> • <i>Relative industry sector hazards</i> • <i>Relevant legislative requirements including relevant taxation law</i> • <i>Industry sector compliance requirements</i> • <i>Legal precedents and previous company and industry results</i> 									
<p>Underpinning skills to be demonstrated may include:</p> <ul style="list-style-type: none"> • <i>Policy interpretation and application</i> • <i>Basic financial analysis techniques</i> • <i>Negotiation</i> <p><i>This unit requires the ability to read and interpret forms relating to insurance claims and related documents.</i></p> <p><i>Numeracy skills are needed to calculate achievable recovery amounts</i></p>									
<p>Resource implications:</p> <p>Unless otherwise specified, there are no significant resource implications for assessment of this unit, apart from access to a relevant workplace or closely simulated office environment and the use of a range of office equipment, technology and consumables. These may include standard commercial computer hardware, software, telephones, facsimiles, and other relevant office equipment.</p>									
<p>Consistency in performance:</p> <p>Competency in this unit is demonstrated by accurate procedures for a minimum of five claims across a representative range of products, clients and conditions.</p>									

EVIDENCE GUIDE						
<p>Context for assessment:</p> <p>Assessment of performance requirements in this unit should be undertaken within the General Insurance Industry context and should cover aspects of personal/financial responsibility and accountability. Competency is demonstrated by performance of all stated criteria, including the Range of Variables applicable to the workplace environment. Aspects of competency, including the attainment of relevant knowledge and skills, may be assessed in a relevant workplace, a closely simulated work environment, or other appropriate means that clearly meet industry competency requirements.</p>						
<p>Key competencies:</p>						
Communi- cating ideas and information	Collecting, analysing and organising information	Planning and organising activities	Working with others in a team	Using mathe- matical ideas and techniques	Solving problems	Using technology
3	3	3	3	3	3	3

FNBGEN18A Undertake post loss risk management

Stream: General Insurance

National Code: FNBGEN18A

Unit Description: This unit describes the high level competencies needed to review the effect of losses on the portfolio, identify problems and develop remedial risk management strategies.

ELEMENT	PERFORMANCE CRITERIA
1. Identify unusual or unwanted trends in claims	a) Unusual or unwanted trends in a cover or claims are identified and reported b) Relevant data is accessed and analysed, including the impact of reinsurance
2. Assess impact of claim and determine alternative strategies	a) Strategies to minimise potential negative impacts to the portfolio are determined within requirements to meet policy obligations and legal requirements b) Consumers rights are protected according to legislative requirements and Code of Practice c) Information which impacts on the policy is communicated promptly to the underwriter d) Need for urgent action to protect company interests is determined

RANGE OF VARIABLES	
VARIABLE	SCOPE
Legislation and industry guidelines	All activities covered in this unit to be undertaken in line with the relevant current: <ul style="list-style-type: none"> • <i>Legislation</i> • <i>regulations</i> • <i>company operating procedures and</i> • <i>Code of Practice, where applicable</i>
Documentation	Documentation may include: <ul style="list-style-type: none"> • <i>reports on claims</i> • <i>premium income</i> • <i>solicitor's advice</i> • <i>assessor comments</i> • <i>surveys</i>

RANGE OF VARIABLES	
VARIABLE	SCOPE
Investigation	<p>Investigation may include:</p> <ul style="list-style-type: none"> • <i>whether there are any significant claim trends</i> • <i>whether there are any significant changes to the premium pool</i> • <i>whether there are changes in the insurance industry to coverage of risk</i>
Materials	<p>Materials may include:</p> <ul style="list-style-type: none"> • <i>claim statistic reports</i> • <i>premium reports</i> • <i>surveys</i> • <i>other relevant materials</i>
Strategies	<p>Strategies may include:</p> <ul style="list-style-type: none"> • <i>training</i> • <i>case studies</i>
Potential negative impacts	<p>Potential negative impacts may be identified by</p> <ul style="list-style-type: none"> • <i>analysing loss ratios and adjusting premiums accordingly</i> • <i>additional security arrangements</i> • <i>underwriting guidelines</i>
Consumers rights	<p>Consumers rights may include privacy and access to dispute resolution procedures.</p>

EVIDENCE GUIDE
<p>Critical aspects of evidence:</p> <p>Demonstration of ability to identify and assess data relating to losses, analyse it and use the analysis as a basis for development of effective strategies are critical to the judgement of competence in this unit.</p>
<p>Interdependent assessment of units:</p> <p>This unit can be assessed independently, however it may be assessed with other appropriate units such as:</p> <p>FNBGEN 11A Receive and record/register claim FNBGEN 12A Analyse insurance claims FNBGEN 13A Accept or reject a claim FNBGEN 14A Settle claims</p>

EVIDENCE GUIDE																				
<p>Underpinning knowledge may include:</p> <ul style="list-style-type: none"> • <i>Relevant legislation (Insurance Contracts Act, Insurance (Agents and Brokers) Act, Trade practices Act)</i> • <i>Company policies and procedures</i> • <i>Industry trends</i> • <i>Research and analysis techniques</i> • <i>Consumers rights</i> • <i>Risk management</i> • <i>Loss surveying</i> 																				
<p>Underpinning skills to be demonstrated may include:</p> <ul style="list-style-type: none"> • <i>Collection and analysis of data</i> • <i>IT skills</i> • <i>statistical skills</i> <p><i>This unit requires high levels of literacy and numeracy. It requires the ability to read and interpret policy documents, legislation and regulations, reports and related documents.</i></p> <ul style="list-style-type: none"> • <i>It requires the ability to interpret charts, graphs and statistical information.</i> 																				
<p>Resource implications:</p> <p>Unless otherwise specified, there are no significant resource implications for assessment of this unit, apart from access to a relevant workplace or closely simulated office environment and the use of a range of office equipment, technology and consumables. These may include standard commercial computer hardware, software, telephones, facsimiles, and other relevant office equipment.</p>																				
<p>Consistency in performance:</p> <p>To be considered competent in this unit, effective strategies for post loss risk management would need to be proposed and justified.</p>																				
<p>Context for assessment:</p> <p>Assessment of performance requirements in this unit should be undertaken within the General Insurance Industry context and should cover aspects of personal/financial responsibility and accountability. Competency is demonstrated by performance of all stated criteria, including the Range of Variables applicable to the workplace environment. Aspects of competency, including the attainment of relevant knowledge and skills, may be assessed in a relevant workplace, a closely simulated work environment, or other appropriate means that clearly meet industry competency requirements.</p>																				
<p>Key competencies:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Communi- cating ideas and information</th> <th style="text-align: center;">Collecting, analysing and organising information</th> <th style="text-align: center;">Planning and organising activities</th> <th style="text-align: center;">Working with others in a team</th> <th style="text-align: center;">Using mathe- matical ideas and techniques</th> <th style="text-align: center;">Solving problems</th> <th style="text-align: center;">Using technology</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">3</td> <td style="text-align: center;">3</td> <td style="text-align: center;">3</td> <td style="text-align: center;">3</td> <td style="text-align: center;">3</td> <td style="text-align: center;">3</td> <td style="text-align: center;">3</td> </tr> </tbody> </table>							Communi- cating ideas and information	Collecting, analysing and organising information	Planning and organising activities	Working with others in a team	Using mathe- matical ideas and techniques	Solving problems	Using technology	3	3	3	3	3	3	3
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3	3	3	3	3	3	3														

RANGE OF VARIABLES	
VARIABLE	SCOPE
Sources of information	<p>Sources of information may include</p> <ul style="list-style-type: none"> • <i>reports on claims</i> • <i>surveys</i> • <i>previous policies and historical documents</i>
Data on claims trends	<p>Data may be gathered from:</p> <ul style="list-style-type: none"> • <i>claims reports</i> • <i>declinature claims</i> • <i>IDR referrals</i> • <i>claim statistic reports</i> • <i>surveys</i>
Documentation	<p>Documentation may include:</p> <ul style="list-style-type: none"> • <i>reports on claims</i> • <i>premium income</i> • <i>claims settlement costs</i> • <i>loss ratios</i> • <i>claims frequency</i> • <i>surveys</i>

EVIDENCE GUIDE												
<p>Critical aspects of evidence:</p> <p>The ability to collect and interpret data from a wide range of sources and analyse the causes of trends and the effects on claims settlement policies and procedures are critical to the judgement of competence in this unit.</p>												
<p>Interdependent assessment of units:</p> <p>This unit can be assessed independently, however it may be assessed with other appropriate units such as:</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 20%;">FNBGEN 10A</td> <td>Follow company procedures to process claim</td> </tr> <tr> <td>FNBGEN 11A</td> <td>Receive and record/register claim</td> </tr> <tr> <td>FNBGEN 12A</td> <td>Analyse insurance claims</td> </tr> <tr> <td>FNBGEN 13A</td> <td>Accept or reject a claim</td> </tr> <tr> <td>FNBGEN 14A</td> <td>Settle claims</td> </tr> <tr> <td>FNBGEN 17A</td> <td>Implement claim recovery procedures</td> </tr> </table>	FNBGEN 10A	Follow company procedures to process claim	FNBGEN 11A	Receive and record/register claim	FNBGEN 12A	Analyse insurance claims	FNBGEN 13A	Accept or reject a claim	FNBGEN 14A	Settle claims	FNBGEN 17A	Implement claim recovery procedures
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FNBGEN 14A	Settle claims											
FNBGEN 17A	Implement claim recovery procedures											

EVIDENCE GUIDE						
<p>Underpinning knowledge may include:</p> <ul style="list-style-type: none"> • <i>data analysis techniques</i> • <i>wide knowledge of claims policies and procedures</i> • <i>industry trends in claims handling</i> 						
<p>Underpinning skills to be demonstrated may include:</p> <ul style="list-style-type: none"> • <i>data collection and interpretation</i> • <i>preparation of reports</i> <p><i>This unit requires high levels of literacy and numeracy. It requires the ability to read and interpret policy documents, legislation and regulations, reports and related documents. It requires the ability to interpret charts, graphs and statistical information.</i></p>						
<p>Resource implications:</p> <p>Unless otherwise specified, there are no significant resource implications for assessment of this unit, apart from access to a relevant workplace or closely simulated office environment and the use of a range of office equipment, technology and consumables. These may include standard commercial computer hardware, software, telephones, facsimiles, and other relevant office equipment.</p>						
<p>Consistency in performance:</p> <p>One comprehensive review of the claims settlement policy and procedures would be required to demonstrate competency in this unit.</p>						
<p>Context for assessment:</p> <p>Assessment of performance requirements in this unit should be undertaken within the General Insurance Industry context and should cover aspects of personal/financial responsibility and accountability. Competency is demonstrated by performance of all stated criteria, including the Range of Variables applicable to the workplace environment. Aspects of competency, including the attainment of relevant knowledge and skills, may be assessed in a relevant workplace, a closely simulated work environment, or other appropriate means that clearly meet industry competency requirements.</p>						
Key competencies:						
Communi- cating ideas and information	Collecting, analysing and organising information	Planning and organising activities	Working with others in a team	Using mathe- matical ideas and techniques	Solving problems	Using technology
3	3	3	3	3	3	3

VARIABLE	SCOPE
<p>Legislation and industry guidelines</p>	<p>All activities covered in this unit to be undertaken in line with the relevant current:</p> <ul style="list-style-type: none"> • <i>Legislation</i> • <i>regulations</i> • <i>company operating procedures and</i> • <i>Code of Practice, where applicable</i>
<p>Performance data</p>	<p>Performance data may include:</p> <ul style="list-style-type: none"> • <i>number and extent of losses</i> • <i>statistics</i> • <i>stock exchange</i> • <i>general knowledge</i> • <i>publications (industry associations and trade journals)</i> • <i>claims loss ratio data</i> • <i>revenue accounts</i> • <i>density of portfolio per area</i> • <i>benchmarking against predetermined objectives and /or internal and external business units</i>
<p>Analysis</p>	<ul style="list-style-type: none"> • <i>Analysis techniques may include a comparative study of variation trends and loss ratios</i>
<p>Unusual circumstances</p>	<ul style="list-style-type: none"> • <i>Frequently occurring risks</i> • <i>one-off events or catastrophes</i>
<p>Monitor remedial action</p>	<p>Procedures may include:</p> <ul style="list-style-type: none"> • <i>quality assurance testing</i> • <i>monitoring preferred acceptance criteria</i>

EVIDENCE GUIDE						
<p>Critical aspects of evidence:</p> <p>Understanding of the industry sector and all legal obligations and company policy and procedures, criteria and methodology for conducting a review of portfolio performance and ability to analyse data and propose remedies for problems are critical to the judgement of competence in this unit.</p>						
<p>Interdependent assessment of units:</p> <p>This unit can be assessed independently, however it may be assessed with other appropriate units such as:</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 20%;">FNBGEN 4A</td> <td>Evaluate risk for new business</td> </tr> <tr> <td>FNBGEN 5A</td> <td>Underwrite new business</td> </tr> <tr> <td>FNBGEN 8A</td> <td>Issue contract of insurance</td> </tr> </table>	FNBGEN 4A	Evaluate risk for new business	FNBGEN 5A	Underwrite new business	FNBGEN 8A	Issue contract of insurance
FNBGEN 4A	Evaluate risk for new business					
FNBGEN 5A	Underwrite new business					
FNBGEN 8A	Issue contract of insurance					

EVIDENCE GUIDE
<p>Underpinning knowledge may include:</p> <ul style="list-style-type: none"> • <i>Relevant common law, legal systems and procedures, for example, Insurance Contracts Act, Insurance (Agents and Brokers) Act, Trade Practices Act; Interim cover as it relates to expiry of contracts and cancellations (Insurance Contracts Act s.38, 58)</i> • <i>Company policy, procedures, underwriting guidelines and authorities for example: Best underwriting and loss control guides)</i> • <i>Industry sector compliance requirements such as the General Insurance Code of Practice</i> • <i>Risk prevention methods and application</i> • <i>Industry market position relative to product/line of business</i> • <i>Company or industry sector policy wording</i> • <i>Relative industry hazards</i> • <i>Reinsurance, treaty and facultative</i> • <i>Statutory hazard, health and safety legislation per industry</i>
<p>Underpinning skills to be demonstrated may include:</p> <ul style="list-style-type: none"> • <i>Policy interpretation and application</i> • <i>Hazard identification and assessment</i> • <i>Application of technically acquired skills</i> • <i>Price application</i> • <i>Risk assessment</i> • <i>Negotiation</i> <p>• <i>This unit requires high levels of literacy and numeracy. It requires the ability to read and interpret policy documents, legislation and regulations, reports and related documents. It requires the ability to interpret charts, graphs and statistical information.</i></p>
<p>Resource implications:</p> <p>Unless otherwise specified, there are no significant resource implications for assessment of this unit, apart from access to appropriate reference material, a relevant workplace or closely simulated office environment and the use of a range of office equipment, technology and consumables. These may include standard commercial computer hardware, software, telephones, facsimiles, and other relevant office equipment.</p>
<p>Consistency in performance:</p> <p>One comprehensive review of the operational performance of a portfolio, based on adequate data and analysis of the materials would be required to demonstrate competency in this unit.</p>
<p>Context for assessment:</p> <p>Assessment of performance requirements in this unit should be undertaken within the General Insurance Industry context. Competency is demonstrated by performance of all stated criteria, including the Range of Variables applicable to the workplace environment. Aspects of competency, including the attainment of relevant knowledge and skills, may be assessed in a relevant workplace, a closely simulated work environment, or other appropriate means that clearly meet industry competency.</p>
<p>Key competencies:</p>

EVIDENCE GUIDE						
Communi- cating ideas and information	Collecting, analysing and organising information	Planning and organising activities	Working with others in a team	Using mathe- matical ideas and techniques	Solving problems	Using technology
3	3	3	3	3	3	3

ELEMENT	PERFORMANCE CRITERIA
<p>3. Resolve dispute</p>	<p>a) Customer is informed of the decision and given reasons if appropriate, and initial negotiation carried out with claimant or representative as required</p> <p>b) Disputes are resolved in a timely, considerate, and as far as practicable, non-litigious manner and as far as possible without resorting to formal conciliation services</p> <p>c) Rights of the customer are respected in all dispute settlement procedures</p>
<p>4. Finalise dispute</p>	<p>a) All outcomes of the dispute resolution are recorded</p> <p>b) All parties affected by the decision are clearly and promptly advised of the outcome and their review rights</p> <p>c) If dispute is taken to outside review, relevant documentation is prepared according to legislation regulations and Code of Practice</p> <p>d) Decision of external dispute resolution body is attended to as appropriate in the circumstances</p> <p>e) All documentation is completed in accordance with legislation and company requirements</p>

RANGE OF VARIABLES	
VARIABLE	SCOPE
<p>Legislation and industry guidelines</p>	<p>All activities covered in this unit to be undertaken in line with the relevant current:</p> <ul style="list-style-type: none"> • <i>Legislation</i> • <i>regulations</i> • <i>company operating procedures and</i> • <i>Code of Practice, where applicable</i>

RANGE OF VARIABLES	
VARIABLE	SCOPE
Relevant parties	<p>Relevant parties in a dispute may include:</p> <ul style="list-style-type: none"> • <i>the employer</i> • <i>an authorised insurer</i> • <i>the insured</i> • <i>the claimant</i> • <i>self insurer</i> • <i>risk management consultant</i> • <i>union</i> • <i>the community</i> • <i>employer and industry associations</i> • <i>a third party</i> • <i>workers compensation authority</i> • <i>medical or similar providers</i> • <i>legal service providers</i> • <i>rehabilitation providers</i> • <i>insurance brokers and/or underwriting agents</i> • <i>investigators and assessors</i> • <i>repairers and suppliers</i> • <i>Note: Formal dispute resolution processes in the workers compensation area may have attendance and representation requirements</i>
Disputes	<p>Disputes may involve:</p> <ul style="list-style-type: none"> • <i>the premium (amount, payment, penalties)</i> • <i>liability</i> • <i>indemnity</i> • <i>currency or validity of contract</i> • <i>fraud</i> • <i>amounts claimed</i> • <i>medical and similar providers / panels</i> • <i>rehabilitation; extent of incapacity</i> • <i>insurer's procedures, including failure to meet response time limits set for both informal and formal dispute resolution made direct to the insurer by any of the parties involved in the claim</i> • <i>and other aspects of the insurance process</i>

RANGE OF VARIABLES	
VARIABLE	SCOPE
Information	<p>Information collected may include:</p> <ul style="list-style-type: none"> • <i>customer details</i> • <i>company policy</i> • <i>details of past history with the company</i> • <i>details of past history with other companies</i> • <i>class of business and product involved</i> • <i>and any other information needed to establish company's position in relation to the dispute</i>
Documentation	Documentation may include reports from all those listed in as relevant parties.
Investigation	<p>Investigation of the dispute will take into account:</p> <ul style="list-style-type: none"> • <i>whether the correct procedure has been followed both in the administration of the policy and of the claim including whether the customer was kept informed of progress and status of claim at all times</i> • <i>all information collected both initially and subsequently</i> • <i>whether the original decision was based on adequate and correct information</i>
Dispute resolution bodies	Disputes may be handled by informal negotiation, by a formal internal dispute resolution system or they may be referred to an outside body such as mediator, conciliation body or the Insurance enquiries and Complaints Commission (IECC) or Insurance Brokers Dispute Facility (IBDF), for NZ Insurance Ombudsman, dispute tribunal.

EVIDENCE GUIDE	
<p>Critical aspects of evidence may include:</p> <ul style="list-style-type: none"> • knowledge of the relevant legislation and company obligations in relation to dispute resolution, including appropriate processes and time frames • ability to resolve disputes successfully in line with legislative requirements and company procedures and processes 	
<p>Interdependent assessment of units:</p> <p>This unit can be assessed independently, however it may be assessed with other appropriate units such as:</p> <p>FNBGEN 1A Participate in negotiation</p>	

EVIDENCE GUIDE						
<p>Underpinning knowledge may include:</p> <ul style="list-style-type: none"> • <i>common law, legal systems and procedures, relevant Acts</i> • <i>company policy, procedures, underwriting guidelines and authorities</i> • <i>risk prevention methods and application</i> • <i>information technology and communications systems</i> • <i>industry sector compliance requirements, including dispute settling requirements</i> • <i>industry sector and company policy wording</i> 						
<p>Underpinning skills to be demonstrated may include:</p> <ul style="list-style-type: none"> • <i>policy interpretation and application</i> • <i>risk assessment</i> • <i>organisational</i> • <i>report writing</i> • <i>negotiation and customer relations</i> • <i>time management</i> <p><i>This unit requires the ability to read and interpret insurance policy documents, surveys, reports and related documents. Interpretation of charts and statistical data may be needed.</i></p>						
<p>Resource implications:</p> <p>Unless otherwise specified, there are no significant resource implications for assessment of this unit, apart from access to a relevant workplace or closely simulated office environment and the use of a range of office equipment, technology and consumables. These may include standard commercial computer hardware, software, telephones, facsimiles, and other relevant office equipment.</p>						
<p>Consistency in performance:</p> <p>Competency in this unit is demonstrated by effective resolution of two randomly selected disputes which required formal resolution.</p>						
<p>Key competencies:</p> <p>Assessment of performance requirements in this unit should be undertaken in a General Insurance Industry context or its close simulation and should cover aspects of personal/financial responsibility and accountability. Competency is demonstrated by performance of all stated criteria, including the Range of Variables applicable to the workplace environment. Aspects of competency, including the attainment of relevant knowledge and skills, may be assessed in a relevant workplace, a closely simulated work environment, or other appropriate means that clearly meet industry competency requirements. Evidence of underpinning knowledge and the capacity to manage task and operational contingencies should be gained through questioning and the use of case studies/scenarios.</p>						
Key competencies:	Collecting, analysing and organising information	Planning and organising activities	Working with others in a team	Using mathematical ideas and techniques	Solving problems	Using technology
3	3	3	3	3	3	3

FNBGEN22A Issue contracts of insurance covering non routine situations

Stream: General Insurance

National Code: FNBGEN22

Unit Description: This unit describes the competencies used in undertaking the processes related to a contract of insurance in a non-routine situation. This includes identifying the necessary information, reviewing the request against the company guidelines and procedures and issuing a new policy/contract of insurance in response to requests for quotes, new policies, or interim cover (cover note) in non-routine situations.

ELEMENT	PERFORMANCE CRITERIA
<p>1. Identify non routine aspects and clarify the customer's request</p>	<ul style="list-style-type: none"> a) Non routine aspects of the customer's requirements are identified b) All necessary information is elicited from the customer c) Specialists consulted where necessary d) Underwriter's terms and conditions for non-routine situations are applied e) Risk information advised by client is verified f) Survey requirements are implemented if applicable
<p>2. Determine company approach to complex and non-routine aspects of the request</p>	<ul style="list-style-type: none"> a) Company policy relating to the non-routine request is accessed and interpreted to determine company approach b) Specialists within and outside the company consulted as necessary c) Terms and conditions of contract are specified in line with company guidelines, policies and procedures d) Request is referred to higher authority if outside policy and company guidelines
<p>3. Issue insurance contact</p>	<ul style="list-style-type: none"> a) Any special aspects of contract are identified and notified to customer b) If the request is unacceptable and is declined, customer is informed and reasons given c) Contract documentation is completed and reviewed to ensure it meets company legislative requirements d) Contracts are checked for accuracy and omissions according to operating procedures for non-routine contracts e) Cover note, quote, or new insurance contract is issued following company operating procedures and dispatched to customer

RANGE OF VARIABLES	
VARIABLE	SCOPE
Legislation and industry guidelines	<p>All activities covered in this unit to be undertaken in line with the relevant current:</p> <ul style="list-style-type: none"> • <i>Legislation</i> • <i>regulations</i> • <i>company operating procedures, including acceptable risks, declinature risks, referral risks</i> • <i>code of practice, where applicable</i>
Relevant legislation	<p>Relevant legislation includes:</p> <ul style="list-style-type: none"> • <i>Insurance Contracts Act 1984</i> • <i>Insurance (Agents And Brokers) Act 1984</i> • <i>Code of Practice</i> • <i>Trade Practices Act 1974</i>
Documentation	<p>Documentation includes:</p> <ul style="list-style-type: none"> • <i>Amendments</i> • <i>Cover notes</i> • <i>policy schedules</i> • <i>exclusions</i> • <i>extensions</i> • <i>endorsements</i> • <i>survey results</i> •
Recording and filing	Recording and filing may be electronic or paper based.
Non-routine situations	<p>Non-routine situations may include:</p> <ul style="list-style-type: none"> • <i>referral risks</i> • <i>risks outside authority levels</i> • <i>difficult and hard to place risks</i> • <i>technology risks</i> • <i>oversupply of capital</i>
Special aspects of contract	<p>Special aspects of contract may include</p> <ul style="list-style-type: none"> • <i>endorsement and exclusions</i> • <i>policy wordings</i> • <i>adoption of broker wordings</i>

EVIDENCE GUIDE

Critical aspects of evidence:

Compliance with industry Codes of Practice, consistent application of underwriting guidelines and authorities, a thorough approach to detail and dealing with non-routine situations appropriately are critical to the judgement of competence in this unit.

Interdependent assessment of units:

This unit can be assessed independently, however it may be assessed with other appropriate units such as:

FNBGEN 2A	Evaluate risk for renewal business
FNBGEN 3A	Underwrite renewal business
OR	
FNBGEN 4A	Evaluate risk for new business
FNBGEN 5A	Underwrite new business
AND	
FNBGEN 8A	Issue contract of insurance

Underpinning knowledge may include:

- *Relevant legislation*
- *Company and departmental policy, procedures and authorities*
- *Company and industry sector policy wording*
- *Interpretation of applicable ratings*
- *Company IT and communication systems*
- *Basic industry sector compliance requirements*

Underpinning skills to be demonstrated may include:

- *Data analysis and interpretation techniques*
- *Policy interpretation and application*
- *Risk assessment techniques*
- *Hazard identification and assessment*
- *Negotiation*

This unit requires high levels of literacy and numeracy. It requires the ability to read and interpret policy documents, legislation and regulations, reports and related documents. It requires the ability to interpret charts, graphs and statistical information and calculate/estimate premiums and claims.

Resource implications:

Unless otherwise specified, there are no significant resource implications for assessment of this unit, apart from access to a relevant workplace or closely simulated office environment and the use of a range of office equipment, technology and consumables. These may include routine commercial computer hardware, software, telephones, facsimiles, and other relevant office equipment.

EVIDENCE GUIDE						
<p>Consistency in performance:</p> <p>To be considered competent in the unit, assessment over five contracts across a representative range of products, and non-routine clients and conditions would be required.</p>						
<p>Context for assessment:</p> <p>Assessment of performance requirements in this unit should be undertaken within the General Insurance Industry context and should cover aspects of personal/financial responsibility and accountability. Competency is demonstrated by performance of all stated criteria, including the Range of Variables applicable to the workplace environment. Aspects of competency, including the attainment of relevant knowledge and skills, may be assessed in a relevant workplace, a closely simulated work environment, or other appropriate means that clearly meet industry competency requirements.</p>						
Key competencies:						
Communi- cating ideas and information	Collecting, analysing and organising information	Planning and organising activities	Working with others in a team	Using mathe- matical ideas and techniques	Solving problems	Using technology
3	3	3	3	3	3	3

RANGE OF VARIABLES	
VARIABLE	SCOPE
Legislation and industry guidelines	<p>All activities covered in this unit to be undertaken in line with the relevant current:</p> <ul style="list-style-type: none"> • <i>Legislation</i> • <i>dispute resolution (IDR and IEC scheme)</i> • <i>regulations</i> • <i>company operating procedures and</i> • <i>Code of Practice, where applicable</i>
Settlement terms	<p>Settlement terms may include:</p> <ul style="list-style-type: none"> • <i>Repair, Replace or Cash Settle</i>
Customer	Customer may be the client, or a third party such as an agent or a lawyer acting for the client.
Non routine aspects	<p>Non routine aspects may include:</p> <ul style="list-style-type: none"> • <i>special inclusions/exclusions</i> • <i>disputes in other jurisdictions</i>
Adjustment	<p>Adjustment may involve modifications of settlement terms based on:</p> <ul style="list-style-type: none"> • <i>new facts</i> • <i>negotiating the best terms</i>

EVIDENCE GUIDE								
<p>Critical aspects of evidence:</p> <p>Application of company policy and procedures and compliance with legislation and regulations and industry codes of practice in identifying non-routine aspects of the claim and effecting an acceptable settlement are critical to the judgement of competence in this unit.</p>								
<p>Interdependent assessment of units:</p> <p>This unit can be assessed independently, however it may be assessed with other appropriate units such as:</p> <table> <tr> <td>FNBGEN 11A</td> <td>Receive and record/register claim</td> </tr> <tr> <td>FNBGEN 12A</td> <td>Analyse insurance claims</td> </tr> <tr> <td>FNBGEN 13A</td> <td>Accept or reject a claim</td> </tr> <tr> <td>FNBGEN 14A</td> <td>Settle claims</td> </tr> </table>	FNBGEN 11A	Receive and record/register claim	FNBGEN 12A	Analyse insurance claims	FNBGEN 13A	Accept or reject a claim	FNBGEN 14A	Settle claims
FNBGEN 11A	Receive and record/register claim							
FNBGEN 12A	Analyse insurance claims							
FNBGEN 13A	Accept or reject a claim							
FNBGEN 14A	Settle claims							

EVIDENCE GUIDE						
<p>Underpinning knowledge may include:</p> <ul style="list-style-type: none"> • <i>relevant legislation</i> • <i>dispute resolution bodies</i> • <i>accountability requirements</i> • <i>level at which claim should be referred to senior staff</i> • <i>high level understanding and application of legal precedents</i> • <i>detailed understanding of rights of subrogation (the more complex the claim, the more parties may be involved)</i> 						
<p>Underpinning skills to be demonstrated may include:</p> <ul style="list-style-type: none"> • <i>methods of analysis</i> • <i>negotiation skills</i> • <i>dispute resolution</i> • <i>oral and written communication skills</i> <p><i>This unit requires high levels of literacy and numeracy. It requires the ability to read and interpret policy documents, legislation and regulations, reports and related documents.</i></p> <ul style="list-style-type: none"> • <i>It requires the ability to interpret charts, graphs and statistical information and calculate settlement offers and adjustments.</i> 						
<p>Resource implications:</p> <p>Unless otherwise specified, there are no significant resource implications for assessment of this unit, apart from access to a relevant workplace or closely simulated office environment and the use of a range of office equipment, technology and consumables. These may include routine commercial computer hardware, software, telephones, facsimiles, and other relevant office equipment.</p>						
<p>Consistency in performance:</p> <p>Competency in this unit is demonstrated by settlement of five non-routine claims covering a range of customers and types of business.</p>						
<p>Context for assessment:</p> <p>Assessment of performance requirements in this unit should be undertaken within the General Insurance Industry context and should cover aspects of personal/financial responsibility and accountability. Competency is demonstrated by performance of all stated criteria, including the Range of Variables applicable to the workplace environment. Aspects of competency, including the attainment of relevant knowledge and skills, may be assessed in a relevant workplace, a closely simulated work environment, or other appropriate means that clearly meet industry competency requirements.</p>						
<p>Key competencies:</p>						
Communi- cating ideas and information	Collecting, analysing and organising information	Planning and organising activities	Working with others in a team	Using mathe- matical ideas and techniques	Solving problems	Using technology
3	3	3	3	3	3	3

FNBGEN24A	Process facultative and treaty reinsurance claims
Stream	General insurance
National Code	FNBGEN24A
Unit Description	This unit describes the functions for processing facultative and treaty reinsurance claims in accordance with the company guidelines and procedures.

ELEMENT	PERFORMANCE CRITERIA
1. Receive reinsurance claim	a) Information relating to facultative or treaty claim is received and checked b) Completeness of the information is checked c) Coverage of a claim, or series of claims, under a specific client, policy, or treaty is confirmed
2. Calculate the recovery including reinstatements	a) Amount of payment/outstanding is calculated according to company policy and procedures and treaty and facultative obligations b) Reinsurers notified of claim amount and details under relevant reinsurance arrangements c) Payment is requested from reinsurer d) Where required, payment information is passed on to appropriate staff e) All claim information is accurately recorded

RANGE OF VARIABLES	
VARIABLE	SCOPE
Legislation and industry guidelines	All activities covered in this unit to be undertaken in line with the relevant current: <ul style="list-style-type: none"> • <i>legislation</i> • <i>regulations</i> • <i>company operating procedures and</i> • <i>Code of Practice, where applicable</i>
Systems	Systems may be computerised, and data recording and updating may be electronic in the majority of cases.
Claims checking	Claims checking may be through <ul style="list-style-type: none"> • <i>checking against facultative certificate/placing slip or cover note</i> • <i>checking against treaty cover note</i>

RANGE OF VARIABLES	
VARIABLE	SCOPE
Entering claims data	<ul style="list-style-type: none"> • <i>Entering claims data may include coding according to company requirements (entering statistical data)</i>
Organisation procedures	<p>Organisation procedures may include:</p> <ul style="list-style-type: none"> • <i>authority levels</i>

EVIDENCE GUIDE
<p>Critical aspects of evidence to be considered:</p> <ul style="list-style-type: none"> • <i>Full compliance with company operating procedures, legislative requirements and industry Code of Practice, where applicable</i> • <i>Compliance with terms and conditions of company reinsurance arrangement</i>
<p>Interdependent assessment of units:</p> <p>This unit can be assessed independently, however it may be assessed with other appropriate units.</p>
<p>Underpinning knowledge may include:</p> <ul style="list-style-type: none"> • <i>Relevant legislation and regulations Company policy, and procedures</i> • <i>Company and industry sector policy wording</i> • <i>Reinsurance terminology and concepts such as:</i> <ul style="list-style-type: none"> • <i>any one risk</i> • <i>any one event</i> • <i>reinstatement premium</i> • <i>IT and communications systems</i> • <i>Principles and methods of filing</i>
<p>Underpinning skills to be demonstrated may include</p> <ul style="list-style-type: none"> • <i>Policy interpretation and application</i> • <i>Communication skills, listening, responding</i> • <i>Ability to analyse data</i> • <i>This unit requires high levels of literacy and numeracy. It requires the ability to read and interpret policy documents, legislation and regulations, reports and related documents. It requires the ability to interpret charts, graphs and statistical information and undertake related calculations.</i>
<p>Resource implications:</p> <p>Unless otherwise specified, there are no significant resource implications for assessment of this unit, apart from access to a relevant workplace or closely simulated office environment and the use of a range of office equipment, technology and consumables. These may include standard commercial computer hardware, software, telephones, facsimiles, and other relevant office equipment.</p>
<p>Consistency in performance:</p> <p>Competency in this unit is demonstrated processing of a minimum of three facultative and/or three treaty claims across a representative range of products and conditions.</p>

EVIDENCE GUIDE						
<p>Context for assessment:</p> <p>Assessment of performance requirements in this unit should be undertaken within the General Insurance Industry context and should cover aspects of personal/financial responsibility and accountability. Competency is demonstrated by performance of all stated criteria, including the Range of Variables applicable to the workplace environment. Aspects of competency, including the attainment of relevant knowledge and skills, may be assessed in a relevant workplace, a closely simulated work environment, or other appropriate means that clearly meet industry competency requirements.</p>						
<p>Key competencies:</p>						
Communi- cating ideas and information	Collecting, analysing and organising information	Planning and organising activities	Working with others in a team	Using mathe- matical ideas and techniques	Solving problems	Using technology
3	3	3	3	3	3	3

FNBGEN30A Provide technical guidance

Stream: General Insurance

National Code: FNBGEN30A

Unit Description: This unit identifies the competence required to access and interpret technical information, assist repairer with service/repair work, provide technical information to repairer.

ELEMENT	PERFORMANCE CRITERIA
<p>1. Assist repairer with service/repair work</p>	<ul style="list-style-type: none"> a) Technical guidance, appropriate to skill level and need, is provided to repairer when determining the repair/service needed b) Repairers with appropriate advanced technical competence are used as a point of reference when required c) Technical assistance is provided to repairer, when needed, to identify any difficult faults d) Assistance is provided to repairer during work completion, when needed, to ensure technical requirements are met e) Potential faults are recognised before they develop and precautionary steps are taken to prevent them f) Problems arising from the repair procedure are addressed appropriately during the course of the repair
<p>4. Provide technical information to repairer</p>	<ul style="list-style-type: none"> a) Appropriate technical information is made available to repairer when needed b) Current and relevant technical information is communicated to all repairers c) Repairers are shown where information can be found and how to access, interpret and apply it when required d) A range of information sources is accessed through an established network when required

RANGE OF VARIABLES	
VARIABLE	SCOPE

RANGE OF VARIABLES	
VARIABLE	SCOPE
Legislation	<p>All activities covered in this unit to be undertaken in line with the relevant current:</p> <ul style="list-style-type: none"> • <i>legislation</i> • <i>regulations</i> • <i>company operating procedures</i> • <i>Code of Practice, where applicable</i>
Sources of information/ documents	<p>Sources of information/documents may include:</p> <ul style="list-style-type: none"> • <i>In-house literature (electronic or paper-based)</i> • <i>Experience of others in the organisation</i> • <i>Other industry contacts (network)</i> • <i>Spare parts representatives</i> • <i>Insurance assessors</i> • <i>Industry bodies/associations</i> • <i>Australian Design Rules</i> • <i>Manufacturer information</i>
Resources	<p>Resources may include:</p> <ul style="list-style-type: none"> • <i>test equipment</i> • <i>technical information</i>
Methods	<p>Methods, which should be applied under normal operating conditions, include:</p> <ul style="list-style-type: none"> • <i>Interpreting technical information</i> • <i>Mentoring</i>
Specific requirements	<p>Technical requirements for work completion may include:</p> <ul style="list-style-type: none"> • <i>Supplier or manufacturer specifications</i> • <i>Organisational quality standards</i> • <i>Australian Design Rules</i> • <i>Industry standards</i> • <i>Recommended repair procedures</i> • <i>Precaution notes</i>

RANGE OF VARIABLES	
VARIABLE	SCOPE
Areas of advanced technical competence (mechanical)	<p>Areas of advanced technical competence (mechanical) may include:</p> <ul style="list-style-type: none"> • <i>Engine management systems</i> • <i>Automatic transmission control</i> • <i>Air-conditioning (including climate control)</i> • <i>Advanced braking systems, including heavy vehicle testing</i> • <i>LPG service and repair</i> • <i>Steering alignment (front, rear and 4WS)</i> • <i>Advanced steering systems</i> • <i>Preparation of race cars (mechanical)</i>
Areas of advanced technical competence (body)	<p>Areas of advanced technical competence (body) may include:</p> <ul style="list-style-type: none"> • <i>Body electronics</i> • <i>Advanced welding</i> • <i>Advanced colour matching</i> • <i>Restoration</i> • <i>Panel body alignment</i> • <i>A/C systems (gas and degas)</i> • <i>Airbags</i> • <i>Preparation of race cars (body)</i>
Technical information	<p>Technical information may include:</p> <ul style="list-style-type: none"> • <i>Workshop manuals</i> • <i>Trade publications</i> • <i>Supplier/manufacture service bulletins and repair procedures</i> • <i>Supplier/manufacture specialised training programs</i>

EVIDENCE GUIDE
<p>Critical aspects of evidence:</p> <p>It is essential that competence is fully observed and there is the ability to transfer the competency to changing circumstances and to respond to unusual situations in the critical aspects of:</p> <ul style="list-style-type: none"> • <i>Accessing and interpreting technical information</i> • <i>Assisting repairers with service/repair work</i> • <i>Providing technical information to repairers</i>

EVIDENCE GUIDE						
<p>Interdependent assessment of units:</p> <p>This unit can be assessed independently, however it may be assessed with other appropriate units.</p>						
<p>Underpinning knowledge may include:</p> <ul style="list-style-type: none"> • <i>Coaching principles</i> • <i>Sources of technical information</i> • <i>Technical training and education options for staff</i> • <i>Technical and technological developments relevant to the sector of the industry in which one is employed</i> 						
<p>Underpinning skills may include:</p> <ul style="list-style-type: none"> • <i>communication</i> • <i>coaching</i> • <i>diagnosis of problems</i> <p><i>This unit requires the ability to read and interpret technical documents, insurance claims forms and related documents.</i></p>						
<p>Resource implications:</p> <p>Unless otherwise specified, there are no significant resource implications for assessment of this unit, apart from access to a relevant workplace or closely simulated environment and the use of a range of office equipment, technology and consumables. These may include standard commercial computer hardware, software, telephones, facsimiles, and other relevant office equipment.</p>						
<p>Consistency in performance:</p> <p>Competency in this unit is demonstrated by the provision of accurate and appropriate technical guidance in five cases in response to a range of problems, involving different types of technical problems clients and situations.</p>						
<p>Context for assessment:</p> <p>Assessment of performance requirements in this unit should be undertaken in a General Insurance Industry context or its close simulation and should cover aspects of personal/financial responsibility and accountability. Competency is demonstrated by performance of all stated criteria, including the Range of Variables applicable to the workplace environment. Aspects of competency, including the attainment of relevant knowledge and skills, may be assessed in a relevant workplace, as closely simulated work environment, or other appropriate means that clearly meet industry competency requirements. Evidence of underpinning knowledge and the capacity to manage task and operational contingencies should be gained through questioning and the use of case studies/scenarios.</p>						

EVIDENCE GUIDE						
Key competencies:						
Communi- cating ideas and information	Collecting, analysing and organising	Planning and organising activities	Working with others in a team	Using mathe- matical ideas and	Solving problems	Using technology

EVIDENCE GUIDE						
	information			techniques		
3	3	3	3	3	3	3

FNBGEN31A Inspect quality of work

Stream: General Insurance

National Code: FNBGEN31A

Unit Description This unit identifies the competence required to inspect the work done by builder/repairer, apply quality standards to work, and protect customer property and interests.

ELEMENT	PERFORMANCE CRITERIA
<p>1. Inspect work done by builder/repairer</p>	<p>a) Appropriate inspections are conducted to ensure in-house quality systems and procedures are maintained/observed</p> <p>b) Level of observation and inspection conducted is appropriate to the skill/experience of the staff member</p> <p>c) Faults identified are brought to the repairer's attention in an appropriate manner for prompt correction</p>
<p>2. Apply quality standards to work</p>	<p>a) Inspections are conducted throughout the course of the work where required to ensure quality standards are maintained</p> <p>b) Appropriate quality standards are applied during work completion to ensure the treatment of customer property meets industry and/or enterprise standards</p> <p>c) Problems in work quality are recorded and referred to relevant staff</p>
<p>3. Protect customer property and interests</p>	<p>a) Possible damage to customer property is avoided through ensuring staff adherence to quality procedures and use of protective materials at all stages of the repair/service</p> <p>b) Quality of work is reviewed to best serve the interests of the customer</p>

RANGE OF VARIABLES	
VARIABLE	SCOPE
<p>Legislation</p>	<p>All activities covered in this unit to be undertaken in line with the relevant current:</p> <ul style="list-style-type: none"> • <i>Legislation</i> • <i>Regulations</i> • <i>company operating procedures</i> • <i>Code of Practice, where applicable</i>

RANGE OF VARIABLES	
VARIABLE	SCOPE
Sources of information / documents	Sources of information / documents may include: <ul style="list-style-type: none"> • <i>Enterprise operating procedures</i> • <i>Product manufacturer specifications</i> • <i>Customer requirements</i> • <i>Industry/workplace Codes of Practice</i> • <i>Building Codes</i>
OH&S practices	OH&S practices must abide by: <ul style="list-style-type: none"> • <i>State/industry OH&S legislation</i> • <i>Award provisions</i>
Resources	Resources may include: <ul style="list-style-type: none"> • <i>Enterprise stationery, phone, appropriate forms/business documents</i> • <i>Repair order, job cards, quotes/estimates, internal memoranda, file note, invoice, fax or electronic mail, offer to purchase</i>
Methods	Methods, which should be applied under normal conditions, include: <ul style="list-style-type: none"> • <i>Written and verbal communication</i> • <i>Conflict resolution</i>

RANGE OF VARIABLES	
VARIABLE	SCOPE
<p>Specific requirements</p>	<p>Inspections may be:</p> <ul style="list-style-type: none"> • <i>Periodic inspection during the job</i> • <i>Observation at completion of the job</i> <p>Quality inspections may check that:</p> <ul style="list-style-type: none"> • <i>All ordered materials /parts have been appropriately used/fitted</i> • <i>Components used meet supplier/manufacture specifications</i> • <i>Invoicing complies with service/repair/parts order</i> • <i>Invoicing contains sufficient details of labour and/or components used</i> • <i>Reported and diagnosed problems have been confirmed as rectified via appropriate test procedures</i> • <i>Presentation of the vehicle after service/repairs meets manufacturer and enterprise standards</i> • <i>Restoration of the building meets building standards and customer requirements</i> <p>Appropriate protective materials may include:</p> <ul style="list-style-type: none"> • <i>Seat covers, dust covers, mudguard covers</i> • <i>Paints and coatings</i>

EVIDENCE GUIDE
<p>Critical aspects of evidence will include:</p> <p>It is essential that competence is fully observed and there is the ability to transfer the competency to changing circumstances and to respond to unusual situations in the critical aspects of:</p> <ul style="list-style-type: none"> • <i>Inspecting the work done by other employees, applying standards to work, and protecting customer property and interests</i>
<p>Interdependent assessment of units:</p> <p>This unit can be assessed independently, however it may be assessed with other appropriate units.</p>
<p>Underpinning knowledge may include:</p> <ul style="list-style-type: none"> • <i>Effective communication/feedback principles</i> • <i>Comprehensive knowledge of enterprise activity, processes and work quality expected relevant to application</i> • <i>Quality assurance principles</i> • <i>Relevant technical knowledge</i>

EVIDENCE GUIDE
<p>Underpinning skills may include:</p> <ul style="list-style-type: none"> • <i>negotiation</i> • <i>reporting</i> • <i>This unit requires the ability to read and interpret technical documents, insurance claims forms and related documents.</i>
<p>Resource implications:</p> <p>Unless otherwise specified, there are no significant resource implications for assessment of this unit, apart from access to a relevant workplace or closely simulated environment and the use of a range of office equipment, technology and consumables. These may include standard commercial computer hardware, software, telephones, facsimiles, and other relevant office equipment.</p>
<p>Consistency in performance:</p> <p>Competency in this unit is demonstrated by conducting inspections of the quality of work in five cases in covering a range of situations involving different types of repair work, technical problems and clients.</p>
<p>Context for assessment:</p> <p>Assessment of performance requirements in this unit should be undertaken in a General Insurance Industry context or its close simulation and should cover aspects of personal/financial responsibility and accountability. Competency is demonstrated by performance of all stated criteria, including the Range of Variables applicable to the workplace environment. Aspects of competency, including the attainment of relevant knowledge and skills, may be assessed in a relevant workplace, as closely simulated work environment, or other appropriate means that clearly meet industry competency requirements. Evidence of underpinning knowledge and the capacity to manage task and operational contingencies should be gained through questioning and the use of case studies/scenarios.</p>

EVIDENCE GUIDE						
Key competencies:						
Communi- cating ideas and information	Collecting, analysing and organising information	Planning and organising activities	Working with others in a team	Using mathe- matical ideas and techniques	Solving problems	Using technology
3	3	3	3	3	3	3

FNBGEN32A Estimate jobs

Stream: General Insurance

National Code: FNBGEN32A

Unit Description: This unit identifies the competence required to estimate the time requirements for jobs, gather cost estimates from external service providers, scope the job and produce and document the estimate.

ELEMENT	PERFORMANCE CRITERIA
<p>1. Estimate time requirements for jobs</p>	<ul style="list-style-type: none"> a) Time estimates for job requirements are calculated based on industry times, staff estimates, standard service/repair times, relevant specifications, and sub-contracted work time b) Repair times are estimated and taken into account in consideration of whether repair is a viable option c) Turn-around times for work completed by sub-contractor are incorporated into total time estimates
<p>2. Determine availability/source of parts / materials</p>	<ul style="list-style-type: none"> a) Viability of replacement compared to repair is ascertained to meet appropriate standards and legal requirements where appropriate b) Part/material requirements are determined to ensure cost constraints are met c) Availability of parts/materials and consumables is determined where required
<p>3. Identify sub-contract repair work costs for incorporation into the total estimated cost</p>	<ul style="list-style-type: none"> a) Estimate is documented appropriately b) Relevant repair requirements, scope of works, procedures and costs are documented in a logical order c) Repair requirements are documented in detail whenever possible d) Potential variations are noted on the estimate
<p>4. Estimate total job costs</p>	<ul style="list-style-type: none"> a) External repairers/service providers are given a clear outline of the work and time requirements of the job b) Parts/materials and consumables are costed according to industry and/or enterprise pricing standards c) Job cost estimate is documented and agreed with repairers/external service providers d) Repair is approved or total loss settlement is agreed to in accordance with company procedures and legislation e) The final estimate is documented f) Variations estimate is prepared if required

RANGE OF VARIABLES	
VARIABLE	SCOPE
Legislation	<p>All activities covered in this unit to be undertaken in line with the relevant current:</p> <ul style="list-style-type: none"> • <i>Legislation</i> • <i>Regulations</i> • <i>company operating procedures</i> • <i>Code of Practice, where applicable</i>
OH&S practices	<p>OH&S practices must abide by:</p> <ul style="list-style-type: none"> • <i>State/industry OH&S legislation</i> • <i>Award provisions</i>
Resources	<p>Resources may include:</p> <ul style="list-style-type: none"> • <i>Enterprise stationery, phone, appropriate forms/business documents</i> • <i>Manuals, business documents, assessment reports, quotes/estimates, authorities</i> • <i>Camera, computer, calculator, software</i> • <i>Personal protection equipment and items such as items such as ladders and tapes</i>
Methods	<p>Methods, which should be applied under normal operating conditions, include:</p> <ul style="list-style-type: none"> • <i>written and verbal communication in person or phone or email</i> • <i>interviewing relevant individuals</i> • <i>reports may be paper based or electronic</i>
Specific requirements	<p>External service providers may be:</p> <ul style="list-style-type: none"> • <i>Other departments</i> • <i>Specialist businesses such as towing, and salvage contractors, repairers, investigators</i>

EVIDENCE GUIDE
<p>Critical aspects of evidence:</p> <p>It is essential that competence is fully observed and there is the ability to transfer the competency to changing circumstances and to respond to unusual situations in the critical aspects of:</p> <ul style="list-style-type: none"> • <i>Estimating the time requirements for complex jobs, sourcing parts/materials, gathering cost estimates from external service providers and documenting quotations</i> • <i>Presentation of estimation accurate and complete</i>

EVIDENCE GUIDE						
Interdependent assessment of units:						
This unit can be assessed independently, however it may be assessed with other appropriate units.						
Underpinning knowledge may include:						
<ul style="list-style-type: none"> • <i>Estimating principles</i> • <i>Technical knowledge of vehicles or building</i> • <i>Compliance requirements</i> • <i>Contract law</i> • <i>Sale-contracting principles</i> 						
Underpinning skills may include						
<ul style="list-style-type: none"> • <i>Written communication and report writing skills</i> • <i>Maths and computer skills</i> • <i>Oral communication skills</i> <p><i>This unit requires the ability to read and interpret forms relating to insurance claims, technical and other related documents. Numeracy skills are needed to check accuracy of claims data, estimate the cost of a job and variations if required.</i></p> <ul style="list-style-type: none"> • 						
Resource implications:						
Unless otherwise specified, there are no significant resource implications for assessment of this unit, apart from access to a relevant workplace or closely simulated environment and the use of a range of office equipment, technology and consumables. These may include standard commercial computer hardware, software, telephones, facsimiles, and other relevant office equipment. For assessment access to damaged house or cars may be required.						
Consistency in performance:						
Competency in this unit is demonstrated by accurate estimating of five jobs covering a range of different situations and types of damage.						
Context for assessment:						
Assessment of performance requirements in this unit should be undertaken in a General Insurance Industry context or its close simulation and should cover aspects of personal/financial responsibility and accountability. Competency is demonstrated by performance of all stated criteria, including the Range of Variables applicable to the workplace environment. Aspects of competency, including the attainment of relevant knowledge and skills, may be assessed in a relevant workplace, as closely simulated work environment, or other appropriate means that clearly meet industry competency requirements. Evidence of underpinning knowledge and the capacity to manage task and operational contingencies should be gained through questioning and the use of case studies/scenarios.						

EVIDENCE GUIDE						
Key competencies:						
Communi-	Collecting,	Planning	Working	Using	Solving	Using

EVIDENCE GUIDE						
ating ideas and information	analysing and organising information	and organising activities	with others in a team	mathe- matical ideas and techniques	problems	technology
3	3	3	3	3	3	3

FNBGEN33A Inspect damage and develop scope of work

Stream: General Insurance

National Code: FNBGEN33A

Unit Description: This unit identifies the competence required to inspect a vehicle/property for damage and recommend action for reinstatement of vehicle or property.

ELEMENT	PERFORMANCE CRITERIA
<p>1. Inspect vehicle/property to determine cause and extent of damage for preferred method of repair</p>	<ul style="list-style-type: none"> a) Inspection is carried out according to industry regulations/guidelines, OH&S legislation, statutory legislation and company procedures/policies b) Permission is obtained to partly dismantle the vehicle/property to permit an accurate inspection of the damage, if required c) Written damage inspection report is prepared with sufficient information to enable preparation of the repair quote including repair option d) Damage inspection report identified claimable damage and is appropriate to the type of damage sustained e) All necessary evidence /material is collected to support inspection report f) Inspection is completed without causing damage to any workplace property or vehicle/property
<p>2. Determine preferred method/strategy for restoration/repair</p>	<ul style="list-style-type: none"> a) Possible options for restoration/repair are evaluated b) Repair methods that conform to the vehicle manufacturer/building regulations insurance company, enterprise and statutory guidelines are identified and recommended c) Consideration is given to customer's wishes, cost, company policy and legislation d) Best option is selected for implementation
<p>3. Prepare scope of work</p>	<ul style="list-style-type: none"> a) Claimable damage is identified b) Need for specialist services is identified where required c) Scope of work is prepared according to company policy and procedures, legislation and industry code of practice

RANGE OF VARIABLES	
VARIABLE	SCOPE

RANGE OF VARIABLES	
VARIABLE	SCOPE
Legislation	<p>All activities covered in this unit to be undertaken in line with the relevant current:</p> <ul style="list-style-type: none"> • <i>Legislation</i> • <i>Regulations</i> • <i>company operating procedures</i> • <i>Code of Practice, where applicable</i>
Areas for determination	<ul style="list-style-type: none"> • <i>parts</i> • <i>repair or total loss</i> • <i>company policy</i> • <i>requirements of the person insured</i>
Specialist services	<p>Specialist services may include:</p> <ul style="list-style-type: none"> • <i>specialist vehicle services such as brake, transmission, differential specialists</i> • <i>specialist home services such as swimming pool specialist, sprinkler system installers, alarm system installers, locksmiths</i> • <i>structural engineer</i> • <i>building consultant</i> • <i>fire investigator / Fire Brigade</i> • <i>mechanical structural engineer</i> • <i>quantity surveyor</i>

EVIDENCE GUIDE
<p>Critical aspects of evidence will include:</p> <p>It is essential that competence is fully observed and there is the ability to transfer the competency to changing circumstances and to respond to unusual situations in the critical aspects of:</p> <ul style="list-style-type: none"> • <i>Assessing damage accurately without damage or injury to personnel, property, tools, equipment and personnel</i> • <i>Recommending the appropriate repair/replacement action</i>
<p>Interdependent assessment of units:</p> <p>This unit can be assessed independently, however it may be assessed with other appropriate units.</p>

EVIDENCE GUIDE
<p>Underpinning knowledge may include:</p> <ul style="list-style-type: none"> • <i>Format and information needed to prepare scope of works</i> • <i>Relevant technical knowledge on buildings or vehicles</i> • <i>Relevant legislation and regulations</i> • <i>Company policies and procedures</i> • <i>Personal and equipment safety requirements</i> • <i>Vehicle/property inspection procedures</i> • <i>Industry standards</i> • <i>Report writing conventions</i>
<p>Underpinning skills may include:</p> <ul style="list-style-type: none"> • <i>Preparing a technical documents</i> • <i>Written communications and report writing relevant to application</i> <p><i>This unit requires the ability to read and interpret forms relating to insurance claims, technical and other related documents. Numeracy skills are needed to check accuracy of claims data.</i></p>
<p>Resource implications:</p> <p>Unless otherwise specified, there are no significant resource implications for assessment of this unit, apart from access to a relevant workplace or closely simulated environment and the use of a range of office equipment, technology and consumables. These may include standard commercial computer hardware, software, telephones, facsimiles, and other relevant office equipment.</p>
<p>Consistency in performance:</p> <p>Competency in this unit is demonstrated by development of five examples of scope of works documentation covering a range of situations. Documentation may vary from forms and diagrams to formal reports which draw conclusions and justify the recommended course of action.</p>
<p>Context for assessment:</p> <p>Assessment of performance requirements in this unit should be undertaken in a General Insurance Industry context or its close simulation and should cover aspects of personal/financial responsibility and accountability. Competency is demonstrated by performance of all stated criteria, including the Range of Variables applicable to the workplace environment. Aspects of competency, including the attainment of relevant knowledge and skills, may be assessed in a relevant workplace, as closely simulated work environment, or other appropriate means that clearly meet industry competency requirements. Evidence of underpinning knowledge and the capacity to manage task and operational contingencies should be gained through questioning and the use of case studies/scenarios.</p>

EVIDENCE GUIDE						
Key competencies:						
Communi- cating ideas and information	Collecting, analysing and organising information	Planning and organising activities	Working with others in a team	Using mathe- matical ideas and techniques	Solving problems	Using technology
3	3	3	3	3	3	3

FNBGEN34A Inspect vehicle systems / components and determine preferred repair action

Stream: General Insurance

National Code: FNBGEN34A

Unit Description: This unit identifies the competence required to carry out an inspection of vehicle systems/components and decide on the most appropriate repair/replacement methods.

ELEMENT	PERFORMANCE CRITERIA
<p>1. Inspect vehicle systems / components to determine faults</p>	<p>a) Information required for investigation of the fault is accessed from appropriate sources</p> <p>b) Vehicle components are isolated / dismantled to permit an accurate inspection for faults</p> <p>c) Existence of fault is determined, where possible</p> <p>d) Specialist service provider engaged where necessary</p> <p>e) All inspections are carried out according to industry regulations/guidelines, OH&S legislation, statutory legislation and enterprise procedures/policies</p>
<p>5. Determine preferred repair action</p>	<p>a) Repair action is determined from extent and type of fault</p> <p>b) Report of findings is completed in the enterprise approved format with recommendations for action</p>

RANGE OF VARIABLES	
VARIABLE	SCOPE
<p>Legislation</p>	<p>All activities covered in this unit to be undertaken in line with the relevant current:</p> <ul style="list-style-type: none"> • <i>Legislation</i> • <i>Regulations</i> • <i>company operating procedures</i> • <i>Code of Practice, where applicable</i>
<p>Sources of information / documents</p>	<p>Sources of information / documents may include:</p> <ul style="list-style-type: none"> • <i>Vehicle manufacturer specifications</i> • <i>Enterprise operating procedures</i> • <i>Product manufacturer specifications</i> • <i>Industry regulations and Codes of Practice</i>

RANGE OF VARIABLES	
VARIABLE	SCOPE
Resources	<p>Resources may include:</p> <ul style="list-style-type: none"> • <i>access to testing equipment including meters and gauges, hand tools, power tools</i>
Inspections methods	<ul style="list-style-type: none"> • <i>The major method of inspection is visual with the dismantling generally done by the repairer</i> • <i>All inspections are carried out according to industry regulations/ guidelines, OH&S legislation, statutory legislation and enterprise procedures/policies</i>
Specialist services	<p>Specialist services may include:</p> <ul style="list-style-type: none"> • <i>brake</i> • <i>transmission</i> • <i>electrical electronic</i> • <i>mechanical services</i>

EVIDENCE GUIDE
<p>Critical aspects of evidence will include:</p> <p>It is essential that competence is fully observed and there is the ability to transfer the competency to changing circumstances and to respond to unusual situations in the critical aspects of:</p> <ul style="list-style-type: none"> • <i>Locating the fault without damage to personnel, or equipment</i> • <i>Recommending the appropriate repair action</i>
<p>Interdependent assessment of units:</p> <p>This unit can be assessed independently, however it may be assessed with other appropriate units.</p>
<p>Underpinning knowledge may include:</p> <ul style="list-style-type: none"> • <i>OH&S regulations</i> • <i>Testing procedures</i> • <i>Technical knowledge – Appropriate technical background would be provided by a trade qualification such as motor mechanic, panel beating, spray painting</i> • <i>Equipment safety requirements</i> • <i>Vehicle safety requirements</i> • <i>Manufacturer and enterprise procedures</i>

EVIDENCE GUIDE						
<p>Underpinning skills may include:</p> <ul style="list-style-type: none"> • <i>Ability to drive a car /other vehicle (driver's licence)</i> • <i>NOTE: Appropriate underpinning knowledge and skill for this unit would be provided by a trade background in an area such as motor mechanics, panel beating, or spray painting</i> <p><i>This unit requires the ability to read and interpret forms relating to insurance claims and technical and other related documents. Numeracy skills are needed to check accuracy of claims data and interpret technical information</i></p>						
<p>Resource implications:</p> <p>Unless otherwise specified, there are no significant resource implications for assessment of this unit, apart from access to a relevant workplace or closely simulated environment and the use of a range of office equipment, technology and consumables. These may include standard commercial computer hardware, software, telephones, facsimiles, and other relevant office equipment.</p>						
<p>Consistency in performance:</p> <p>Competency in this unit is demonstrated by accurate completion of three inspections where a range of different types of problems is investigated.</p>						
<p>Context for assessment:</p> <p>Assessment of performance requirements in this unit should be undertaken in a General Insurance Industry context or its close simulation and should cover aspects of personal/financial responsibility and accountability. Competency is demonstrated by performance of all stated criteria, including the Range of Variables applicable to the workplace environment. Aspects of competency, including the attainment of relevant knowledge and skills, may be assessed in a relevant workplace, as closely simulated work environment, or other appropriate means that clearly meet industry competency requirements. Evidence of underpinning knowledge and the capacity to manage task and operational contingencies should be gained through questioning and the use of case studies/scenarios.</p>						
EVIDENCE GUIDE						
Key competencies:						
Communi- cating ideas and information	Collecting, analysing and organising information	Planning and organising activities	Working with others in a team	Using mathe- matical ideas and techniques	Solving problems	Using technology
3	3	3	3	3	3	3

RANGE OF VARIABLES	
VARIABLE	SCOPE
Information sources	<p>Information sources may include:</p> <ul style="list-style-type: none"> • <i>manufacturers specifications (electrical / electronic regulations and specifications)</i> • <i>trade journals</i> • <i>second hand goods purchases and suppliers</i>
Serviceable /saleable items	<p>serviceable /saleable items may include:</p> <ul style="list-style-type: none"> • <i>vehicle parts</i> • <i>building materials</i> • <i>house hold goods</i> • <i>electrical goods</i> • <i>others specific to the particular situation</i>

EVIDENCE GUIDE
<p>Critical aspects of evidence will include:</p> <p>It is essential that competence is fully observed and there is the ability to transfer the competency to changing circumstances and to respond to unusual situations in the critical aspects of:</p> <ul style="list-style-type: none"> • <i>identifying saleable items and making a sound estimate of the salvage cost and their retail value.</i>
<p>Interdependent assessment of units:</p> <p>This unit can be assessed independently, however it may be assessed with other appropriate units.</p>
<p>Underpinning knowledge may include:</p> <ul style="list-style-type: none"> • <i>understanding of the market for salvaged items</i> • <i>knowledge of regulations relating to safety and required standard of goods for sale</i> • <i>technical knowledge relating the specific materials to be salvaged</i>
<p>Underpinning skills may include:</p> <ul style="list-style-type: none"> • <i>negotiation skills</i> <p><i>This unit requires the ability to read and interpret technical and other related documents. Numeracy skills are needed to estimate the value and determine whether salvage is a viable option</i></p> <ul style="list-style-type: none"> •

EVIDENCE GUIDE						
<p>Resource implications:</p> <p>Unless otherwise specified, there are no significant resource implications for assessment of this unit, apart from access to a relevant workplace or closely simulated environment and the use of a range of office equipment, technology and consumables. These may include standard commercial computer hardware, software, telephones, facsimiles, and other relevant office equipment.</p>						
<p>Consistency in performance:</p> <p>Competency in this unit is demonstrated by the inspection and recommending of appropriate action in five cases across a range of serviceable /saleable items.</p>						
<p>Context for assessment:</p> <p>Assessment of performance requirements in this unit should be undertaken in a General Insurance Industry context or its close simulation and should cover aspects of personal/financial responsibility and accountability. Competency is demonstrated by performance of all stated criteria, including the Range of Variables applicable to the workplace environment. Aspects of competency, including the attainment of relevant knowledge and skills, may be assessed in a relevant workplace, as closely simulated work environment, or other appropriate means that clearly meet industry competency requirements. Evidence of underpinning knowledge and the capacity to manage task and operational contingencies should be gained through questioning and the use of case studies/scenarios.</p>						
Key competencies:						
Communi- cating ideas and information	Collecting, analysing and organising information	Planning and organising activities	Working with others in a team	Using mathe- matical ideas and techniques	Solving problems	Using technology
3	3	3	3	3	3	3

GENERAL INSURANCE COMPETENCIES – INTERDEPENDENT ASSESSMENT CHART

*See discussion of interdependent assessment following this chart.

Code	Title	Suggested interdependent assessment	
FNBGEN 1A	Participate in negotiation		
FNBGEN 2A	Evaluate risk for renewal business		
FNBGEN 3A	Underwrite renewal business	FNBGEN 2A	Evaluate risk for renewal business
FNBGEN 4A	Evaluate risk for new business		
FNBGEN 5A	Underwrite new business	FNBGEN 4A	Evaluate risk for new business
FNBGEN 6A	Survey potential risk exposure	FNBGEN 2A FNBGEN 3A FNBGEN 4A FNBGEN 5A	Evaluate risk for renewal business Underwrite renewal business Evaluate risk for new business Underwrite new business
FNBGEN 7A	Issue renewal / cancellation advice		
FNBGEN 8A	Issue contract of insurance	FNBGEN 2A FNBGEN 3A OR FNBGEN 4A FNBGEN 5A	Evaluate risk for renewal business Underwrite renewal business Evaluate risk for new business Underwrite new business
FNBGEN 9A	Process alteration to insurance policy		
FNBGEN 10A	Follow company procedures to process claim		
FNBGEN 11A	Receive and record/register claim	FNBGEN 10A	Follow company procedures to process claim
FNBGEN 12A	Analyse insurance claims	FNBGEN 10A FNBGEN 11A	Follow company procedures to process claim Receive and record/register claim
FNBGEN 13A	Accept or reject a claim	FNBGEN 10A FNBGEN 11A FNBGEN 12A	Follow company procedures to process claim Receive and record/register claim Analyse insurance claims
FNBGEN 14A	Settle claims	FNBGEN 10A FNBGEN 11A FNBGEN 12A FNBGEN 13A	Follow company procedures to process claim Receive and record/register claim Analyse insurance claims Accept or reject a claim
FNBGEN 15A	Investigate claims		
FNBGEN 16A	Process claims payments		
FNBGEN 17A	Implement claim recovery procedures	FNBGEN 11A FNBGEN 12A FNBGEN 13A FNBGEN 14A	Receive and record/register claim Analyse insurance claims Accept or reject a claim Settle claims
FNBGEN 18A	Undertake post loss risk management	FNBGEN 11A FNBGEN 12A FNBGEN 13A FNBGEN 14A	Receive and record/register claim Analyse insurance claims Accept or reject a claim Settle claims
FNBGEN 19A	Review claims settlement policies and procedures	FNBGEN 10A FNBGEN 11A FNBGEN 12A	Follow company procedures to process claim Receive and record/register claim Analyse insurance claims

		FNBGEN 13A FNBGEN 14A	Accept or reject a claim Settle claims
FNBGEN 20A	Review operational performance of portfolio	FNBGEN 4A FNBGEN 5A FNBGEN 8A	Evaluate risk for new business Underwrite new business Issue contract of insurance
FNBGEN 21A	Resolve insurance disputes	FNBGEN 1A	Participate in negotiation
FNBGEN 22A	Issue contract of insurance in non routine situations	FNBGEN 2A FNBGEN 3A OR FNBGEN 4A FNBGEN 5A FNBGEN 8A	Evaluate risk for renewal business Underwrite renewal business Evaluate risk for new business Underwrite new business Issue contract of insurance
FNBGEN 23A	Settle non routine claims	FNBGEN 11A FNBGEN 12A FNBGEN 13A FNBGEN 14A	Receive and record/register claim Analyse insurance claims Accept or reject a claim Settle claims
FNBGEN24A	Process facultative and treaty claims		
FNBGEN30A	Provide technical guidance		
FNBGEN31A	Inspect quality of work		
FNBGEN32A	Estimate job		
FNBGEN33A	Inspect damage and develop scope of work		
FNBGEN34A	Inspect vehicle systems / components and determine preferred repair action		
FNBGEN35A	Inspect vehicle/property for saleable items and determine their value		

Interdependent assessment

Interdependent assessment is a strategy adopted by this training package to support direct entry to higher level qualifications for those with industry experience. If a unit is included in the interdependent assessment category, the skills described in the unit are necessary to support the achievement of a higher level competency. However, this does not mean that those with industry experience and existing skills would be required to be assessed against the interdependent assessment units as a separate activity before entry to a training program. It means that the assessment of the higher level unit should include some verification of the skills and knowledge described in the interdependent assessment unit. It would not be considered necessary for someone with industry experience to be enrolled in a learning program or assessed against these units prior to acceptance in a program to achieve a higher level qualification. However in designing a learning program for someone entering the industry it would probably be necessary to structure the program to achieve the competency units in a logical progression that would satisfy the interdependent assessment requirements. The interdependent assessment requirements should not be allowed to be a barrier to those with existing skills achieving higher level qualifications.

Someone currently employed in the industry may choose to enter training at a diploma level and hence into units that require skills and knowledge that the person is confident that they have already gained in industry. From a practical point of view, if the person does not have the competencies expected from the interdependent assessment unit, it is highly unlikely that they would be assessed as competent in the higher level unit. The ITAB would be concerned if the lever level units were regarded as prerequisites as this would create a barrier to a person with industry experience gaining the higher level qualifications.

HIGH LEVEL UNITS NOT INCLUDED IN THE PROPOSED PATHWAYS

HIGH LEVEL UNITS NOT INCLUDED IN THE PROPOSED PATHWAYS			
These units were developed in the course of this project and have been provided for information only at this stage. They may be included in higher level qualifications, if and when these are developed.			
FNBGEN--A	Develop underwriting policy and procedures	FNBGEN 2A FNBGEN 3A FNBGEN 4A FNBGEN 5A FNBGEN 8A	Evaluate risk for renewal business Underwrite renewal business Evaluate risk for new business Underwrite new business Issue contract of insurance
FNBGEN--A	Develop claims policy and procedures	FNBGEN 11A FNBGEN 12A FNBGEN 13A FNBGEN 14A FNBGEN 17A	Receive and record/register claim Analyse insurance claims Accept or reject a claim Settle claims Implement claim recovery procedures
FNBGEN--A	Conduct strategic review of portfolio	FNBGEN 4A FNBGEN 5A FNBGEN 8A FNBGEN 20A	Evaluate risk for new business Underwrite new business Issue contract of insurance Review operational performance of portfolio
FNBGEN--A	Develop claims management performance monitoring procedures/processes	FNBGEN 11A FNBGEN 12A FNBGEN 13A FNBGEN 14A FNBGEN 17A	Receive and record/register claim Analyse insurance claims Accept or reject a claim Settle claims Implement claim recovery procedures
FNBGEN--A	Develop/design a reinsurance program	FNBGEN24A	Process facultative and treaty claims