



Australian Government

AURVNA004 Apply insurance industry knowledge to vehicle loss assessments

Release: 1

AURVNA004 Apply insurance industry knowledge to vehicle loss assessments

Modification History

Release	Comment
Release 1	New unit of competency

Application

This unit describes the performance outcomes required to apply insurance industry knowledge to vehicle loss assessment. It involves using insurance industry terminology and trends; and applying policy, Acts and regulations to ensure the correct conduct of a vehicle loss assessment.

It applies to those applying insurance industry knowledge to a vehicle loss assessment in the loss assessment environment. Loss assessment may relate to light vehicles, commercial vehicles, heavy vehicles, agricultural and plant equipment, recreational vehicles and motorcycles.

Licensing, legislative, regulatory or certification requirements may apply to this unit in some jurisdictions. Users are advised to check with the relevant regulatory authority.

Competency Field

Vehicle Body

Unit Sector

Loss Assessment and Repair Quoting

Elements and Performance Criteria

ELEMENTS	PERFORMANCE CRITERIA
Elements describe the essential outcomes	Performance criteria describe the performance needed to demonstrate achievement of the element. Where bold italicised text is used, further information is detailed in the range of conditions section
1. Develop and apply an understanding of the insurance industry	1.1 Sources of information on the structure and functions of the insurance industry are identified and accessed according to workplace policies and procedures 1.2 Broad structures of the insurance industry and their relationship

ELEMENTS	PERFORMANCE CRITERIA
	with each other are identified and appropriately applied to day-to-day work 1.3 Insurance industry terminology and vocabulary are used in the correct context 1.4 Trends and technology in the insurance industry are monitored on an ongoing basis to inform personal work practices 1.5 Insurance organisation-specific policies, procedures and processes are identified, clarified where necessary, and applied
2. Develop and apply an understanding of government Acts and regulations relevant to the insurance industry	2.1 Statutory insurance industry principles, obligations and compliance requirements of a loss assessor are interpreted and complied with 2.2 Reporting requirements and procedures are identified 2.3 Requirements under privacy law are identified, clarified where necessary, and complied with
3. Develop and apply an understanding of loss assessment processes	3.1 Knowledge of loss assessment processes, procedures and policy is interpreted 3.2 Condition of vehicle compared to incident description is analysed to determine incident-related damage 3.3 Conflict resolution principles are applied 3.4 Statutory insurance industry principles, obligations and compliance requirements, and their relationship to identified vehicle damage are interpreted, clarified where necessary, and applied 3.5 Automotive industry technical knowledge and experience are applied to determine accuracy of vehicle damage estimate to return the vehicle to pre-damage condition that conforms to manufacturer guidelines and industry standards

Foundation Skills

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

Skills	Description
Reading skills to:	• apply loss assessment processes, procedures and policies • interpret and apply statutory insurance industry principles, obligations and compliance requirements • understand broad insurance industry structure, functions and relationships • apply organisation-specific policies, procedures and processes.

Skills	Description
Writing skills to:	• use common industry terminology • compile reports, including vehicle assessment reports and Written-Off Vehicles Register (WOVR) information • complete templates and proformas.
Oral Communication skills to:	• use insurance industry terminology and vocabulary • engage with repairers and specialist providers • engage with vehicle owners.
Numeracy skills to:	• interpret technical measurements • determine accuracy of vehicle damage estimate.
Digital Literacy skills to:	• access insurance industry information.
Problem Solving skills to:	• clarify policy and privacy law discrepancies • compare and analyse condition of vehicle to incident description to determine incident-related damage.

Range of Conditions

This section specifies work environments and conditions that may affect performance.

Essential operating conditions that may be present (depending on the work situation, needs of the candidate, accessibility of the item, and local industry and regional contexts) are included. Bold italicised wording, if used in the performance criteria, is detailed below.

<i>Terminology and vocabulary</i> must include:	• agreed value • assessments • certificates of insurance • claims • depreciation • excess • indemnity • market value • misrepresentation • mitigation • no claim: • bonus • discount • rating • non-disclosure • policy book • pool of funds • premium
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	• pre-accident condition • product disclosure statement (PDS) • reinsurance • renewals • subrogation • underwriting • unreasonable or capricious grounds.
<i>Trends and technology</i> must include the following:	• digital imaging • electronic-based researching and reporting • personal electronic devices, such as: • laptop • mobile phone • tablet.
<i>Principles, obligations and compliance requirements</i> must include:	• Australian Prudential Regulatory Authority (APRA) regulations • Financial Services Reform (FSR) Act • General Insurance Code of Practice • Insurance Contracts Act, including: • duty of disclosure • utmost good faith • intellectual property principles and practice • Motor Vehicle Insurance and Repair Industry Code of Conduct • Commercial-In-Confidence practices • Competition and Consumer Act • privacy law • commonwealth, state or territory regulatory requirements • statutory changes to the criteria of the national WOVr.
<i>Reporting requirements</i> must include the following:	• assessment report • WOVr information for total loss assessment.
<i>Loss assessment processes, procedures and policy</i> must include at least three of the following:	• assessment report • WOVr • fraud indicator report • vehicle condition report.
<i>Condition of vehicle</i> must include the following:	• direction of impact (DOI) appropriate to incident description • old and inconsistent damage • pre-accident condition and potential contributing factors.

Unit Mapping Information

No equivalent unit.

Links

Companion Volume implementation guides are found in VETNet -

<https://vetnet.gov.au/Pages/TrainingDocs.aspx?q=b4278d82-d487-4070-a8c4-78045ec695b1>

Assessment Requirements for AURVNA004 Apply insurance industry knowledge to vehicle loss assessments

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Performance Evidence

Before competency can be determined, individuals must demonstrate they can perform the following according to the standards defined in this unit's elements, performance criteria, range of conditions and foundation skills:

- apply insurance industry knowledge to vehicle loss assessment on a minimum of two occasions.

Knowledge Evidence

Individuals must be able to demonstrate knowledge of:

- current assessing and quoting methodologies
- relevant automotive websites to locate current best practice and future trends information
- general insurance industry knowledge, including relevant sections of:
 - Commercial-In-Confidence practices
 - contract and insurance law
 - Insurance Contracts Act
 - intellectual property
 - Motor Vehicle Insurance and Repair Industry Code of Conduct
 - personal legal liability
 - State or Territory Fair Trading Act
- applicable commonwealth, state or territory laws, regulations and standards relating to vehicle loss assessment, including:
 - environmental regulations
 - intellectual property
 - legislation
 - applicable Workplace Health and Safety Act or Occupational Health and Safety Act
- workplace processes, policies and procedures relating to vehicle loss assessment and reporting requirements.

Assessment Conditions

Assessors must satisfy SNR/AQTF assessor requirements.

Competency is to be assessed in the workplace or a simulated environment that accurately reflects performance in a real workplace setting.

Where assessment of competency includes third party evidence, individuals must provide evidence that links them to the vehicles that they have assessed, e.g. assessment reports.

Assessors must verify performance evidence through questioning on skills and knowledge to ensure correct interpretation and application.

The following resources must be made available:

- relevant documentation, including incident description, applicable codes, acts, legislation, regulations and insurance industry policies
- relevant materials, resources and safety equipment, including digital camera, paperwork and personal protective equipment (PPE) kit.

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