



Australian Government

AURVLA4001 Identify and report vehicle claim fraud indicators

Release 2

AURVLA4001 Identify and report vehicle claim fraud indicators

Modification History

Release	Comment
Release 2	Replaces AURVLA4001 Identify and report vehicle claim fraud indicators (Release 1) Reference to OHS legislation replaced with new WHS legislation

Unit Descriptor

Unit descriptor	This unit describes the performance outcomes required to identify and report vehicle claim fraud indicators associated with a vehicle insurance claim. It involves identifying signs of fraudulent activity on inspection of the vehicle, collecting and evaluating information, and providing a written assessment report. Licensing, legislative, regulatory or certification requirements may apply to this unit in some jurisdictions. Users are advised to check with the relevant regulatory authority.
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Application of the Unit

Application of the unit	Work involves assessing vehicle insurance claims for fraud indicators and determining suitable follow-up action in the loss assessment environment. Claims may relate to light vehicles, commercial vehicles, heavy vehicles, agricultural and plant equipment, recreational vehicles and motorcycles.
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Licensing/Regulatory Information

Refer to Unit Descriptor.

Pre-Requisites

Not applicable.

Employability Skills Information

Employability skills	This unit contains employability skills.
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Elements and Performance Criteria Pre-Content

Elements describe the essential outcomes of a unit of competency.	Performance criteria describe the performance needed to demonstrate achievement of the element. Where bold italicised text is used, further information is detailed in the required skills and knowledge section and the range statement. Assessment of performance is to be consistent with the evidence guide.
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Elements and Performance Criteria

ELEMENT	PERFORMANCE CRITERIA
1. Prepare for vehicle assessment	1.1. Assessment information is gathered 1.2. Assessment information is read and interpreted 1.3. Workplace health and safety (WHS) requirements relating to the vehicle assessment process are identified
2. Inspect the vehicle for fraud	2.1. Fraud indicators are identified and recorded 2.2. Workplace policies and procedures, industry guidelines, legal requirements , WHS requirements and workplace environmental practices and policies are read and interpreted 2.3. Vehicle assessment is conducted in line with compliance requirements
3. Determine suitable action	3.1. Possible actions to deal with the fraud are determined 3.2. Action consistent with nature of claim, assessment made, and workplace and legal restraints is decided
4. Prepare assessment report	4.1. Comprehensive report is prepared specifying full results of identified fraud and vehicle assessment 4.2. Recommendations are documented, including actions and justifications 4.3. Report is submitted and filed according to workplace procedures

Required Skills and Knowledge

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

Required skills

- technical skills to:
 - assess a damaged vehicle for fraud indicators
 - assess a vehicle claim for fraud indicators
- communication skills to gain information from customers and others relating to a fraudulent vehicle insurance claim
- literacy skills to:
 - interpret information relating to automotive insurance claims
 - write a comprehensive assessment report
- numeracy skills to employ mathematical ideas and techniques to identify and report vehicle claim fraud indicators
- team and interpersonal skills to work effectively with customers, repairers and supervisors
- problem-solving skills to establish diagnostic processes relating to identifying and reporting vehicle claim fraud indicators

Required knowledge

- principles of fraud investigation
- procedures for identifying and reporting fraud indicators
- technical knowledge of motor vehicle mechanical, electrical, surface and structural:
 - damage and faults
 - dismantling and repair methods
- general insurance industry knowledge, including relevant sections of:
 - 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
- methods of sourcing manufacturer and component supplier specifications, including workshop manuals and repair guides
- applicable commonwealth, state or territory laws, regulations and standards relating to identifying and reporting vehicle claim fraud indicators, including:
 - Competition and Consumer Act
 - copyright law
 - environmental regulations
 - legislation
 - Workplace Health and Safety Act
- workplace policies and procedures relating to identifying and reporting vehicle claim fraud indicators, including:
 - quality requirements
 - recording and reporting procedures
 - use of digital images

Evidence Guide

Evidence Guide	
The evidence guide provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge, range statement and the Assessment Guidelines for the Training Package.	
Overview of assessment	
Critical aspects for assessment and evidence required to demonstrate competency in this unit	The evidence required to demonstrate competency in this unit must be relevant to workplace operations and satisfy all of the requirements of the performance criteria and required skills and knowledge. A person who demonstrates competency in this unit must be able to: • observe safety procedures and requirements • communicate effectively with others involved in or affected by the work • locate and interpret relevant information • apply knowledge of workplace procedures, industry guidelines and legal requirements relating to fraud identification • assess vehicles to identify and report indicators of vehicle claim fraud in a range of situations, including staged vehicle accidents, theft and forced entry and manufactured damage • write an assessment report • maintain workplace records.
Context of, and specific resources for assessment	Competency is to be assessed in the workplace or a simulated workplace environment that accurately reflects performance in a real workplace setting. Assessment is to occur: • using standard workplace practices and procedures • following safety requirements • applying environmental constraints. Assessment is to comply with relevant: • regulatory requirements • Australian standards • industry codes of practice. The following resources must be made available for the assessment of this unit: • a range of damaged vehicles, including damage

Evidence Guide	
	consistent with fraudulent activity • computer hardware and software, calculators and general office equipment • fraudulent vehicle claim details and documentation • industry codes of practice and other relevant documents • internet access • workplace procedures • relevant information, including OEM design specifications and repair procedures, workshop and body repair manuals • relevant tools and equipment.
Method of assessment	Assessment must satisfy the endorsed Assessment Guidelines of this Training Package. Assessment methods must confirm consistency and accuracy of performance (over time and in a range of workplace relevant contexts) together with the application of required skills and knowledge. Assessment methods must be by direct observation of tasks and include questioning on required skills and knowledge to ensure correct interpretation and application. Competence in this unit may be assessed in conjunction with other units which together form part of a holistic work role. Where applicable, reasonable adjustment must be made to work environments and training situations to accommodate the needs of diverse clients. Assessment processes and techniques must be culturally sensitive and appropriate to the language, literacy and numeracy capacity of the candidate and the work being performed.

Range Statement

Range Statement

The range statement relates to the unit of competency as a whole. It allows for different work environments and situations that may affect performance. Bold italicised wording, in the performance criteria, is detailed below. Essential operating conditions that may be present with training and assessment (depending on the work situation, needs of the candidate, accessibility of the item, and local industry and regional contexts) may also be included.

Assessment information may include:

- assessment notification detailing:
 - claims handler
 - insurance policy details where applicable
 - vehicle owner details
 - vehicle details
 - driver details
 - incident details
 - vehicle inspection details, including assess without prejudice or assess and authorise
 - vehicle location
- digital images
- quote for repairs.

WHS requirements may include:

- correct disposal of hazardous materials and substances
- first aid equipment
- following emergency procedures
- hazard and risk control
- personal protective equipment and clothing
- safety equipment
- techniques for manual handling, including shifting, lifting and carrying.

Fraud indicators may include:

- accidents in an industrial area late at night
- claim report inconsistent with vehicle damage
- consistent colour transfer
- consistent styration/scratching of a car
- damage consistent with weather conditions, such as rain, snow and sleet
- damage to trim
- forced entry
- locks tampered with
- manufactured damage
- no independent witnesses

Range Statement	
	• no police report • no signs of towing or tow truck driver • staged accidents • vehicle has a low value.
Workplace policies and procedures may include:	• environment and sustainability • job specifications • manufacturer specifications and industry codes of practice • OHS • quality policies and procedures, including Australian standards • recording and reporting procedures • safe work procedures.
Industry guidelines may include:	• Australian standards • diagrams and sketches • instructions issued by authorised organisation or external persons • inventory systems • material safety data sheets (MSDS) • original equipment manufacturer (OEM) design specifications and repair procedures • parts catalogues • safe work procedures for inspecting vehicles for saleable components • verbal, written and graphical instructions • workplace specifications and requirements.
Legal requirements are to be in accordance with applicable commonwealth, state or territory legislation, regulations, certification requirements and codes of practice, and may include:	• Competition and Consumer Act • Australian standards • award and enterprise agreements • copyright law • confidentiality and privacy • duty of care • Motor Vehicle Insurance and Repair Industry Code of Conduct • OHS • relevant industry codes of practice • the environment • Written-Off Vehicles Register (WOVR) managed by each State and Territory.
Workplace environmental	• clean-up management

Range Statement

<i>practices</i> may include:	• dust and noise minimisation • waste management.
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Unit Sector(s)

Competency field	Vehicle Body
Sector	Regulatory or Legal

Custom Content Section

Not applicable.