



**Australian Government**

# **FNS41422 Certificate IV in General Insurance**

**Release 2**

## FNS41422 Certificate IV in General Insurance

### Modification History

Release	Comments
Release 2	This version first released with the FNS Financial Services Training Package Version 8.1.  Unit BSBCUS403 Implement customer service standards removed from the Client relationship management electives.
Release 1	This version first released with the FNS Financial Services Training Package Version 8.0.  Supersedes and is equivalent to FNS41420 Certificate IV in General Insurance.

### Qualification Description

This qualification reflects the role of those who work in general insurance in a range of organisations. Individuals in these roles apply specialist skills and knowledge to work autonomously and as part of a team. They exercise judgement in completing routine and non-routine activities relating to claims handling, determining risk exposure, dispute resolution, providing customer service and underwriting. They apply solutions to a defined range of general insurance problems and analyse and evaluate information from a variety of relevant sources.

Licensing, legislative, regulatory or certification considerations

Work functions in the occupational areas where this qualification may be used are subject to regulatory requirements. Refer to the relevant regulator for specific guidance on requirements.

### Entry Requirements

Nil

### Packaging Rules

**Total number of units = 12**

**3 core units** plus

**9 elective units**, of which:

- at least 7 must be from the elective units listed below
- up to 2 may be from this qualification or any currently endorsed Certificate III or above training package qualification or accredited course.

Elective units must be relevant to the work environment and the qualification, maintain the overall integrity of the AQF alignment, not duplicate the outcome of another unit chosen for the qualification, and contribute to a valid industry-supported vocational outcome.

**Core units**

BSBXCM401 Apply communication strategies in the workplace

FNSINC411 Conduct work according to professional practices in the financial services industry

FNSINC412 Apply and maintain knowledge of financial products and services

**Elective units****ASIC compliance**

FNSASIC311 Establish client relationship and analyse needs

FNSASIC312 Provide personal advice on non-relevant financial products

FNSASIC314 Provide Tier 2 general advice in general insurance

FNSASIC315 Provide Tier 2 personal advice in general insurance

**Claims management**

BSBINS401 Analyse and present research information

FNSISV405 Analyse insurance claims

FNSISV408 Manage handling and settlement of routine insurance claims for retail clients

FNSISV416 Use specialist terminology in insurance claims

**Client relationship management**

BSBOPS304 Deliver and monitor a service to customers

BSBOPS305 Process customer complaints

BSBOPS404 Implement customer service strategies

BSBOPS505 Manage organisational customer service

FNSCUS411 Participate in negotiations

FNSCUS515 Determine client financial requirements and expectations

FNSCUS516 Record and implement client instructions

**Risk management**

BSBWHS414 Contribute to WHS risk management

FNSRSK411 Apply risk management strategies to own work

**Sales and marketing**

FNSIAD511 Provide appropriate services, general advice and products to clients

FNSSAM413 Identify and provide initial information to potential new clients

FNSSAM421 Provide information on financial products and services to clients

**Underwriting management**

FNSINC511 Conduct financial product research to support product recommendations

FNSISV411 Evaluate insurance risk for business

FNSISV412 Underwrite insurance business

FNSISV413 Survey potential risk exposure

FNSISV531 Issue insurance contracts covering non-routine and complex situations

**General**

BSBDAT501 Analyse data

BSBLDR411 Demonstrate leadership in the workplace

BSBLDR413 Lead effective workplace relationships

BSBLDR414 Lead team effectiveness

BSBOPS402 Coordinate business operational plans

BSBPEF402 Develop personal work priorities

**Qualification Mapping Information**

Supersedes and is equivalent to FNS41420 Certificate IV in General Insurance.

**Links**

Companion Volume Implementation Guide is found on VETNet -

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