



Australian Government

FNSISV307 Follow organisation procedures to process claim

Release: 1

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Modification History

Release	Comments
Release 1	This version first released with FNS Financial Services Training Package Version 1.0.

Application

This unit describes the skills and knowledge required to process an insurance claim in accordance with organisational guidelines and procedures.

It applies to individuals employed in a range of insurance sectors and may be applied within organisations of various sizes and across a range of customer bases.

Work functions in the occupational areas where this unit may be used are subject to regulatory requirements. Refer to the FNS Implementation Guide Companion Volume or the relevant regulator for specific guidance on requirements.

Unit Sector

Insurance services

Elements and Performance Criteria

ELEMENT	PERFORMANCE CRITERIA
<i>Elements describe the essential outcomes.</i>	<i>Performance criteria describe the performance needed to demonstrate achievement of the element.</i>
1. Receive and clarify claim information	1.1 Receive and record information relating to claim accurately onto system 1.2 Advise customer of organisational claims procedures and respond to queries courteously and accurately 1.3 Verify completeness of information 1.4 Analyse all information against legislative requirements and organisational guidelines to decide for or against liability 1.5 Determine whether claim is routine and fully covered by policy 1.6 Pass claims not completely routine and within policy guidelines to appropriate staff 1.7 Communicate information which potentially impacts on future

ELEMENT	PERFORMANCE CRITERIA
	renewal of policy or renewal terms promptly to underwriter or other appropriate staff in keeping with organisational policy
2. Determine acceptability of claim	2.1 Determine acceptability of claim against policy specifications 2.2 Check reinsurance coverage 2.3 Refer queries on facts or valid acceptance of claim to specialists for advice, where required
3. Accept or reject claim	3.1 Process claim within required timeframes and according to organisational guidelines 3.2 Use effective decision-making process to accept or reject claims within timeframes in accordance with legislation, organisational policy and procedures, and codes of practice as applicable 3.3 Observe referral procedures where claim amounts are outside claims settlement and/or claims management authorities 3.4 Make decision on liability in light of need to withstand scrutiny in subsequent proceedings
4. Process claim	4.1 Register claim and process promptly in accordance with organisational guidelines and procedures 4.2 Pass payment information on to appropriate staff, where required 4.3 Inform customer of progress of claim 4.4 Record all claim information accurately
5. Document liability decisions	5.1 Communicate liability decisions clearly to the relevant parties in a manner required by legislation, operating procedures and codes of practice as applicable 5.2 Communicate reasons for decisions promptly to customer and other relevant parties 5.3 Document decisions to demonstrate basis on which decision was reached and all evidence and/or information that was considered, where appropriate 5.4 File documentation regarding decision according to organisational policy and procedure

Foundation Skills

This section describes language, literacy, numeracy and employment skills incorporated in the performance criteria that are required for competent performance.

Skill	Performance Criteria	Description
Reading	1.1, 1.3, 1.4, 1.5, 2.1, 2.2	Analyses and consolidates information and data from a range of sources against defined criteria and requirements, and checks for accuracy and completeness
Writing	1.1, 1.2, 1.6, 1.7, 2.3, 4.1- 4.4, 5.1-5.3	Accurately records and completes organisational documents and correspondence using clear language and correct spelling, grammar and terminology
Oral Communication	1.2, 1.6, 1.7, 2.3, 4.2, 4.3, 5.1, 5.2	- Effectively participates in verbal exchanges using active listening and questioning to convey and clarify information - Clearly explains detailed information using language, tone and pace appropriate to audience
Numeracy	1.4, 2.1, 3.3	Performs mathematical calculations to analyse financial data and statistics, and to accurately process claims
Navigate the world of work	1.4, 2.1, 3.1, 3.2, 3.3, 4.1, 5.1	Complies with legal and regulatory requirements and explicit policies and procedures
Interact with others	1.2, 1.6, 1.7, 2.3, 4.2, 4.3, 5.1, 5.2	- Identifies and takes steps to follow accepted communication practices and protocols - Recognises common cultural and other differences of people in the work context and makes adjustments in addressing the differences
Get the work done	1.1, 1.3-1.6, 2.1-2.3, 3.2-3.4, 4.1, 5.3, 5.4	- Plans and implements routine tasks and workload, making limited decisions on sequencing, timing and collaboration, and seeking assistance in setting priorities - Makes low-impact decisions within familiar situations, based on a range of predefined or routine solutions - Uses digital technologies to access, enter and store information required to complete work tasks

Unit Mapping Information

Code and title current version	Code and title previous version	Comments	Equivalence status
FNSISV307 Follow organisation procedures to process claim	FNSISV307A Follow organisation procedures to process claim	Updated to meet Standards for Training Packages. Minor rewording to clarify intent of performance criteria.	Equivalent unit

Links

Companion Volume implementation guides are found in VETNet -
<https://vetnet.gov.au/Pages/TrainingDocs.aspx?q=c7200cc8-0566-4f04-b76f-e89fd6f102fe>