



Australian Government

FNSISV406 Use specialist terminology in insurance claims

Release: 1

FNSISV406 Use specialist terminology in insurance claims

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 understand, use and respond to information involving specialist terminology, such as medical or legal terminology (and processes), in insurance claims.

It applies to individuals employed in job roles involving use of specialist medical and legal terminology in a range of insurance sectors and may be applied within organisations of various sizes and across a range of client 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. Interpret documents and instructions	1.1 Receive, understand and document written and oral instructions for a claim, using specialist terminology 1.2 Interpret accurately claims documentation containing specialist terminology 1.3 Use checklists and sources of information for specialist terminology in claims, where appropriate 1.4 Understand abbreviations for specialist terms and related processes associated with insurance claims 1.5 Seek clarification when necessary

ELEMENT	PERFORMANCE CRITERIA
2. Use appropriate specialist terminology	2.1 Use appropriate specialist terminology in both written and oral communication with internal and external parties related to claim 2.2 Use, spell and pronounce correctly specialist terminology related to insurance claims in appropriate context 2.3 Present claims documentation to designated person for verification, if required
3. Apply specialist terminology	3.1 Use specialist terminology correctly in completion of insurance claims tasks 3.2 Seek assistance or clarification from specialist representatives or designated person as required 3.3 Conduct all tasks within accepted organisational and ethical codes of conduct, including those relating to maintaining confidentiality, privacy and compliance
4. Extend understanding of specialist terminology	4.1 Identify and seek clarification of gaps in knowledge, such as relevant legislation, through appropriate source or person 4.2 Identify and use, where appropriate, abbreviations for commonly used specialist terms and associated processes for insurance claims 4.3 Answer questions or define terms relating to specialist terminology used in insurance

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
Learning	4.1	Identifies gaps in own knowledge and actively locates sources to build understanding
Reading	1.1, 1.2, 1.4, 4.2	- Interprets and analyses specific information in the medical and legal fields relating to a claim - Understands specific terminology and abbreviations within the context of a claim
Writing	1.1, 1.3, 2.1, 2.2, 2.3, 3.1, 3.2, 4.1, 4.2, 4.3	Employs specific language and terminology in a specialist field and uses abbreviations where appropriate

		Articulates complex ideas in a manner appropriate for the target audience
Oral Communication	1.1, 1.5, 2.1, 2.2, 3.1, 3.2, 4.1, 4.3	- Uses specific language appropriate to the context and audience - Uses questioning and listening techniques to clarify own understanding and ask clarifying questions
Navigate the world of work	3.3	Takes personal responsibility for following explicit and implicit policies, procedures and legislative requirements
Interact with others	1.1, 1.5, 2.1, 2.3, 3.2	- Selects and uses appropriate conventions and protocols when communicating with clients and co-workers in a range of work contexts - Cooperates with others and contributes to work practices
Get the work done	1.1-1.4, 3.1-3.3, 4.2, 4.3	- Plans and implements routine tasks and workload, and seeks assistance as required - 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
FNSISV406 Use specialist terminology in insurance claims	FNSISV406A Use specialist terminology in insurance claims	Updated to meet Standards for Training Packages	Equivalent unit

Links

Companion Volume implementation guides are found in VETNet -

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

Assessment Requirements for FNSISV406 Use specialist terminology in insurance claims

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Performance Evidence

Evidence of the ability to:

- accurately interpret instructions containing commonly used specialist terminology and abbreviations
- review and update knowledge of specialist terminology used in insurance
- use specialist terminology in insurance appropriately for the situation
- access an appropriate person or source of information to clarify instructions or to locate missing information
- explain specialist terminology and processes to others in simple, non-specialist language with non-disclosable information remaining confidential
- conduct all work within accepted organisational and ethical codes of conduct including those relating to maintaining confidentiality, privacy and compliance.

Note: If a specific volume or frequency is not stated, then evidence must be provided at least once.

Knowledge Evidence

To complete the unit requirements safely and effectively, the individual must:

- explain legal, financial and ethical consequences of misusing terminology used in specialist insurance products
- explain the importance of wording of insurance policies in keeping with the organisation or industry sector
- outline organisational policy, procedures, underwriting and claims guidelines and levels of authority
- describe policy coverage and/or requirements and procedures in relation to communication and the release of information, security and confidentiality
- identify and apply relevant legislation, regulatory guidelines and industry sector codes of practice
- outline types and/or categories of specialist insurance policies

- explain relevant legal terminology:
 - insurance law
 - commonly used legal terminology in insurance
 - appropriate use of legal terminology in employee's area of responsibility within an insurance context
 - relevant legal process as it relates to insurance and/or legal claims proceedings
- explain relevant terminology relating to medical conditions used in medical insurance.

Assessment Conditions

Assessment must be conducted in a safe environment where evidence gathered demonstrates consistent performance of typical activities experienced in the insurance services field of work and include access to:

- organisational records
- organisational policy, procedures, legislation and regulations as they relate to contracts of insurance
- a range of common technology and software.

Assessors must satisfy NVR/AQTF assessor requirements.

Links

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