



Australian Government

FNSISV416 Use specialist terminology in insurance claims

Release: 1

FNSISV416 Use specialist terminology in insurance claims

Modification History

Release	Comments
Release 1	This version first released with FNS Financial Services Training Package Version 6.0.

Application

This unit describes the skills and knowledge required to understand, use and respond to written insurance claims documentation and written and verbal instructions involving specialist terminology, such as medical or legal terminology and processes.

The unit applies to those working in job roles involving the use of specialist medical and legal terminology in a range of insurance sectors, in organisations of various sizes and across a range of client bases.

No licensing, legislative or certification requirements apply to this unit at the time of publication.

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 instructions and claims documentation	1.1 Receive, review and document written and oral claim instructions containing specialist terminology 1.2 Interpret claims documentation containing specialist terminology and processes and their abbreviations 1.3 Seek clarification when necessary
2. Apply appropriate specialist terminology during insurance claims process	2.1 Use appropriate specialist terminology and abbreviations when communicating with internal and external parties in writing and orally regarding insurance claim 2.2 Complete claims-related tasks using appropriate specialist terminology and according to legislative requirements, organisational policies and procedures, and ethical codes of

ELEMENT	PERFORMANCE CRITERIA
	conduct 2.3 Present claims documentation to designated person for verification, if required 2.4 Seek assistance or clarification from specialist representatives or designated personnel as required
3. Build own skills in using specialist terminology	3.1 Identify gaps in knowledge of specialist terminology relating to own work role and seek clarification through appropriate source or person 3.2 Respond to questions from, or define terms for, external stakeholders relating to specialist terminology used in insurance claims when required

Foundation Skills

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

SKILL	DESCRIPTION
Oral communication	• Uses and pronounces specific language appropriate to context and audience • Uses questioning and listening techniques to clarify own understanding and ask clarifying questions
Learning	• Identifies gaps in own knowledge of the specialist terminology and abbreviations used in insurance claims, and actively locates sources to build understanding
Reading	• Uses checklists and other sources of information to interpret specific medical and legal terminology and abbreviations relating to a claim, its specialist terms and related processes
Writing	• Uses specific language, terminology, and abbreviations where appropriate in a specialist field • Understands specific terminology and abbreviations within the context of a claim • Spells specialist terminology relating to insurance claims in appropriate context
Planning and organising	• Plans and implements routine tasks and workload, and seeks assistance as required
Self-management	• Takes personal responsibility for following policies, procedures and legislative requirements

SKILL	DESCRIPTION
Teamwork	• Selects and uses appropriate conventions and protocols when communicating with clients and co-workers in a range of work contexts
Technology	• Uses digital technologies to access, enter and store information required to complete work tasks

Unit Mapping Information

Supersedes and is equivalent to FNSISV406 Use specialist terminology in insurance claims.

Links

Companion Volume Implementation Guide is found on VETNet -

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

Assessment Requirements for FNSISV416 Use specialist terminology in insurance claims

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Performance Evidence

The candidate must demonstrate the ability to complete the tasks outlined in the elements, performance criteria and foundation skills of this unit, including evidence of the ability to:

- accurately interpret at least two different instructions containing commonly used specialist terminology and abbreviations – at least one instruction being written and at least one oral
- use appropriate specialist terminology in at least three different insurance claims
- explain specialist terminology and process to at least one external stakeholder in simple, non-specialist language, ensuring that non-disclosable information remains confidential.

In the course of the above, the candidate must:

- access an appropriate person or source of information to clarify instructions or to locate missing information at least once
- conduct work according to legislative requirements, organisational policies and procedures, and ethical codes of conduct.

Knowledge Evidence

The candidate must be able to demonstrate knowledge to complete the tasks outlined in the elements, performance criteria and foundation skills of this unit, including knowledge of:

- legislative and regulatory requirements and industry sector codes of conduct relating to insurance claims, including confidentiality, privacy and compliance
- policy coverage and/or requirements and procedures relating to communication and the release of information, security and confidentiality
- organisational policies and procedures relating to interpreting instructions relating to insurance claims and completing claims-related tasks required of own role
- underwriting and claims guidelines and levels of authority
- legal, financial and ethical consequences of misusing terminology used in specialist insurance products
- importance of wording of insurance policies in keeping with own organisation or industry sector

- types and categories of specialist insurance policies
- meaning of specialist terminology and abbreviations, including:
 - abbreviations for commonly used specialist terms and associated processes relevant to own work role
 - commonly used legal terminology in insurance:
 - insurance law
 - appropriate use of legal terminology in own area of responsibility in an insurance context
 - legal process as it relates to insurance and/or legal claims proceedings
 - commonly used medical insurance terminology relating to medical conditions
- features and format of insurance claim documentation required in own work role.

Assessment Conditions

Skills in this unit must be demonstrated in a workplace or simulated environment where the conditions are typical of those in a working environment in this industry.

This includes access to:

- organisational insurance claims and records
- organisational policies and procedures, legislation and regulations relating to insurance claims
- organisational equipment, technology, software and consumables.

Assessors of this unit must satisfy the requirements for assessors in applicable vocational education and training legislation, frameworks and/or standards.

Links

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