



Australian Government

FNSISV536 Investigate insurance claims

Release: 1

FNSISV536 Investigate 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 investigate an insurance claim. Investigation covers clarifying the brief, conducting the investigation and reporting on the findings.

The unit applies to those working in job roles involving specialist knowledge and functions, in a range of insurance sectors, in 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. Users are advised to check with the relevant state and territory regulatory authorities to confirm those 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. Confirm investigation instructions	1.1 Clarify brief provided by insurer 1.2 Check subject matter questions to be investigated
2. Conduct claims investigation and document material	2.1 Determine method of investigation 2.2 Collect and organise required information 2.3 Carry out investigations according to legislative and regulatory requirements, organisational operating procedures and codes of practice 2.4 Record all data and information according to organisational procedures 2.5 Store original documents, data and material securely and

ELEMENT	PERFORMANCE CRITERIA
	according to organisational policies and procedures 2.6 Prepare and communicate changes in brief or instructions as required 2.7 Comply with any changes in brief or instructions
3. Report on investigation	3.1 Prepare and transmit reports according to reporting guidelines 3.2 Provide copies of documents and materials to insurer's nominated representative 3.3 Provide facts and justification for conclusions to insurer's nominated representative 3.4 Make recommendations for action with appropriate justifications as 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
Numeracy	Performs mathematical calculations to interpret and compare financial data and information
Oral communication	Interacts effectively in verbal exchanges, using active listening and questioning to convey and clarify information
Reading	Critically analyses plans and other documentation from a variety of sources and consolidates information to determine requirements
Writing	- Accurately records conversations and other details, and transfers information into organisational systems - Writes, edits and proofreads documents and reports to ensure clarity of meaning, and accuracy and consistency of information
Planning and organising	Accepts responsibility for planning and sequencing complex tasks and workload, negotiating key aspects with others and taking into account capabilities, efficiencies and effectiveness
Problem solving	Responds to problems requiring immediate resolution, drawing on past experiences to focus on the cause of a problem
Self-management	Takes full responsibility for following policies, procedures and legislative requirements, and identifies organisational implications of new legislation or regulation
Teamwork	Selects and uses appropriate conventions and protocols when communicating with a diverse range of colleagues and clients to build rapport and foster strong relationships

SKILL	DESCRIPTION
Technology	• Uses digital technologies to access, enter and store information required to complete work tasks

Unit Mapping Information

Supersedes and is equivalent to FNSISV506 Investigate insurance.

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 FNSISV536 Investigate 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:

- investigate at least three different insurance claims.

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:

- key requirements of industry sector legal obligations and organisational policies and procedures in relation to investigating claims
- key features of briefs provided by insurers to investigators, including:
 - facts of claim
 - insurer's instructions
 - outcomes required
- scoping required for investigating insurance claims, including in scope and out of scope areas
- fraud indicators related to claims
- key types of information required to make a logical case from an investigation
- appropriate investigation methods, including:
 - interviews
 - surveillance
 - research
 - document authentication
 - observation
- key features of legislative and regulatory requirements and industry sector codes of practice relating to:
 - insurance contracts
 - consumer protection

- privacy
- insurance investigation
- key aspects of report writing conventions in insurance investigations
- techniques to calculate and compare financial data and information.

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 records
- organisational policies and procedures, legislation and regulations relating to insurance
- 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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