



Australian Government

Department of Education, Employment and Workplace Relations

FNSILA505A Provide ancillary services

Revision Number: 1

FNSILA505A Provide ancillary services

Modification History

Not applicable.

Unit Descriptor

Unit descriptor	This unit describes the performance outcomes, skills and knowledge required to provide ancillary services and guidance relating to a loss situation, and options to minimise the extent of future loss, damage or injury. This unit is applicable to individuals working within enterprises and job roles subject to licensing, legislative, regulatory or certification requirements including legislation administered by the Australian Securities and Investments Commission (ASIC).
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Application of the Unit

Application of the unit	This unit applies to job roles in the loss adjusting sector and may be applied within organisations of various sizes and across a range of customer bases.
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Licensing/Regulatory Information

Not applicable.

Pre-Requisites

Prerequisite units		

Employability Skills Information

Employability skills	This unit contains employability skills.
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Elements and Performance Criteria Pre-Content

Elements describe the essential outcomes of a unit of competency.	Performance criteria describe the performance needed to demonstrate achievement of the element. Where bold italicised text is used, further information is detailed in the required skills and knowledge section and the range statement. Assessment of performance is to be consistent with the evidence guide.
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Elements and Performance Criteria

ELEMENT	PERFORMANCE CRITERIA
1. Provide guidance on prevention of future losses	1.1. Opportunities to provide guidance on loss prevention are identified while current loss situations are being assessed 1.2. Clients and relevant third parties are interviewed to identify potential risk and hazard indicators 1.3. All relevant risk information is identified and assessed to determine the integrity of its source, and whether it is comprehensive, valid, reliable and pertinent to the nature of the risk and meets client needs 1.4. Risk types are assessed against known exposure factors and for compliance with relevant legislation and client or organisation policy guidelines
2. Provide guidance on the application of risk management techniques where appropriate	2.1. Client product, service types and environment are determined so that nature of risk can be identified and appropriate techniques can be applied 2.2. A range of viable risk management strategies and techniques and the benefits and disadvantages of the various options are presented to the client 2.3. Cost-benefit analysis is carried out on the various options identified 2.4. Guidance is provided that is based on objective assessment of client needs and risk exposure factors 2.5. Guidance on risk management strategies and techniques provided to clients are documented and recorded promptly and accurately 2.6. Appropriateness and adequacy of current insurance cover are discussed with client

Required Skills and Knowledge

REQUIRED SKILLS AND KNOWLEDGE

This section describes the skills and knowledge required for this unit.

Required skills

- well-developed communication skills to:
 - interview, consult and negotiate with clients and others
 - determine and confirm information, using questioning and active listening as required
 - make effective presentations
 - liaise with others, share information, listen and understand
 - use language and concepts appropriate to cultural differences
- numeracy and IT skills to:
 - perform calculations related to achieving required outcomes
 - use computer applications (word processing, spreadsheet, database, specific purpose computer systems) to assist in achieving required outcomes
 - access and update records electronically
 - access web-based information services
- well-developed literacy skills to read and interpret documentation from a variety of sources and record and consolidate relevant related information
- research and analysis skills for accessing and interpreting relevant information
- organisational skills, including the ability to plan and sequence work
- analytical, evaluative and deductive reasoning skills

Required knowledge

- claims management processes and procedures
- insurance and contract law principles
- loss adjusting principles and practice
- recovery
- relevant legislation and industry codes of practice
- relevant policy coverage and requirements
- risk management and minimisation principles and techniques
- salvage and disposal methods
- subrogation
- type and categories of insurance policies

Evidence Guide

EVIDENCE GUIDE	
The Evidence Guide provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge, range statement and the Assessment Guidelines for the Training Package.	
Overview of assessment	
Critical aspects for assessment and evidence required to demonstrate competency in this unit	Evidence of the ability to: • apply loss prevention principles and practice • follow fraud detection, control and prevention principles • use arbitration and dispute resolution principles and processes applying thorough knowledge of types and categories of insurance policies and products and industry codes of practice and relevant legislation.
Context of and specific resources for assessment	Assessment must ensure: • competency is demonstrated in the context of the work environment and conditions specified in the range statement either in a relevant workplace or a closely simulated work environment • access to and the use of a range of common office equipment • access to organisation records • access to organisational policies and procedures.
Method of assessment	A range of assessment methods should be used to assess practical skills and knowledge. The following examples, in combination, are appropriate for this unit: • evaluating an integrated activity, which combines the elements of competency for the unit, or a cluster of related units of competency • observing processes and procedures in workplaces • verbal or written questioning on underpinning knowledge and skills • evaluating samples of work • accessing and validating third party reports • setting and reviewing workplace projects and business simulations or scenarios.
Guidance information for assessment	

Range Statement

RANGE STATEMENT

The range statement relates to the unit of competency as a whole. It allows for different work environments and situations that may affect performance. Bold italicised wording, if used in the performance criteria, is detailed below. Essential operating conditions that may be present with training and assessment (depending on the work situation, needs of the candidate, accessibility of the item, and local industry and regional contexts) may also be included.

Risks may be:

- casualty
- consequential loss
- employee benefits
- injury
- intangible
- liability
- property
- tangible.

Hazard indicators may include:

- organisation housekeeping and work practices
- construction
- degree of quality control
- equipment
- physical and moral environment
- risk management programs
- security programs
- staff training.

Relevant legislation may include:

- building or construction
- Consumer Credit Codes
- contract law
- environmental
- hazardous materials
- Insurance Agents and Brokers Act
- Insurance Contracts Act
- motor vehicle
- occupational health and safety (OHS)
- Privacy Act
- Trade Practices Act.

Client or organisation policy and guidelines may include:

- Australian Institute of Chartered Loss Adjusters (AICLA) Charter of Objects and Professional Conduct
- claims
- clerical
- codes of practice

RANGE STATEMENT	
	• complaints and dispute resolution procedures • information technology and administrative systems • loss • loss recovery • policies and procedures in relation to risks.
Environment may include:	• moral hazards • physical hazards.
Risk management strategies and techniques may include:	• acceptance of risk • avoidance • identification • monitoring • reduction • transfer.
Risk exposure factors:	• will vary according to value and type of product/ service, and potential impact on the organisation and environment.
Documentation may include:	• reasons for adopting/incorporating certain evidence/ information preferred over other evidence/information • reference to all evidence/information considered • the basis on which the decision was determined.

Unit Sector(s)

Unit sector	Insurance loss adjusting
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Competency field

Competency field	
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Co-requisite units

Co-requisite units		

