



Australian Government

Department of Education, Employment and Workplace Relations

FNSISV506A Investigate claims

Revision Number: 1

FNSISV506A Investigate claims

Modification History

Not applicable.

Unit Descriptor

Unit descriptor	This unit describes the performance outcomes, skills and knowledge required to investigate a claim. Investigation may cover the degree of liability or a potential fraud and covers clarifying the brief, conducting the investigation and reporting. 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 involving specialist knowledge and functions including claims and underwriting in a range of insurance sectors 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		

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. Clarify the brief and the instructions	1.1. The brief provided to the investigator is clarified including the facts of the claim, the insurer's instructions and outcomes required 1.2. The subject matter questions to be investigated are checked
2. Investigate claim	2.1. Method of investigation is determined 2.2. Required information is collected and organised to make a logical case 2.3. Investigations are carried out in accordance with legislation, regulations and organisation operating procedures and codes of practice, if applicable 2.4. All data and information is recorded progressively and accurately 2.5. All original documents, tapes, photographs and other material are filed and stored securely 2.6. Appropriate changes in the brief or instructions are prepared and communicated 2.7. Any changes in the brief or the instructions are complied with
3. Report on the investigation	3.1. Comprehensive reports are prepared and transmitted according to reporting guidelines 3.2. Copies of the documents, tapes, photographs and other materials are provided to the insurer's nominated person 3.3. Facts and justification for conclusions are given to the insurer's nominated person 3.4. Recommendations for action are made, with appropriate justifications, where required

Required Skills and Knowledge

REQUIRED SKILLS AND KNOWLEDGE

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

Required skills

- highly developed communication skills to:
 - determine and confirm information, using questioning and active listening as required
 - relate effectively to customers
 - liaise with others, share information, listen and understand
 - use language and concepts appropriate to cultural differences
- well-developed numeracy and IT skills to:
 - perform calculations related to achieving required outcomes
 - use investigative tools such as cameras, recorders
 - 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
- learning skills to maintain knowledge of changes to compliance legislation and requirements
- problem solving skills to identify any issues that have the potential to impact on work outcomes and to develop options to resolve these issues when they arise
- self-management skills for complying with ethical, legal and procedural requirements research and analysis skills for accessing and interpreting relevant information
- organisational skills, including the ability to plan and sequence work

Required knowledge

- appropriate investigation methods including:
 - interviews
 - surveillance
 - internet research
 - how to establish the authenticity of document
 - observation
- industry codes of practice
- organisation policy and procedures
- relevant legislation and regulations particularly the Privacy Act
- report writing conventions

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:

- interpret and comply with relevant legislation and regulatory requirements
- implement investigation methodologies
- apply comprehensive understanding of the industry sector and all legal obligations and organisation procedures in relation to investigating claims
- produce complete and accurate investigation reports.

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, technology, software and consumables
- access to organisation records
- access to organisation 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.

The <i>brief</i> may include:	• claims history • information provided by the customer • witness statements.
<i>Subject matter</i> may include:	• corporations • evidence • incidents • individuals • locations • objects • processes • statements.
<i>Methods of investigation</i> may include:	• interviews • mechanical or chemical analysis • observation • phone calls • review of documents • other relevant information gathering activities.
<i>Investigations</i> may include:	• corroboration or analysis of subject matter • determining causes or sequence of events • extent of liability • identification of subject matter • suspected or potential fraud • validation of evidence • other actual or potential problems.
<i>Data and information</i> collected may include:	• audio and video tapes • documents • electronic records • photographs • subject matter and other relevant materials.
<i>Comprehensive reports</i> may include:	• findings • photos • recommendations

RANGE STATEMENT	
	witness statements.
Reporting guidelines may include:	- areas to be excluded - attachments and evidence - frequency and number of reports - level of detail - limits and types of enclosures - methods of transmission - structure of reports and number copies - topics to be covered.
The nominated person may include:	the person monitoring the investigation on behalf of the organisation.

Unit Sector(s)

Unit sector	Insurance services
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Competency field

Competency field	
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Co-requisite units

Co-requisite units		