



Australian Government

Department of Education, Employment and Workplace Relations

FNSISV510A Manage non-routine and complex claims

Revision Number: 1

FNSISV510A Manage non-routine and complex claims

Modification History

Not applicable.

Unit Descriptor

Unit descriptor	This unit describes the performance outcomes, skills and knowledge required to manage non-routine and complex insurance claims including non-standard issues, determination of the business impact and managing all aspects of the claims resolution process. 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 in a range of insurance sectors and may be applied within organisations of various sizes and across a range of customer bases. It may be applied where skills are needed to manage a non-routine and complex insurance claim such as major losses, bodily injury losses, long-term settlement, and claims involving legal procedures across international boundaries.
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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. Analyse claim to determine validity	1.1. Validity of claim is assessed against organisation and policy acceptance criteria for relevant type and category of policy 1.2. Information is confirmed as accurate, comprehensive and authentic 1.3. Inclusive validity is sought from specialists for advice where required 1.4. Reinsurer is notified of any claim immediately
2. Evaluate the impact of a claim	2.1. Data relating to the extent of the loss, damage or injury situation is analysed and claim estimates sought and reviewed 2.2. Claim is compared to expected payment projections for the product type, and business impact is determined 2.3. Strategies to minimise negative impact of any non-routine/complex claim are determined within requirements to meet policy obligations 2.4. Necessity for urgent action to protect organisation interests is determined
3. Determine settlement options	3.1. Settlement options are identified within policy obligations, organisation, legislative and legal requirements
4. Manage support arrangements to resolve the claim	4.1. Liaise with relevant parties to identify and meet support requirements such as partnering with external experts to ensure clients' needs are met 4.2. Manage any legal processes from a non-routine/complex claims perspective, including international legal system requirements, if applicable 4.3. Employ mediation skills to resolve issues or disputes associated with a significant claim, as required
5. Identify any required changes to policy or procedures	5.1. Circumstances of claim are documented for consideration in portfolio review 5.2. Changes to policy and procedures are instigated to minimise further loss in similar circumstances, if appropriate
6. Report findings and update records	6.1. Actions, procedures and outcomes are documented and recorded promptly and accurately 6.2. Stakeholders are provided with accurate and timely advice regarding claim proceedings 6.3. Finalised claims files are stored and maintained

ELEMENT	PERFORMANCE CRITERIA
	according to organisation policy and legislative requirements and codes of practice, as applicable

Required Skills and Knowledge

Required skills

- highly developed communication skills to:
 - mediate with clients and others
 - 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 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 interpret complex policy documentation, 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
- well-developed evaluation and 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
- dispute resolution skills

Required knowledge

- industry compliance requirements
- organisation business objectives
- organisation policy, procedures, guidelines and authorities
- regulatory body requirements
- relevant common law, legal systems and procedures
- roles/responsibilities/jurisdiction of specialists and other authorities
- types and categories of insurance policies, industry codes of practice, insurance trends and relevant legislation

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 data and apply concepts within organisation business objectives • negotiate an acceptable outcome to ensure mutual benefit.
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.

<i>Types and categories of policies</i> include:	• accidental damage • additional benefits • burglary/theft • business interruption • business special risks • commercial • commercial motor • construction risks • crop • defined events • directors and officers • domestic • electronic equipment • employee fraud • engineering plant • environment and pollution • fire and perils • general and products liability • glass • Industrial Special Risks (ISR) • livestock • machinery breakdown • money • multi-risk • package contracts • personal accident and illness • professional indemnity • public liability • sprinkler leakage • transit • travel.
<i>Specialists</i> may include:	• agents • investigators

RANGE STATEMENT	
	• medical practitioners • solicitors.
<i>Non-routine/complex claims</i> may involve:	• claims involving legal procedures, including those that involve working across international boundaries • claims involving long-term settlements • complex claims involving major losses/bodily injury losses, etc. • complex technical determinations • high monetary impact • important client base.
<i>Relevant parties</i> may include:	• broker or agent • claimant • client • consultants • government or statutory authorities • insured • legal or other practitioners • manufacturers • medical • mortgagee • principal • reinsurer • subcontractor • suppliers • third party • trustee.
<i>External experts</i> may include:	• accountants • architects • building consultants • engineers • legal • medical • quantity and other surveyors • repairers • state/local governments • valuers • other relevant experts as required.
<i>Mediation</i> may be:	• simple or complex and involve highly developed interpersonal and analytical skills and the application of mediation and dispute resolution techniques.

RANGE STATEMENT	
Documentation may include:	• legal, government, professional and other documents • meeting notes • minutes • official, general and other correspondence • reasons for recommending certain actions and settlement options over others • records of telephone conversations • reference to all data and information considered • reports from others such as loss adjusters, assessors, insurers, medical providers and others • the basis on which the decision was determined.
Stakeholders may include:	• claimants • claims managers/specialists • insurance broker • reinsurers • underwriters • other relevant parties.

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		