
Life Insurance Competency Framework – Claims

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Introduction

For the past 20 years or more, competency frameworks, which are based on global best practice, have underpinned most industries approach to training, hiring and professional development. Introducing a competency framework for the Life Insurance industry will support the industry by setting standards for job roles at different levels which can be implemented in a clear, consistent, practical and sustainable way for the Life Insurance industry. The competency framework also underpins the establishment of professional standards for Life Insurance.

An Insurance Professional

- Possesses specialist knowledge and skills to a defined standard;
- Applies their specialist knowledge and skills in the most efficient and effective ways;
- Is personally responsible and accountable for maintaining the profession's standards.
- Is committed to lifelong learning;
- Adheres to industry regulations and compliance requirements;
- Abides by the profession's Code of Ethics and behaves ethically; and
- Always puts the interests of the customer and the public first.

Definition

This competency framework

- Stipulates the technical and business competencies required by individual professionals to successfully accomplish the role tasks and responsibilities; and
- Aligns those competencies with role levels within the industry, specifically focusing on claims, underwriting, product management and distribution.

Where *technical competencies* are industry specific knowledge, expertise and skills, *business competencies* are broader, general expertise and skills.

Benefits

This competency framework for the Life Insurance industry delivers significant benefits.

Life Industry

- A nationally and internationally recognized professional standards and accreditation scheme will ensure the industry operates with consistently high levels of professionalism, effectiveness, integrity and business success;
- Alignment to a nationally consistent and standardised framework for professional training programs and qualifications;
- Enables the articulation of specific professional standards for the Life Industry;
- Supports obligations in the Life Insurance Code of Practice; and
- Collaboration across the industry to establish the framework is more efficient and effective than companies developing frameworks in isolation.

Companies

- Confidence that employees have the required knowledge, skills and ability to complete the requirements of their jobs consistently and to adequate levels of professional competence;
- A systematic approach to recruiting and training of staff, career progression and succession planning;
- Ability to attract and retain staff; and
- Investing in the capability of their people, which along with culture, builds trustworthiness across all stakeholder groups.

Individual professionals

Professional training requirements, qualifications and career progression pathways that are easy to understand; and

- Confidence that they have the ability to fulfil the requirements of their jobs.

Industry clients and customers

- Confidence that the industry, companies and individual insurance professionals are capable of providing the required services to the highest professional standards and integrity.

Process for development

The Australian and New Zealand Institute of Insurance and Finance (ANZIIF) has been partnering with the insurance and finance industry for over 130 years. As a not-for-profit-industry-based organization, ANZIIF's purpose is to work with the industry to lead and engage people in learning and development and to promote professional standards.

The Life Insurance Professional Standards Working Group (LIPSWG) was established in 2019, representing the major retail life insurance companies with the primary purpose to improve the professional standing of the Life Insurance industry. These member companies are AIA Australia, AMP Life Limited, Clearview Life Assurance Ltd, MLC Ltd, TAL Life Ltd, Westpac Life Insurance Services Ltd and Zurich Financial Services Australia Ltd.

LIPSWG and ANZIIF have partnered on several initiatives for the benefit of industry, one of which was to establish this Competency Framework and associated Professional Standards through extensive industry collaboration and validation processes. This Framework reflects current practice and provides an open source document for Companies to apply within the context of their organisation.

The Framework will be reviewed periodically based upon stakeholder feedback once industry has had an opportunity to implement the Framework.

Acknowledgements

This project would not have been possible without broad collaboration across industry to ensure that the competency framework is endorsed and relevant to the Life Industry. Special thanks to the Australasian Life Underwriting and Claims Association (ALUCA) for their contribution to the project, including their contribution to the Project Working Group. Our sincere appreciation to the following members of the Claims Working Group, who through their support and feedback contributed to the development of the Framework for the Claims job family.

Company	Member	Title
AIA Australia	Carola Moore	Head of Claims, Retained Clients
AMP Life	Dana Inglis	Claims Capability Manager
ClearView	Lee-Ann Barnard	Head of Claims
Zurich (One Path)	Sheriff Hamza Joanne Faglioni	Head of Claims Chief Claims Officer
BT Life Insurance (Westpac)	Belinda Nicholson	National Retail Claims Manager
TAL Life Limited	Cyrus Dubash Adam Dokmak	Senior L & D Specialist – Claims Manager Claims, L & D
MLC Life Insurance	Paula Ramsay	Senior Manager, Capability
ALUCA	Mark Raberger	ALUCA President

This document is structured in three parts:

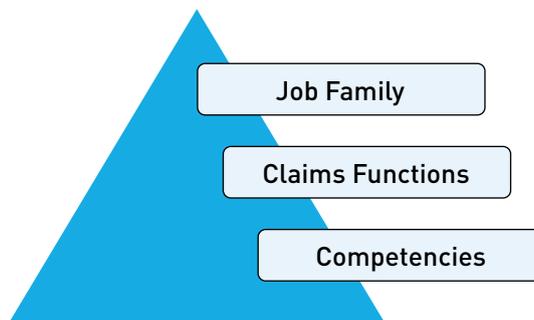
- [Part A](#) **Competency Framework Overview**
- [Part B](#) **Competencies for Claims at Job Level**
- [Appendix](#) **Detailed Competency Wordings**

PART A: COMPETENCY FRAMEWORK OVERVIEW

How the Competency Framework is used:

User	Purpose
Industry regulators	To define: <ul style="list-style-type: none"> professional standards educational standards
Education providers (universities, colleges, professional associations)	To design and produce: <ul style="list-style-type: none"> certified education programs and qualifications ongoing professional development programs
Industry	<ul style="list-style-type: none"> to refine company job descriptions and align them with national standards; to define technical and business competency requirements by job role; as a tool and reference to recruit staff; to measure staff performance; to create/source professional development and training programs; and to create/improve career progression pathways within the company.

The Claims competency framework can be represented as follows:



The nature of the framework is to:

- be significantly generic at the Function level to allow amendment by companies to suit their particular business needs and circumstances; and
- provide sufficient detail at competency level to ensure that all knowledge, skills and behaviours required of a particular Function are sufficiently reflected and can be aligned to a variety of organizational structures and job role designs

Claims Job Family

An insurance claim is a formal request to the insurance company asking for a payment based on the terms of insurance policy. The role of claims professionals is to review the claim for validity and then, once approved, process the payment to the policy owner or authorised party. The claims function provides services which support claimants and their representatives to maintain financial independence and access resources which assist in recovery and return to quality of life.

Claims Job Levels / Roles by Function

Recognising the diversity of size and structure across the industry, the Product Management Working Group identified four job levels and excluded the 'Head of Product' role, which is an executive level role.

Acknowledging the diversity of structures and differing use of Assessing roles within claims functions across the industry, this Functional model outlines a broad range of competencies supporting a variety of organisational structures whilst still establishing a consistent standard across industry.

This Framework focuses on the competencies required of Assessing professionals by analysing the various functions which need to be performed in the lifecycle of a claim. This approach allows greater flexibility for companies to pick and choose which competencies align with their different job roles within their Claims structure. Within this, there are two levels of competencies; one for those relatively new to Claims, and another for more experienced practitioners.

The structure adopted provides for Foundation Competencies which are required by all Assessing Professionals regardless of the Claims functions they are performing. Secondly, it identifies the various functions performed in Claims assessing and the competencies required to perform those functions well.

Foundation Competencies

Business Competencies	Level 1	Level 2
Technical Competencies	Level 1	Level 2

Functional Model for Claims Assessing

Claims Stage	Lodgement	Initial Assessment	Decision	Initial & Ongoing Payment	Ongoing Assessment	Return to Work	Close Claim
Function Required	Intake Function	Assessment Function	Adjudication Function	Finance Function	Case Management Function	Case Management Function	Review Function
	Level 1 Competencies						
	Level 2 Competencies						

It is important to note that:

- Depending on their size and nature of their business and their claims philosophy, companies will have different ways of organizing and clustering the Assessor Functions
- While the Competency Framework is intended to operate generically throughout the Life Insurance industry, it can be amended and adapted to suit the particular needs and circumstances of each company. Companies may choose to remove or add competencies to suit their business as they see fit.

Competencies

Competency is the ability to do something correctly and efficiently.

The competencies listed in **Competencies for Claims** and in the **Appendices** are typically referenced from the Australian Qualification Framework, across various training packages.

This approach was taken as the national competencies are well structured and provide guidance as to how each competence can be demonstrated. It also provides companies with options on whether or not they have the competencies formally assessed and part of a national qualification.

Through this project, the Working Group members reviewed and updated the wordings within identified competencies to current industry practices, particularly focusing on the Technical competencies.

Each of the competencies has two components

- Elements – describe the essential outcomes required to demonstrate competence; and
- Performance criteria – describe the performance needed to demonstrate achievement of the element.

In addition to this, each competency has Performance and Knowledge Evidence. The units of competency will differ in terms of **performance evidence**, but **knowledge evidence** will often be similar between related competencies. This is because the base knowledge required to support performance of the tasks is the same.

An example of a competency is below.

Settle life insurance claims

Element	Performance Criteria
1. Review claim settlement advice	1.1 Receive settlement advice for claim against risk based life insurance policy
	1.2 Check that documentation is correct and complete in accordance with procedures
	1.3 Resolve any discrepancies identified between claim and settlement advice
	1.4 Confirm that organisational referral processes and authority levels have been observed
2. Calculate benefits	2.1 Identify extent of liability on basis of collected evidence, and terms and conditions of life insurance policy, to determine the appropriate settlement amount
	2.2 Calculate and check benefits payable in accordance with procedures
3. Etc.	Etc.

Performance Evidence
<i>Evidence of the ability to:</i>
<ul style="list-style-type: none"> perform claims settlement tasks in accordance with relevant procedures and regulatory requirements including: <ul style="list-style-type: none"> checking claims settlement advice against claims to identify and resolve variations calculating benefits communicating settlement details updating documentation.
Knowledge Evidence
<i>To complete the unit requirements safely and effectively, the individual must:</i>
<ul style="list-style-type: none"> outline life insurance administrative requirements relating to life insurance claims settlement explain life insurance policy payment criteria outline key features of life insurance policy terms and conditions, and claims settlement outline organisational procedures relating to life insurance claims processing and settlement Etc.

It is important to note that:

- For some job levels, a particular Performance Criteria within a competency may not be currently performed by an individual in that particular role, or that Performance Criteria may be performed in a different department (such as Risk and Compliance or Legal). Each company is able to adapt the competencies as they see fit, so it is reflective of what an individual is expected to be capable of performing in that role, given their current expertise.
- Whilst the competencies have been split into Functions, companies may find they have roles or individual within roles, who perform some of the competencies above, or below, the indicated job level. Again, the competencies selected for each role is indicative, and each company is able to adapt the structure to reflect their current practices, however all competencies should usually be able to be mapped to a role within the organization.

Implementation of the Competency Framework

Key steps in the implementation of the Claims Competency Framework:

- Map existing roles to the Framework at both competency and performance criteria level;
- Decide which competencies are required for the roles;
- Identify gaps to roles;
- Identify gaps to incumbents (for example, the competency or performance criteria is expressed as part of the role however the incumbent is yet to be fully competent); and
- Create development plans focused on closing the gaps identified.

Part B: COMPETENCIES FOR CLAIMS

It is a general principle of Competency Frameworks that the higher role levels incorporate the competencies of the levels below.

Foundation Competencies

	Level 1	Level 2
Business Competencies	<ul style="list-style-type: none"> <u>Organise personal work priorities and development</u> <u>Write simple documents</u> <u>Engage in workplace communication</u> <u>Work in a team</u> <u>Organise workplace information</u> <u>Apply codes and standards of ethical practice to own role</u> <u>Manage personal stressors in the work environment</u> 	<ul style="list-style-type: none"> <u>Make a presentation</u> <u>Write complex documents</u> <u>Apply communication strategies in the workplace</u> <u>Promote innovation in a team environment</u> <u>Identify situations requiring complex ethical decision making</u> <u>Contribute to team effectiveness</u>
Technical Competencies	<ul style="list-style-type: none"> <u>Develop and maintain in-depth knowledge of products and services used by the life insurance sector.</u> <u>Conduct work according to professional practices in the financial services industry.</u> <u>Use medical terminology in an insurance context</u> <u>Use specialist terminology in insurance claims</u> <u>Deliver a professional service to customers</u> <u>Process customer complaints</u> <u>Apply the principles of confidentiality, privacy and security within the medical environment</u> <u>Work effectively and sustainably in the life insurance industry</u> 	<ul style="list-style-type: none"> <u>Comply with financial services legislation</u> <u>Monitor and supervise work practices to meet financial services regulatory requirements</u>

**competency to be finalised by the Australian Industry Skills Committee*

Functional Model of Claims Assessing

	Claims Stage	Lodgement	Initial Assessment	Decision	Initial & Ongoing Payment	Ongoing Assessment	Return to Work	Close Claim
	Function Required	Intake Function	Assessment Function	Adjudication Function	Finance Function	Case Management Function	Case Management Function	Review Function
Level 1	Manage information for claims assessments	✓						
	Evaluate life insurance claims	✓	✓	✓	✓	✓	✓	✓
	Manage group life insurance claims	✓	✓	✓	✓	✓	✓	✓
	Manage insurance claims portfolios	✓				✓		
	Coordinate support services		✓			✓	✓	
	Manage ongoing disability claims		✓	✓	✓	✓	✓	✓
	Plan and implement rehabilitation and return to work and health strategies						✓	✓
Level 2	Settle life insurance claims			✓	✓			✓
	Investigate insurance claims		✓	✓				
	Analyse psychological claims assessments		✓	✓				
	Resolve disputes			✓				
	Manage complex life insurance claims	✓	✓	✓	✓	✓		✓
	Work with legal teams to resolve complex claims		✓	✓				
	Provide decisions on legal liability and indemnity of a claim		✓	✓				
	Evaluate and report on status of claims portfolio						✓	✓
	Manage complex return to work cases						✓	✓

APPENDICES

Links have been provided to the national competencies which the competencies within this Appendices are based upon. Please note the national competencies are subject to periodic review and updates.

The national competency listings contain further information on Assessment Conditions along with Companion Volumes.

Where Elements or Performance Criteria have been deleted from the national competencies, the original numbering has been retained in this document to highlight the variation.

Contribute to team effectiveness

<https://training.gov.au/Training/Details/BSBFLM312>

[Return to Part B; Competencies for Claims](#)

ELEMENT	PERFORMANCE CRITERIA
1. Contribute to team outcomes	1.1 Consult team members to identify team purpose, roles, responsibilities, goals, plans and objectives
	1.2 Support team members to meet expected outcomes
2. Support team cohesion	2.1 Encourage team members to participate in the planning, decision making and operational aspects of the work team to their level of responsibility
	2.2 Encourage team members to take responsibility for their own work and to assist each other in undertaking required roles and responsibilities
	2.3 Provide feedback to team members to encourage, value and reward team members' efforts and contributions
	2.4 Identify and address issues, concerns and problems identified by team members, or refer to relevant persons as required
3. Participate in work team	3.1 Actively encourage and support team members to participate in team activities and communication processes and to take responsibility for their actions
	3.2 Support the team to identify and resolve problems which impede its performance
	3.3 Utilise own contribution to work team to serve as a role model for others and enhance the organisation's image within the work team, the organisation and with clients/customers
4. Communicate with management	4.1 Maintain open communication with line manager/management at all times
	4.2 Communicate information from line manager/management to the team
	4.3 Communicate unresolved issues to line manager/management and follow up to ensure action is taken in response to these matters

Performance Evidence
<i>Evidence of the ability to:</i>
<ul style="list-style-type: none"> • discuss and clarify goals and responsibilities with a team of people • apply management and communication skills with a range of people that: <ul style="list-style-type: none"> ○ provides direction and leadership ○ assists individuals to achieve goals ○ motivates and builds team cohesion ○ fosters contribution of and respect for ideas • apply techniques for resolving problems within organisational and legislative requirements • communicate effectively with management including escalating problems outside own area of responsibility • manage communication of information to, and between, the team.
Knowledge Evidence
<i>To complete the unit requirements safely and effectively, the individual must:</i>
<ul style="list-style-type: none"> • list organisational goals, objectives and plans that relate to the team • identify legislation, regulations, standards or codes of practice that may impact team performance and outcomes • describe the organisational structure with reference to the organisational chart • describe options for addressing performance issues in the organisation • explain the principles and techniques of: <ul style="list-style-type: none"> ○ group dynamics and processes ○ motivation ○ negotiation • explain why considering individual behaviour and differences is important to a manager.

Organise personal work priorities and development

<https://training.gov.au/Training/Details/BSBWOR301>

[Return to Part B; Competencies for Claims](#)

ELEMENT	PERFORMANCE CRITERIA
1. Organise and complete own work schedule	1.1 Ensure that work goals, objectives or Key Performance Indicators (KPIs) are understood, negotiated and agreed in accordance with organisational requirements
	1.2 Assess and prioritise workload to ensure tasks are completed within identified timeframes
	1.3 Identify factors affecting the achievement of work objectives and incorporate contingencies into work plans
	1.4 Use business technology efficiently and effectively to manage and monitor scheduling and completion of tasks
2. Monitor own work performance	2.1 Accurately monitor and adjust personal work performance through self-assessment to ensure achievement of tasks and compliance with legislation and work processes or KPIs
	2.2 Ensure that feedback on performance is actively sought and evaluated from colleagues and clients in the context of individual and group requirements
	2.3 Routinely identify and report on variations in the quality of and products and services according to organisational requirements
	2.4 Identify signs of stress and effects on personal wellbeing
	2.5 Identify sources of stress and access appropriate supports and resolution strategies
3. Co-ordinate personal skill development and learning	3.1 Identify personal learning and professional development needs and skill gaps using self-assessment and advice from colleagues and clients in relation to role and organisational requirements
	3.2 Identify, prioritise and plan opportunities for undertaking personal skill development activities in liaison with work groups and relevant personnel
	3.3 Access, complete and record professional development opportunities to facilitate continuous learning and career development
	3.4 Incorporate formal and informal feedback into review of further learning needs

Performance Evidence
<i>Evidence of the ability to:</i>
<ul style="list-style-type: none"> • prepare a work plan according to organisational requirements and work objectives • use business technology to schedule, prioritise and monitor completion of tasks in a work plan • assess and prioritise own workload and deal with contingencies • monitor and assess personal performance against job role requirements by seeking feedback from colleagues and clients • identify personal development needs and access, complete and record skill development and learning.
Knowledge Evidence
<i>To complete the unit requirements safely and effectively, the individual must:</i>
<ul style="list-style-type: none"> • outline key provisions of legislation that relate to own work role • describe goals, objectives or key performance indicators of own work role • explain ways to elicit, analyse and interpret feedback when communicating with other people in the workplace • explain the principles and techniques of goal setting, measuring performance, time management and personal assessment of learning and development needs • explain signs and sources of stress and strategies to deal with stress in the workplace • identify methods to identify and prioritise personal learning needs.

Write simple documents

<https://training.gov.au/Training/Details/BSBWRT301>

Return to Part B; Competencies for Claims

ELEMENT	PERFORMANCE CRITERIA
1. Plan document	1.1 Determine audience and purpose for the document
	1.2 Determine the format and structure
	1.3 Establish key points for inclusion
	1.4 Identify organisational and regulatory requirements
	1.5 Establish method of communication
	1.6 Establish means of communication
2. Draft document	2.1 Develop draft document to communicate key points
	2.2 Obtain and include any additional information that is required
3. Review document	3.1 Check draft for suitability of tone for audience, purpose, format and communication style
	3.2 Check draft for readability, grammar, spelling, and sentence and paragraph construction
	3.3 Check draft for sequencing and structure
	3.4 Check draft to ensure it meets organisational requirements
	3.5 Ensure draft is proofread, where appropriate, by supervisor or colleague
4. Write final document	4.1 Make and proofread necessary changes
	4.2 Ensure document is sent to intended recipient
	4.3 File copy of document in accordance with organisational policies and procedures

Performance Evidence
<i>Evidence of the ability to:</i>
<ul style="list-style-type: none"> plan, draft and finalise three different simple documents that accurately convey the required basic information in a format suitable for the intended audience and in accordance with organisational policies and procedures for document production.
Knowledge Evidence
<i>To complete the unit requirements safely and effectively, the individual must:</i>
<ul style="list-style-type: none"> identify the process for checking basic grammar, spelling and punctuation describe different communication methods describe how audience, purpose and method of communication influence the tone of a document.

Engage in workplace communication

<https://training.gov.au/Training/Details/BSBXC301>

[Return to Part B; Competencies for Claims](#)

ELEMENT	PERFORMANCE CRITERIA
1. Plan workplace communication	1.1 Establish audience and purpose of workplace communication
	1.2 Identify information needs and communication requirements of intended recipients of workplace communication
	1.3 Establish methods of communication available to convey message or information based on work context
	1.4 Select appropriate method(s) of communication to convey messages or information
	1.5 Plan content of message or communication
2. Undertake routine communication	2.1 Communicate message or information according to organisational requirements and in a manner that is respectful and clear in meaning
	2.2 Adjust communication methods to enable effective communication with those from diverse backgrounds as required
	2.3 Receive workplace information and instructions, and interpret and clarify as needed
	2.4 Respond to communications according to requirements of the message
	2.5 Identify and report any communication challenges to appropriate person
3. Participate in workplace communication	3.1 Clearly contribute ideas and information to workplace discussions
	3.2 Support others to communicate in workplace discussions through courteous and professional behaviour
	3.3 Use active listening and questioning techniques to clarify issues in a group situation
	3.4 Seek feedback from others on effectiveness of communication

Performance Evidence
<i>Evidence of the ability to:</i>
<ul style="list-style-type: none"> • identify the most appropriate method of communication for the intended audience • prepare written material that is clear in meaning and format according to organisational requirements • demonstrate active listening and questioning techniques in a workplace discussion • communicate information and ideas verbally in a workplace discussion, considering the needs of those from diverse backgrounds • identify and report any communication challenges to superiors • seek feedback from others on effectiveness of communication
Knowledge Evidence
<i>To complete the unit requirements safely and effectively, the individual must:</i>
<ul style="list-style-type: none"> • legislative requirements relevant to workplace communication • organisational requirements relevant to workplace communication (including digital form): <ul style="list-style-type: none"> ○ ethical behaviour guidelines from state or federal governments ○ workplace policies ○ codes of conduct ○ organisational reputation and culture • techniques to resolve communication challenges • methods and techniques to participate in workplace discussions, including active listening, questioning and providing feedback • key principles of cross-cultural communication and communication with individuals with special needs or disabilities communication methods suited to audience and workplace requirement: <ul style="list-style-type: none"> ○ verbal means: telephones, mobile devices, video conference ○ written means: email, SMS, social media ○ Internet of Things (IoT) • communication challenges relevant to performance evidence: <ul style="list-style-type: none"> ○ conflicts with clients or team members ○ potential risks or safety hazards ○ unethical or inappropriate communication • key relevant features of: <ul style="list-style-type: none"> ○ different communication styles ○ different communication methods ○ relevant cross cultural communication techniques

Work in a team

<https://training.gov.au/Training/Details/BSBXTW301>

Return to Part B; Competencies for Claims

ELEMENT	PERFORMANCE CRITERIA
1. Identify individual work tasks within a team	1.1 Identify own responsibilities according to organisational policies and procedures
	1.2 Identify own role and task requirements within team
	1.3 Articulate team structure and roles of other team members
	1.4 Plan and prioritise own tasks according to given time frames and team requirements
2. Contribute effectively to team goals	2.1 Identify team goals and own responsibilities relevant to achieving team goals
	2.2 Contribute ideas and information in team planning discussions
	2.3 Share knowledge and skills with team members to enable effective teamwork and seek or offer support as required
3. Work effectively with team members	3.1 Communicate clearly and respectfully with team members, considering the needs of those from diverse backgrounds and roles
	3.2 Collaborate effectively with team members, including those who are working remotely on workplace issues
	3.3 Seek and provide assistance and feedback to team members where appropriate
4. Communicate effectively with team leaders	4.1 Receive and confirm understanding of task instructions or directions
	4.2 Communicate personal commitments in a timely manner
	4.3 Identify and report any issues preventing the completion of workplace tasks, according to organisational requirements
	4.4 Seek and act upon feedback to improve personal performance and/or behaviour

Performance Evidence
<i>Evidence of the ability to:</i>
<ul style="list-style-type: none"> • identify individual and team roles and responsibilities • plan assigned tasks according to priorities and deadlines, and in accordance with organisational requirements • contribute to achievement of team goals • share knowledge, ideas and problems with team members • act on feedback in a constructive manner • collaborate with a remote team member on a workplace issue.
Knowledge Evidence
<i>To complete the unit requirements safely and effectively, the individual must:</i>
<ul style="list-style-type: none"> • organisational requirements relevant to working in a workplace team: <ul style="list-style-type: none"> ○ workplace policies ○ codes of conduct ○ organisational reputation and culture • typical compositions of workplace teams, and the roles and responsibilities of team members within organisations • techniques for giving and receiving feedback in a constructive manner • methods to support team members • key principles of cross-cultural communication and communication with individuals with special needs or disabilities • methods and tools to work with others remotely: <ul style="list-style-type: none"> ○ collaboration via phone or mobile ○ collaboration via video conference ○ collaboration via other digital tools or software • issues that may impact team performance and outcomes • techniques to collaborate effectively with those working remotely.

Deliver a professional service to customers

<https://training.gov.au/Training/Details/FNSCUS403>

[Return to Part B; Competencies for Claims](#)

ELEMENT	PERFORMANCE CRITERIA
1. Project positive organisational image	1.1 Communicate with customers in a courteous and helpful manner appropriate to relationship and purpose of interaction
	1.2 Follow organisation's standards and philosophy regarding presentation at all times
2. Identify customer needs and expectations	2.1 Clarify customers' needs and expectations
	2.2 Identify and consider special requirements of customers when providing service
3. Provide customer service	3.1 Provide information based on knowledge of products and/or services to satisfy customer needs
	3.2 Source information if not immediately available and/or refer customers to appropriate personnel
	3.3 Seek confirmation from customers that needs and, where practical, expectations have been met
	3.4 Record customer service feedback and provide to appropriate personnel to assist in evaluating if customer service needs have been met
4. Maintain customer confidentiality	4.1 Discuss customer related business only in context of workplace
	4.2 Refrain from releasing customer information except as indicated in organisational policy, procedures and relevant legislation

Performance Evidence
<i>Evidence of the ability to:</i>
<ul style="list-style-type: none"> communicate effectively with customers to determine and satisfy their needs, giving consideration to any special requirements apply knowledge of products and services using a range of communication skills to interact with customers and provide good service follow organisational policy and procedures, and relevant legislative requirements relating to privacy and confidentiality
Knowledge Evidence
<i>To complete the unit requirements safely and effectively, the individual must:</i>
<ul style="list-style-type: none"> describe the purpose and application of customer service principles and practice identify and interpret the key requirements of relevant legislation covering consumer rights and service, privacy and the delivery of financial services describe the organisation's key products and services describe key features of organisational policy, procedures and protocols that impact on delivering a professional service to customers discuss the scope of capacity to offer advice on *financial* life insurance products and services, and their benefits and applications within the requirements of relevant legislation

Organise workplace information

<https://training.gov.au/Training/Details/BSBINM301>

[Return to Part B; Competencies for Claims](#)

Some of the items within this national competency are not required for the competency framework

ELEMENT	PERFORMANCE CRITERIA
1. Collect and assess information	1.2 Ensure methods of collecting information are reliable and make efficient use of available time and resources
	1.3 Assess information for clarity, accuracy, currency and relevance to intended tasks
	1.4 Use interpersonal skills to access relevant information from teams and individuals
2. Organise information	2.1 Organise information in a format suitable for analysis, interpretation and dissemination in accordance with organisational requirements
	2.2 Use appropriate technology/systems to maintain information in accordance with organisational requirements
	2.3 Collate information and materials and communicate to relevant designated persons
	2.4 Identify difficulties organising and accessing information and solve collaboratively with individuals and team members
	2.5 Update and store information in accordance with organisational requirements and systems
3. Review information needs	3.1 Actively seek feedback on clarity, accuracy and sufficiency of information to ensure relevance of information and system
	3.2 Review the contribution of information to decision making and implement appropriate modifications to collection processes
	3.3 Identify future information needs and incorporate modifications to collection processes
	3.4 Document future information needs and incorporate in modifications to reporting processes

Performance Evidence

Evidence of the ability to:

- efficiently and effectively gather, assess, organise and use workplace information as part of own job role
- provide accurate information for defined purposes
- maintain and handle data and documents systematically
- use business technology to manage information
- communicate with colleagues and clients using effective interpersonal skills to obtain and check workplace information
- apply relevant legislation and regulations to workplace information
- monitor, review and modify information processes.

Knowledge Evidence

To complete the unit requirements safely and effectively, the individual must:

- explain how legislation and regulations may affect the gathering organising and distribution of workplace information
- describe methods for checking validity of information and its sources
- describe organisational recordkeeping and filing systems, security procedures and safe recording practices
- identify workplace policies and procedures relating to workplace information.

Apply codes and standards to ethical practice to own role

https://training.gov.au/Training/Details/FNSINC413*

[Return to Part B; Competencies for Claims](#)

ELEMENT	PERFORMANCE CRITERIA
1. Develop knowledge of ethical and professional issues	1.1 Identify current resources relating to ethical practice in own role
	1.2 Analyse identified codes and standards of ethical practice for applicability to own role
	1.3 Establish communication channels with professional networks to raise awareness of potential ethical issues according to organisational policies and procedures
2. Implement codes and standards in own role	2.1 Examine factors that impact ethical decision making in own role
	2.2 Apply identified codes and standards of ethical practice to own role
	2.3 Develop strategies for dealing with potential ethical dilemmas and conflicts according to organisational policies and procedures
	2.4 Demonstrate ethical standards and practice with clients, colleagues and other parties involved
3. Evaluate professional practices and knowledge related to ethical practice	3.1 Monitor and review own conduct and processes in relation to codes and standards of ethical practice
	3.2 Seek feedback from organisational peers and supervisors on own ethical practice and identify areas for improvement
	3.3 Participate in ethical practice development activities, associations and networks
	3.4 Address identified needs in own ethical practice according to organisational policies and procedures

Performance Evidence

Evidence of the ability to:

- identify, analyse and apply codes and standards of ethical practice applicable to at least three processes in own role within the organisation.

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:

- industry codes and standards of ethical behaviour relevant to own role
- associations and networks relevant to own role
- types and sources of professional resources and training
- ethical issues relating to own practice area and their implications for decisions
- roles and responsibilities of organisational peers and supervisors that relate to own role
- codes of ethics and conduct relating to own role
- types of:
 - conflicts of interest between client requirements and ethical standards
 - dilemmas relating to ethical considerations in own practice area
- conflict resolution strategies relating to ethical considerations
- measures of best practice for ethical conduct
- benefits of applying codes and standards of ethical practice and potential repercussions of not doing so for:
 - own role
 - clients
 - colleagues

Manage personal stressors in the work environment

<https://training.gov.au/Training/Details/HLTWHS006>

[Return to Part B; Competencies for Claims](#)

ELEMENT	PERFORMANCE CRITERIA
1. Develop strategies to manage personal stress	1.1 Recognise sources of stress in own job role
	1.2 Recognise triggers and own response to stress
	1.3 Identify strategies to effectively prevent, reduce and manage stress
	1.4 Identify internal and external options and resources for additional support
	1.5 Develop a personal stress management plan that responds to identified stressors and triggers
2. Implement stress management strategies	2.1 Use strategies from personal stress management plan that address personal triggers and stressors
	2.2 Organise own workload to minimise stress and inform relevant personnel of any variations and difficulties affecting work requirements
	2.3 Identify and adopt strategies to balance work/life priorities
3. Evaluate stress reducing strategies	3.1 Monitor and review effectiveness of stress management strategies
	3.2 Adjust strategies not meeting the desired outcome and recognise when additional resources and/or support is needed
	3.3 Access internal or external options and resources for additional support to meet desired outcomes of the stress management plan

Performance Evidence
<i>Evidence of the ability to:</i>
<ul style="list-style-type: none"> developed, implemented and reviewed 1 personal stress management plan that includes identified sources, triggers and responses to stress used strategies from personal stress management plan to manage 2 stressful situations in the workplace involving colleagues and/or clients
Knowledge Evidence
<i>To complete the unit requirements safely and effectively, the individual must:</i>
<ul style="list-style-type: none"> sources of stress and how they manifest in health and/or community services work environment including: <ul style="list-style-type: none"> complex client behaviour (emotional, aggressive, cognitive deficit, non-compliance) grief and loss experienced by workers exposure to stressful working conditions and stressful incidents work planning and prioritisation techniques e.g. time management strategies legal rights relating to the Fair Work Act services available for referral, both within the organisation and in the community e.g. informal/formal debriefing sessions and/or workplace counselling self-care techniques including: <ul style="list-style-type: none"> impact of exercise, diet and nutrition on physical health work/life balance strategies complementary and alternative health options

Develop and maintain in-depth knowledge of products and services used by the life insurance sector

<https://training.gov.au/Training/Details/FNSILF403>

[Return to Part B; Competencies for Claims](#)

ELEMENT	PERFORMANCE CRITERIA
1. Identify products and services used by organisation	1.1 Identify life insurance products and services offered by organisation
	1.2 Identify purpose and characteristics of products and services
	1.3 Access marketing collateral material for organisation's products and services
	1.4 Identify factors influencing life insurance industry that may impact products and services
2. Document and communicate product compliance implications to clients	2.1 Establish and document compliance implications of product
	2.2 Provide clients with required information and documentation as per legislative, regulatory and compliance requirements
3. Maintain own knowledge of products and services	3.1 Review products and services offered as required, and identify changes made to terms and conditions
	3.2 Compare organisation's products and services with those of competitors to understand market offerings
	3.3 Update and maintain knowledge of products and services through research and professional development offered by the organisation

Performance Evidence
<i>Evidence of the ability to:</i>
<ul style="list-style-type: none"> • develop and apply in-depth knowledge of at least two life insurance products and at least two life insurance services in order to document accurate information for a client. • In the course of the above, the candidate must: <ul style="list-style-type: none"> ○ research competitor organisation offerings and identify differences between offerings.
Knowledge Evidence
<i>To complete the unit requirements safely and effectively, the individual must:</i>
<ul style="list-style-type: none"> • legislative, regulatory and compliance requirements relating to life insurance industry • compliance implications of legislation and regulation in life insurance • types of promotional material for life insurance products and services • key characteristics of products and services, including: <ul style="list-style-type: none"> ○ strengths ○ weaknesses ○ terms and conditions • key features, purpose, application and benefits of the following life insurance products: <ul style="list-style-type: none"> ○ basic term life insurance (death cover) ○ total and permanent disability cover ○ disability income protection ○ trauma cover ○ life insurance annuities ○ life insurance investments ○ endowment policies ○ whole of life policies • methods for developing knowledge of current life insurance products and services • life insurance competitor organisations and their key products and services • key considerations when accessing sources of current life insurance product information, including: <ul style="list-style-type: none"> ○ company websites ○ industry seminars ○ professional membership bodies ○ professional development and learning management systems ○ consumer reports ○ financial reviews ○ conferences ○ promotional events.

Conduct work according to professional practices in the financial services industry

<https://training.gov.au/Training/Details/FNSINC411>

[Return to Part B; Competencies for Claims](#)

ELEMENT	PERFORMANCE CRITERIA
1. Prepare to provide financial services	1.1 Identify tasks, requirements and responsibilities involved in own job role
	1.2 Identify procedures, guidelines, policies, standards, codes of practice and ethical requirements relevant to own job role
	1.3 Consult with appropriate colleagues to identify position and responsibilities of own job role in wider organisation
2. Provide financial services within the professional practice framework	2.1 Apply relevant procedures, guidelines, policies, standards, codes of practice and ethical considerations to own job role
	2.2 Carry out work tasks according to organisational policies and procedures, and in accordance with industry, organisational and community expectations
	2.3 Communicate with colleagues and clients regarding stakeholder needs and expectations of own job role as required
3. Maintain professional practice	3.1 Identify and review personal professional development needs and goals on regular basis
	3.2 Clarify and comply with organisational, legislative, and regulatory requirements
	3.3 Consult with managerial staff to clarify ongoing expectations and goals of organisation and job role

Performance Evidence
<i>Evidence of the ability to:</i>
<ul style="list-style-type: none"> complete at least two work tasks according to professional practices in the financial services industry. interpret and comply with organisational, legislative, and regulatory requirements.
Knowledge Evidence
<i>To complete the unit requirements safely and effectively, the individual must:</i>
<ul style="list-style-type: none"> key features of documents related to own job role required to produce the performance evidence including: <ul style="list-style-type: none"> organisational policies and procedures guidelines legislation regulation industry codes of practice required to produce the performance evidence ethical considerations pertaining to own job role industry, organisational and community expectations of dealing with products, services and clients in the financial services industry communication pathways within financial services organisations key professional development opportunities in the financial services industry.

Use medical terminology in an insurance context

<https://training.gov.au/Training/Details/FNSISV407>

Return to Part B; Competencies for Claims

ELEMENT	PERFORMANCE CRITERIA
1. Interpret insurance-based information containing medical terminology	1.1 Receive, interpret and follow written and verbal instructions containing medical terminology
	1.2 Read and interpret documentation containing medical terminology
	1.3 Seek clarification when necessary
2. Communicate using medical terminology	2.1 Use medical terminology in insurance-based communications with stakeholders
	2.2 Spell and pronounce medical terminology correctly
	2.3 Seek specialist advice from appropriate authority as necessary
	2.4 Use medical abbreviations where appropriate
	2.5 Explain medical terminology in simple language to stakeholders
	2.6 Effectively communicate duties and obligations relating to the provision of medical information in line with legal and regulatory requirements.

Performance Evidence

Evidence of the ability to:

- accurately interpret and respond to instructions containing commonly used medical terminology and abbreviations
- use medical terminology appropriately in:
 - insurance contexts
 - simple language.

Knowledge Evidence

To complete the unit requirements safely and effectively, the individual must:

- outline organisational policy, procedures and guidelines relevant to medical insurance terminology
- describe relevant organisational products that relate to medical insurance
- identify and describe relevant codes or compliance requirements that may refer to the medical insurance sector
- define what is meant by 'medical insurance terminology'
- explain procedures and practice in communicating medical terms in insurance
- outline ethical issues and good practice in communicating to clients about medical matters in insurance
- describe ways to maintain an up-to-date personal knowledge of medical terminology used in insurance contexts.
- Explain legal and regulatory obligations relating to the provision of medical information

Use specialist terminology in insurance claims

<https://training.gov.au/Training/Details/FNSISV406>

[Return to Part B; Competencies for Claims](#)

ELEMENT	PERFORMANCE CRITERIA
1. Interpret documents and instructions	1.1 Receive, understand and document written and verbal instructions for a claim, using specialist terminology
	1.2 Interpret accurately claims documentation containing specialist terminology
	1.3 Use checklists and sources of information for specialist terminology in claims, where appropriate
	1.4 Understand abbreviations for specialist terms and related processes associated with insurance claims
	1.5 Seek clarification when necessary
	1.6 Maintain and update knowledge and use of specialist terminology through ongoing use and regular professional development, as appropriate
2. Use appropriate specialist terminology	2.1 Use appropriate specialist terminology in communication with all stakeholders related to claim
	2.2 Use, spell and pronounce correctly specialist terminology related to insurance claims in appropriate context
	2.2 Use, spell and pronounce correctly specialist terminology accurately in an insurance claims context
	2.3 Present claims documentation to designated person for verification, if required
3. Apply specialist terminology	3.1 Use specialist terminology correctly in completion of insurance claims tasks
	3.2 Seek assistance or clarification from experts or designated person as required
	3.3 Conduct all tasks within accepted organisational and ethical codes of conduct, including those relating to maintaining confidentiality, privacy and compliance
	3.4 Communicate and explain specialist terminology in a simple and jargon free manner to customers and stakeholders, where appropriate.

Performance Evidence
<i>Evidence of the ability to:</i>
<ul style="list-style-type: none"> accurately interpret information containing commonly used specialist terminology and abbreviations review and update knowledge of specialist terminology used in insurance use specialist terminology in insurance appropriately for the situation access an appropriate person or source of expertise to clarify information or to locate missing information explain specialist terminology and processes to others in simple, non-specialist language with non-disclosable information remaining confidential conduct all work within accepted organisational and ethical codes of conduct including those relating to maintaining confidentiality, privacy and compliance.
Knowledge Evidence
<i>To complete the unit requirements safely and effectively, the individual must:</i>
<ul style="list-style-type: none"> explain legal, financial and ethical consequences of misusing terminology used in specialist insurance products and documentation explain the importance of wording of insurance policies and other documentation in keeping with the organisation or industry sector describe policy coverage and/or requirements and procedures in relation to communication and the release of information, security and confidentiality identify and apply relevant legislation, regulatory guidelines and industry sector codes of practice outline types and/or categories of specialist insurance policies explain relevant legal terminology such as: <ul style="list-style-type: none"> insurance law commonly used legal terminology in insurance appropriate use of legal terminology in employee's area of responsibility within an insurance context relevant legal process as it relates to insurance and/or legal claims proceedings explain relevant terminology relating to medical conditions used in medical insurance. explain other relevant specialist terminology such as, but not limited to financial/other terminology

Process customer complaints

<https://training.gov.au/Training/Details/BSBCMM301>

[Return to Part B; Competencies for Claims](#)

ELEMENT	PERFORMANCE CRITERIA
1. Respond to complaints	1.1 Process customer complaints using effective communication according to organisational procedures established under organisational policies, legislation or codes of practice
	1.2 Obtain, document and review reports relating to customer complaints
	1.3 Make decisions about customer complaints, taking into account applicable legislation, organisational policies and codes
	1.4 Negotiate resolution of the complaint and obtain agreement where possible
	1.5 Maintain a record of complaints/disputes in line with organisational procedures
	1.6 Inform customer of the outcome of the investigation
2. Refer complaints	2.1 Identify complaints that require referral to other personnel or external bodies
	2.2 Make referrals to appropriate personnel for follow-up in accordance with individual level of responsibility and organisational procedures
	2.3 Forward all documents and investigation reports
	2.4 Follow-up appropriate personnel to gain prompt decisions
3. Exercise judgement to resolve customer service issues	3.1 Identify implications of issues for customer and organisation
	3.2 Analyse, explain and negotiate appropriate options for resolution with customer
	3.3 Propose viable options in accordance with appropriate legislative requirements and enterprise policies
	3.4 Ensure matters for which a solution cannot be negotiated are referred to appropriate personnel and the customer is kept informed

Performance Evidence
<i>Evidence of the ability to:</i>
<ul style="list-style-type: none"> process and document customer complaints according to organisational and legislative requirements use effective communication techniques to discuss options and resolve complaints follow correct procedures when referring and following up complaints.
Knowledge Evidence
<i>To complete the unit requirements safely and effectively, the individual must:</i>
<ul style="list-style-type: none"> identify the key provisions of relevant legislation from all forms of government that may affect aspects of business operations explain the communication skills required when handling customer complaints outline organisational procedures and standards for processing complaints list external bodies to which complaints could be referred.

Work effectively and sustainably in the life insurance industry

https://training.gov.au/Training/Details/FNSILF409*

Return to Part B; Competencies for Claims

ELEMENT	PERFORMANCE CRITERIA
1 . Determine factors impacting work in and sustainability of the life insurance industry	1.1 Identify trends and organisational sustainability goals in the life insurance industry and confirm understanding with relevant personnel
	1.2 Apply regulatory requirements and other factors influencing the life insurance industry to own role
	1.3 Identify contribution of own role to the value chain and sustainability of organisation
2 . Respond to key factors influencing each stage in the lifecycle of the life insurance product to inform own work practices	2.1 Analyse key elements of product design
	2.2 Review factors impacting pricing of life insurance
	2.3 Review various distribution channels used to provide customers with life insurance policies
	2.4 Review fundamental principles of underwriting and claims
	2.5 Apply review findings to life insurance work practices and own role in supporting sustainability
3 . Apply and maintain industry knowledge to support organisational sustainability	3.1 Implement own work practices to ensure industry knowledge is updated and current
	3.2 Apply industry knowledge and sustainable practices to work duties according to organisational policies, regulatory requirements, protocols, guidelines and procedures, and codes of ethics and professional practice
	3.3 Share industry knowledge and sustainable practices with colleagues to support collective sustainability goals

Performance Evidence
<i>Evidence of the ability to:</i>
<ul style="list-style-type: none"> complete at least three different life insurance processes in own role within the organisation; each time demonstrating practices that contribute to the sustainability of the organisation and life insurance industry. use effective communication techniques to discuss options and resolve complaints follow correct procedures when referring and following up complaints.
Knowledge Evidence
<i>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:</i>
<ul style="list-style-type: none"> organisational policies and procedures relating to the life insurance industry organisational and life insurance industry sustainability goals factors influencing the sustainability of the organisation and life insurance industry legislative and regulatory requirements relating to the life insurance industry life insurance industry requirements, protocols and guidelines contribution of own role and work practices to value chain of the organisation and to sustainability of the organisation and life insurance industry processes and stages in the life insurance product life cycle key features and components of life insurance code of ethics, code of professional practice, and terminology applicable to activities described in performance evidence information management systems, sources of information and databases required for work activities and for maintaining industry knowledge. organisational policies and procedures relating to the life insurance industry

Apply the principles of confidentiality, privacy and security within the medical environment

<https://training.gov.au/Training/Details/BSBMED305>

[Return to Part B; Competencies for Claims](#)

Some of the items within this national competency are not required for the competency framework

ELEMENT	PERFORMANCE CRITERIA
1. Work within accepted codes of conduct	1.2 Keep records up-to-date and complete tasks as required, neatly, accurately and in a timely manner
	1.3 Seek clarification with relevant personnel of unclear or ambiguous procedures
	1.4 Treat customers, colleagues and health practitioners with respect
	1.5 Refer health related matters raised by customers back to medical practitioners
	1.6 Act with honesty and integrity at all times
	1.7 Communicate conflict of interest or potential conflict of interest promptly to manager or supervisor
	2. Follow confidentiality and privacy procedures
2.2 Use discretion and judgement in all communications	
2.3 Discuss customer-related matters within the confines of the facility and with appropriate personnel only	
2.4 Seek advice and clarification with relevant personnel where potential confidentiality issues arise in dealings with patients, their families and others	
3. Follow security procedures	3.1 Store and appropriately secure customer records and other confidential documentation
	3.2 Clearly label and store securely according to organisational policies and procedures, all documents required by legislation to be stored for certain periods
	3.3 Follow the organisation's security procedures

Performance Evidence
<i>Evidence of the ability to:</i>
<ul style="list-style-type: none"> communicate with others according to accepted codes of conduct, regulatory obligations and organisational procedures assess whether information is disclosable identify and communicate a conflict of interest store records and confidential documentation according to organisational requirements
Knowledge Evidence
<i>To complete the unit requirements safely and effectively, the individual must:</i>
<ul style="list-style-type: none"> explain enterprise policies and procedures for confidentiality, privacy and security identify relevant legislation and industry requirements relevant to confidentiality, privacy, security, record storage and work health and safety practices.

Make a presentation

<https://training.gov.au/Training/Details/BSBCMM401>

[Return to Part B; Competencies for Claims](#)

ELEMENT	PERFORMANCE CRITERIA
1. Prepare a presentation	1.1 Plan and document presentation approach and intended outcomes
	1.2 Choose presentation strategies, format and delivery methods that match the characteristics of the target audience, location, resources and personnel needed
	1.3 Select presentation aids, materials and techniques that suit the format and purpose of the presentation, and will enhance audience understanding of key concepts and central ideas
	1.4 Brief others involved in the presentation on their roles/responsibilities within the presentation
	1.5 Select techniques to evaluate presentation effectiveness
2. Deliver a presentation	2.1 Explain and discuss desired outcomes of the presentation with the target audience
	2.2 Use presentation aids, materials and examples to support target audience understanding of key concepts and central ideas
	2.3 Monitor non-verbal and verbal communication of participants to promote attainment of presentation outcomes
	2.4 Use persuasive communication techniques to secure audience interest
	2.5 Provide opportunities for participants to seek clarification on central ideas and concepts, and adjust the presentation to meet participant needs and preferences
	2.6 Summarise key concepts and ideas at strategic points to facilitate participant understanding
3. Review the presentation	3.1 Implement techniques to review the effectiveness of the presentation
	3.2 Seek and discuss reactions to the presentation from participants or from key personnel involved in the presentation
	3.3 Utilise feedback from the audience or from key personnel involved in the presentation to make changes to central ideas presented

Performance Evidence
<i>Evidence of the ability to:</i>
<ul style="list-style-type: none"> • prepare and deliver presentations related to occupation or area of interest which demonstrate the use of: <ul style="list-style-type: none"> ○ effective presentation strategies and communication principles ○ aids and materials to support the presentation • select and implement methods to review the effectiveness of own presentation and document any changes which would improve future presentations.
Knowledge Evidence
<i>To complete the unit requirements safely and effectively, the individual must:</i>
<ul style="list-style-type: none"> • identify information collection methods that will support review and feedback of presentations • identify regulatory and organisational obligations and requirements relevant to presentations • describe the principles of effective communication • describe the range of presentation aids and materials available to support presentations.

Write complex documents

<https://training.gov.au/Training/Details/BSBWRT401>

[Return to Part B; Competencies for Claims](#)

ELEMENT	PERFORMANCE CRITERIA
1. Plan documents	1.1 Determine the purposes of documents
	1.2 Choose appropriate formats for documents
	1.3 Establish means of communication
	1.4 Determine requirements of documents
	1.5 Determine categories and logical sequences of data, information and knowledge to achieve document objectives
	1.6 Develop overview of structure and content of documents
2. Draft text	2.1 Review and organise available data, information and knowledge according to proposed structure and content
	2.2 Ensure data, information and knowledge is aggregated, interpreted and summarised to prepare text that satisfies document purposes and objectives
	2.3 Include graphics as appropriate
	2.4 Identify gaps in required data and information, and collect additional material from relevant enterprise personnel
	2.5 Draft text according to document requirements and genre
	2.6 Use language appropriate to the audience
3. Prepare final text	3.1 Review draft text to ensure document objectives are achieved and requirements are met
	3.2 Check grammar, spelling and style for accuracy and punctuation
	3.3 Ensure draft text is approved by relevant enterprise personnel
	3.4 Incorporate revisions in final copy
4. Produce document	4.1 Choose basic design elements for documents appropriate to audience and purpose
	4.2 Use word processing software to apply basic design elements to text
	4.3 Check documents to ensure all requirements are met

Performance Evidence
<i>Evidence of the ability to:</i>
<ul style="list-style-type: none"> plan, draft and finalise complex documents that require review and analysis of a range of information sources use business technology to apply formatting, and incorporate graphics edit the draft text to ensure accuracy and clarity of information, obtain feedback on the draft and revise the draft apply the enterprise style guide/house style.
Knowledge Evidence
<i>To complete the unit requirements safely and effectively, the individual must:</i>
<ul style="list-style-type: none"> identify the enterprise style guide/house style outline formatting styles and their impact on formatting, readability and appearance of documents explain rules and conventions for written English, as defined by general and specialist sources.

Apply communication strategies in the workplace

<https://training.gov.au/Training/Details/BSBXC401>

Return to Part B; Competencies for Claims

ELEMENT	PERFORMANCE CRITERIA
1. Prepare for communication	1.1 Identify work activities requiring communication
	1.2 Establish communication requirements for identified work activities
	1.3 Identify communication roles for self and others to complete activity
	1.4 Seek assistance or clarification regarding communication objectives as required
	1.5 Select appropriate method of communicating information internally and externally based on organisational requirements and industry codes.
2. Use communication strategies to provide work instruction	2.1 Use appropriate presentation methods to communicate information or instruction based on the requirements of audience
	2.2 Use appropriate method of communication to communicate information or instruction based on the requirements of audience
	2.3 Negotiate expected work requirements with others and clarify that instructions have been understood
3. Facilitate workplace communication	3.1 Use interpersonal skills to build relationships with team members and clients and facilitate respectful interaction
	3.2 Facilitate respectful communication amongst others, considering the needs of those from diverse backgrounds
	3.3 Use problem solving and decision making skills to resolve any communication challenges
	3.4 Obtain confirmation on outcomes of communication challenges to ensure issues have been resolved
4. Monitor and support team communication	4.1 Ensure all communication is consistent with legislative and organisational requirements
	4.2 Provide performance feedback and additional support to others when required
	4.3 Seek feedback and assistance from others to improve own communication techniques
	4.4 Collate and report any important information and unresolved issues to relevant superiors

continued overleaf

Performance Evidence
<i>Evidence of the ability to:</i>
<ul style="list-style-type: none"> • identify the communication requirements for a work activity and assign roles to others to fulfil those requirements • select appropriate communication method for relevant audience and according to organisational requirements • articulate to others their roles in fulfilling the communication requirements and negotiate roles in response to feedback • present and convey information to others in a way that they can understand and demonstrate that the needs of all recipients, including those from diverse backgrounds have been considered • demonstrate problem solving techniques to negotiate and resolve communication challenges • evaluate the communication process and identify areas for improvement, reporting to relevant supervisors as required.
Knowledge Evidence
<i>To complete the unit requirements safely and effectively, the individual must:</i>
<ul style="list-style-type: none"> • legislative requirements relevant to workplace communication • organisational requirements relevant to workplace communication (including digital form): <ul style="list-style-type: none"> ○ policies and protocols ○ codes of conduct ○ organisational reputation and culture • techniques to resolve communication challenges • methods and techniques to participate in workplace discussions, including active listening, questioning and providing feedback • key principles of cross-cultural communication and communication with individuals with special needs or disabilities presentation methods to present and convey workplace information or instructions: <ul style="list-style-type: none"> ○ formal presentation using visual aids and prompts ○ informal team meeting or instructional briefing ○ written work instruction for a process or procedure • communication methods suited to audience and workplace requirement: <ul style="list-style-type: none"> ○ verbal means: telephones, mobiles, video conference ○ written means: emails, SMS, social media • communication challenges relevant to performance evidence: <ul style="list-style-type: none"> ○ conflicts with clients or team members ○ potential risks or safety hazards ○ unethical or inappropriate communication ○ use of visual prompts and presentations ○ communication that falls outside of workplace policy • key relevant features of: <ul style="list-style-type: none"> ○ different communication styles ○ different communication methods ○ cross cultural communication techniques.

Promote innovation in a team environment

<https://training.gov.au/Training/Details/BSBINN301>

[Return to Part B; Competencies for Claims](#)

ELEMENT	PERFORMANCE CRITERIA
1. Create opportunities to maximise innovation within the team	1.1 Evaluate and reflect on what the team needs and wants to achieve
	1.2 Check out information about current or potential team members' work in the context of developing a more innovative team
	1.3 Bring people into the team or make suggestions for team members based on what needs to be achieved and the potential for cross fertilising ideas
	1.4 Acknowledge, respect and discuss the different ways that people may contribute to building or enhancing the team
2. Organise and agree effective ways of working	2.1 Jointly establish ground rules for how the team will operate
	2.2 Agree and communicate responsibilities in ways that encourage and reinforce team-based innovation
	2.3 Agree and share tasks and activities to ensure the best use of skills and abilities within the team
	2.4 Plan and schedule activities to allow time for thinking, challenging and collaboration
	2.5 Establish personal reward and stimulation as an integral part of the team's way of working
3. Support and guide colleagues	3.1 Model behaviour that supports innovation
	3.2 Seek external stimuli and ideas to feed into team activities
	3.3 Proactively share information, knowledge and experiences with other team members
	3.4 Challenge and test ideas within the team in a positive and collaborative way
	3.5 Proactively discuss and explore ideas with other team members on an ongoing basis
4. Reflect on how the team is working	4.1 Debrief and reflect on activities and on opportunities for improvement and innovation
	4.2 Gather and use feedback from within and outside the team to generate discussion and debate
	4.3 Discuss the challenges of being innovative in a constructive and open way
	4.4 Take ideas for improvement, build them into future activities and communicate key issues to relevant colleagues
	4.5 Identify, promote and celebrate successes and examples of successful innovation

Performance Evidence

Evidence of the ability to:

- apply practices that promote innovation within a team including:
 - modelling open and respectful communications
 - contributing to the make-up and rules of the team
 - planning and scheduling of activities
 - reflecting on activities, feedback and challenges to identify improvement options
- encourage others to contribute to innovation in the team
- implement improvements and communicate about them.

Knowledge Evidence

To complete the unit requirements safely and effectively, the individual must:

- explain what innovation is, the different types of innovation and the benefits of innovation
- describe the internal and external factors that contribute to a team becoming and remaining innovative including:
 - team characteristics
 - the role of group dynamics and diversity
 - broader environmental factors
- explain how activities can encourage or hinder innovation in a team including:
 - allocation of time and activities
 - modelling behaviour
 - rewards and recognition
 - communications
 - feedback.

Identify situations requiring complex ethical decision making

<https://training.gov.au/Training/Details/FNSINC503>

[Return to Part B; Competencies for Claims](#)

ELEMENT	PERFORMANCE CRITERIA
1. Identify ethical principles	1.1 Identify personal and professional ethical principles relevant to own role, and their effect on actions and behaviour in the workplace
	1.2 Analyse the impact that financial rewards and other incentives may have on an individual's actions
	1.3 Analyse the impact of context, group dynamics, and cognitive biases on conduct and behaviour
	1.4 Analyse how psychological tendencies and decision-making biases can prevent individuals from perceiving ethical issues in the decisions that they make
	1.5 Analyse the difference between ethical conduct and compliant or legal conduct
2. Apply ethical frameworks in the workplace	2.1 Identify workplace situation where complex ethical decisions are required
	2.2 Source and access ethical frameworks that can be applied to workplace situation
	2.3 Assess factors that may prevent application of ethical frameworks to workplace situation
3. Analyse legal and organisational protection that apply to ethical decision making	3.1 Identify legal protection for ethical actions in workplace situation
	3.2 Identify organisational and industry policies and procedures for escalating ethical issues
	3.3 Identify sources of advice and guidance that can be used to apply ethical frameworks in the workplace

Performance Evidence
<i>Evidence of the ability to:</i>
<ul style="list-style-type: none"> • identify three workplace situations that require ethical decisions to be made, and: <ul style="list-style-type: none"> ○ analyse the ethical frameworks that apply to each situation ○ determine the legal requirements and ethical dimensions of each situation including: • identifying variances between legal requirements and ethical dimensions • evaluating the impact of variances between legal and ethical requirements on decision making <ul style="list-style-type: none"> ○ evaluate the factors in each situation that could inhibit ethical decision making ○ determine the legal and organisational protections available when responding to each ethical situation.
Knowledge Evidence
<i>To complete the unit requirements safely and effectively, the individual must:</i>
<ul style="list-style-type: none"> • Industry context in which the unit is being delivered, and common job roles in that industry • Impact of remuneration and incentives, organisational culture and situational contexts on an individual's actions and behaviours in the workplace • Theories of group dynamics in social psychology in relation to how people respond when confronted with an ethical situation that is inconsistent with their values • Frameworks for ethical decision making, problem solving and policy setting • Organisational artefacts relating to ethics, values and standards • Key principles of industry legislation, regulations, codes, and other instruments required to perform work described in the performance evidence • Procedures, strategies or protocols to identify and address unethical conduct

Apply ethical frameworks and principles to make and act upon decisions

<https://training.gov.au/Training/Details/FNSINC504>

Return to Part B; Competencies for Claims

ELEMENT	PERFORMANCE CRITERIA
1. Frame the ethical question applicable to the situation	1.1 Analyse the facts of the ethical situation
	1.2 Identify the ethical principles at issue in the situation
	1.3 Analyse the influence of psychological tendencies and decision-making biases on how a situation is understood
	1.4 Identify regulatory requirements that may be breached if situation is not addressed
	1.5 Analyse ethical situation in the context of the organisation's purpose and values
	1.6 Evaluate impact on the organisation's reputation if response to situation was in the public domain
2. Determine ethical response to the situation	2.1 Identify key stakeholders and analyse what is at stake for them
	2.2 Analyse situation using an ethical decision-making framework and determine preferred course of action
	2.3 Identify situational and/or psychological barriers impeding the analysis of, and response to, ethical situation
	2.4 Seek advice on proposed actions from trusted adviser in the case of highly complex or sensitive matters
	2.5 Formulate strategies and processes for responding to situational and psychological barriers
3. Develop implementation plan and carry out ethical response to the situation	3.1 Develop an implementation plan for ethical response, including what data to gather, with whom to communicate, and in what sequence
	3.2 Identify reasons and rationalisations that may be encountered when speaking up on ethical issues, and analyse how to respond to them
	3.3 Identify risks and stakeholder concerns, and communication strategies that acknowledge and mitigate them
	3.4 Decide whether to proceed independently or with the support of a trusted colleague and carry out planned ethical response
4. Evaluate the outcomes of the ethical response	4.1 Evaluate outcomes of response to ethical situation, including whether the issue has been resolved and whether other courses of action could or should have been taken
	4.2 Determine consequences of action for self and affected parties
	4.3 Analyse what the outcomes of the course of action reveal about own and organisational values
	4.4 Identify improved approaches for responding to future ethical situations

Performance Evidence

Evidence of the ability to:

- identify a workplace ethical situation and frame the corresponding ethical question, including:
 - defining the associated facts
 - identifying and addressing biases and psychological tendencies
 - determining legislative, regulatory, industry and enterprise requirements
- determine the most appropriate response to the situation by applying an ethical decision-making framework
- respond to the workplace ethical situation, applying interpersonal skills that support a positive outcome
- evaluate the outcomes of the response, and identify what could be done differently in future similar situations, including:
 - individual actions
 - organisational policies and practices.

Knowledge Evidence

To complete the unit requirements safely and effectively, the individual must:

- Industry context in which the unit is being delivered, and common job roles in that industry
- Frameworks for ethical decision making, problem solving and policy setting
- Reasons and rationalisations for unethical behaviour and strategies for responding to them
- Industry legislation, regulations, codes and other relevant instruments required to perform the work described in the performance evidence
- Procedures, strategies or protocols to identify and address unethical conduct

Comply with financial services legislation

<https://training.gov.au/Training/Details/FNSCMP501>

Return to Part B; Competencies for Claims

ELEMENT	PERFORMANCE CRITERIA
1. Identify and apply organisational requirements of legal principles and regulatory obligations	1.1 Source and access documents for legislation, regulations and policies relevant to provision of financial products and services
	1.2 Interpret and analyse legal principles and organisational implications relating to provision of financial products and services
	1.3 Identify organisational requirements of these documents and their impact on work practices in terms of procedural requirements
	1.4 Execute the procedural requirements relating to operational aspects of laws and regulations, and codes of practice in line with organisational policy
	1.5 Comply with role authorities and restrictions as identified in position profiles
	1.6 Implement internal monitoring/audit program according to organisational and role requirements
	1.7 Establish mechanisms to ensure maintenance and currency of regulatory literature
2. Identify changes and implications of laws, regulations, rules and circulars	2.1 Access changed legislation, regulations and policies in a timely manner
	2.2 Identify and communicate changes to regulatory requirements in line with organisational policy
	2.3 Review operational procedures to reflect changes to regulation and legislation
	2.4 Identify implications for products and services and implement changes in accordance with client, legislative and organisational requirements
3. Comply with any relevant industry or professional codes	3.1 Source, access and apply relevant industry and professional codes of practice to own work in accordance with industry and organisational requirements
	3.2 Interpret key principles and responsibilities in accordance with industry codes of practice
	3.3 Confirm and clarify own interpretation and application of industry codes of practice as required with relevant persons
	3.4 Understand and implement impact of codes of practice on work practices
	3.5 Demonstrate a commitment to comply with industry and professional codes of practice through own ethical behaviour
4. Maintain statutory records	4.1 Maintain copies of relevant records
	4.2 Keep copies of any relevant agreements on file
	4.3 Maintain evidence of current authorisation, training and relevant licences in accordance with organisational, legal and regulatory requirements available

Performance Evidence

Evidence of the ability to:

- comply with operational aspects of industry codes, laws, regulations, rules and circulars while undertaking duties in the relevant financial services sector
- comply with the agency/broker agreement and professional indemnity obligations in the performance of a range of tasks
- maintain statutory records for a range of financial products and services.

Knowledge Evidence

To complete the unit requirements safely and effectively, the individual must:

- analyse and explain changes and implications of key requirements of law, regulations, rules and circulars relevant to the sector or the work performed
- analyse compliance requirements of legislation, regulation and codes of practice relevant to the financial services industry sector
- describe internal compliance monitoring or audit programs
- define and explain duty of care principles
- outline the general obligations of a financial services adviser, and ethical requirements
- outline legislative and industry codes of practice to be complied with when:
 - marketing or selling the organisation's products and services
 - handling client complaints
- analyse relevant agency agreements and/or broker authority
- identify relevant associations in the financial services industry that can provide advice on codes of practice.

Monitor and supervise work practices to meet financial services regulatory requirements

<https://training.gov.au/Training/Details/FNSORG504>

[Return to Part B; Competencies for Claims](#)

ELEMENT	PERFORMANCE CRITERIA
1. Communicate knowledge of relevant products and services offered	1.1 Inform staff on financial products and services offered by organisation, and roles and requirements of industry organisations and service providers
	1.2 Define features and processes of specific products and services clearly so staff can promote them effectively
	1.3 Conduct research and continual professional development to maintain current knowledge of industry product and service developments
2. Monitor work for compliance with financial services regulatory framework	2.1 Monitor work practices to ensure compliance with legislation relevant to financial services industry
	2.2 Supervise client interaction to ensure adherence to advisory limitations regulated by Australian Securities and Investments Commission (ASIC)
	2.3 Maintain compliance with government body information and regularly access sources of information involved in regulation of financial products and services
	2.4 Establish, maintain and monitor work systems with relevant documentation to ensure compliance with legislative guidelines
3. Supervise work within organisational policy, procedures and guidelines, and accepted industry codes of conduct	3.1 Review organisational policy, procedures and guidelines for effectiveness
	3.2 Monitor work conducted for compliance with organisational policy, procedures and guidelines
	3.3 Implement organisational policy and procedures, and promote philosophy and objectives of organisation with cooperative peer work practices
	3.4 Monitor all work for adherence to accepted codes of conduct
4. Assess workplace procedures	4.1 Identify processes and procedures within area of responsibility and review implementation of procedures
	4.2 Assess implementation of procedures for efficiency in attaining organisational goals
	4.3 Identify areas for improvement in procedures and make recommendations to appropriate personnel
5. Implement organisational quality assurance procedures	5.1 Implement organisational quality assurance measures and systems as required
	5.2 Monitor quality assurance measures and outcomes, and document results regularly

Performance Evidence
<i>Evidence of the ability to:</i>
<ul style="list-style-type: none"> interpret and comply with government regulatory requirements and codes of conduct for industry organisations maintain continual professional development monitor work practices to ensure compliance with relevant legislative and regulatory requirements, and assess the effectiveness of workplace procedures implement effective organisational quality assurance procedures.
Knowledge Evidence
<i>To complete the unit requirements safely and effectively, the individual must:</i>
<ul style="list-style-type: none"> describe the main industry roles of financial representatives explain fraud deterrence practices explain the function of key government bodies and representatives involved in regulating financial products and services describe the requirements of financial services industry codes of practice identify and explain the main features, benefits and practices of different types of financial products describe organisational policy, procedures, objectives and guidelines identify and describe a range of appropriate professional development activities explain the key intentions of relevant legislation, regulation and compliance requirements for the financial services industry, including privacy obligations provide detail of the supervisory responsibilities for ensuring compliance within the relevant financial services area.

Manage information for claims assessments

<https://training.gov.au/Training/Details/FNSILF406>

[Return to Part B; Competencies for Claims](#)

ELEMENT	PERFORMANCE CRITERIA
1. Determine information needs relating to life insurance claim	1.1 Identify information required to make initial and ongoing eligibility decisions pertaining to life insurance policy
	1.2 Review current information in claim file against life insurance policy terms and conditions
	1.3 Identify additional information and investigation required to determine eligibility
	1.4 Document rationale for additional information required according to organisational policies and procedures
2. Plan information collection	2.1 Identify sources required to obtain identified required information
	2.2 Identify method required to collect information according to customer needs and organisational policies and procedures
3. Collect and store information	3.1 Collect information from required sources according to organisational policies and procedures
	3.2 Manage information according to code of ethics and legislative and regulatory requirements
	3.3 Identify issues requiring escalation and consult organisational personnel as required, according to organisational policies and procedures
	3.4 Summarise information obtained and store according to organisational policies and procedures

Performance Evidence
<i>Evidence of the ability to:</i>
<ul style="list-style-type: none"> collect and manage information for at least two different life insurance claims.
<i>In the course of the above, the candidate must:</i>
<ul style="list-style-type: none"> gather information in a format suitable to facilitate assessment of claims.
Knowledge Evidence
<i>To complete the unit requirements safely and effectively, the individual must:</i>
<ul style="list-style-type: none"> organisational policies and procedures relating to managing information required for life insurance claims assessments, including: <ul style="list-style-type: none"> methods for escalating issues that arise during management of information legislative and regulatory requirements, code of ethics and code of professional practice relating to life insurance claims assessments key types of: <ul style="list-style-type: none"> life insurance policies products and product information data collection methods, and rationale and sources used in requesting additional information information to be obtained in managing life insurance claims key aspects of life insurance policies and claims, including: <ul style="list-style-type: none"> payment criteria terms and conditions organisational systems used for data entry and filing and storage key aspects of claims process that may require detailed investigations impact of timing of requests for information on life insurance claims assessments.

Evaluate life insurance claims

<https://training.gov.au/Training/Details/FNSILF405>

Return to Part B; Competencies for Claims

ELEMENT	PERFORMANCE CRITERIA
1. Receive claim information	1.1 Receive and file claim information
	1.2 Summarise information in assessment notes according to organisational policies and procedures
	1.3 Check that documentation is correct and complete according to legislative and regulatory requirements
2. Analyse and Evaluate / re-evaluate claim information	2.1 Determine the authority level required to evaluate the claim
	2.2 Analyse information and evidence against policy terms and conditions according to organisational policies and procedures
	2.3 Determine if policy terms and conditions are met
	2.4 Identify whether policy exclusions apply
	2.5 Analyse information on file, identify gaps and request additional information as required and according to code of professional practice and code of ethics
	2.6 Refer assessment of application and file to appropriate authority for approval if required, according to organisational policies and procedures
3. Establish / re-establish liability for payment	3.1 Determine authority level required to establish liability, and refer decision and rationale with claim file to appropriate authority if necessary, according to organisational policies and procedures
	3.2 Determine whether claim can be admitted and whether payment is required according to organisational policies and procedures and within authority limits
	3.3 Calculate and process payment according to organisational policies and procedures, as required
	3.4 Communicate outcomes to required parties according to organisational policies and procedures
	3.5 Update policy, claim records and file documentation according to organisational policies and procedures
4. Close claim	4.1 Confirm required documentation for the claim is stored in claim file according to organisational policies and procedures
	4.2 Confirm required medical, financial and closure fields are completed in claims system according to organisational policies and procedures
	4.3 Confirm all policy records are updated in policy administration system according to organisational policies and procedures
	4.4 Update claim information in required systems according to organisational policies and procedures
	4.5 Advise policy owner or authorised parties of status of claim according to organisational policies and procedures

continued overleaf

Performance Evidence
<i>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:</i>
<ul style="list-style-type: none"> • Evaluate at least three different life insurance claims.
Knowledge Evidence
<i>To complete the unit requirements safely and effectively, the individual must:</i>
<ul style="list-style-type: none"> • organisational policies and procedures relating to life insurance claims, including: <ul style="list-style-type: none"> ○ evaluation and processing ○ assessment and payment ○ records and storage • legislative and regulatory requirements relating to life insurance claims evaluation and processing • key aspects of life insurance code of professional practice and code of ethics in the life insurance industry • key types of information in life insurance claim assessment notes • key resources for obtaining additional information in relation to life insurance claims • key aspects of life insurance policy: <ul style="list-style-type: none"> ○ eligibility criteria ○ terms, conditions and exclusions • methods used to process life insurance claim payments • key information required to complete medical, financial and closure fields in claims systems • organisational systems for data entry and filing of claims information • types of life insurance: <ul style="list-style-type: none"> ○ products and product information ○ claims • levels of authority within life insurance organisations.

Manage group life insurance claims

<https://training.gov.au/Training/Details/FNSILF506>

Return to Part B; Competencies for Claims

ELEMENT	PERFORMANCE CRITERIA
1. Receive claim against group life policy	1.1 Confirm channels of lodgement have been followed according to organisational policies and procedures
	1.2 Identify relevant policy and type of cover
	1.3 Evaluate evidence of identity for member
	1.4 Communicate details of claim with claimant and group policy owner according to organisational policies and procedures, and legislative and regulatory requirements, as required
2. Review group history and eligibility for cover of claimant	2.1 Identify nature of fund membership and retained cover for claimant
	2.2 Determine whether cover is limited to automatic acceptance and if additional cover was made available
	2.3 Establish whether claimant was at work on commencement date of present insurance and determine impact on nature and extent of coverage
	2.4 Verify currency and accuracy of premium contributions
3. Manage claim and information collection	3.1 Identify communication channels required for each claim and suited to stakeholder
	3.2 Identify required contact points and intermediaries, and engage in line with their role and responsibilities, as required and according to organisational policies and procedures
	3.3 Manage information collection and communication strategy in line with agreements and obligations and according to organisational policies and procedures, and legislative and regulatory requirements
4. Assess claim	4.1 Review claim submission and establish circumstances of claimed condition of member
	4.2 Identify and interpret policy wordings and request additional information required to progress claims assessment information according to the code of ethics, as required
	4.3 Communicate reasoning to the claimant and Group Policy owner where required
	4.4 Evaluate evidence to determine whether assessment criteria are satisfied
	4.5 Assess claimant compliance to additional disclosure requirements where cover was provided by means other than automatic acceptance
	4.6 Determine benefit payable, and communicate decision to required stakeholders and personnel
	4.7 Inform member and Group Policy owner of end date of benefit payments, and any changes to the terms of the cover
5. Pay group life insurance benefits	5.1 Determine entitlements according to required policy conditions and within authority levels, and obtain sign-off as required
	5.2 Identify parties authorised to receive benefits paid by insurer
	5.3 Communicate decisions to required parties, according to organisational policies and procedures, and legislative and regulatory requirements
	5.4 Evaluate dependent relationships and beneficiary nominations for death benefits, as required
	5.5 Set in place ongoing assessment processes for salary continuance claims and confirm benefit is taxed prior to payment
	5.6 Request additional evidence for salary continuance claims as required
6. Finalise and close claim	6.1 File required documentation on claim according to organisational policies and procedures
	6.2 Complete medical, financial and closure fields according to organisational policies and procedures
	6.3 Update policy records in required systems according to organisational policies and procedures
	6.4 Close claim in required systems and communicate closure to policy owner or authorised parties

continued overleaf

Performance Evidence
<i>Evidence of the ability to:</i>
<ul style="list-style-type: none"> • Manage at least two different group life insurance claims, one of which must include a disability claim. <p><i>In the course of the above, the candidate must:</i></p> <ul style="list-style-type: none"> • evaluate opportunity for rehabilitation when managing disability claim.
Knowledge Evidence
<i>To complete the unit requirements safely and effectively, the individual must:</i>
<ul style="list-style-type: none"> • legislative and regulatory requirements relating to group life insurance claims • types and key features of group life insurance products, and policy terms and conditions • administrative requirements and organisational policies and procedures relating to group life insurance claims, including those relating to: <ul style="list-style-type: none"> ○ dispute resolution ○ insurance claims investigations • organisational guidelines relating to automatic acceptance under group life insurance policies • implications of claimant non-compliance with group life insurance disclosures • practices associated with disability claims in group life insurance • key processes and guidelines for determining benefit payable • code of professional practice and code of ethics applicable to group life insurance management • principles of procedural fairness • key stakeholders and information sources relating to managing group life insurance claims.

Manage insurance claims portfolios

<https://training.gov.au/Training/Details/FNSISV418> *

[Return to Part B; Competencies for Claims](#)

ELEMENT	PERFORMANCE CRITERIA
1. Gather information on insurance claims portfolio	1.1 Source portfolio claims data according to organisational collection processes and legislative and regulatory requirements
	1.2 Access and document additional claims data and external resources, as required
	1.3 Identify changes to policies and procedures that impact claims portfolio
2. Evaluate portfolio workload	2.1 Assess complexity of portfolio according to organisational policies and procedures
	2.2 Determine specialists required to progress claims according to organisational policies and procedures
	2.3 Evaluate time required to manage portfolio and prioritise workload
3. Review and communicate manageability of insurance claims portfolio	3.1 Review nature of claims portfolio and assess own competency and authority to manage it
	3.2 Communicate workload and own competency to manage claims portfolio within required timeframes to required personnel and transfer or escalate workload, if required
	3.3 Collate feedback from required personnel in response to communication and, where required, reprioritise portfolio workload according to organisational policies and procedures

Performance Evidence
<i>Evidence of the ability to:</i>
<ul style="list-style-type: none"> • manage at least one insurance claims portfolio, including: <ul style="list-style-type: none"> ○ gathering information on insurance claims ○ evaluating claims portfolio ○ reviewing claims portfolio ○ communicating workload and own competency to manage it with required personnel.
Knowledge Evidence
<i>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:</i>
<ul style="list-style-type: none"> • legislative and regulatory requirements and code of professional practice relating to management and reporting of insurance claims • organisational policies and procedures relating to managing insurance claims portfolio, including: <ul style="list-style-type: none"> ○ data collection ○ record keeping • levels of authority for evaluating and reporting on insurance claims portfolios • techniques to assess complexity of insurance claims portfolio, and integrity of data within it • insurance fundamentals, including methods to comprehend and interpret policy wording • sufficient knowledge of the following to assess claims portfolio complexity and manage workloads: <ul style="list-style-type: none"> ○ levels of risk management within insurance claims portfolio ○ types of risks impacting insurance claims portfolios ○ types of industry benchmarks used for insurance claims portfolios ○ types of products within insurance claims portfolios.

Investigate insurance claims

<https://training.gov.au/Training/Details/FNSISV506>

[Return to Part B; Competencies for Claims](#)

ELEMENT	PERFORMANCE CRITERIA
1. Clarify brief and instructions	1.1 Clarify brief provided to investigator including facts of claim, insurer's instructions and outcomes required
	1.2 Check subject matter questions to be investigated
2. Investigate claim	2.1 Determine method of investigation
	2.2 Collect and organise required information to make logical case
	2.3 Carry out investigations in accordance with legislation, regulations and organisational operating procedures and codes of practice, if applicable
	2.4 Record all data and information progressively and accurately
	2.5 File and store securely all original documents, tapes, photographs and other material
	2.6 Prepare and communicate appropriate changes in brief or instructions
	2.7 Comply with any changes in brief or instructions
3. Report on investigation	3.1 Prepare and transmit comprehensive reports according to reporting guidelines
	3.2 Provide copies of documents, tapes, photographs and other materials to insurer's nominated person
	3.3 Give facts and justification for conclusions to insurer's nominated person
	3.4 Make recommendations for action, with appropriate justifications, where required

Performance Evidence
<i>Evidence of the ability to:</i>
<ul style="list-style-type: none"> • use appropriate investigation methodologies and maintain accurate records • comply with relevant legislation and regulatory requirements in investigating a claim • produce complete and accurate investigation reports • provide detailed scoping for investigating insurance claims including in-scope and out-of-scope areas
Knowledge Evidence
<i>To complete the unit requirements safely and effectively, the individual must:</i>
<ul style="list-style-type: none"> • outline key requirements of industry sector legal obligations and organisational procedures in relation to investigating claims • describe and implement appropriate investigation methods including: <ul style="list-style-type: none"> ○ interviews ○ surveillance ○ internet research ○ document authentication ○ observation • identify key features of relevant legislation, regulatory guidelines and industry sector codes of practice as they apply to: <ul style="list-style-type: none"> ○ insurance contracts ○ consumer protection ○ privacy ○ insurance investigation • explain the importance of report writing conventions in insurance investigations.

Analyse psychological claims assessments

<https://training.gov.au/Training/Details/FNSISV509>

[Return to Part B; Competencies for Claims](#)

Some of the items within this national competency are not required for the competency framework

ELEMENT	PERFORMANCE CRITERIA
1. Establish Identify the need to appoint consult an specialist expert to undertake assist with the assessment of the claim	1.1 Review the facts, evidence and information obtained, including complex components, relevant to the claim
	1.2 Identify the psychological information required to continue with the assessment of the claim
2. Identify, Organise and instruct psychological assessments	2.1 Identify the relevant expert to assist in the assessment of the claim
	2.2 Identify and advise client and other relevant parties of need to consult expert assistance to undertake psychological assessment
	2.3 Engage relevant expert(s) as required, and provide clear instructions to the expert articulating the areas which need to be addressed as part of the expert's assessment. Set the timeframe when the report is required so this can be communicated as appropriate to relevant stakeholders. Follow up with verbal Instructions as required
	2.4 Monitor expert assessment activity and progress, and follow up, as appropriate, within internal and regulatory timeframes. Where delays are experienced these should be communicated to the relevant stakeholders.
3. Analyse data for claims assessments	3.1 Analyse and assess psychological assessment(s) obtained, ensuring the relevant instructions have been addressed.
	3.2 Summarise the assessment information obtained and document this on the claim file
	3.3 Use analysis tools to assess financial, medical and/or psychological assessments to calculate loss damages and update the claims strategy
	3.4 Assess the eligibility of the claim based on the expert assessment and all other information already obtained and documented on the claim file.
	3.5 Review and determine insurance cover and policy conditions to ensure the claim falls within policy coverage
4. Report results	4.1 Document assessment actions, and record promptly and accurately on the relevant claim file
	4.2 Ensure assessment notes includes rationale and recommendations on validity of claim and considers all other relevant information obtained during the assessment of the claim
	4.3 Update the claims strategy as appropriate
	4.4 Provide stakeholders with accurate and timely advice regarding psychological assessment for claim proceedings

Performance Evidence

Evidence of the ability to:

- identify circumstances in which expert assistance should be sought for the assessment of a claim
- correctly analyse claims information to determine the need for expert assistance
- engage and instruct expert assistance as appropriate
- monitor the expert assessment activity
- interpret and document the expert advice in relation to the claim assessment.

Knowledge Evidence

To complete the unit requirements safely and effectively, the individual must:

- describe methods, practices and guidelines for instructing expert assistance
- describe 'claims management' as where it applies to expert assistance
- identify policy coverage and requirements
- identify and explain key features of relevant legislation, regulatory guidelines and industry sector codes of practice
- explain the roles and responsibilities of financial, medical and psychological expert
- describe the types and/or categories of insurance policies associated with financial, medical and psychological claims
- identify analysis tools used to assess financial, medical and/or psychological assessments to calculate loss

Settle life insurance claims

<https://training.gov.au/Training/Details/FNSILF407>

Return to Part B; Competencies for Claims

ELEMENT	PERFORMANCE CRITERIA
1. Review settlement advice for claim against life insurance policy	1.1 Receive settlement advice for claim
	1.2 Confirm documentation is accurate and complete, according to organisational policies and procedures
	1.3 Resolve discrepancies identified between claim and settlement advice, as required
	1.4 Confirm that organisational referral processes and authority levels have been observed
2. Calculate settlement details	2.1 Identify extent of liability on basis of collected evidence and terms and conditions of life insurance policy
	2.2 Determine settlement amount according to collected evidence
	2.3 Calculate and check benefits payable according to organisational policies and procedures
3. Finalise claim settlement	3.1 Advise claimant of outcome of proceeding with payment according to organisational policies and procedures and legislative and regulatory requirements
	3.2 Obtain policy discharge according to organisational policies and procedures
	3.3 Confirm method of payment with claimant
	3.4 Enter and confirm information on required systems and complete payment
	3.5 Communicate settlement details to required stakeholders according to organisational policies and procedures
	3.6 Update records and file documentation according to organisational policies and procedures

Performance Evidence

Evidence of the ability to:

- settle at least three different life 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:

- organisational policies and procedures, and legislative and regulatory requirements relating to processing and settlement of life insurance claims
- key documentation requirements for settling life insurance claims
- factors to consider when calculating extent of liability
- organisational systems for data entry and filing and storage
- levels of authority within life insurance organisations
- key aspects of:
 - life insurance policy terms and conditions
 - payable benefits
 - settlement procedures, including payment criteria and payments
 - consequences relating to life insurance claims processes
 - stakeholders in life insurance claims processes.

Resolve disputes

<https://training.gov.au/Training/Details/FNSCUS402>

Return to Part B; Competencies for Claims

ELEMENT	PERFORMANCE CRITERIA
1. Establish that dispute exists	1.1 Document the customer's or representative's grounds for dispute
	1.2 Review, identify and analyse all information relating to the dispute and clarify grounds for dispute
	1.3 Contact all parties to identify and clarify disputed issues and confirm that customer has a legitimate dispute, or that initial complaint has not already been settled to customer's satisfaction
	1.4 Ensure that organisational operating procedures, including all reporting and regulatory requirements, have been followed and all information relevant to dispute resolution process is provided to customer
	1.5 Inform customer of organisation's obligations, procedures and timeframes where existence of genuine dispute is established
2. Investigate dispute and determine action to be taken	2.1 Ensure relevant parties are afforded the opportunity to provide/ exchange information to manage the dispute
	2.2 Review all information relevant to the dispute and seek clarification or undertake further enquiries if necessary
	2.3 Inform customer of progress and advise of any delays
	2.4 Make a determination with consideration of facts, legislation, organisational policy and procedures and industry codes of practice, and inform appropriate personnel of action to be taken
3. Negotiate and resolve dispute	3.1 Inform customer of outcome of the review including reasons if appropriate
	3.2 Negotiate with claimant or representative if required toward resolution
	3.3 Resolve dispute effectively where possible and in a timely manner, aiming to reduce need for litigation or formal conciliation services
	3.4 Where resolution cannot be reached, advise the customer or representative of other avenues available to them
4. Finalise dispute	4.1 Record dispute resolution process outcomes and advise all parties affected by the decision clearly and promptly on the outcome and their rights to review of the decision
	4.2 Prepare relevant documentation for unresolved disputes which have been referred to formal conciliation services according to legislation, regulations and codes of practice
	4.3 Act on decisions of external dispute resolution as required
	4.4 Complete all documentation in accordance with legislation and organisational procedures

Performance Evidence
<i>Evidence of the ability to:</i>
<ul style="list-style-type: none"> identify, investigate and obtain all relevant information relating to the dispute apply dispute resolution and negotiation techniques effectively Effectively communicate throughout the dispute resolution process with all stakeholders Settle disputes in the financial services industry in line with organisational policy and procedures, and relevant industry obligations and legislative requirements.
Knowledge Evidence
To complete the unit requirements safely and effectively, the individual must:
<ul style="list-style-type: none"> outline the possible grounds for dispute explain current industry compliance requirements and dispute settling procedures and requirements describe Organisation's dispute resolution policy and procedures identify and explain key requirements of legislation relevant to dispute resolution identify and explain key requirements of external dispute resolution processes explain effective negotiation principles and dispute resolution practices outline the role and process for referring disputes to formal conciliation / mediation.

Manage complex life insurance claims

<https://training.gov.au/Training/Details/FNSILF504>

Return to Part B; Competencies for Claims

ELEMENT	PERFORMANCE CRITERIA
1. Identify complexity of life insurance claim	1.1 Review details of life insurance policy and determine complexity of claim according to organisational policies and procedures
	1.2 Document complexity of claim according to organisational policies and procedures
2. Conduct complex claim assessment	2.1 Identify, review and apply policy terms, conditions and exclusions to claim according to organisational policies and procedures
	2.2 Analyse and document required information and evidence relevant to claim according to organisational policies and procedures
	2.3 Determine eligibility of claim according to policy terms and conditions
	2.4 Identify and analyse complex components of claim and document rationale for complexity
	2.5 Document additional factors and rationale for complexity of claim where required
	2.6 Document the need for further information and collect within required timeframes
3. Consult specialists regarding complex claims as required	3.1 Identify need to appoint specialists to undertake claims assessment
	3.2 Engage and instruct appointed specialists as required
	3.3 Monitor specialist activities as required
	3.4 Document advice and information obtained from specialists and record subsequent actions required for completion of claims assessment
	3.5 Instruct specialists to address complexities according to codes of ethics and professional practice, and legislative and regulatory requirements
4. Assess and report on liability	4.1 Review and analyse specialist information as required and determine if complexities have been addressed
	4.2 Determine liability according to information obtained from specialist as required
	4.3 Prepare recommendation and seek additional specialist advice where required
	4.4 Document rationale and communicate decision to required stakeholders
	4.5 Provide additional information as required and explain dispute process where a claim is not admitted
5. Finalise claim payments	5.1 Determine authority level required to evaluate claim and review the decision as required
	5.2 Calculate and process payment according to organisational authority levels for approval, policies and procedures, code of ethics, and legislative and regulatory requirements, as required
	5.3 Communicate outcomes to required stakeholders
	5.4 Update policy and claim records and file documentation as required
	5.5 Communicate settlement details to required stakeholders according to organisational policies and procedures, and legislative and regulatory requirements
	5.6 Initiate reinsurance recovery as required
6. Finalise and close claim	6.1 File required documentation on claim according to organisational policies and procedures
	6.2 Complete required medical, financial and closure fields in claims system according to organisational policies and procedures
	6.3 Update policy records in required systems according to organisational policies and procedures
	6.4 Close claim in required system and communicate closure to policy owner or authorised parties

continued overleaf

Performance Evidence
<i>Evidence of the ability to:</i>
<ul style="list-style-type: none"> manage at least three different complex life insurance claims, including at least one claim that is not admitted. <p><i>In the course of the above, the candidate must:</i></p> <ul style="list-style-type: none"> analyse claims to identify exclusions, misrepresentation, potential fraud and other matters that would result in denial of claim assess and report liability, including interpreting specialist reports and calculating benefits.
Knowledge Evidence
<i>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:</i>
<ul style="list-style-type: none"> organisational policies and procedures for assessing risk and processing complex life insurance claims, including those relating to dispute resolution legislative and regulatory requirements, and requirements of codes of ethics and professional practice relating to complex life insurance claims key methods, guidelines and rationale for documenting information relevant to complex life insurance claims types of complicating factors affecting claims checks and balances required to ensure due process and procedures are followed in complex life insurance claims current industry practice to manage complex life insurance claims key stakeholders and specialists in the management of complex life insurance claims life insurance policy terms, conditions, and payment criteria key aspects of specialist activities to be monitored during complex claims consultation, including adherence to required timelines authority levels for claims processing. legislative and regulatory requirements, and requirements of codes of ethics and professional practice relating to complex life insurance claims

Work with legal teams to resolve complex claims

<https://training.gov.au/Training/Details/FNSISV512>

Return to Part B; Competencies for Claims

ELEMENT	PERFORMANCE CRITERIA
1. Establish requirements of legal proceedings for non-routine and complex insurance claim	1.1 Establish comprehensive terms of reference and instructions applicable to legal proceedings for claim
	1.2 Identify terms of reference and confirm they are within organisational and legislative guidelines, codes of practice and personal authorities, and are documented accordingly
	1.3 Negotiate, confirm and document roles and responsibilities of parties involved in legal proceedings for claim
	1.4 Identify requirements and procedures of legal system involved in claim proceedings
2. Obtain and assess required claims information, and provide to legal team	2.1 Identify legal team representatives and obtain information requirements
	2.2 Engage with legal team to identify legal data and information sources and discuss applicable options for obtaining requested legal data and information
	2.3 Obtain facts, evidence and information applicable to claims proceedings
	2.4 Research and analyse additional historical and legal data, as required
	2.5 Identify information deficiencies and seek additional information
	2.6 Provide legal data and information to legal team in compliance with organisational policies and procedures, and compliance, ethical and legal requirements
3. Support legal process to manage claim	3.1 Obtain instructions and receipt of legal advice pertaining to claim
	3.2 Communicate with legal teams and other applicable parties as required and expedite insurance claim resolution
	3.3 Negotiate timelines for provision of required documents to legal team within agreed timeframes
	3.4 Clarify conflicting evidence and information according to organisational and legislative requirements, codes of practice, and other relevant guidelines and ensure settlement payments comply with relevant policies
	3.5 Document all actions, procedures and outcomes in supporting legal team within required timeframes
4. Support legal team with settlement arrangements	4.1 Participate in mediation and negotiation activities, as required
	4.2 Initiate meeting with instructing legal practitioner to discuss settlement meeting and review settlement documents
	4.3 Check and exchange documentation with required parties
	4.4 Draft letter of confirmation of settlement, and forward to instructing legal practitioner for review and despatch to required parties
5. Report claim outcomes and update records	5.1 Inform stakeholders of claim outcome according to organisational policies and procedures
	5.2 Document and record actions, procedures and outcomes according to organisational policies and procedures, legislative requirements, and codes of practice
	5.3 Provide stakeholders with advice regarding claim settlement

continued overleaf

Performance Evidence
<i>Evidence of the ability to:</i>
<ul style="list-style-type: none"> • work with a legal team during the resolution of at least two different insurance claims, where: <ul style="list-style-type: none"> ○ at least one claim is a non-routine insurance claim ○ at least one claim is a complex insurance claim.
Knowledge Evidence
<i>To complete the unit requirements safely and effectively, the individual must:</i>
<ul style="list-style-type: none"> • legislative requirements, regulatory guidelines, organisational policies and procedures, and industry sector codes of practice that apply to legal proceedings involving complex insurance claim resolution • key features of claims management process • contract and commercial law principles relevant to insurance claim settlements • roles, responsibilities and jurisdiction of specialists and other authorities applicable to resolving complex insurance claims, including key roles of legal teams and other stakeholders, including medical personnel • data analysis techniques and procedures • loss adjusting principles and practices relevant to complex insurance claims • underwriting guidelines and levels of authority relevant to insurance claim settlements • insurance fundamentals and methods to interpret, comprehend and apply policy wording • international and domestic legal systems relevant to resolving complex insurance claims • fundamentals of mediation and negotiation activities related to complex insurance claims • research methodologies and practices relevant to resolving complex insurance claims • principles of managing matters before court in a cost efficient manner that focuses on beneficial outcomes for own organisation • principles of rules of evidence and information gathering, including importance of accurate documentation for legal proceedings • types and categories of insurance policies.

Provide decisions on legal liability and indemnity of a claim

<https://training.gov.au/Training/Details/FNSISV513>

[Return to Part B; Competencies for Claims](#)

Some of the items within this national competency are not required for the competency framework

ELEMENT	PERFORMANCE CRITERIA
1. Monitor claims to support decision-making process	1.1 Establish monitoring procedures to ensure that validity of claim is assessed against organisational and policy acceptance criteria for relevant type and category of policy
	1.2 Allocate claims in line with competency and authority levels of case / claims professionals
	1.2 Monitor claims practices to ensure that information used to determine claim validity is accurate, comprehensive and authentic
2. Decide on legal liability and indemnity of claim	2.1 Review relevant information and data to determine legal liability and indemnity of claim
	2.2 Analyse and document rationale for liability and indemnity determinations
	2.3 Make decisions that comply with relevant legislation, organisational procedures and underwriting guidelines
	2.4 Review decisions to ensure accuracy and that compliance requirements are fully met
3. Provide stakeholders with an accurate, timely decision regarding legal liability and indemnity of claim	3.1 Provide stakeholders with consistent, accurate and timely advice and information regarding liability and indemnity decisions made on the claim
	3.2 Provide technical and non-technical claims advice to claims specialists, including review of outgoing correspondence and negotiation and settlement strategies, as appropriate
	3.4 Convey decisions within regulatory timeframes to ensure performance targets are achieved
4. Review decisions and identify any required policy or procedural changes	4.1 Evaluate and review decisions against requirements and outcomes on regular basis
	4.2 Ensure review process identifies extent to which decisions support process of accepting and managing claim
	4.3 Ensure review process identifies extent to which decisions support setting of accurate claim portfolio reserves
	4.4 Document circumstances of claims and decisions concerning legal liability and indemnity of claim for consideration in portfolio review
	4.5 Instigate changes to policy and procedures to preserve overall balance of risk and ensure the terms on which the customer is covered remain fair in similar circumstances, if appropriate
5. Update records	5.1 Document actions, procedures and outcomes, and record promptly and accurately
	5.2 Maintain finalised documentation according to organisational policy and legislative requirements and codes of practice, as applicable

continued overleaf

Performance Evidence
<i>Evidence of the ability to:</i>
<ul style="list-style-type: none"> effectively establish and implement monitoring processes gather evidence to support decision make sound and fair decisions on legal liability and indemnity within given parameters advise stakeholders of decisions in a timely manner initiate changes to policies and procedures to better support organisational philosophy and objectives document all aspects of the process apply organisational policy and procedures, and comply with legislation, regulations and industry codes of practice in the determination and provision of legal and indemnity advice associated with a claim.
Knowledge Evidence
<i>To complete the unit requirements safely and effectively, the individual must:</i>
<ul style="list-style-type: none"> explain the claims management process outline data analysis techniques and procedures identify and outline key features of relevant legislation, regulatory guidelines and industry sector codes of practice as they apply to legal liability and indemnity in insurance claims outline information technology and communications systems explain the principles and practice of loss adjustment outline key features of organisational policy, procedures, insurance guidelines and levels of authority outline and explain the importance of wording of insurance policies and other documentation in keeping with the organisation or industry sector explain risk prevention and loss minimisation methods and application identify types and categories of insurance policies.

Evaluate and report on status of claims portfolio

<https://training.gov.au/Training/Details/FNSISV515>

[Return to Part B; Competencies for Claims](#)

ELEMENT	PERFORMANCE CRITERIA
1. Evaluate status of claims portfolio	1.1 Identify organisation's expectations for claims portfolio performance
	1.2 Analyse and evaluate claims portfolio data and information to identify trends and determine status of portfolio
	1.3 Research industry to determine benchmarks for claims portfolios
2. Recommend changes to claims portfolio, policy and/or procedures, as required	2.1 Identify changes to portfolio, policy and procedures to improve portfolio performance and minimise claims losses
	2.2 Document all changes and update records in compliance with organisational policy and procedures
3. Prepare status report	3.1 Prepare accurate and timely claims portfolio reports to document status and trends, where appropriate
	3.2 Make recommendations on improvements to claims portfolio
4. Communicate findings to key stakeholders	4.1 Communicate promptly information which impacts on various portfolios to stakeholders according to organisational procedures
5. Review status report findings	5.1 Use feedback from stakeholders to review key findings and recommendations
	5.2 Document all feedback and subsequent amendments to status report and record according to organisational policy and procedures

Performance Evidence

Evidence of the ability to:

- effectively apply planning, data collection, analysis, communication and report writing skills to the interpretation and evaluation of the status of a claims portfolio
- accurately interpret charts, graphs and statistical information
- research industry trends in portfolio management to reduce losses
- prepare claims portfolio reports to document status and trends of the portfolio.

Knowledge Evidence

To complete the unit requirements safely and effectively, the individual must:

- explain and apply data analysis techniques relevant to claims portfolios
- explain and apply evaluation methodologies
- describe industry trends in insurance portfolio management
- outline organisational policy, procedures, underwriting guidelines and levels of authority relating to claims portfolios
- outline key features of relevant legislation, regulatory guidelines and industry sector codes of practice relating to claims management and reporting
- explain risk prevention and loss minimisation methods and application in the development of claims portfolios
- define types and categories of insurance policies.

Coordinate support services

<https://training.gov.au/Training/Details/CHCCSM004>

[Return to Part B; Competencies for Claims](#)

Some of the items within this national competency are not required for the competency framework

ELEMENT	PERFORMANCE CRITERIA
1. Identify the services required to support the customer	1.2 Collaborate with the client and other services to determine the service provision requirements
	1.3 Develop a plan to identify all appropriate services required, the expected outcomes and timeframes.
	1.4 Communicate to the client the recommended service providers and obtain agreement
	1.5 Instruct services providers on support to be provided, outline expectations and coordinate the provision of agreed services
	2.1 Identify, implement and maintain duty of care responsibilities with the service provider
2. Support the client to access multiple services	2.2 Provide information to the client about the instructed service providers and their role in the coordination of information on the claim
	2.3 Work with the client to establish communication requirements
	2.4 Assess the need and arrange interpreter, according to clients needs, where required
	2.5 Collaborate with the client and other services providers to identify barriers to access the required services
	2.6 Work with the client to prioritise needs and communicate these with service providers
	2.7 Facilitate case conference and meetings to coordinate responsibilities and roles, where required
	2.8 Collaborate with other services to minimise client confusion and concerns in a coordinated manner
	3. Monitor client Progress
3.2 Work with the client and service providers to monitor progress toward outcomes	
3.3 Obtain client feedback about the provision of service providers	
3.4 Identify and implement further support required to meet additional needs and to monitor progress towards outcomes	

Performance Evidence
<i>Evidence of the ability to:</i>
<ul style="list-style-type: none"> plan and coordinate multiple resources, services and support for clients
Knowledge Evidence
<i>To complete the unit requirements safely and effectively, the individual must:</i>
<ul style="list-style-type: none"> evidence based practice requirements a full range of services and supports available issues faced by clients, their family and carers, accessing multiple services impact of service duplication principles and practices of instructing service providers principles and practices of collaborating with multiple service providers indicators of imminence of self-harm or harm to other referral requirements of services formal meeting processes relevant organisation and regulatory standards, policy, procedures and legislation risks and responsibilities relating to duty of care for vulnerable people cultural considerations, history, protocols and systems of culturally and linguistically diverse clients and Aboriginal and/or Torres Strait Islander people family structure, dynamics, communication and decision-making relevant documentation protocols range of available services and support requirements and boundaries of the coordination role issues that cause client confusion, concerns and barriers

Manage ongoing disability claims

<https://training.gov.au/Training/Details/FNSILF505>

Return to Part B; Competencies for Claims

ELEMENT	PERFORMANCE CRITERIA
1. Manage disability claim review procedures	1.1 Identify required claim information and timeframes for update
	1.2 Review continuing liability of insurer against ongoing disability claim
	1.3 Identify required periodical claimant submissions and review ongoing disability claims
	1.4 Maintain contact with claimant and required stakeholders
	1.5 Review claim file, apply policy terms, conditions and definitions and establish ongoing assessment criteria
2. Review claim and source additional information	2.1 Evaluate whether information satisfies ongoing assessment criteria
	2.2 Determine expected timeframe for client recovery from disability according to required disability guidelines
	2.3 Discuss expected timeframe with medical expert, and confirm timeframes with client and treating doctor
	2.4 Identify and document potential delays to client recovery with client and treating doctor
	2.5 Review information and identify need for additional evidence
	2.6 Collect additional information according to organisational policies and procedures, code of ethics, and legislative and regulatory requirements
3. Consult and monitor specialists regarding complex claims as required	3.1 Identify need to appoint specialists to assist in ongoing review of claim
	3.2 Engage and instruct appointed specialists as required
	3.3 Monitor specialist activities as required
	3.4 Interpret and review specialist reports and information
4. Assess ongoing claim	4.1 Analyse and review claimant submissions, information and specialist reports against ongoing assessment criteria
	4.2 Determine if claim has been fulfilled according to ongoing assessment criteria
	4.3 Communicate results of assessments to required stakeholders
5. Adjust benefits s required	5.1 Calculate benefit entitlements according to policy terms and conditions, and organisational policies and procedures
	5.2 Apply offsets and indexation to benefits according to policy terms and conditions, and organisational policies and procedures
	5.3 Interpret and apply criteria for ceasing income-stream benefit payments according to policy terms and conditions, code of ethics, organisational policies and procedures, and legislative and regulatory requirements
6. Identify requirements for ongoing assessment	6.1 Identify periodical claimant submissions required to support the review of the ongoing disability claim
	6.2 Determine date of last benefit according to organisational policies and procedures
	6.3 Communicate result with required stakeholders
7. Finalise and close claim	7.1 File required documentation on claim according to organisational policies and procedures
	7.2 Complete medical, financial and closure fields according to organisational policies and procedures
	7.3 Update policy records in required systems according to organisational policies and procedures
	7.4 Close claim in required systems and communicate closure to policy owner or authorised parties

continued overleaf

Performance Evidence
<i>Evidence of the ability to:</i>
<ul style="list-style-type: none"> manage at least two different ongoing disability claims, including at least one claim that includes changes in claimant's situation.
Knowledge Evidence
<i>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:</i>
<ul style="list-style-type: none"> organisational policies and procedures, and legislative, regulatory and code of ethics requirements relating to managing ongoing disability claims disability guidelines relating to ongoing disability life insurance claims key features of life insurance policy terms, conditions, and payment criteria key medical and disability terminology to interpret specialist reports and information key method and criteria for determining continuity of income-stream benefits insurance claims investigation procedures and practices key features of: <ul style="list-style-type: none"> risks associated with ongoing disability insurance claims benefit structures based on the nature of disability claims claimant submissions role of key medical specialists and other stakeholders consulted in relation to ongoing disability claims organisational systems used to manage, file and close ongoing disability claims.

Plan and implement rehabilitation and return to work and health strategies

<https://training.gov.au/Training/Details/FNSPIM401>

Return to Part B; Competencies for Claims

ELEMENT	PERFORMANCE CRITERIA
1. Establish rehabilitation need and potential for return to work and health	1.1 Determine nature and status of claim and refer appropriate claims for appropriate rehabilitation as early as practicable
	1.2 Assess rehabilitation needs and potential for return to work and health with reference to all available documentation and information as soon as possible after claims notification, and communicate to relevant parties and customer
	1.3 Develop objectives, goals and parameters for rehabilitation and return to work and health in consultation with key stakeholders
2. Provide rehabilitation advice and return to work and health strategies	2.1 Provide information on available rehabilitation services to relevant parties in line with organisational procedures and guidelines.
	2.2 Provide advice on benefits of early intervention, if appropriate
3. Assess rehabilitation and return to work and health plan	3.1 Assess rehabilitation plans to ensure they facilitate early, safe and sustainable return to work and health outcome
	3.2 Collaborate with relevant parties, including medical providers in developing occupational rehabilitation program and return to work and health plan
	3.3 Outline program of graduated and suitable work duties in plan
	3.4 Establish plans that document specific return to work and health goals and milestones for the customer to achieve, services to be provided, and estimates of cost and duration of services
4. Arrange rehabilitation services	4.1 Collaborate with the customer and relevant parties to arrange the agreed rehabilitation services.
	4.2 Facilitate access to reasonable rehabilitation support to restore the customer as much as possible to their pre-disability capacity
	4.3 Evaluate each customer's needs and arrange services aligned to these and the policy terms and conditions
	4.4 Approve payments for rehabilitation services in line with organisational guidelines, limits and procedures
5. Monitor client's progress	5.1 Review and monitor the provision of rehab services, and amend recovery strategy to bring goals back on track
	5.2 Maintain and document regular communication with relevant parties

Performance Evidence

Evidence of the ability to:

- interpret and comply with industry and organisational obligations and objectives
- negotiate effectively on behalf of the organisation and build client relationships
- assess rehabilitation need and potential for return to work and health
- assess and document return to work and health strategies, and implement a detailed plan for rehabilitation and return to work and health for high risk or long-term cases
- monitor and effectively report on progress of clients, maintaining privacy and confidentiality while performing case management functions.
- Review policy benefits to assess access to rehabilitation options

Knowledge Evidence

To complete the unit requirements safely and effectively, the individual must:

- describe the key features of organisational policy, procedures and authorities (remove)
- Explain the types of support and services that an insurer can offer a customer to assist with their recovery and return to work
- explain the key steps in the rehabilitation processes
- explain relevant policy benefits
- identify rehabilitation options and providers

Manage complex return to work cases

<https://training.gov.au/Training/Details/FNSPIM507>

Return to Part B; Competencies for Claims

Some of the items within this national competency are not required for the competency framework

ELEMENT	PERFORMANCE CRITERIA
1. Analyse factors, barriers and strategies for managing complex RTW cases	1.1 Identify the factors and barriers that contribute to a complex RTW case
	1.2 Identify and analyse the impact and interplay of injuries, pre-existing conditions and secondary conditions on the case
	1.3 Identify mechanisms available within the organisation to support the customer
	1.4 Determine situations where early intervention or changes to RTW management are required
	1.5 Determine the most appropriate support strategy for particular issues and complexities including mental health and serious disability
2. Develop an individually tailored recovery management plan to overcome risks and barriers	2.1 Identify the needs of the customer and any indicators of complex issues or risks
	2.2 Seek advice from external or internal specialists where required to assist in the development of a sustainable RTW plan for the customer
	2.3 Identify suitable duties, reasonable adjustments and area of work for the customer based on identification of needs and advice from specialists if sought
	2.4 Seek relevant internal approval determine a suitable RTW program for the customer
	2.5 Document a RTW plan identifying key duties, requirements, timeframes and expected outcomes
	2.6 Communicate the RTW plan effectively to all stakeholders adhering to health privacy principles
3. Monitor progress of RTW plan and review management of risk factors	3.2 Liaise regularly with the customer to monitor progress toward outcomes
	3.3 Proactively identify and manage any barriers, emerging conflicts or issues relating to the RTW plan
	3.4 Communicate sensitively with the customer to minimise confusion and concerns
	3.5 Review early intervention strategy and make changes as required
	3.6 Work in a coordinated manner with the customer, team leader and other stakeholders to develop solutions or options for future action to attain outcomes
	3.7 Escalate issues that cannot be resolved within own work role to appropriate personnel

continued overleaf

Performance Evidence
<i>Evidence of the ability to:</i>
<ul style="list-style-type: none"> • develop individually tailored return to work (RTW) plans for injured persons with complex needs based on an analysis of barriers and factors impacting on individuals • monitor and report on the progress of each injured person.
Knowledge Evidence
<i>To complete the unit requirements safely and effectively, the individual must:</i>
<ul style="list-style-type: none"> • identify and describe factors that can make a RTW case complex or difficult including: <ul style="list-style-type: none"> ○ psychosocial risk factors including low morale, poor job satisfaction, sense of unfair treatment or organisational injustice, power imbalances and seniority of client ○ mental health issues including depression ○ chronic physical illness ○ serious injury ○ stress and trauma ○ negative workplace relationships including discrimination and low motivation • discuss the impact of workplace culture and co-worker attitudes and perceptions on RTW programs for injured persons • outline mainstream and specialist support provided for a range of complex issues including mental health and serious injury • outline the health privacy principles to be complied with when dealing and communicating with stakeholders • describe formats for designing RTW plans • describe organisational policies and procedures for accessing specialist support for injured persons • describe a range of conflict management and dispute resolution approaches appropriate for RTW management.



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