Certificate IV in General Insurance

FNS41415

TAKE THE NEXT CAREER STEP IN THE GROWING INSURANCE SECTOR BY LEARNING CLAIMS AND UNDERWRITING
About This Course

This Certificate IV in General Insurance covers specialist insurance content such as claims processing and/or underwriting risk in depth, as well as the organisation leadership and team building skills you need to deliver ongoing benefits to your current or future business unit. Choose to specialise in underwriting or claims; or select both.

Choose to specialise in insurance claims processing or insurance underwriting or decide to multi-skill and select both. Add important skills such as customer service and leadership to broaden your career options.

Subject Choices

- Contribute to Safety
- General Insurance Products
- Team Effectiveness
- Professional Conduct in Finance
- Insurance Underwriting (E)
- Insurance Claims (E)
- Leadership Skills (E)
- Co-ordinate Customer Service (E)
- Sales Solutions (E)
- Dispute Resolution (E)
- General Insurance Advice (E)
- More electives available
Key Course Facts

Start Date: 
Start immediately

Duration: 
Complete within 12 months

Delivery Options: 
On-line/Correspondence

Group Training: 
Workshops available

Course Fees: $4,400  All materials provided at no extra cost

The course fees may vary if you are a trainee or if the state that you reside in has a subsidised training opportunity. Refer to the tables below.

New Entrant Traineeship Fees for this Qualification:

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Existing Worker Traineeship Fees for this Qualification:

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School Based Traineeship Fees for this Qualification:

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Subsidised Training Options for this Qualification:

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* NSW fees depend on previous qualification levels
** Subject to eligibility and availability at the time of enrolment
Entry Requirements

Reading and Writing Skills
The course is an online correspondence course so you need to have average English reading and writing skills, or higher. As a guide - you should have completed Year 12 schooling, or have sound workplace written communication skills.

Spoken English Skills
Some components of this course have practical components where students will be required to demonstrate verbal communication skills as part of their assessments. Average English skills are necessary to complete these components successfully.

Numeracy Skills
Numeracy skills are only required to a basic level eg calculations with calculators.

Computer and Internet
• Access to a Desktop Computer or Laptop
• Internet access with Internet Explorer 8+, Chrome or Firefox
• Microsoft Office 2010 Word and Subject specific Office products for chosen electives (ie Excel, Powerpoint, Publisher)

Other
• Ability to study and conduct assessments in a safe environment
Subject Descriptions

Core Subjects:

Contribute to Safety
This subject covers the skills and knowledge required to work in a healthy and safe manner. You will learn to recognise hazards, the importance of safety signs and how to raise safety issues within a workplace. This is a great entry level subject to help you act and respond in a safe manner and it also covers how to respond to emergency incidents.

Unit(s):
BSBWHS201 - Contribute to health and safety of self and others

General Insurance Products
This subject focuses on home building, contents and motor vehicle insurance products to develop an understanding of insurance terminology, policy coverage and common exclusions. Students get the opportunity to not only research their own products so that they are able to confidently outline the product features and benefits and how they suit specific customer needs.

Unit(s):
FNSINC402 - Develop and maintain in-depth knowledge of products and services used by an organisation or sector

Team Effectiveness
Teams need sound leadership to prosper. This important subject breaks down the art of leading effective teams into the key elements of inspiring trust, effective communication, setting targets and building relationships. Special attention is given to teaching leaders how to successfully manage both individual and team conflict and improve team performance.

Unit(s):
BSBLDR402 - Lead effective workplace relationships
BSBLDR403 - Lead team effectiveness

Professional Conduct in Finance
To build a successful career in the financial services industry you need a range of skills and knowledge. This subject covers skills to work effectively in a team, manage your time, apply specific legislation that affects your role, to identifying how your organisation can be more sustainable. You will develop your own professional development plan to ensure that you continue to progress in your chosen field in financial services.

Unit(s):
FNSINC401 - Apply principles of professional practice to work in the financial services industry
Elective Subjects: 3 - 5 electives are required (depending on subjects chosen)

**Insurance Underwriting**

Insurance risk, sources of risk information, and assessing risk are key topics in this subject. Students will learn about the role of the underwriter so that they have an understanding of how risks are assessed and determinations are made to either accept, modify or reject a risk.

Unit(s):
- FNSISV401 - Evaluate risk for new business
- FNSISV402 - Underwrite new business
- FNSISV403 - Survey potential risk exposure
- FNSISV404 - Underwrite renewal business

**Insurance Claims**

This subject covers every stage of the claims process – from accepting a claim to processing, settling or denying the claim. Students will learn about their compliance obligations in respect to the Insurance Contracts Act and the General Insurance Code of Practice. A number of case studies are used to help students demonstrate their understanding of the key aspects. This includes a role play where the student gets to practice their negotiation skills.

Unit(s):
- BSBCUE405 - Survey stakeholders to gather and record information
- FNSCUS401 - Participate in negotiations
- FNSISV405 - Analyse insurance claims
- FNSISV406 - Use specialist terminology in insurance claims

**Leadership Skills**

This subject is specifically designed to lay a strong leadership foundation for learners. Focusing on key leadership elements such as communication, organisational behaviour, being a role model, problem solving, delivering feedback and effective decision making, this subject is perfect for anyone looking to build or enhance their leadership skills.

Unit(s):
- BSBMGT401 - Show leadership in the workplace
- BSBLDR401 - Communicate effectively as a workplace leader

**Co-ordinate Customer Service**

Providing good service to your internal and external customers is a critical responsibility for managers. Learn how to identify the key aspects of service delivery important to your customers, and how to train staff to deliver this.

Unit(s):
- BSBCUS401 - Coordinate implementation of customer service strategies
- BSBCUS403 - Implement customer service standards
- BSBCUS402 - Address customer needs
- FNSCUS403 - Deliver a professional service to customers

**Sales Solutions**

This subject covers key concepts in sales and marketing, prospecting, qualifying prospects and approaching the prospect. Other topics covered are managing your client data sales planning process and knowledge required for successful selling.

Unit(s):
- FNSSAM401 - Sell financial products and services
- FNSSAM403 - Prospect for new clients
Dispute Resolution

Formal disputes processes exist in financial services as a regulatory requirement. In this subject you will learn formal complaints management techniques, Internal Dispute Resolution requirements and understand the applicable External Dispute Resolution Schemes.

Unit(s):
FNSCUS402 - Resolve disputes

General Insurance Advice

This subject describes the skills and knowledge required to assess a client’s insurance needs and to provide general advice about general insurance products such as car insurance and building home and contents.

Unit(s):
FNSASIC304 - Provide Tier 2 general advice in general insurance

Personal Advice on Insurance

Personal advice is where the authorised insurance adviser considers the customers financial circumstances, needs and objectives when making advice about suitable general insurance products. This requires in depth knowledge of the ASIC licencing obligations, disclosure obligations and scaled personal advice. This subject is only recommended for those who will be in roles where they are giving personal advice.

Unit(s):
FNSASIC305 - Provide Tier 2 personal advice in general insurance
Service Guarantees

Quality Training Provider
ACCM was one of the first private training Colleges to be given official RTO registration status. 21 years later we have helped over 2 000 employers and 25 000 students achieve their career goals and have been recognised as a state finalist on the NSW Training Awards.
We have a history of satisfied students and clients and repeat business. Our testimonials on our website are genuine and the type of feedback we receive daily. We are so confident that you will be pleased with the College service, that we guarantee it.

Speedy Paper-less Enrolment
Enrolment Applications are accepted 24/7 online. Be fully enrolled in your course in 7 minutes! For customised or employment based courses and traineeships contact us and we will send you a customised enrolment page by email.

Start Anytime - Immediate Enrolment
Within 30 minutes of being enrolled, your personal log-on details are emailed to you. This gives you access to course materials to commence your studies (via our on-line system WebClass).

Industry Expert Student Adviser
You will be allocated your own industry experienced Student Adviser. While they will personally manage your program; you will also benefit from the College team around them to provide expert assistance in all subject areas.

Prompt Results and Feedback
All assessments are promptly returned (via Webclass) with detailed feedback and encouragement. Our goal is to have them back to you in 2 weeks or less. In the meantime you can progress to your next subject.

Personal Contact for the Right Start
When you enrol your College Student Adviser will phone to welcome you to the course. Your Student Adviser will ensure that you understand the best way to progress in your course. They will also assist you with any questions you may have.
They will be in regular touch with you at the start of your course to offer motivation, support and guidance. For employment based enrolments they will also make contact with supervisors during this time to address any questions they may have.

Pro-active Learner Support
The support won’t stop! Contact from your College Student Adviser will continue every month, based on the level of help you need.
Of course, at any time you can call us to get help. Get immediate assistance over the phone and by email. If immediate assistance is unavailable for any reason, we will make sure a qualified Student Adviser is in contact with you no later than the next business day.

Quality Course Materials
Our step by step course materials have been written by industry experts specifically for the College. They will give you all of the relevant learner information you need to succeed in your course.
The resources simplify industry jargon and concepts, give you industry insight and understanding, and focus on current real world business practices.

Employer Progress Updates
For employment based enrolments all supervisors will be emailed a monthly progress report showing the status of all learners. We understand that its essential to keep you up to date.