

Suggestions of New UoC

**Specification of Competency Standards of the Insurance Industry (Life Insurance)
Unit of Competency**

Underwriting & Claims

1. Title	Understand insurance market
2. Code	
3. Range	This unit of competency is applicable to those who are required to work in any functional area of the insurance industry. It involves the understanding of local insurance markets, the structure of insurance company, insurance functions, regulations and insurance technology (InsurTech).
4. Level	2
5. Credit	1 (for reference only)
6. Competency	<p><u>Performance Requirements</u></p> <p>6.1 Possess basic knowledge of local insurance markets</p> <ul style="list-style-type: none"> • Understand insurance market practice and the related insurance products • Understand insurance functions and structure of insurance company • Understand relevant insurance regulations and compliance requirements • Understand the roles of insurance regulator (i.e. Insurance Authority of Hong Kong) and its statutory functions • Understand relevant development and applications of InsurTech <p>6.2 Use of insurance market knowledge and InsurTech</p> <ul style="list-style-type: none"> • Use appropriate market knowledge and InsurTech in carrying out daily and specific operations • Comply with relevant regulations in carrying out daily and specific operations
7. Assessment Criteria	<p>The integrated outcome requirements of this unit of competency are:</p> <ul style="list-style-type: none"> • Demonstrate an understanding of insurance market practice and the related insurance products • Demonstrate an understanding of insurance functions and structure of insurance company • Demonstrate an understanding of the role of insurance regulator and its legislative function and regulatory framework • Able to comply with relevant regulations in carrying out daily and specific operations • Able to use InsurTech to support daily and specific operations
8. Remarks	This unit of competency is also applicable to general insurers.

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Specification of Competency Standards of the Insurance Industry (Life Insurance) Unit of Competency

Underwriting & Claims

1. Title	Apply insurance technology for operational efficiency
2. Code	
3. Range	This unit of competency is applicable to those who are required to work in underwriting and claims functions of the insurance industry. It involves the understanding of the basics of insurance technology (InsurTech), operation of the underwriting and claims functions and how InsurTech is used to drive operational efficiency of both functions by following prescribed operating procedures and use of proper information. It also involves the use of InsurTech to provide more efficient digital solutions to customers and information to other business units and senior management for better decision making.
4. Level	4
5. Credit	3 (for reference only)
6. Competency	<p><u>Performance Requirements</u></p> <p>6.1 Possess basic knowledge of InsurTech and their applications to the underwriting and claims functions</p> <ul style="list-style-type: none"> • Understand the basics of InsurTech • Understand the operation of the underwriting and claims functions of insurance company • Understand how InsurTech is used to drive operational efficiency of the underwriting and claims functions <p>6.2 Apply InsurTech for operational efficiency in the underwriting and claims functions</p> <ul style="list-style-type: none"> • Follow prescribed operating procedures and use proper information to carry out daily and specific operations to reduce errors, lower costs and enhance efficiency in both back and front office operations • Oversee the use of InsurTech to provide more efficient digital solutions to customers for better user experience such as underwriting consideration, quotation processing and claims application • Prepare and provide information through InsurTech such as data analytics to business units and senior management at intervals as required by job role and on ad-hoc basis to support better decision making
7. Assessment Criteria	<p>The integrated outcome requirements of this unit of competency are:</p> <ul style="list-style-type: none"> • Demonstrate a basic understanding of InsurTech • Demonstrate an understanding of the operation of the underwriting and claims functions of insurance company • Demonstrate an understanding of how InsurTech can be used to drive operational efficiency of the underwriting and claims functions • Able to follow prescribed operating procedures and use the information needed to carry out daily and specific operations to reduce errors, lower costs and enhance efficiency in both back and front office operations • Able to oversee the use of InsurTech to provide more efficient digital solutions to customers such as clearer quotes in underwriting, a more rapid response to claims and faster query replies to achieve better user experience

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	<ul style="list-style-type: none">• Able to provide information through InsurTech such as data analytics to other business units and senior management at intervals as required by job role and on ad-hoc basis to support better decision making
8. Remarks	This unit of competency is also applicable to general insurers.

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**Specification of Competency Standards of the Insurance Industry (Life Insurance)
Unit of Competency**

Underwriting & Claims

1. Title	Manage the application of insurance technology
2. Code	
3. Range	This unit of competency is applicable to those who are required to work in underwriting and claims functions of the insurance industry. It involves the understanding of the development of insurance technology (InsurTech) and entails the facilitation of using InsurTech in underwriting and claims functions. It also provides guidelines or training activities in educating different users in using InsurTech in underwriting and claims functions.
4. Level	5
5. Credit	4 (for reference only)
6. Competency	<p><u>Performance Requirements</u></p> <p>6.1 Possess knowledge of InsurTech and their applicability to the underwriting and claims functions of insurance company</p> <ul style="list-style-type: none"> • Understand the development of InsurTech • Understand the suitability and applicability of different InsurTech for the underwriting and claims functions • Understand the knowledge, job responsibilities and usage of the InsurTech of different users in underwriting and claims functions of insurance company in order to identify their training and development needs <p>6.2(a) Implement appropriate InsurTech for the underwriting and claims functions of insurance company</p> <ul style="list-style-type: none"> • Arrange appropriate InsurTech in carrying out daily and specific operations of insurance company • Source, communicate and negotiate with technology service providers to ensure their efficient and effective services • Implement InsurTech infrastructure with solutions delivered by technology service providers or internal information technology unit • Educate users in using new InsurTech in underwriting and claims functions through training and development activities <p>6.2(b) Evaluate the use of InsurTech in underwriting and claims functions of insurance company</p> <ul style="list-style-type: none"> • Assess the effectiveness and efficiency of InsurTech applications • Evaluate the performance of the technology service providers or internal information technology unit • Implement corrective action in case the performance of InsurTech cannot meet the user requirements • Review the training needs of different users in InsurTech and offer suitable training and development programme <p>6.3 Demonstrate professionalism in managing the application of InsurTech of the underwriting and claims functions</p> <ul style="list-style-type: none"> • Strive for excellence in managing the application of InsurTech and education of users of the underwriting and claims functions

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7. Assessment Criteria	The integrated outcome requirements of this unit of competency are: <ul style="list-style-type: none">• Demonstrate an understanding of the development of InsurTech in underwriting and claims functions of insurance company• Able to implement appropriate InsurTech for the underwriting and claims functions of insurance company• Able to source, communicate and negotiate with technology service providers or internal information technology unit• Able to evaluate the performance of the technology service providers or internal information technology unit• Able to assess the effectiveness and efficiency of InsurTech applications in the underwriting and claims functions of insurance company• Able to identify and fulfill the training and development needs of different users in using InsurTech in the underwriting and claims functions of insurance company
8. Remarks	This unit of competency is also applicable to general insurers.

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**Specification of Competency Standards of the Insurance Industry (Life Insurance)
Unit of Competency**

Underwriting & Claims

1. Title	Identify insurance technology needs for better business performance
2. Code	
3. Range	This unit of competency is applicable to those who are required to work in underwriting and claims functions of the insurance industry. It involves the understanding of insurance technology (InsurTech), strategic direction of the insurance company and the changing business environment. It also involves the formulation of strategies to identify, analyze and meet the technological needs of the underwriting and claims functions for better business performance.
4. Level	6
5. Credit	5 (for reference only)
6. Competency	<p><u>Performance Requirements</u></p> <p>6.1 Possess in-depth knowledge to identify the InsurTech needs of the underwriting and claims functions</p> <ul style="list-style-type: none"> • Understand the current and future development of InsurTech • Understand the strategic direction of the insurance company and InsurTech needs for the underwriting and claims functions underpin the future development • Understand changing business environment and the needs to upgrade the existing InsurTech infrastructure for better business performance <p>6.2 Formulate strategies to identify, analyze and meet the InsurTech needs of the underwriting and claims functions</p> <ul style="list-style-type: none"> • Analyze the strategic directions of the insurance company and identify the technological needs to meet the specific underwriting and claims requirements underpin the future development • Consult different users in underwriting and claims functions to confirm their specific technological needs • Evaluate changing business environment and identify the technological needs to upgrade the existing InsurTech infrastructure for better business performance • Review and evaluate the business processes and current technology used in the insurance company to identify improvement areas where technology can assist in enhancing productivity, efficiency and security • Prioritize needs in technology development or acquisition based on the insurance company's strategies in business development • Review plans on business development of underwriting and claims functions and determine the urgency in introducing technological improvements • Conduct cost and benefit analysis on different proposed solutions and evaluate the eventualities of alternative technological solutions to achieve better business performance <p>6.3 Demonstrate professionalism in catering to the technological needs of the underwriting and claims functions</p> <ul style="list-style-type: none"> • Strive for excellence in identifying, analyzing and meeting the technological needs of the underwriting and claims functions • Work always at full capacity to continuously improve the overall effectiveness and efficiency of the insurance company's technological environment

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**Specification of Competency Standards of the Insurance Industry (Life Insurance)
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7. Assessment Criteria	<p>The integrated outcome requirements of this unit of competency are:</p> <ul style="list-style-type: none">• Demonstrate an understanding of the current and future development of InsurTech• Demonstrate an understanding of the strategic direction of the insurance company and technological needs for the underwriting and claims functions underpin the future development• Demonstrate an understanding of the changing business environment and the needs to upgrade the existing InsurTech infrastructure for better business performance• Able to analyze the strategic directions and changing business environment of the insurance company• Able to review and evaluate business processes and current technology used in the insurance company• Able to prioritize needs in technology development or acquisition based on the insurance company's strategies in business development• Able to review the plan on business development of underwriting and claims functions and determine the urgency in introducing technological improvements• Able to conduct cost and benefit analysis on different proposed solutions and evaluate the eventualities of alternative technological solutions to achieve better business performance
8. Remarks	This unit of competency is also applicable to general insurers.

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Specification of Competency Standards of the Insurance Industry (Life Insurance) Unit of Competency

Underwriting & Claims

1. Title	Develop initiatives to manage emerging risks
2. Code	
3. Range	This unit of competency is applicable to those who are required to work in the underwriting and claims functions of the insurance industry. It involves the understanding of emerging risks particularly Environmental, Social and Governance (ESG) risks and their accompanying threats and opportunities that could impact significantly the underwriting and claims functions. It also involves the development of initiatives including the use of Enterprise Risk Management (ERM) and insurance technology (InsurTech) to identify, measure, mitigate and monitor pertinent emerging risks.
4. Level	6
5. Credit	5 (for reference only)
6. Competency	<p><u>Performance Requirements</u></p> <p>6.1 Possess in-depth knowledge of emerging risks that could impact the insurance company with focus on the underwriting and claims functions</p> <ul style="list-style-type: none"> • Understand the macro environment within which the insurance company is operating and the emerging risks particularly ESG risks generated from the environment • Understand the gravity of impacts, opportunities and threats generated from the emerging risks • Understand how to develop initiatives to exploit business opportunities and neutralize threats from pertinent emerging risks • Understand how the current and future development of InsurTech can position the underwriting and claims functions to exploit opportunities and neutralize threats from pertinent emerging risks • Understand how to use ERM including risk mitigation measures to manage pertinent emerging risks <p>6.2 Develop initiatives to manage emerging risks especially on the underwriting and claims functions</p> <ul style="list-style-type: none"> • Analyze the macro environment to identify pertinent emerging risks particularly ESG risks • Assess the gravity of impacts and opportunities and threats posted by those pertinent emerging risks • Develop initiatives to exploit business opportunities and neutralize threats. (e.g. emerging cyber risk - hacking) • Position and deploy InsurTech to exploit business opportunities and neutralize threats from pertinent emerging risks • Deploy ERM to identify, measure, mitigate and monitor emerging risks for underwriting and claims purposes <p>6.3 Demonstrate professionalism in managing emerging risks efficiently and effectively for underwriting and claims functions</p> <ul style="list-style-type: none"> • Develop systematic initiatives to manage pertinent emerging risks including the use of ERM and InsurTech

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Unit of Competency**

7. Assessment Criteria	The integrated outcome requirements of this unit of competency are: <ul style="list-style-type: none">• Demonstrate an understanding of the emerging risks particularly ESG risks generated from the environment• Demonstrate an understanding of the gravity of impacts, opportunities and threats generated from the emerging risks• Able to analyze the macro environment to identify pertinent emerging risks particularly ESG risks managed by the underwriting and claims functions• Able to assess the gravity of impacts, opportunities and threats posted by pertinent emerging risks• Able to develop initiatives to exploit business opportunities and neutralize threats from pertinent emerging risks• Able to position and deploy InsurTech to exploit business opportunities and neutralize threats from pertinent emerging risks• Able to deploy ERM to identify, measure, mitigate and monitor emerging risks for underwriting and claims purposes
8. Remarks	This unit of competency is also applicable to general insurers.

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**Specification of Competency Standards of the Insurance Industry (General Insurance)
Unit of Competency**

Underwriting & Claims

1. Title	Understand insurance market
2. Code	
3. Range	This unit of competency is applicable to those who are required to work in any functional area of the insurance industry. It involves the understanding of local insurance markets, the structure of insurance company, insurance functions, regulations and insurance technology (InsurTech).
4. Level	2
5. Credit	1 (for reference only)
6. Competency	<p><u>Performance Requirements</u></p> <p>6.1 Possess basic knowledge of local insurance markets</p> <ul style="list-style-type: none"> • Understand insurance market practice and the related insurance products • Understand insurance functions and structure of insurance company • Understand relevant insurance regulations and compliance requirements • Understand the roles of insurance regulator (i.e. Insurance Authority of Hong Kong) and its statutory functions • Understand relevant development and applications of InsurTech <p>6.2 Use of insurance market knowledge and InsurTech</p> <ul style="list-style-type: none"> • Use appropriate market knowledge and InsurTech in carrying out daily and specific operations • Comply with relevant regulations in carrying out daily and specific operations
7. Assessment Criteria	<p>The integrated outcome requirements of this unit of competency are:</p> <ul style="list-style-type: none"> • Demonstrate an understanding of insurance market practice and the related insurance products • Demonstrate an understanding of insurance functions and structure of insurance company • Demonstrate an understanding of the role of insurance regulator and its legislative function and regulatory framework • Able to comply with relevant regulations in carrying out daily and specific operations • Able to use InsurTech to support daily and specific operations
8. Remarks	This unit of competency is also applicable to life insurers.

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Specification of Competency Standards of the Insurance Industry (General Insurance) Unit of Competency

Underwriting & Claims

1. Title	Apply insurance technology for operational efficiency
2. Code	
3. Range	This unit of competency is applicable to those who are required to work in underwriting and claims functions of the insurance industry. It involves the understanding of the basics of insurance technology (InsurTech), operation of the underwriting and claims functions and how InsurTech is used to drive operational efficiency of both functions by following prescribed operating procedures and use of proper information. It also involves the use of InsurTech to provide more efficient digital solutions to customers and information to other business units and senior management for better decision making.
4. Level	4
5. Credit	3 (for reference only)
6. Competency	<p><u>Performance Requirements</u></p> <p>6.1 Possess basic knowledge of InsurTech and their applications to the underwriting and claims functions</p> <ul style="list-style-type: none"> • Understand the basics of InsurTech • Understand the operation of the underwriting and claims functions of insurance company • Understand how InsurTech is used to drive operational efficiency of the underwriting and claims functions <p>6.2 Apply InsurTech for operational efficiency in the underwriting and claims functions</p> <ul style="list-style-type: none"> • Follow prescribed operating procedures and use proper information to carry out daily and specific operations to reduce errors, lower costs and enhance efficiency in both back and front office operations • Oversee the use of InsurTech to provide more efficient digital solutions to customers for better user experience such as underwriting consideration, quotation processing and claims application • Prepare and provide information through InsurTech such as data analytics to business units and senior management at intervals as required by job role and on ad-hoc basis to support better decision making
7. Assessment Criteria	<p>The integrated outcome requirements of this unit of competency are:</p> <ul style="list-style-type: none"> • Demonstrate a basic understanding of InsurTech • Demonstrate an understanding of the operation of the underwriting and claims functions of insurance company • Demonstrate an understanding of how InsurTech can be used to drive operational efficiency of the underwriting and claims functions • Able to follow prescribed operating procedures and use the information needed to carry out daily and specific operations to reduce errors, lower costs and enhance efficiency in both back and front office operations • Able to oversee the use of InsurTech to provide more efficient digital solutions to customers such as clearer quotes in underwriting, a more rapid response to claims and faster query replies to achieve better user experience • Able to provide information through InsurTech such as data analytics to

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Specification of Competency Standards of the Insurance Industry (General Insurance)

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	other business units and senior management at intervals as required by job role and on ad-hoc basis to support better decision making
8. Remarks	This unit of competency is also applicable to life insurers.

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**Specification of Competency Standards of the Insurance Industry (General Insurance)
Unit of Competency**

Underwriting & Claims

1. Title	Manage the application of insurance technology
2. Code	
3. Range	This unit of competency is applicable to those who are required to work in underwriting and claims functions of the insurance industry. It involves the understanding of the development of insurance technology (InsurTech) and entails the facilitation of using InsurTech in underwriting and claims functions. It also provides guidelines or training activities in educating different users in using InsurTech in underwriting and claims functions.
4. Level	5
5. Credit	4 (for reference only)
6. Competency	<p><u>Performance Requirements</u></p> <p>6.1 Possess knowledge of InsurTech and their applicability to the underwriting and claims functions of insurance company</p> <ul style="list-style-type: none"> • Understand the development of InsurTech • Understand the suitability and applicability of different InsurTech for the underwriting and claims functions • Understand the knowledge, job responsibilities and usage of the InsurTech of different users in underwriting and claims functions of insurance company in order to identify their training and development needs <p>6.2(c) Implement appropriate InsurTech for the underwriting and claims functions of insurance company</p> <ul style="list-style-type: none"> • Arrange appropriate InsurTech in carrying out daily and specific operations of insurance company • Source, communicate and negotiate with technology service providers to ensure their efficient and effective services • Implement InsurTech infrastructure with solutions delivered by technology service providers or internal information technology unit • Educate users in using new InsurTech in underwriting and claims functions through training and development activities <p>6.2(d) Evaluate the use of InsurTech in underwriting and claims functions of insurance company</p> <ul style="list-style-type: none"> • Assess the effectiveness and efficiency of InsurTech applications • Evaluate the performance of the technology service providers or internal information technology unit • Implement corrective action in case the performance of InsurTech cannot meet the user requirements • Review the training needs of different users in InsurTech and offer suitable training and development programme <p>6.3 Demonstrate professionalism in managing the application of InsurTech of the underwriting and claims functions</p> <ul style="list-style-type: none"> • Strive for excellence in managing the application of InsurTech and education of users of the underwriting and claims functions

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**Specification of Competency Standards of the Insurance Industry (General Insurance)
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7. Assessment Criteria	<p>The integrated outcome requirements of this unit of competency are:</p> <ul style="list-style-type: none">• Demonstrate an understanding of the development of InsurTech in underwriting and claims functions of insurance company• Able to implement appropriate InsurTech for the underwriting and claims functions of insurance company• Able to source, communicate and negotiate with technology service providers or internal information technology unit• Able to evaluate the performance of the technology service providers or internal information technology unit• Able to assess the effectiveness and efficiency of InsurTech applications in the underwriting and claims functions of insurance company• Able to identify and fulfill the training and development needs of different users in using InsurTech in the underwriting and claims functions of insurance company
8. Remarks	This unit of competency is also applicable to life insurers.

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**Specification of Competency Standards of the Insurance Industry (General Insurance)
Unit of Competency**

Underwriting & Claims

1. Title	Identify insurance technology needs for better business performance
2. Code	
3. Range	This unit of competency is applicable to those who are required to work in underwriting and claims functions of the insurance industry. It involves the understanding of insurance technology (InsurTech), strategic direction of the insurance company and the changing business environment. It also involves the formulation of strategies to identify, analyze and meet the technological needs of the underwriting and claims functions for better business performance.
4. Level	6
5. Credit	5 (for reference only)
6. Competency	<p><u>Performance Requirements</u></p> <p>6.1 Possess in-depth knowledge to identify the InsurTech needs of the underwriting and claims functions</p> <ul style="list-style-type: none"> • Understand the current and future development of InsurTech • Understand the strategic direction of the insurance company and InsurTech needs for the underwriting and claims functions underpin the future development • Understand changing business environment and the needs to upgrade the existing InsurTech infrastructure for better business performance <p>6.2 Formulate strategies to identify, analyze and meet the InsurTech needs of the underwriting and claims functions</p> <ul style="list-style-type: none"> • Analyze the strategic directions of the insurance company and identify the technological needs to meet the specific underwriting and claims requirements underpin the future development • Consult different users in underwriting and claims functions to confirm their specific technological needs • Evaluate changing business environment and identify the technological needs to upgrade the existing InsurTech infrastructure for better business performance • Review and evaluate the business processes and current technology used in the insurance company to identify improvement areas where technology can assist in enhancing productivity, efficiency and security • Prioritize needs in technology development or acquisition based on the insurance company's strategies in business development • Review plans on business development of underwriting and claims functions and determine the urgency in introducing technological improvements • Conduct cost and benefit analysis on different proposed solutions and evaluate the eventualities of alternative technological solutions to achieve better business performance <p>6.3 Demonstrate professionalism in catering to the technological needs of the underwriting and claims functions</p> <ul style="list-style-type: none"> • Strive for excellence in identifying, analyzing and meeting the technological needs of the underwriting and claims functions • Work always at full capacity to continuously improve the overall effectiveness and efficiency of the insurance company's technological environment

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7. Assessment Criteria	<p>The integrated outcome requirements of this unit of competency are:</p> <ul style="list-style-type: none">• Demonstrate an understanding of the current and future development of InsurTech• Demonstrate an understanding of the strategic direction of the insurance company and technological needs for the underwriting and claims functions underpin the future development• Demonstrate an understanding of the changing business environment and the needs to upgrade the existing InsurTech infrastructure for better business performance• Able to analyze the strategic directions and changing business environment of the insurance company• Able to review and evaluate business processes and current technology used in the insurance company• Able to prioritize needs in technology development or acquisition based on the insurance company's strategies in business development• Able to review the plan on business development of underwriting and claims functions and determine the urgency in introducing technological improvements• Able to conduct cost and benefit analysis on different proposed solutions and evaluate the eventualities of alternative technological solutions to achieve better business performance
8. Remarks	This unit of competency is also applicable to life insurers.

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Specification of Competency Standards of the Insurance Industry (General Insurance) Unit of Competency

Underwriting & Claims

1. Title	Develop initiatives to manage emerging risks
2. Code	
3. Range	This unit of competency is applicable to those who are required to work in the underwriting and claims functions of the insurance industry. It involves the understanding of emerging risks particularly Environmental, Social and Governance (ESG) risks and their accompanying threats and opportunities that could impact significantly the underwriting and claims functions. It also involves the development of initiatives including the use of Enterprise Risk Management (ERM) and insurance technology (InsurTech) to identify, measure, mitigate and monitor pertinent emerging risks.
4. Level	6
5. Credit	5 (for reference only)
6. Competency	<p><u>Performance Requirements</u></p> <p>6.1 Possess in-depth knowledge of emerging risks that could impact the insurance company with focus on the underwriting and claims functions</p> <ul style="list-style-type: none"> • Understand the macro environment within which the insurance company is operating and the emerging risks particularly ESG risks generated from the environment • Understand the gravity of impacts, opportunities and threats generated from the emerging risks • Understand how to develop initiatives to exploit business opportunities and neutralize threats from pertinent emerging risks • Understand how the current and future development of InsurTech can position the underwriting and claims functions to exploit opportunities and neutralize threats from pertinent emerging risks • Understand how to use ERM including risk mitigation measures to manage pertinent emerging risks <p>6.2 Develop initiatives to manage emerging risks especially on the underwriting and claims functions</p> <ul style="list-style-type: none"> • Analyze the macro environment to identify pertinent emerging risks particularly ESG risks • Assess the gravity of impacts and opportunities and threats posted by those pertinent emerging risks • Develop initiatives to exploit business opportunities and neutralize threats. (e.g. emerging cyber risk - hacking) • Position and deploy InsurTech to exploit business opportunities and neutralize threats from pertinent emerging risks • Deploy ERM to identify, measure, mitigate and monitor emerging risks for underwriting and claims purposes <p>6.3 Demonstrate professionalism in managing emerging risks efficiently and effectively for underwriting and claims functions</p> <ul style="list-style-type: none"> • Develop systematic initiatives to manage pertinent emerging risks including the use of ERM and InsurTech

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7. Assessment Criteria	The integrated outcome requirements of this unit of competency are: <ul style="list-style-type: none">• Demonstrate an understanding of the emerging risks particularly ESG risks generated from the environment• Demonstrate an understanding of the gravity of impacts, opportunities and threats generated from the emerging risks• Able to analyze the macro environment to identify pertinent emerging risks particularly ESG risks managed by the underwriting and claims functions• Able to assess the gravity of impacts, opportunities and threats posted by pertinent emerging risks• Able to develop initiatives to exploit business opportunities and neutralize threats from pertinent emerging risks• Able to position and deploy InsurTech to exploit business opportunities and neutralize threats from pertinent emerging risks• Able to deploy ERM to identify, measure, mitigate and monitor emerging risks for underwriting and claims purposes
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