Specification of Competency Standards
for the Automotive
Unit of Competency

Functional Area - Vehicle Servicing

Title	Coordinate insurance claims of vehicle damage
Code	111753L4
Range	This unit of competency is applicable to the assessors of damage, who are entrusted by the insurance company or customers for vehicle insurance claims. Practitioners should be able to collect and analyse the information relating to the incident of vehicle damage, identify the responsibility of the claimant, write objective vehicle damage assessment report and coordinate among the claimant, vehicle service provider and the insurance company.
Level	4
Credit	3 *(For Reference Only)*

Competency	**Performance Requirements**
	
	1. Knowledge (The terms of insurance policy)
	• For comprehensive insurance claims, practitioners should master the terms of the vehicle insurance policy in detail, such as:
	  ◦ Scope of insurance coverage and exclusions
	  ◦ The upper limit of compensation
	  ◦ The responsibility of the claimant
	  ◦ Depreciation rate
	  ◦ Fraudulent identification
	• Good understanding of the validity and coverage of the insurance policy as well as the rights and obligations of all parties concerned.
	• Understand the content of the documents related to typical vehicle damage assessment, such as police record of the accident, photos taken on site, video clips of the dashboard camera onboard or surveillance camera all around the site, quotations of servicing estimates, etc., to facilitate analysis and decision-making.

	2. Performance (Communication skills and information integration) • Be familiar with various price information, such as the market price of used cars, the cost for reconditioned spare parts, the total amount required for vehicle servicing, etc., to assess the salvage value of the damaged vehicle; and understand the responsibility to be borne by the claimant for the calculation of total compensation amount according to the terms of the insurance policy. • If the insurance claim is established, practitioners should be capable of employing good negotiation techniques to communicate effectively with the parties concerned, including the claimant, the servicing workshop, and the insurance company, etc., to arrive at a compensation amount acceptable to all parties. • Master general imaging techniques, such as drawing and photography, to clearly record the images or photographs/short videos to facilitate the writing of assessment report on vehicle damage. • Employ good clerical skills to integrate various information, such as the official record of accidents, suspicious points of fraudulent declaration, professional evaluation reports, photographs, video clips of dashboard camera onboard or surveillance camera, the course of the accident, time, place, environment, people involved, the details of the vehicle, etc., for preparing a clear and objective report on insurance claims according to the requirements of the respective insurance company or customers. • Coordinate the claimant, the vehicle servicing provider and the insurance company during the entire process of the case. • Disregard the pressure of the claimant, the insurance company, the vehicle servicing practitioner and the respective executive staff and their inter-relationship to make a fair, just, honest, objective and independent assessment and make a decision impartially. • Uphold noble morality and integrity to safeguard an impartial and professional image. • Ensure that the legal rights of both the claimant and the insurance company are protected.
Assessment Criteria	The integrated outcome requirements of this unit of competency are that the practitioner being assessed shall prove that he/she is: • Capable of understanding thoroughly various price information to assess the salvage value of the damaged vehicle and identifying the responsibility of the claimant; • Capable of calculating the total amount of compensation according to the terms of the policy and making a compensation proposal acceptable to all parties concerned through negotiation and coordination; • Capable of exercising good clerical skills and imaging techniques etc., to prepare a clear and impartial report on insurance claims and coordinating all parties concerned during the entire process of the case; and • Capable of upholding noble morality and integrity to make a fair, just, honest and objective assessment and making decision to safeguard the legal rights of all parties concerned.
Remark	The credit value of this unit of competency assumes that the practitioner has already possessed the capability to assess the maintenance cost for accidental damage of vehicles. (This UoC replaced 108756L4)