



DGI3 Client Relationship and Risk

Subject outline

Subject overview

Client Relationship and Risk (DGI3) is the third of five subjects in the FNS51115 Diploma of General Insurance. Kaplan’s Diploma of General Insurance supports the role of professionals working in the general insurance sector.

In this subject students will learn about professional business relationships with clients, ethical boundaries, developing resilience, building effective networks, using referral business and the steps in risk assessments for clients with complex risk exposures.

This subject includes a large study; with characters in client, general insurance, broking and specialist job roles. Students are given the opportunity to see a helicopter view of general insurance as they apply technical solutions to complex problems, research, use initiative and evaluate their own work.

This subject is highlighted below, showing its place towards completion of FNS51115 Diploma of General Insurance.

FNS51115 Diploma of General Insurance				
DGI1 General insurance fundamentals	DGI2 Provide Tier 1 general insurance personal advice	DGI3 Client relationship and risk	DGI4 Measuring client needs	DGI5 Sales and claims management
12 weeks	12 weeks	12 weeks	12 weeks	12 weeks

Learning outcomes

On successful completion of Client Relationship and Risk, students should be able to:

- develop and secure professional business relationships with clients, insurance professionals and other third parties a range of settings
- interpret and apply the boundaries of professional relationships for confidentiality, ethical standards, policy, legislation and professional codes
- prepare an action plan for developing personal resilience
- adjust interpersonal style to meet clients’ needs in a variety of settings
- create and maintain business networks to enhance the reputation of the organisation and identify ideas to improve business practices
- construct and evaluate referral business needs, relevant products and services and develop long-term business relationships
- apply the Australian Risk Management Standards, legislation and codes of practice to clients with complex risk exposures (establish, identify, analyse and treat/control risks)
- apply a consultative approach with stakeholders in a risk assessment.

Topics

- Topic 1: Working well with clients
- Topic 2: Developing a professional insurance network
- Topic 3: Risk assessment for client 1
- Topic 4: Risk assessment for clients 2

Units of competency

Subject	Code	Title	Core or Elective	Topic	Type of Assessment
Client relationship and risk	FNSCUS501	Develop and nurture relationship with clients, professionals and third party referrers	Elective	Topic 1, Topic 2	Assignment, Oral assessment
	BSBR501	Manage risk	Elective	Topic 3, Topic 4	Assignment, Oral assessment
	FNSRSK501	Undertake risk identification	Elective		
	FNSRSK502	Assess risks	Elective		

The above 4 units of competency are awarded for the successful completion of Client Relationship and Risk; 0 core and 4 electives. These units of competency form part of the FNS51115 Diploma of General Insurance.

Note: The assessment is listed by unit of competency above. The assessments within this subject are combined, covering multiple units of competency. Refer to ‘Assessment tasks’ for further information.

Subject study order

Client Relationship and Risk is the third subject of the ‘FNS51115 Diploma of General Insurance’ course.

Students must complete these subjects in the course ‘FNS51115 Diploma of General Insurance’ in sequential order.

DGI1	DGI4	DGI3	DGI4	DGI5
General Insurance Fundamentals	Provide Tier 1 General Insurance Personal Advice	Client Relationship and Risk	Measuring Client Needs	Sales and Claims Management

Subject duration

Students have a total of 12 weeks to complete the learning and assessment requirements for the subject DGI3 Client Relationship and Risk.

An additional four (4) weeks is available if required to resubmit an assignment or resit the oral assessment.

Delivery mode

This subject is delivered online and has hardcopy notes.

Kaplan’s online learning portal KapLearn enables the provision of innovative, interactive learning resources and support. KapLearn can be accessed anywhere at any time using a computer or mobile device that has internet access.

KapLearn is the access point for subject notes, supplementary learning material, practice activities and assessments. KapLearn is also the access point for ongoing support. The ‘Ask your tutor’ forum provides continuous technical support from subject matter experts.

Assessment tasks

The assessment tasks for this subject are listed below. Units of competency are co-assessed by topic within the subjects as follows. The units of competency are co-assessed as listed earlier in ‘Units of competency’.

Subject	Topic	Assessment	Assessment Detail
Client Relationship and Risk	Topics 1, 2, 3, 4	1 Assignment	Completion of case study questions and short answer questions to demonstrate knowledge and skills.
	Topics 1, 2, 3, 4	1 Oral assessment	Oral assessment to demonstrate skills with assessor.

This subject has progressive assessment with coaching feedback every three (3) weeks. The topics and the assessment use a large case study with characters in insurance roles, broker roles and specialist roles. The organisations and their risk exposures will develop and change throughout the course.

Weeks	Reading	Apply Your Knowledge (AYKs)	Assessment	Coaching / Assessment submission
1 to 3	Topic 1	Topic 1 AYKs	Topic 1 case study questions	Week 3 Feedback on topic 1 assessment (optional)
4 to 6	Topic 2	Topic 2 AYKs	Topic 2 case study questions	Week 6 Feedback on topic 2 assessment (optional)
7 to 9	Topic 3	Topic 3 AYKs	Topic 3 case study questions	Week 9 Feedback on topic 3 assessment (optional)
10 to 12	Topic 4	Topic 4 AYKs	Topic 4 case study questions	Week 12 (mandatory) Feedback on final submission – all topics Oral assessment with assessor
			Topics 1 to 4 Oral assessment	

Students may attempt the assignment or oral assessment at any time if they believe they are adequately prepared. Students will receive personal reminder emails as they approach their assessment deadlines.

Students who complete the subject will receive a statement of attainment.

CPD points

If students wish to apply for CPD points with an industry body, the student will need to supply the industry body with a copy of their transcripts listing the units of competency completed.

Exemptions

Students may be able to obtain an exemption for a Kaplan award subject based on their previous study and/or work experience. To do this they must submit evidence that demonstrates they have already met the requirements of the subject through these other means.

Evidence can take many forms, such as information about approved study, information about work experience, certificates, transcripts or other credentials.

If you have completed Tier 1 General Insurance Personal Advice or FNS41415 Certificate IV in General Insurance, you should discuss your eligibility with the exemptions team before enrolling online.

Kaplan's exemption policy and the request pro forma are available at: <www.kaplanprofessional.edu.au>.

Fees

An updated schedule of fees is available at the Kaplan Professional website:

<www.kaplanprofessional.edu.au>.

Student policies

Students who enrol in a Kaplan course are bound by our published policies, including the policy that sets out our rules for assessment. Students can review these policies before they enrol by going to the Kaplan website: <http://www.kaplanprofessional.edu.au/Study_Information/Policies>. The policies also assist students when their study program does not go as planned and they need extra support.