



DGI4 Measuring Client Needs

Subject outline

Subject overview

Measuring Client Needs (DGI2) is the fourth 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 product research for client risk exposures, maintaining currency of product knowledge in the marketplace, reviewing underwriting portfolio performance, risk rating and underwriting for complex client risks.

The subject includes a large case study; with characters in client, general insurance, broking and specialist job roles. Students are given the opportunity to see a helicopter 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 Measuring Client Needs, students should be able to:

- conduct product research, interpret information gathered and justify recommendations
- comply with statutory disclosures for an insurance product
- discuss how underwriting relates to risk, product research and financial advice
- identify non-routine and complex risks for client situations
- discuss and determine approach for insurance contract, identifying any unacceptable risks
- outline the process of risk rating for insurance products
- review the performance of an underwriting portfolio and propose remedial action.

Topics

Topic 1: Product research for client risks 1

Topic 2: Product research for client risks 2

Topic 3: Underwriting and risk rating

Topic 4: Complex underwriting decisions

Units of competency

Subject	Code	Title	Core or Elective	Topic	Type of Assessment
Measuring client needs	FNSINC501	Conduct product research to support recommendations	Elective	Topic 1, Topic 2	Assignment, Oral assessment
	FNSISV501	Issue contracts of insurance covering non-routine & complex situations	Elective	Topic 3, Topic 4	Assignment, Oral assessment

The above 2 units of competency are awarded for the successful completion of the Measuring Client Needs; 0 core and 2 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

Measuring Client Needs is the fourth 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	DGI2	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 DGI4 Measuring Client Needs.

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
Measuring client needs	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 with 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.