



## DGI4 Measuring Client Needs

# Subject outline

## Subject overview

**Measuring Client Needs (DGI4)** is the fourth of five subjects in the FNS51115 Diploma of General Insurance. Kaplan Professional’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.

The table below shows the recommended study order for FNS51115 Diploma of General Insurance.

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

## 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

Code	Title	Core or Elective	Topic	Exam	Written and Oral Assignment
FNSINC501	Conduct product research to support recommendations	Elective	Topic 1 and 2	No	Yes
FNSISV501	Issue contracts of insurance covering non-routine & complex situations	Elective	Topic 3 and 4	No	Yes

The above 2 units of competency are awarded for the successful completion of the Measuring Client Needs; 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 the subject are combined covering multiple units of competency. Refer to 'Assessment tasks' for further information.

## Subject entry requirements

There are no entry requirements.

However, it is recommended that individuals complete Tier 2 General Insurance General Advice for underpinning knowledge. It is also recommended that individuals are working in the insurance industry.

## Subject duration

Students have a total of:

- 12 weeks to complete the learning and assessment requirements for General Insurance Fundamentals from their initial activation date.
- An additional four (4) weeks resubmission time per subject, which will be granted if all assessment tasks have been attempted and the student has been deemed not yet competent in one or more tasks. This time can be used to resubmit a written and oral assignment or resit an exam. There is no fee for this extension.

Therefore, if a student completes the learning and assessment, and the resubmission time in every subject is granted, the duration will be 16 weeks.

The **amount of training** for this course may be up to 15 hours per week. The amount of training is the hours a student can expect to spend to complete their course work and assessments.

In addition to the amount of training, students who are new to industry or vocational training could need up to 5 hours per week known as **unsupervised hours**. These additional hours are for study skills or further research. For example, a student not working in industry would need more time to review industry websites that are usually introduced in workplace compliance training. **Students working in industry may be able to complete the course requirements in a shorter timeframe or less hours per week.**

If a student applies for extensions beyond the 16-week completion timeframe or is granted special consideration, the maximum period of time to complete this qualification is two years from the qualification activation date. If enrolling in single subjects with the intention of completing a qualification, the two year timeframe is calculated from the initial activation date of the first subject.

Additional study-related fees apply to formal extensions and re-enrolments. Please refer to the Vocational Education Fees schedule found [here](#).

Please also refer to our Vocational Education and Training (VET) Enrolment Terms and Conditions [here](#) or our Student Handbook [here](#) for important information on:

- Subject activation and completion timeframes
- Extensions
- Subject re-enrolment

## Delivery mode

This course is delivered online.

Kaplan Professional’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. Students are also provided with hard copy course notes for their reference.

KapLearn is the access point for course notes, supplementary learning material, practice activities and assessments. KapLearn is also the access point for ongoing support. The ‘Ask your tutor’ forum provides 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 course as follows. The units of competency are co-assessed as listed earlier in ‘Units of competency’.

Topic	Assessment	Assessment Detail
Topics 1, 2, 3, 4	1 Assignment	Completion of case study questions and short answer questions to demonstrate knowledge and skills – two (2) attempts.
Topics 1, 2, 3, 4	1 Oral assessment	Oral assessment to demonstrate skills with assessor – two (2) attempts.

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 submit their assignment and oral assessment any time if they believe they are adequately prepared. Sufficient time should be left for the oral assessment by phone to meet the due date required. 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 so that their Kaplan Professional insurance course counts towards their membership with the relevant industry body, they will need to supply the industry body with a copy of their transcript listing the units of competency.

## Recognition of Prior Learning

Individuals may be able to obtain Recognition of Prior Learning (RPL) for a Kaplan Professional award subject based on their previous study and/or work experience. To do this, individuals 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.

To find out if you are eligible for RPL, refer to our [Credit Transfer and Recognition of Prior Learning \(RPL\) page](#).

## Fees

An updated schedule of fees is available at the Kaplan Professional website <[www.kaplanprofessional.edu.au](http://www.kaplanprofessional.edu.au)>.

## Student policies

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