

**Specification of Competency Standards**  
**for the Automotive Industry**  
**Unit of Competency**

Functional Area - Vehicle Servicing

Title	Coordinate insurance claims of vehicle damages
Code	108756L4
Range	This unit of competency is applicable to the assessors of damages for vehicle insurance entrusted by the insurance company or customers. Practitioners should be able to collect and analysing the information relating to the incident of vehicle damages, identifying the responsibility of the claimant, writing objective vehicle damage assessment report and coordinating among the claimant, vehicle service provider and the insurance company.
Level	4
Credit	3 (For Reference Only)
Competency	<p>Performance Requirements</p> <p>1. Knowledge (Understand the terms of insurance policy)</p> <ul style="list-style-type: none"> <li>• For comprehensive insurance claim, practitioners should master the terms of the vehicle insurance policy in detail, such as: <ul style="list-style-type: none"> <li>○ Scope of insurance coverage</li> <li>○ The upper limit of compensation</li> <li>○ The responsibility of the claimant</li> <li>○ Depreciation rate</li> <li>○ Fraudulent identification</li> </ul> </li> <li>• Good understand of the validity and coverage of the insurance policy as well as the rights and obligations of all parties concerned.</li> <li>• Understand the content of the documents related to typical vehicle damages assessment such as police record of accidents, quotations of servicing estimates, etc. to facilitate analysis and decision making.</li> </ul> <p>2. Performance (Integrate the information to make analysis and write reports)</p> <ul style="list-style-type: none"> <li>• 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 of the claimant to calculate the total amount of compensation according to the terms of the insurance policy.</li> <li>• If the insurance claim is established, practitioners should be capable of employing good negotiation techniques to communicate effectively with the parties concerning among the claimant, the servicing workshop, and the insurance company, etc. to arrive at a compensation amount acceptable to all parties.</li> <li>• 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 damages.</li> <li>• Employ good clerical skills to integrate various information such as official record of accidents, suspicious points of fraudulent declaration, professional evaluation report, photographs, the course of the accident, time, place, environment, people involved, the details of the vehicle, etc. to prepare a clear and objective report on insurance claims according to the requirements of respective insurance company or customers.</li> <li>• Coordinate the claimant, the vehicle servicing provider and the insurance company during the entire process of the case.</li> <li>• Disregard the pressure of the claimant, the insurance company, vehicle servicing practitioner and respective executive staff and their inter-relationship to make a fair, just, honest, objective and independent assessment and make decision impartially.</li> <li>• Uphold noble morality and integrity to safeguard an impartial and professional image.</li> </ul>

**Specification of Competency Standards**  
**for the Automotive Industry**  
**Unit of Competency**

Functional Area - Vehicle Servicing

	<ul style="list-style-type: none"><li>• Ensure that the legal rights of both the claimant and the insurance company are protected.</li></ul>
Assessment Criteria	<p>The integrated outcome requirements of this unit of competency are that the practitioner being assessed shall prove that he/she is:</p> <ul style="list-style-type: none"><li>• Capable of understanding thoroughly various price information to assess the salvage value of the damaged vehicle and identifying the responsibility of the claimant; 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;</li><li>• 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</li><li>• 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.</li></ul>
Remark	<p>The credits value of this unit of competency assumes that the practitioner has already possessed the capability to assess the maintenance cost for accidental damages of vehicles.</p>