

8. Competency Profile (CP)

SECTOR	(K) FINANCIAL AND INSURANCE/TAKAFUL ACTIVITIES			
SUB SECTOR	(65) INSURANCE/TAKAFUL, REINSURANCE/RETAKAFUL AND PENSION FUNDING, EXCEPT COMPULSORY SOCIAL SECURITY			
JOB AREA	GENERAL INSURANCE (MOTOR VEHICLE INSURANCE)			
NOSS TITLE	MOTOR VEHICLE INSURANCE/ TAKAFUL CLAIM CONSULTATION			
LEVEL	THREE (3)	NOSS CODE	K651-001-3:2017-C01	
CU Title	CU Code	CU Descriptor	CU Work Activities	Performance criteria
1. Motor Vehicle Insurance Documents Verification	K651-001-3:2017-C02	<p>Motor vehicle insurance document verification describes the competency in checking and verifies claimant report coverage prior to vehicle inspection, approval and payment release.</p> <p>A competent person in this CU shall be able to access insurance/client claim assignment, carry out motor vehicle repairer appointment, carry out vehicle insurance policy check, scrutinised vehicle police report/document, carry out vehicle registration card check and carry out vehicle claim cost estimation.</p> <p>The outcome of this competency is to ensure the competent person is able to verify claimant report</p>	1. Access insurance/client claim assignment	<p>1.1. Number of assignment checked through company's insurance online system as per company's procedure</p> <p>1.2. Insurance claim type determined based on claimant report and insurance industry practice</p> <p>1.3. Claimant claim entitlement checked based on claim detail against claimant insurance policy/certificate</p> <p>1.4. Repairer category confirmed according to claimant insurance company</p> <p>1.5. Assignment acceptance updated timely through company's insurance online system</p>

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		document and determine claim is within claimant policy insurance coverage in accordance with claim insurance industrial practice.	2. Carry out motor vehicle repairer appointment	2.1 Person in-charge (PIC) of the repairer contacted to confirm on his availability 2.2 Schedule of appointment prepared as per company's procedure 2.3 Communication media selected and used as per company's procedure
			3. Carry out vehicle insurance policy check	3.1 Policy insurance of subject vehicle determined based on claimant report 3.2 Entitlement of claimant insurance claim checked based on claimant insurance policy schedule/certificate. 3.3 Insurer special term content evaluated based on claimant insurance policy/certificate. 3.4 Coverage of subject vehicle insurance listed for reference during vehicle inspection 3.5 Consistency/validity of claimant insurance claim checked as per claimant report against claimant insurance coverage

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			4. Scrutinise vehicle police report/document.	<p>4.1 Police report detail/particulars checked against insurance claimant report.</p> <p>4.2 Condition of accident location and surrounding which may contribute to the accident evaluated against claimant report and sketch plan (from Police officer)</p> <p>4.3 Authenticity and consistency of claimant report evaluated against sketch plan, subject vehicle photos and police report.</p>
			5. Carry out Vehicle Ownership Certificate (VOC) check	<p>5.1 VOC and support document detail/ particulars of subject vehicle checked against claimant report</p> <p>5.2 Subject vehicle road tax validity checked against vehicle VOC and support document detail.</p> <p>5.3 Entitlement of claimant insurance claim checked based on claimant report against vehicle VOC and support document detail</p> <p>5.4 Authenticity and consistency of claim checked based on claimant report against vehicle VOC and support document detail</p>

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			6. Verify claim estimation	<p>6.1 Claim declaration of subject vehicle determined based on vehicle market value and claimant insurance sum insured.</p> <p>6.2 Damages level of subject vehicle checked through photos in claimant report.</p> <p>6.3 Replacement parts and repair works on subject vehicle checked based on vehicle damages and vehicle insurance claim history</p> <p>6.4 Vehicle repair time estimation checked based on established standard repair estimation time eg, <i>Motordata Research Consortium (MRC)</i></p> <p>6.5 Repair claim cost estimation updated timely through company's insurance online system</p>

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2. Vehicle Non Structural Damage Assessment	K651-001-3:2017-C02	<p>Vehicle non-structural damage assessment describes the competency in performing motor vehicle inspection to conform the subject vehicle damages, repair works and time taken same as reported by repairer.</p> <p>Non-structural inclusive of Mechanical, Electrical & Trim (MET), Engine & Transmission and Safety component of the vehicle</p> <p>A competent person in this CU shall be able to prepare pre-inspection requirements, carry out vehicle primary and secondary damage inspection, carry out vehicle safety component inspection, carryout electrical & electronic motor vehicle control inspection, carry out vehicle damage photograph and evaluate vehicle repair cost.</p> <p>The outcome of this competency is to ensure the competence person able to carry out vehicle inspection after accident occur and verify replace part in accordance with OEM service and repair manual.</p>	1. Prepare pre-inspection requirements	<p>1.1 Claim assignment acceptance confirmed through company's insurance on-line system as per company's SOP</p> <p>1.2 Subject vehicle registration number, model and engine capacity checked against claimant report and insurance policy schedule/certificate</p> <p>1.3 Damage level of subject vehicle determined based on repairer report and photos.</p> <p>1.4 Visit date and time confirmed based on repairer PIC availability</p> <p>1.5 Repairer location and subject vehicle availability confirmed as per claimant report</p> <p>1.6 Inspection tool condition and functionality checked according to manufacturer's manual.</p> <p>1.7 Vehicle inspection checklist updated through company insurance on-line system</p>
			2. Carry out vehicle primary and secondary damage inspection	<p>2.1 Vehicle inspection safety element adhered as per company's safety inspection procedure.</p> <p>2.2 Pre-existing damages and new damage level of subject vehicle determined through Visual Inspection activity.</p> <p>2.3 Condition and functionality of</p>

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				<p>subject vehicle inspection item checked through Static Check inspection.</p> <p>2.4 Condition and functionality of primary & secondary damaged part inspected as per manufacture service and repair manual.</p> <p>2.5 Level and type of vehicle damages checked based on Vehicle path or travel & Point of impact.</p> <p>2.6 Pre-existing and new damages of parts differentiated based on damages appearances, eg existence on rusty, dust and dirt.</p> <p>2.7 Recommendation of parts repair/replacement checked based on damages severity and manufacture service and repair manual</p>
			<p>3. Carry out vehicle safety component static inspection.</p>	<p>3.1 Physical condition and functionality of Vehicle Safety component checked against claimant report and manufacture manual.</p> <p>3.2 Depth of tyre thread checked as per regulatory specification</p> <p>3.3 Tyre and Fender gap checked to determine suspension system and related parts damages level.</p> <p>3.4 ECU, SRS and ABS system and functionality confirmed as per</p>

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				<p>manufacture service and repair manual</p> <p>3.5 Recommendation of vehicle safety component part replacement checked based on damages level inspection result</p>
			<p>4. Carryout electrical and electronic motor vehicle control inspection</p>	<p>4.1 Drive assistance vehicle (Autonomous emergency braking/ autonomous self-driving) control parts determined based on vehicle model and type.</p> <p>4.2 Safety element of electrical and electronic parts inspection adhered as per company's safety inspection procedure.</p> <p>4.3 Assembly location of electrical and electronic control system mechanism determined based on vehicle electrical circuit diagram.</p> <p>4.4 Electrical and electronic control system mechanism damages level checked through visual inspection</p> <p>4.5 Functionality of electrical and electronic control system checked as per manufacturer manual.</p> <p>4.6 Recommendation of Electrical and electronic part replacement proposed/ checked based on damages level inspection result</p>

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			5. Carry out vehicle damage photography.	5.1 Sufficient lighting for quality photo image determined as per camera user manual 5.2 Pre-existing damages photo of subject vehicle captured for evidence as per insurance claim requirements. 5.3 Four angle view, Half view and Top view of subject vehicle overall condition captured 5.4 Part view and close up view of part damages photo captured according to insurance claim industry practice. 5.5 Chassis number & Engine number, Road tax, Odometer reading and under carriage photos captured for evidence as per insurance claim industry practice. 5.6 Subject vehicle photo quality confirmed based on image clarity, date & time of photo captured.
			6. Evaluate vehicle repair cost.	6.1 Damages parts of subject vehicle confirmed based on vehicle inspection result. 6.2 Parts repair or replacement cost verified according to vehicle inspection result and manufacture service & repair manual. 6.3 Repair time estimation of subject vehicle verified based on

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				<p>established standard repair estimation time.</p> <p>6.4 Supplementary reassessment part replacement or repair conducted based on claimant report and company's reassessment procedure (if applicable)</p> <p>6.5 Subject vehicle claim recommendation and evidence updated timely through company insurance claim online system</p>
3. Vehicle Structural Damage Assessment	K651-001-3:2017-C03	<p>Vehicle Structural damage assessments describe the competency in inspection of vehicle body panels and structure after accidents occur as reported by claimant. Vehicle Structural inclusive of Chassis and Body panel of vehicle.</p> <p>A competent person in this CU shall be able to prepare pre-inspection requirements, assess vehicle structural construction, assess vehicle structural material, assess structural & body panel collision area & impact and check vehicle body structural repair method recommendation.</p>	1. Prepare pre-inspection requirements	<p>1.1. Subject vehicle registration number, model and engine capacity checked against claimant report and insurance schedule/certificate</p> <p>1.2. Structural damage level of subject vehicle determined based on repairer report and photos.</p> <p>1.3. Visit date and time confirmed based on repairer PIC availability</p> <p>1.4. Repairer location and subject vehicle availability confirmed as per claimant report</p> <p>1.5. Inspection tool condition and functionality checked according to manufacturer's manual.</p> <p>1.6. Vehicle inspection checklist updated/generated through company insurance on-line system</p>

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		The outcome of this competency is to ensure the competent person is able to carry out body panel structural inspection and determine repair approach in accordance with manufacture body panel repair guideline and compliances to authority.	2. Assess vehicle structural construction	2.1 Body type of subject vehicle checked based on manufacturer user manual 2.2 Suitable repair method of structural and body panel determined based on vehicle body type. 2.3 Basic shape of structural and body panels interpreted from manufacturer user manual for reference during structural assessment. 2.4 Crumple zone of structural and body panel determined for reference to repair/ replacement parts as per manufacture vehicle body design.
			3. Identify vehicle structural material	3.1 Material type of structural and body panel determined based on manufacturer vehicle body design 3.2 Material characteristic of structural and body panel determined for selection on repair method. 3.3 Structural and body panel repair/ replacement of subject vehicle structural body selected as per manufacturer body panel repair manual. 3.4 Suitable assembly process (Welding, Spot welding, Drilling) of vehicle structural and body

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				panel selected according to material usage.
			4. Assess structure & body panel collision area and impact	<p>4.1 Vehicle inspection safety element adhered as per company's safety inspection procedure.</p> <p>4.2 Damages effect to related structural and body panel assembly checked based on Load path (Load transfer) of vehicle structural body.</p> <p>4.3 Vehicle structural damages level and type confirmed based on vehicle Path or travel & Point of impact to vehicle.</p> <p>4.4 Pre-existing and new damages of structural and body panel differentiated based on damages appearances, eg existence on rusty, faded paint appearance and dirt</p> <p>4.5 Direct and indirect damages of structural and body panel checked based on Kink vs Bend theory and overall vehicle structural body damages</p> <p>4.6 Body panel repair/replace of vehicle structural and body panel selected as per manufacturer body panel repair manual.</p>

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			5. Check vehicle structural and body panel repair method recommendation	5.1 Main Body panel of vehicle structural determined based on manufacture vehicle body design – eg, nine (9) structure component. 5.2 Structural and body panel repair/replace of vehicle structural body recommendation checked against structural sectioning & joining of vehicle body design 5.3 Repair method of damages structural and body panel recommendation checked against manufacturer body panel repair manual and <i>Akta Pengangkutan Jalan</i> guideline 5.4 Structural and body panel assembly method (Spot weld, Plug weld, riveting) recommendation checked against manufacturer body panel repair manual. 5.5 Replacement of hinges, strap, adhesive and fasteners recommendation checked against damages level and manufacturer body panel repair manual. 5.6 Validity of subject vehicle claim and suitability of recommendation verified and updated through company insurance claim online system.

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4. Vehicle Own Damage Investigation (ODI)	K651-001-3:2017-C04	<p>Vehicle Own Damage Investigation (ODI) describes the competency in performing investigation of the claim if found inconsistency between claimant report against subject vehicle damages, prior to release payment to claimant.</p> <p>A competent person in this CU shall be able to carry out scene study/ analysis, carry out interview session, enquiry authority officer, evaluate document evidence and prepare OD investigation report.</p> <p>The outcome of this competency is to ensure the competent person is able to detect claim inconsistency and carry out OD investigation, prior to further action by insurer in accordance with insurance industry practice.</p>	1. Carry out scene study/analysis	<p>1.1 Surrounding accident area which may contribute to accident determined based on vehicle Path of travel.</p> <p>1.2 Vehicle Path of travel and vehicle speed evaluated based on vehicle brake mark.</p> <p>1.3 Vehicle damages determined based on surrounding and vehicle parts debris</p> <p>1.4 Vehicle accident location photo's captured as an evidence as per insurance claim requirements.</p>
			2. Carry out interview session	<p>2.1 Interviewee participant listed based on accident location</p> <p>2.2 Functionality of audio/ video recorder confirmed based on manufacture manual.</p> <p>2.3 Fraudulence claim detected based on inconsistency statement and body language from interviewee – if any</p> <p>2.4 Evidence of interview session recorded as per company's procedure</p> <p>2.5 Potential accident root cause determined based on interview finding and analysis.</p>

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			3. Enquiries authority officers.	3.1 Actual/valid fact of accident determined based on enquiry session 3.2 Valid document/ statement obtained from authority officer through established procedure. 3.3 Evidence of enquiry session recorded as per company's procedure 3.4 Potential fraudulence claim detected based on inconsistency statement from authority officer against claimant report – if any 3.5 Potential root cause of accident determined based on enquiry finding and analysis.
			4. Evaluate documents evidence	4.1 Related document evidence for vehicle insurance claim determined according to insurance claim requirements 4.2 Validity of insurance claim determined through documents particulars/ detail against claimant report 4.3 Statement from interviewee and authority officer accepted through Statutory declaration document 4.4 Fraudulence claim detected based on inconsistency documents particulars/ detail – if any

CU Title	CU Code	CU Descriptor	CU Work Activities	Performance criteria
			5. Prepare OD investigation report	5.1 Accident location study/ analysis concluded as per findings gathered from the inspection. 5.2 Analysis from interview statement gathered as per interview session finding. 5.3 Authority enquiry summary produced as per company's procedure 5.4 OD investigation conclusion and evidence updated timely as per company's procedure.
5. Motor Vehicle Claim Consultation Supervision	K651-001-3:2017-C05	<p>Motor vehicle claim consultation supervision describes the competency in supervise and guide the adjusters to perform the activities to achieve Turn-around-time (TAT) given by insurer's company.</p> <p>A competent person in this CU shall be able to handle motor vehicle adjuster staff briefing, conduct vehicle adjuster section meeting, carry out vehicle adjuster staff appraisal, conduct motor vehicle adjuster training, monitor/control motor vehicle claim assignment progress and handle motor adjuster customer complaint.</p>	1. Handle motor vehicle adjuster staff briefing	1.1 Motor vehicle adjuster briefing objective determined based on company and industries relevant issues. 1.2 New development on insurance claim updated to adjuster as per company's practices. 1.3 Claimant report status and any issue presented for adjuster guidance. 1.4 Adjuster understanding on briefing content observed based on their feedback on relevant issues 1.5 Capable adjuster appointed to new assignment based on complexity of assignment and adjuster's capability.

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		The outcome of this competency is to ensure the competent person is able to assign claim to capable adjuster and supervise the assignment progress to minimize complaint from insurer in accordance with claim insurance industry practice.	2. Conduct vehicle adjuster section meeting	2.1 Motor vehicle adjuster sectional meeting objective selected based on relevant operational issues. 2.2 Sectional meeting conducted and guide adjuster to resolve relevant issue as per company's practices. 2.3 Relevant operation issue discussed with superior to seek direction as per company's practices 2.4 Minute of Meeting (MOM) updated and distributed timely to all interested parties as per company's procedure
			3. Carry out vehicle adjuster staff appraisal	3.1 Company appraisal and staff evaluation procedure interpret as per company's Human resource procedure 3.2 Individual adjuster Turn-around time (TAT) and variance of achievement evaluated based on claim assignment summary record. 3.3 Adjuster achievement, performance level and company expectation discussed with adjuster as per appraisal and staff evaluation procedure. 3.4 Adjuster remuneration recommended to superior as per appraisal and staff evaluation

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				procedure
			4. Conduct motor vehicle adjuster training	4.1 Motor vehicle adjuster training objective determine as per company staff development program. 4.2 Training material prepared based on training content and objective. 4.3 Training session conducted as per training content and mode of delivery. 4.4 Motor adjuster skill evaluation/ assessment updated based on staff skill achievement level. 4.5 Training summary report produced timely as per company's practice.
			5. Monitor/control motor vehicle claim assignment progress	5.1 Claim assignment summary generated as per company's practice. 5.2 Insurer feedback/comment list updated based on adjuster's Turn-around Time (TAT) achievement. 5.3 Claim assignment TAT updated frequently based on adjuster performance. 5.4 Claim assignment summary report presented to superior to get further advice as per company's practice

CU Title	CU Code	CU Descriptor	CU Work Activities	Performance criteria
			6. Handle motor adjuster customer complaint	<p>6.1 Customer complaint attended promptly as per company's practice</p> <p>6.2 Customer complaint discussed and guide adjuster's on next cause of action as per company's practice.</p> <p>6.3 Joined survey conducted with claimant, insurer and repairer to seek amicable solution based on insurance industrial practice.</p> <p>6.4 Customer complaint summary and action taken timely presented to superior as per company's practice.</p>
6. Vehicle Theft Investigation	K651-001-3:2017-E01	<p>Vehicle Theft Investigation describes the competency in performing investigation to verify insurance claim genuine prior to release payment to claimant.</p> <p>A competent person in this CU shall be able to carry out vehicle loss location study/analysis, carry out vehicle search at Municipal Council, carry out interview session, enquiries police investigation officer, evaluate document evidence and prepare vehicle Theft Investigation report.</p>	1. Carry out vehicle loss location study/analysis	<p>1.1 Correct vehicle loss location confirm as per claimant report</p> <p>1.2 Surrounding area which may contribute to vehicle loss determined based on location observation.</p> <p>1.3 Vehicle loss location photo's captured as an evidence as per insurance claim requirements</p>

CU Title	CU Code	CU Descriptor	CU Work Activities	Performance criteria
		The outcome of this competency is to ensure the competent person is able to conduct Vehicle Theft Investigation and determine whether the claim is genuine or fraud claim, prior to further action by insurer in accordance with insurance industry practice.	2. Carry out vehicle search at Municipal council	2.1 Possibility of vehicle existence at Municipal area checked based on vehicle tow and confiscates procedure. 2.2 Local municipal council location/zone confirmed as per vehicle loss location 2.3 Gazetted vehicle parking space at vehicle loss area determined based on Local Municipal Vehicle parking lot plan 2.4 Subject vehicle availability checked at Municipal council as per company's vehicle theft investigation procedure.
			3. Carry out interview session	3.1 Interviewee participant listed based on vehicle loss location. 3.2 Functionality of audio/ video recorder confirmed based on manufacture manual 3.3 Fraudulence claim detected based on inconsistency statement and body language from interviewee – if any 3.4 Evidence of interview session recorded as per company's procedure 3.5 Potential root cause of vehicle loss determined based on interview finding and analysis.

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			4. Enquiries police investigation officers	4.1 Actual/valid fact of vehicle loss determined based on enquiry outcome 4.2 Valid document/ statement obtained from police investigation officer through established procedure. 4.3 Evidence of enquiry session recorded as per company's procedure 4.4 Fraudulence claim detected based on inconsistency statement from police investigation officer against claimant report – if any 4.5 Potential root cause of vehicle loss determined based on enquiry finding and analysis. 4.6 Availability of subject vehicle at police station confirmed with investigation officer (if subject vehicle recovered)
			5. Evaluate documents evidence	5.1 Related document evidence for vehicle theft insurance claim determined according to insurance claim requirements 5.2 Validity of vehicle theft insurance claim determined through document particulars/ detail against claimant report 5.3 Potential root causes of vehicle loss determined based on loan

CU Title	CU Code	CU Descriptor	CU Work Activities	Performance criteria
				repayment statement and repossession order from bank/ financial institution. 5.4 Potential root causes of vehicle loss determined based on owner financial standing. 5.5 Police investigation report evaluated to confirm validity of subject vehicle theft incident 5.6 Vehicle safety features (anti-theft) availability confirmed as per subject vehicle user manual. 5.7 Statement from interviewee and authority officer accepted through Statutory Declaration document. 5.8 Fraudulence claim detected based on inconsistency documents content/ particulars – if any.
			6. Prepare vehicle Theft investigation report	6.1 Vehicle loss location study/ analysis concluded as per findings gathered from the inspection. 6.2 Analysis from interview statement gathered as per interview session finding. 6.3 Authority enquiry summary produced as per company's procedure 6.4 Vehicle investigation conclusion and evidence updated timely as per company's procedure.

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7. Third Party Bodily Injury (TPBI) Investigation	K651-001-3:2017-E02	<p>Third Party Bodily Injury (TPBI) Investigation describes the competency in performing investigation to verify insurance claim genuine prior to release payment to claimant.</p> <p>A competent person in this CU shall be able to carry out scene study/ analysis, carry out interview session, enquiry medical officer, carry out surveillance & discreet observation, evaluate documents evidence and prepare TPBI investigation report.</p> <p>The outcome of this competency is to ensure the competent person is able to conduct TPBI investigation and determine whether the claim is genuine or fraud claim, prior to further action by insurer in accordance with insurance industry practice.</p>	1. Carry out scene study/analysis	<p>1.1 Surrounding accident area which may contribute to accident determined based on vehicle Path of travel.</p> <p>1.2 Claimant bodily injuries level verified against vehicle Path of travel and vehicle damages</p> <p>1.3 Vehicle accident area photo's captured as an evidence as per insurance claim requirements.</p>
			2. Carry out interview session	<p>2.1 Interviewee participant listed based on accident condition</p> <p>2.2 Functionality of interview audio/ video confirmed as per manufacture manual</p> <p>2.3 Fraudulence claim detected based on inconsistency statement and body language from interviewee – if any</p> <p>2.4 Evidence of interview session recorded as per company's procedure</p> <p>2.5 Potential accident root cause determined based on interview finding and analysis.</p>

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			3. Enquiries medical officer.	3.1 Questions to medical officers listed based bodily injuries level. 3.2 Actual/valid fact of bodily injuries evaluated against vehicle damages 3.3 Valid document/ statement received from medical officer through established procedure. 3.4 Evidence of enquiry session recorded as per company's procedure 3.5 Fraudulence claim detected based on inconsistency statement from medical officer against claimant report. 3.6 Potential root cause of bodily injuries and effect to claimant determined based on enquiry finding and analysis.
			4. Carry out surveillance and discreet observation	4.1 Surveillance and discreet observation preparation arranged based on claimant residence location. 4.2 Step to perform surveillance and discreet observation selected based on claimant routine activities. 4.3 Functionality of surveillance and discreet observation equipment confirmed as per manufacture manual. 4.4 Actual claimant handicap level (nature extent of injury) confirmed

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				based on surveillance and discreet observation finding
			5. Evaluate documents evidence	5.1 Related document evidence for TPBI insurance claim determined according to insurance claim requirements 5.2 Validity of TPBI claim insurance claim determined through document particulars/ detail against claimant report 5.3 Statement from interviewee and medical officer accepted through Statutory declaration document 5.4 Level of bodily injuries confirmed based on medical officer report 5.5 Claimant loss of income confirmed based on employer statement 5.6 Fraudulence claim detected based on inconsistency documents particulars/ detail – if any
			6. Prepare TPBI investigation report	6.1 Accident location study/ analysis concluded as per findings gathered from the inspection. 6.2 Analysis from interview statement gathered as per interview session finding. 6.3 Medical enquiry summary produced as per company's procedure

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				<p>6.4 Finding from surveillance and discreet observation produce as per observation finding.</p> <p>6.5 TPBI investigation conclusion and evidence updated timely as per company's procedure.</p>
8. Third Party Property Damage (TPPD) Investigation	K651-001-3:2017-E03	<p>Third Party Property Damage Investigation describes the competency in performing TPPD investigation to verify insurance claim genuine prior to release payment to claimant.</p> <p>A competent person in this CU shall be able to carry out scene study/ analysis, carry out interview session, evaluate document evidence and prepare TPPD investigation report.</p> <p>The outcome of this competency is to ensure the competent person is able to conduct TPPD investigation and determine whether the claim is genuine or fraud claim, prior to further action by insurer in accordance with insurance industry practice</p>	1. Carry out scene study/analysis	<p>1.1 Surrounding elements at location which may contribute to accident determined based on vehicle Path of travel.</p> <p>1.2 Property damages assessed in correlation with vehicle Path of travel & Point of impact</p> <p>1.3 Property damages level evaluated based on vehicle brake mark</p> <p>1.4 Relevant evidence of accident determined based on discreet observation.</p> <p>1.5 Property and vehicle debris which relate to accident evaluated against claimant report</p> <p>1.6 Property damages photo's captured as an evidence as per insurance claim requirements</p>
			2. Carry out interview session	<p>2.1 Functionality of audio/video recorder confirmed based on manufacture manual</p> <p>2.2 Statement from custodian & witnesses related to accident evaluated against claimant report</p>

CU Title	CU Code	CU Descriptor	CU Work Activities	Performance criteria
				<p>2.3 Fraudulence claim detected based on inconsistency statement and body language from interviewee – if any</p> <p>2.4 Evidence of interview session recorded as per company’s procedure</p> <p>2.5 Potential root cause of property damages determined based on interview finding and analysis.</p>
			3. Evaluate documents evidence	<p>3.1 Related document evidence for TPPD insurance claim determined according to insurance claim requirements</p> <p>3.2 Validity of TPPD claim insurance claim determined through document particulars/ detail against claimant report</p> <p>3.3 Statement from interviewee accepted through Statutory declaration document</p> <p>3.4 Estimated repair cost of damaged property evaluated as per property damages level due to accident impact</p> <p>3.5 Fraudulence claim detected based on inconsistency documents particulars/ detail.</p>

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			4. Prepare TPPD investigation report	<p>4.1 Property damage location study/ analysis concluded as per findings gathered from the inspection.</p> <p>4.2 Analysis from interview statement gathered as per interview session finding.</p> <p>4.3 TPPD investigation conclusion and evidence updated timely as per company's procedure.</p>