

# Insurance Loss Adjuster

ANZSCO: 599612

Group D

## About this document

- The following Information Sheet is for your reference only and should be used as a guide to assist with your Skills Assessment application to VETASSESS. This information is subject to change.
- Please note that a Skills Assessment of the qualification involves assessment of both the qualification level and content. Qualifications are assessed according to the guidelines published by the Australian Government Department of Education.
- The employment assessment involves determining the skill level and relevance of the tasks undertaken.
- Integrity checks may be conducted to verify the qualification and employment claims made in an application.

## Job description

An Insurance Loss Adjuster inspects and assesses the damage and loss to insured property and business, estimates insurance costs, and acts to minimise the cost of claims to an insurance company.

## Occupations considered suitable under this ANZSCO code:

- Insurance Loss Assessor

## Occupations not considered under this ANZSCO code:

- Insurance Investigator
- Insurance Risk Surveyor
- Insurance Agent
- Insurance Broker
- Insurance Consultant (Insurance Clerk)

These occupations are classified elsewhere in ANZSCO or are not at the required skill level.

# Insurance Loss Adjuster is a VETASSESS Group D occupation

This occupation requires a qualification assessed as comparable to the educational level of an Australian Qualifications Framework (AQF) Certificate III or IV.

Applicants can fulfil the assessment criteria for this occupation in one of four ways.

GROUP D	Criteria for a positive Skills Assessment						
Post-qualification Pathways							
	Minimum comparable Certificate III or IV or higher AQF level	With highly relevant major field of study	Highly relevant employment duration				
1	 Minimum AQF Certificate IV	+		+	 1 YEAR minimum		
2	 Minimum AQF Certificate IV	+	No highly relevant major	+	 2 YEARS minimum		
3	 Minimum AQF Certificate III	+		+	 3 YEARS minimum		
Pre-qualification Pathway							
	Highly Relevant employment duration		Minimum comparable Certificate IV AQF level				
4	 3 YEARS minimum Within last 5 years	+	 1 YEAR minimum	+	With or without highly relevant major field of study	+	

## Description of Pathways

The information below describes the available pathways for a Skills Assessment under **Group D**. Please note that in order to achieve a successful Skills Assessment Outcome, a suitable assessment for both qualifications and employment is required.

### Pathway 1

This pathway requires a qualification assessed as comparable to the education level of an Australian Qualifications Framework (AQF) Certificate IV or higher and in a field highly relevant to the nominated occupation.

Certificate IV or higher includes AQF Diploma, Advanced Diploma, Associate Degree, Bachelor Degree, Graduate Diploma, Master Degree or Doctoral Degree.

In addition, it is essential for applicants to meet the following employment criteria:

- at least **one** year of post-qualification employment at an appropriate skill level, undertaken in the last five years,
- working 20 hours or more per week, and
- highly relevant to the nominated occupation.

**Please note:** The qualification level requirement AQF Certificate IV or higher can be satisfied by one qualification, while the requirement for a highly relevant major can be met by a separate qualification at a minimum of AQF Certificate III level.

### Pathway 2

This pathway requires a qualification assessed as comparable to the education level of an Australian Qualifications Framework (AQF) Certificate IV or higher and in a field not highly relevant to the nominated occupation.

Certificate IV or higher includes AQF Diploma, Advanced Diploma, Associate Degree, Bachelor Degree, Graduate Diploma, Master Degree or Doctoral Degree.

In addition, it is essential for applicants to meet the following employment criteria:

- at least **two** years of post-qualification employment at an appropriate skill level, undertaken in the last five years,
- working 20 hours or more per week, and
- highly relevant to the nominated occupation.

**Please note** - This pathway applies where a qualification is assessed at AQF Certificate IV level or higher and is not highly relevant to the nominated occupation, or where no other relevant qualification at AQF Certificate III level is available for consideration.

### Pathway 3

This pathway requires a qualification assessed as comparable to the education level of an Australian Qualifications Framework (AQF) Certificate III in a field highly relevant to the nominated occupation.

In addition, it is essential for applicants to meet the following employment criteria:

- at least **three** years of post-qualification employment at an appropriate skill level, undertaken in the last five years,
- working 20 hours or more per week, and
- highly relevant to the nominated occupation.

### Pathway 4

This pathway requires a qualification assessed as comparable to the education level of an Australian Qualifications Framework (AQF) Certificate IV or higher with or without a highly relevant major field of study to the nominated occupation.

Certificate IV or higher includes AQF Diploma, Advanced Diploma, Associate Degree, Bachelor Degree, Graduate Diploma, Master Degree or Doctoral Degree.

In addition, it is essential for applicants to meet the following employment criteria:

- at least **four** years of employment at an appropriate skill level that includes at least **one** year of highly relevant employment within the last five years before applying,
- working 20 hours or more per week, and
- highly relevant to the nominated occupation.

## Qualification

This includes qualifications assessed at AQF Diploma, Advanced Diploma, Associate Degree, Bachelor, Master and Doctoral level.

Other fields of study may be considered for a Full Skills Assessment if the employment is assessed as highly relevant and the field of study pertains to the applicant's work as a loss adjuster.

Highly relevant major fields of study include:

- General Insurance
- Loss Adjusting
- Security
- Risk Management
- Business

## Employment

Highly relevant tasks include, but are not limited to:

- Inspecting damaged buildings, equipment and motor vehicles and estimating the cost of repairs.
- Estimating business losses resulting from fire, theft and other business disruptions.
- Reporting the extent of damage and estimated costs to the insurer.

## Employment information

Insurance Loss Adjusters investigate insurance claims on behalf of the insurer, establishing whether and to what extent insurance companies are liable. They are generally required to abide by industry codes of conduct, and may come from a variety of backgrounds. They are normally employed by an insurance company or an independent specialist adjusting company.

## Supporting material for assessment

When applying for a Skills Assessment, please ensure you submit sufficient evidence supporting your proof of identity, qualification and employment claims. A full list of the documents required can be found on the VETASSESS website under Eligibility Criteria.

While the VETASSESS Skills Assessment for migration purposes is distinct from an assessment for licensing or registration purposes, you are advised to provide copies of relevant licences (including from overseas) if held.

You are also further encouraged to provide evidence of membership of, or affiliation to, industry or professional bodies and copies of any relevant prizes, certificates or other forms of commendation.

You should also provide details of any relevant training or professional development courses undertaken. These may be detailed in the Curriculum Vitae/Resume provided.

