



Working together for a skilled tomorrow



RESEARCH AGENDA 2023-2024



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INTRODUCTION

The Insurance Sector Education and Training Authority (INSETA), is a statutory body that is responsible for the promotion of skills development in the designated sector. It aims to upgrade the skills of employees in insurance firms and encourage new entrants in the sector through the provision of internships, learnership and bursaries.

The functions and duties of the INSETA in terms of the *Skills Development and Skills Development Levies Act* are the following:

- Develop a sector skills plan.
- Implement it's sector skills plan.
- Promote learning programmes.
- Register agreements for learning programmes.
- Perform functions delegated to it, by the Quality Council for Trades and Occupations (QCTO).
- Disburse levies collected from employers and their sector.
- Liaise with the National Skills Authority on the policy, strategy and sector skills plan.

2. RESEARCH AGENDA

The need for a research agenda is emphasized in the national strategies and plans, such as the *National Development Plan (2030)*, *Human Resource Development Strategy for South Africa 2010-2030*, *National Skills Development Plan (2030)*, and the *White Paper for Post-School Education and Training*.

Research is vital in the SETA environment for the following reasons:

- Enables evidence-based decision-making.
- Sector skills planning and budgeting.
- Determining skills disequilibrium in the labour market.
- Identifying sectoral priority occupations and skills gaps.
- Profiling the insurance sector.
- Proposing sector partnerships.
- Assessing the effectiveness of training providers.
- Measuring impacts of interventions.

- Skills forecasting.
- Conduct tracer studies.
- Assessing occupational and skills needs.
- Scenario planning.

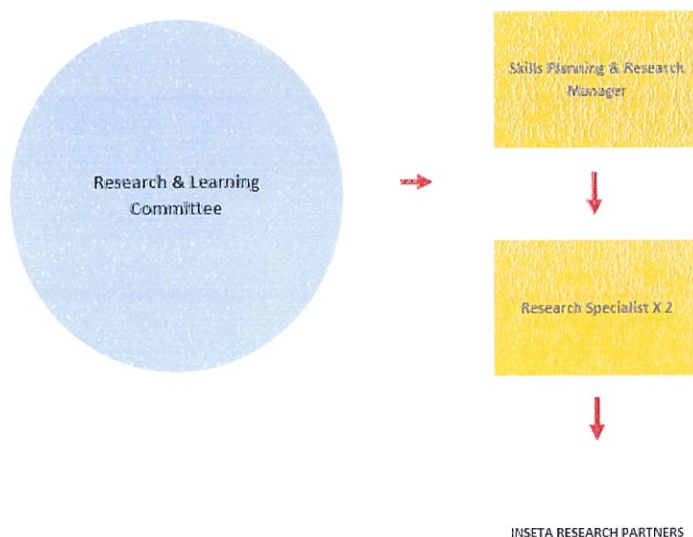
3. PURPOSE OF RESEARCH AGENDA

The research agenda is a framework for ensuring that the INSETA conducts relevant research to guide the sector on skills planning. It aims to ensure that the board, structures, forums, and management make decisions on investments in skills planning on the weight of empirical evidence.

The research agenda identifies the research needs of the INSETA for the period 2020-2025. The INSETA uses its research agenda to identify the areas that should be researched and the type of research methodologies that should be employed. It provides clarity and a framework for making decisions about research activities.

4. SKILLS PLANNING AND THE RESEARCH DIVISION

The Skills Planning and Research Division is structured as follows:

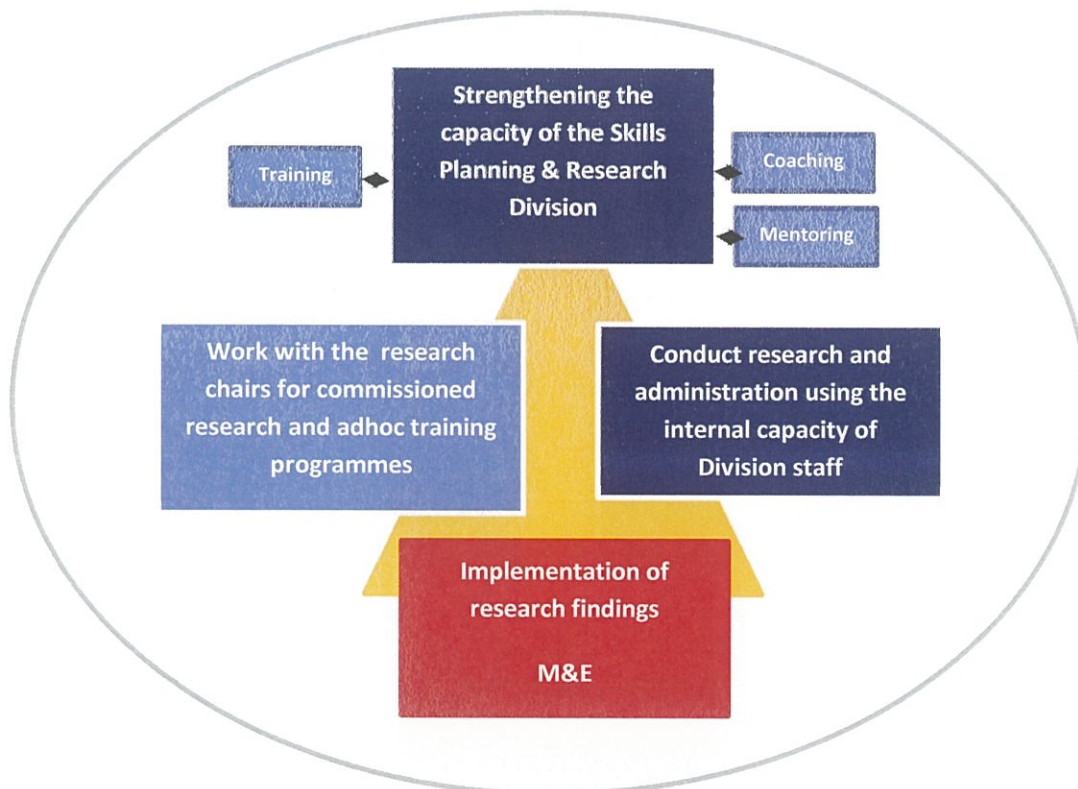


The functions of this division include:

- conducting labour market research; developing the sector skills plan.
- identifying research priorities.
- developing the research agenda, strategy and plan.
- managing research partners at universities.
- interviewing constituency representatives.
- co-ordinating the research and learning committee.
- organising research events.
- evaluating commissioned research.
- collaborating with the research chairs.
- analysing workplace skills plans.
- updating the board and other committees of INSETA on research issues.

The INSETA's approach to research is as follows:

The INSETA research approach:



5. RESEARCH AND LEARNING COMMITTEE

The INSETA has established a Research and Learning Committee (RLC), consisting of the insurance sector's leading human resource development experts from the professional bodies, industry associations, trade unions, universities, and companies.

The purpose of the RLC is to review the research strategy annually and set the research and learning programmes agenda. This committee will focus on research outputs, as well as the recommending of skills development interventions to the INSETA MANCO.

The functions of the RLC are the following:

- Advice on the research and learning agenda.
- Consult with working groups that inform the Research agenda.
- Advise and give input into INSETA commissioned research reports.
- Assess and give input into the Sector Skills Plan.
- Recommend the implementation of research findings to the INSETA MANCO.
- Make recommendations for the development of new learning programmes and qualifications to the INSETA MANCO.
- Promote research and learning culture within the insurance sector.
- Support the strengthening of the INSETA research capacity.
- Support INSETA and its' Research partners to forge networks with the role-players in the insurance sector.
- Provide feedback for gazetted documents relating to research and skills development.

The RLC meets on a quarterly basis to discuss research issues and advise the INSETA.



It has been developed to advance research planning within the Inseta and to indicate to stakeholders the areas of research that our Seta has identified as being important. The Research Agenda is a product of consultations with the insurance sector.

6. RESEARCH-POLICY NEXUS

INSETA's research-policy nexus is informed by six guiding principles to improve it's relevance:

Accuracy – Research should be accurate, truthful, and defensible.

Legitimacy – Research should be legitimate and grounded on the needs of the stakeholders. It should be respectful of different views, unbiased, and fair in it's treatment of opposing views and interests.

Salient – Research should be relevant to the needs of the decision-makers and result in sound decisions.

Credible – Research should be valid and reliable, providing evidence and options.

Readability – Research should be user-friendly, concise, and easy to understand.

Applicability – Research must be applications-driven.

The INSETA research should be a healthy engagement between research, policy, and practice.



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7. RESEARCH THEMES

Below are the research themes which the Inseta research team and its' research partners are currently engaged with, and underlying these themes are the Inseta's current research studies which are either at the proposal stage, in progress or coming close to completion.

Some of these research studies mentioned below have now been completed and are marked with asterii. A brief synopsis of the purpose of these studies and in some cases, a precis of the findings are presented below.

Key Themes: Promotion of Skills Research for the Insurance Sector

Priority 1: Impact Studies of Inseta Programmes from 2020 to 2026

An impact study that will cover the INSETA work in a summary document of all impact studies completed over this period; and will commence with an annual impact study for the period 2020 up to March 2026, and will include all the recognized INSETA learning programmes.

(TOR completed, opening tender)

Note: The start and end dates for the above research project is not yet known.

Priority 2: Research Capacitation of TVET Colleges

To influence research output from TVET Colleges through paper-driven output, including white and factory papers. Research knowledge and established research practices are non-existent in the TVET College System. This leaves no room for articulation of learning from the Further Education & Training System to Higher Education. The DUT INSETA Research Chair as the lead Research Chair tasked with the task within the TVET Colleges of upskilling and providing guidance, direction and mentorship to the satellite research centres by way of research partnerships between the University and the TVET College.

(Proposal phase)

Start Date 01/06/2021

Anticipated End Date 01/09/2023

Other: None

Key Themes: Occupational Change Research

Priority 1: Measuring Occupational Change: firm-level case studies

This study used a toolkit devised for human resource practitioners to profile occupational changes in several key insurance occupations. It looked at the following occupations: Insurance Agent, Insurance Sales and Marketing Manager, Insurance Broker, Insurance Loss Adjuster, Financial Investment Adviser, Insurance Claims Administrator, Actuary, ICT Systems Analyst, Compliance Officer and Software Developer.

Traditional and new/additional job tasks were outlined for the above occupations. The qualifications required for these occupations were identified. Finally, the occupational changes associated with the occupations under review were mentioned.

Start Date: 01/06/2021

Completion Date: 01/06/2022

** Priority 2: Job Quality in the Insurance Firms*

It is estimated that the average formal sector worker spends 42.3 hours per week working. As a result, the nature and characteristics of an individual's job may impact on their overall well-being and quality of life. In general individuals with higher quality jobs are generally more likely to report higher levels of job satisfaction. In addition, job quality has been linked to key outcomes for both employers and employees.

For employers:

- Attract and retain talent
- Reduce staff turnover
- Positive workplace attitudes
- Competitive advantage

For employees:

- Increased job satisfaction
- Increased productivity
- Increased individual/psychological well-being

Note: for some of the research projects outlined below, only the start and end month and year for these projects can be provided, as in some instances, the exact start and end dates could not be adhered to, because of project logistical issues encountered.

Start month: 19th March 2021

End month: 21st December 2022

Other: None

Key Themes: Development and Promotion of SMEs in the Insurance Sector

Priority 1: Gig Economy Benefits to SMME's in the Insurance Sector

The study envisaged is proposing a new framework that would create a conducive environment for quality work/projects, worker's protection, and access to benefits as provided by a traditional job. Data collection being underway at the moment.

Start Date: 10/02/2020

Anticipated Completion Date: 01/06/2022

** Priority 2: An analysis of current and future skills needs of Insurtechs*

This study focused primarily on the skills needs of insurtechs within the South African context. It identified the insurtech operating models and key occupations and skills sets. It highlighted training interventions that responded to insurtech skills demands currently and in the future. It explored career paths for new entrants into the insurance sector.

Start Date: 01/06/2021

Completion Date: 01/06/2022

Other: None

Key Themes: Digitilization and 4IR

** Priority 1: Action plan for building cybersecurity culture through TVET colleges. Impact assessment of behavioural change strategies.*

This two-phase research project will provide an in-depth analysis of cyber risks associated with various technological advances and relevant cybersecurity measures – particularly focused on the required cybersecurity skills and awareness for TVET students.

The motivation for conducting this research lies in the fact that the threats to the security of digital systems are constantly evolving, hence requiring proper awareness education and training.

Although this study has already positively impacted cybersecurity awareness at the selected colleges, the future work related to this study are about making a considerable cybersecurity **impact** - not only on the cybersecurity posture of the participating TVET colleges but also on the cybersecurity culture of the surrounding communities. It will involve the implementation of the intervention aimed at developing a cybersecurity culture in the selected TVET colleges and measuring the success of the implementation. If successful, the same or similar

intervention can be emulated by other TVET colleges in South Africa. The implementation of the model in selected colleges should follow the evaluation of the intervention and adjust the model, based on the monitoring and evaluation reports.

Start Date: 31/01/2020

Completion Date: 12/04/2023

*** Priority 2: The Insurance Sector's Contribution towards the Green Economy**

This research report highlighted the following in terms of climate change which led to green economy initiatives to mitigate climate change risks. Insurance companies recognized the impact of climate change adopted green initiatives. The insurance industry is actively involved in measures that reduce greenhouse gas emissions which are mainly related to energy consumption and transportation.

Start month: April 2022

End month: October 2022

Key Themes: Insurance Sector Skills Plan Analysis

Priority 1: INSETA Sector Skills Plan in 2021 and 2022.

The UCT supported the INSETA in the development of Chapters 1 and 2, of the Sector Skills Plan and fulfilled an editing function in relation to both the June and August versions of the Sector Skills Plan in 2021. The Unit performed a similar function during 2022.

Start month: April 2022

End month: 1 August 2022

Priority 2: The INSETA Sector Skills Plan in 2023 and 2024

The Durban University of Technology supports the INSETA in the development of Chapters 1 through 6 of the Sector Skills Plan.

1. Chapter 1: Sector Profile,
2. Chapter 2: Key Skills Change Drivers,
3. Chapter 3: Occupational Shortages and Skills Gaps,
4. Chapter 4: Sector Partnerships,
5. Chapter 5: SETA Monitoring and Evaluation and
6. Chapter 6: Strategic Skills Priority Actions

Start month: 5th April 2023
End month: 1st August 2024

** Priority 3: The development of a comprehensive Profile of the insurance sector.*

A research proposal on the Profile of the Insurance Sector was compiled by the DPRU-UCT on the 12/08/2020 . A first draft Report on the Profile of the Insurance Sector was submitted by the UCT to the INSETA on the 23/09/2021. A Final Report on the Profile of the Insurance Sector was submitted by the UCT to the INSETA on the 24/01/2022. This report has been evaluated by the internal INSETA research team, Manco and the Inseta Board of Management. The Report covers the following areas: The South African Insurance Sector from the perspectives of Defining the Insurance Sector; Economic Size and Employment; Regulatory Bodies; Employers and Industry Associations; Professional Associations; INSETA and skills development in the insurance sector; and Professional Designations and Continuing Professional Development.

Start date: 11 August 2020

End date: 24/01/2022 The Final Research Report is available on request.

Other: None

Key Themes: Learning & Career articulation pathways

**Priority 1: A study of learning and career pathways in the insurance sector – Charting the way forward for research on four sectoral priority occupations.*

These pathways speak to the sequencing of events which give learners and workers recognition for full or partially completed qualifications as well as access to professional designations. They provide information regarding minimum qualifications, experience, key characteristics and typical trajectories. Specifically, this research focuses on four key occupations identified as being part of the top ten sectoral priority occupations in the insurance sector The four occupations are insurance agents (OFO Code: 332101) and insurance brokers (OFO Code: 332102); financial investment advisors (OFO Code: 241301); compliance officers (OFO Code: 242207); and actuaries (OFO Code: 212101). In conclusion, while each occupation is unique, the extent to which individuals from very diverse backgrounds are able to access these occupations is striking. The key exception here, is the occupation of actuary, which has very clear learning and career pathways stemming from the regulated nature of the profession. For insurance agent/broker, compliance officer, and financial investment advisor, learning pathways are diverse, whether one considers the evidence from the employee survey or, in

the case, of the latter two occupations, from the National Learners Record Database (NLRD). Similarly, respondents to the employee survey reveal diverse career pathways. However, once individuals access the entry level positions associated with these occupations, employers have a clear view on the career pathways available.

Start month: February 2021

End month: **15 March 2023**

Other: None

Key Themes: Undertaking of Covid-19 studies to measure Impact on the Insurance Sector

Priority 1: Surveys: Impact of COVID-19 on the Insurance Sector

The COVID-19 crisis continues to have a significant impact on individuals, society, business and the wider economy across the globe. The insurance industry has not escaped it's impact but companies have responded quickly to the crisis. Three surveys sent out to the sector to review the impact on skills development in the insurance sector.

**Priority 2: The Effect of Covid 19 on Employment and Training and implications for the insurance sector*

Five key findings emerged from this report.

1. In aggregate, employment is estimated to have declined slightly between 2019 and 2020, before rebounding marginally in 2021. Total employment is estimated to have ranged between 146 800 and 148 600, over the period.
2. Both male and female employment declined slightly over the period, with males accounting for a disproportionately large share (just under half), of the total decline when compared to their share of employment.
3. Managers and professionals both saw increases in employment over the period, as did elementary workers, while technicians and associate professionals and clerical support occupations saw declines. Overall, this suggests an increase in the skills intensity of employment in the sector over time.
4. In 2019 and 2020, on average, actual training was roughly 50 percent above the level of planned training, but in 2021 actual training surged so dramatically—rising from just under 127 000 employees in 2019 and 2020 to more than 550 000 in 2021—that actual training ended up being more than six times the level of planned training. The impact of Covid-19 is starkly evident in the difference in variance explanations between 2021 and the two earlier years, with more than one-third of responses citing the impact of Covid-19, as the reason for not meeting training plans, dominating all other reasons. At



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the same time, Covid-19 emerges as the third-most frequently cited reason for exceeding planned training, with employers mentioning increased interest in, and capacity to participate in training on the part of employees, the beneficial impact of online training in terms of accessibility, and increased demand for training.

5. **Physical Interaction** In order to assess this, a workplace physical interaction (PI) index was constructed using O*NET data mapped to four-digit OFO-code occupations, and data from the 2010 Time Use Survey. Within the sector, lower skilled occupations—skilled agricultural and crafts and related trades, elementary occupations, and service and sales occupations—tend to have higher PI (Physical Interaction) indices, indicating that they are less able to work remotely or socially distance when at work.

Start month: March 2022

End month: October 2022

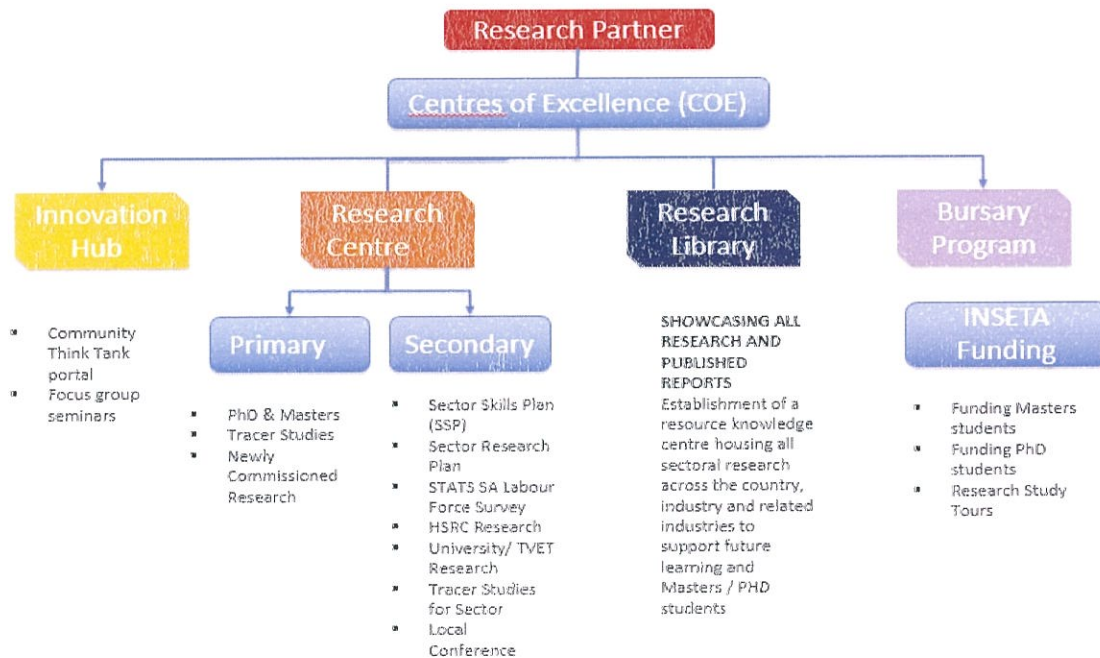
7.1 Broad research priorities being considered for 2023 and 2024 and beyond

- Fourth Industrial Revolution (4IR) with our Research Partner Durban University of Technology where there are 4IR Sites in some countries and DUT are ideally positioned to carry out benchmarking studies with the use of these sites.
- Train the staff, council and Board of TVET Colleges on strategic governance with reference to Cyber Security. Develop a curriculum on this, in collaboration with the TVET College Division at the Department of Higher Education and Training. Training on Cyber Security awareness courses will be at NQF levels at 3,4 and 5.
- Small medium micro-enterprises and the digital economy.
- Training insurance assessors, especially those who are employed in SMMEs, on the use of drones and drone technology to assess damage caused to the environment by floods, fire and unrest damage.
- Analysis of educational policies and their impact on access, equity, and quality of the education-to-work transition that the INSETA may provide to its' stakeholders.
- Follow-through on the implementation of interventions to support ERRP Skills Strategy.
- Interventions in support of the Presidential Youth Employment Initiatives.
- Interventions to address the identified Skills Change Drivers

8. Fostering university research partnerships

The INSETA has appointed two research chairs with The IT Innovation Hub at the Durban University of Technology (DUT), and the Development Policy Research Unit (DPRU-UCT), at the University of Cape Town.

A Centre of Excellence Model of the functions of the research partnership is depicted below:



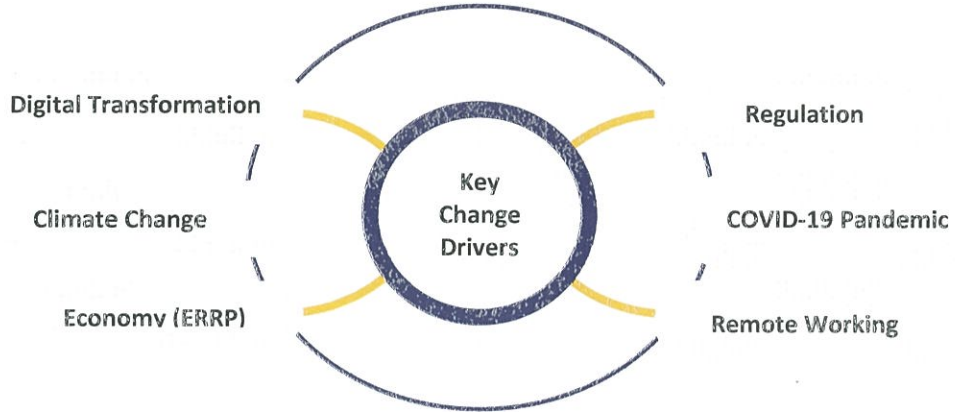
The insurance sector is largely a tertiary education sector. Therefore, there is a need to establish partnerships with selected universities to support the skills development agenda of the sector. There is also a need to ensure that universities are offering programmes that are relevant to the needs of the sector.

The INSETA is engaging with university management to inform them of the employment opportunities and career pathways available for students and graduates.

9. Conduct research based on critical issues for the insurance sector

The INSETA is the authoritative voice of skills research in the insurance sector. It has identified key skills change drivers. It researches with the framework of these skills change drivers.

Skills Change Drivers



Source: SSP 2020-2025

10. RESEARCH FUNDING AND PROCUREMENT

The research plan follows:

Table 1 Research projects and funding allocated

Note: Some of the below-mentioned research projects have been completed while other projects are still in process (Refer to the last column on extreme right).

No.	Title of Research Project ¹	Name of Service Provider/ Research Partner	Start Date (month & year)	Anticipated Completion Date (month & year)	Amount Budgeted for the Research Project	Research Completed (C) Research Not Completed (NC)
1.	Impact of the Platform Economy or Gig Economy on the Insurance Sector and Regulatory Labour Framework	Durban University of Technology	10/02/2020	01/06/2022	R300,000	C
2.	Cybersecurity and the Sector	Durban University of Technology	31/01/2020	31/03/2023	R300,000	NC
3.	SMME (InsurTech) challenges in the sector and emerging new businesses resulting from digitalisation of the sector	Durban University of Technology	01/06/2021	01/06/2022	R300,000	C
4.	Jobs to Occupations Analysis in the Insurance Sector	Durban University of Technology	01/06/2021	01/06/2022	R300,000	C
5.	Research Capacitation of TVET Colleges	Durban University of Technology	01/06/2021	01/06/2023	R1,408,000	NC
6.	Surveys: Impact of COVID-19 on the Insurance Sector	Durban University of Technology	31/01/2021	01/12/2022	R240,000	C
7.	SSP Support 2022	DPRU - University of Cape Town	n/a	13/06/2022	R224,720	C

¹ In cases where there is a Research Programme, please list all the individual research projects.



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		05/04/2023	01/08/2024	R1,575,000	NC
8.	SSP Support 2023-2024	Durban University of Technology	01/08/2024	R1,575,000	NC
9.	Green economy and the Insurance Sector	DPRU - University of Cape Town	31/03/2023	R350,000	C
10.	Job quality in INSETA firms	DPRU - University of Cape Town	31/03/2023	R1,031,927	C
11.	Impact of Covid-19 on Training and Development	DPRU - University of Cape Town	31/08/2022	R849,057	C
11.	Learning and Career Articulation Pathways in the Insurance Sector	DPRU - University of Cape Town	31/03/2023	R849,057	C

11. RESEARCH BUDGET FOR 2024

The research budget for 2024 is subdivided into four focal research areas: sector research for small, medium, micro-enterprises and cooperatives; approved agenda research outputs; conducting research on the impact of INSETA programmes; and finally, sector priority research studies.

Table 2 Research budget breakdown for 2024

Sector Research for SMEs and CoOperatives	CATALYTIC	N/A	Sector Research 2024	R4 518 273.49	INPRO/000297	R300 000 per research report at the average rate of	R338 670.51	R4 857 144.00	R4 857 144.00
Approved/Research Agenda outputs produced	CATALYTIC		Research Agenda 2024	6 777 406.58		Produce 2024	508 305.64	7 285 714.20	7 285 714.20
Conducting Research on the Impact of INSETA programmes	CATALYTIC		Impact Studies against INSETA Programmes 2022 - 2026	R1 983 977.12	INPRO/000291	1 Impact studies conducted each year on INSETA DG & CAT programmes	R148 738.28	R2 132 775.40	R2 132 775.40
Research studies derived from the INSETA Sector	CATALYTIC		Sector Priority Research Studies	R2 256 136.19	INPRO/000292	Sector Skills Plan Research Priorities and baseline studies	R189 435.21	R2 426 571.40	R2 426 571.40
			SAFE Programme/Rese		INPRO/000293				

11.1 BUDGET BREAKDOWN FOR SERVICE DELIVERY OF SECTOR SKILLS PLAN BY THE DURBAN UNIVERSITY OF TECHNOLOGY (DUT)

The below table reflects the budget breakdown for the service delivery of the sector skills plan by the DUT

Table 3 Budget breakdown for the service delivery of the Sector Skills Plan by the Durban University of Technology

Year 1		Budget		Year 2
Deliverable	Timeline	R750 000,00	Deliverable	Timeline
Tranche 1: Contracting Phase: Signed SLA, Inception Meeting and Project Plan	29 March-15 April 2023	R225 000,00	Tranche 1: Project Plan	01 January-18 January 2024

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Tranche 2: Phase One: Literature Review	05 April- 30 April 2023	R100 000,00	Tranche 2: Phase One: Literature Review	19 January-19 February 2024
Tranche 3: Data Collection: Focus Groups and Interviews Develop Sampling Frame Development of Data Collection Instruments Conduct focus groups and interviews Data Analysis & Integration	05 April- 30 April 2023	R280 000,00	Tranche 3: Data Collection: Focus Groups and Interviews Develop Sampling Frame Development of Data Collection Instruments Conduct focus groups and interviews Data Analysis & Integration	20 February- 30 April 2024
Tranche 4: Compile & Submit Final Draft SSP to EMO on 08 May 2023 8 th May 2023 for Board Meeting on the 25/05/2023.	01 May- 30 May 2023	R100 000,00	Tranche 4: Compile & Submit Final Draft SSP to INSETA	01 May-30 May 2023
Tranche 5: Revisions and Changes Submit Final Report in August 2023	01 June- 30 September 2023	R45 000,00	Tranche 5: Revisions and Changes to SSP Receive Feedback from INSETA Submit Final in August 2024	01 June- 30 September 2024
		R750 000,00		



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SIGN-OFF

Mr Sihle Ngubane

Inseta Board Chairperson

Date: 1 August 2023

Ms Gugu Mkhize

Chief Executive Officer

Date: 1 August 2023