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QCTO OCCUPATIONAL QUALIFICATION DOCUMENT TEMPLATE

IN LINE WITH OQSF POLICY (2021) OCCUPATIONAL QUALIFICATION TYPE (NOMENCLATURE)

QUALIFICATION /PART-QUALIFICATION /SKILLS PROGRAMME	TYPE (NOMENCLATURE)	TITLE (DESCRIPTOR)	NQF LEVEL	CREDITS
Qualification	National Occupational Certificate	Insurance Administrator	4	120
CURRICULUM CODE	431204-002-00-00			
PARTNER DETAILS	ORGANISATION NAME	WEBSITE ADDRESS	TELEPHONE NUMBER	LOGO
QUALITY PARTNER - DEVELOPMENT	Inseta (Insurance Sector Education and Training Authority)	www.inseta.org.za	0113818900	
QUALITY PARTNER – ASSESSMENT (NOT APPLICABLE TO SKILLS PROGRAMME)	Inseta (Insurance Sector Education and Training Authority)	www.inseta.org.za	0113818900	

NB: - QUAL ID AND LIFE SPAN FOR QUALIFICATION(S)/PART-QUALIFICATION(S) TO BE COMPLETED BY SAQA
- SKILLS PROGRAMME ID AND LIFE SPAN TO BE COMPLETED BY QCTO

DESIGNATION	NAME AND SURNAME	SIGNATURE	DATE
SUBJECT MATTER EXPERT (SME)	Dr Yolande Hagedorn-Hansen		25/3/2026
QUALITY PARTNER REPRESENTATIVE	Mr Sibusiso Zulu		26/3/2026

Contents

1. QUALIFICATION/PART-QUALIFICATION/SKILLS PROGRAMME DETAILS

1.1 Sub-Framework: Occupational Qualifications Sub-Framework

Occupational Qualifications Sub-Framework (OQSF)

1.2 Type (Nomenclature):

1.2.1 Specify if this is a Qualification/Part-Qualification/Skills Programme

Qualification

1.2.2 Type: (Nomenclature) e.g. Advanced Occupational Certificate)

Occupational Certificate

1.3 Title Descriptor:

State the Occupation, Specialisation, context or Skills Programme context

Insurance Administrator within the Insurance and Financial Services context

1.4 NQF Level:

4

1.5 Credits:

120

1.6. Organising Field and Sub-field:

1.6.1 Organising Field:

Field 03 - Business, Commerce and Management Studies

1.6.2 Organising Sub-Field:

Finance, Economics and Accounting

1.7 QCTO Curriculum Code:

431204-002-00-00

1.8 Originator/Quality Partner (QP) – Development/Assessment

1.8.1 Quality Partner (Qualifications Development):

INSETA (Insurance Sector Education and Training Authority)

1.8.2 Quality Partner (Assessment):

INSETA (Insurance Sector Education and Training Authority)

1.9 Replacement

For the Replacement of Registered Occupational/Historical Qualifications/Unit Standards (US) and/or Learning Programmes (LP)/ QCTO/SETA Approved Skills Programmes, list details below:

This qualification replaces:

SAQA QUAL/US/LP ID OR QCTO/SETA APPROVAL ID	QUALIFICATION TITLE	Pre-2009 NQF Level	CURRICULUM CODE *(if Occupational)*	NQF LEVEL	MIN. CREDITS
49929	FETC: Short Term Insurance	4	N/A	4	150

This qualification replaces the legacy qualification FETC: Short-Term Insurance (SAQA ID 49929), but introduces a distinct occupationally focused Insurance Administrator qualification aligned to OQSF requirements.

2. RATIONALE

2.1 The need for the Qualification

The insurance sector continues to experience a shortage of suitably qualified individuals capable of performing administrative and operational support functions effectively within increasingly regulated, customer focussed and digitised insurance environments.

The development of the Occupational Certificate: Insurance Administrator (NQF Level 4) is informed by the priorities identified in the Insurance Sector Skills Plan (SSP) 2024–2025, published by the Insurance Sector Education and Training Authority (https://inseta.org.za/wp-content/uploads/2024/05/INSETA-Sector-Skills-Plan-2024-2025.pdf accessed 2026/03/26).

The SSP highlights ongoing skills gaps within the insurance sector relating to administrative support, customer service, communication, digital systems utilisation, compliance awareness and operational support functions across insurance environments. The SSP further identifies a growing need for foundational and intermediate occupational skills to support core insurance business processes. These include policy administration, underwriting support, claims administration, premium administration, customer interaction, compliance with regulatory requirements, and the effective use of digital insurance systems and technologies.

This qualification responds directly to these identified sector skills needs by developing integrated occupational competence in insurance administration through a combination of foundational insurance knowledge, practical administrative skills, customer service capability, regulatory awareness, digital literacy, financial administration and workplace experience.

2.2 Similar Qualification(s), Part-Qualifications/Skills Programmes

List similar Qualification(s), Part-Qualifications/Skills Programmes, already NQF registered/ QCTO approved:

2.3 Benefit to the sector, society and the economy:

- Strengthens the insurance sector by improving the availability of competent administrative personnel to support policy, claims, and premium processes.
- Enhances operational efficiency, accuracy, and regulatory compliance, reducing errors, risk, and inefficiencies within insurance operations.
- Improves customer service and fair treatment of policyholders, supporting transparency and trust in the insurance industry.
- Increases employment opportunities and skills development
- Contributes to the broader economy by supporting a stable and efficient insurance sector through effective administrative processes.

2.4 Typical learners:

School leavers who have completed NQF Level 3 (or equivalent) and wish to enter the insurance or financial services sector.

Individuals in general administrative or clerical roles seeking to specialise in insurance administration.

Employees within insurance organisations (e.g. claims administration support, underwriting support, broker administration) requiring formal skills development and recognition.

Unemployed individuals seeking to access entry-level occupational opportunities in the insurance sector.

2.5 Relation to Occupation(s) and/or Profession(s)

2.5.1 Occupation(s) related:

2.5.1.1 Collaboration with relevant stakeholders:

Insurance Claims Administrator SAQA ID 99668

2.5.1.2 List typical occupations in which the qualifying learner will operate (if relevant)

Qualifying learners will typically operate in entry- or intermediate-level roles within the insurance environment, particularly in administrative functions.

Typical occupations include:

- Insurance Administrator
- Claims Administrator

- Policy Processing Clerk
- Underwriting Assistant
- Insurance Broker Assistant
- Customer Service Representative in Insurance

2.5.2 Profession(s) related:

2.5.2.1 Collaboration with relevant stakeholders:

This qualification is aligned to the occupational requirements of the insurance sector and has been developed in consultation with key industry stakeholders to ensure relevance and responsiveness to workplace needs.

Key stakeholders include:

- Insurance companies
- Insurance brokers and intermediaries
- Claims management companies
- Loss adjusting firms
- Regulatory bodies and industry associations
- Learning and developments
- Skills development providers

2.5.2.2 List typical professions in which the qualifying learner will operate (if relevant)

Qualifying learners will operate within the broader insurance and financial services profession, specifically in the fields of non-life, life, health and statutory insurance administration.

Qualifying learners will operate within the following professional domains: insurance administration, policy administration, claims administration support, underwriting support, premium administration, customer service and regulatory compliance.

3. PURPOSE

3.1 Benefit the learners:

Learners will gain the knowledge, practical skills, and workplace experience required to perform administrative functions within the insurance environment effectively.

3.2 What the qualification or part-qualification intends to achieve:

The learner will be able to:

Know:
Basic insurance principles, policy structures, administrative processes, compliance requirements, and digital systems

Do:
Capture and maintain data, process documentation, support claims and premium administration, and communicate with stakeholders

Understand:
The insurance value chain, the importance of accuracy and compliance, and the role of administration in insurance operations

3.3 Typical Graduate attributes
Attention to detail and accuracy
Communication and interpersonal skills
Problem-solving ability at an operational level
Ethical conduct and professionalism

4. ENTRY REQUIREMENTS

NQF Level 3 qualification or equivalent
or
Basic numeracy and literacy competence at NQF Level 3

Basic computer literacy

5. RECOGNITION OF PRIOR LEARNING (RPL)

5.1 RPL for Access to Training:
NB: QCTO Standard Statement
1 years' experience in an office environment

5.2 RPL for Access to the External Integrated Summative Assessment (EISA):
NB: QCTO Standard Statement
Not considered

6. RULES OF COMBINATION

6.1 Components:
KNOWLEDGE/THEORY COMPONENT
NB: MODE OF DELIVERY e.g. face to face/contact, online, e-learning, mobile training unit, blended, distance, etc.

State compulsory modules:

MODULE CODE	MODULE TITLE	NQF	CREDITS	MODE
431204-002-KM-01	Introduction to the Insurance Industry	4	6	Blended
431204-002-KM-02	Insurance products and services	4	8	Blended
431204-002-KM-03	Policy administration and documentation	4	8	Blended
431204-002-KM-04	Premium Administration	4	6	Blended
431204-002-KM-05	Regulatory and Compliance framework in insurance	4	8	Blended
431204-002-KM-06	Digital Tools and Technology in Insurance Administration	4	4	Blended

Total Credits = 40

State if combinations of modules are required. Include selection criteria:

NB: The number of categories is not prescribed e.g. (select two from Category A; select two from Category B etc.):

APPLICATION COMPONENT

NB: MODE OF DELIVERY e.g. face to face/contact, online, e-learning, mobile training unit, blended, distance, etc.

- ***For Qualifications, the Application Component includes compulsory Practical Skills Modules and Work Experience/Work Based Learning Modules.***
- ***For Part-Qualifications, the Applications Component includes Practical Skills Modules and/or Work Experience/Work Based Learning Modules.***
- ***For Skills Programmes, the Application Component includes Practical Skills Modules.***

PRACTICAL SKILLS MODULE(S)

NB: MODE OF DELIVERY e.g. face to face/contact, online, e-learning, mobile training unit, blended, distance, etc.

State compulsory modules:

MODULE CODE	MODULE TITLE	NQF	CREDITS	MODE
431204-002-00-PM-01	Policy Administration and Documentation	4	5	Blended
431204-002-00-PM-02	Customer Service in Insurance	4	5	Blended
431204-002-00-PM-03	Premium Administration	4	5	Blended
431204-002-00-PM-04	Regulatory and compliance framework in insurance	4	5	Blended
431204-002-00-PM-05	Digital tools and technology in Insurance Administration	4	5	Blended

431204-002-00-PM-06	Claims administration	4	5	Blended

Total credits of the selected modules = 30

WORK EXPERIENCE MODULES

NB: MODE OF DELIVERY e.g. face to face/contact, online, e-learning, mobile training unit, blended, distance, etc.

State compulsory modules:

MODULE CODE	MODULE TITLE	NQF LEVEL	CREDITS	MODE OF DELIVERY
431204-002-00-WM-01	Introduction to the Insurance Industry	4	5	Blended
431204-002-00-WM-02	Insurance products and services	4	10	Blended
431204-002-00-WM-03	Policy administration and documentation	4	10	Blended
431204-002-00-WM-04	Premium administration	4	5	Blended
431204-002-00-WM-05	Regulatory and compliance framework in insurance	4	5	Blended
431204-002-00-WM-06	Digital tools and technology insurance administration	4	5	Blended
431204-002-00-WM-07	Claims Administration	4	10	Blended

Total credits of the selected modules = 50

6.2 Soft Skills Included:

Indicate if 5% -10% of soft skills are included and give location notes on the modules where this is found:

Approximately 5–10% of soft skills are integrated across the curriculum.
These are embedded within the following modules:

- KM-03 (Policy Administration and Documentation)
- PM-02 (Customer Service in insurance)
- KM-05 (Regulatory Compliance Framework in Insurance)
- KM-06 (Digital Communication and Technology management)

6.3. Foundational Learning:

Indicate if foundational learning and give location notes on the modules where this is found:

Foundational learning is embedded across all KM, PM, and WM modules. Communication skills are developed through policy administration, documentation, and stakeholder interaction; mathematical literacy is applied in premium processing, basic calculations, and reconciliations; and problem-solving is integrated through administrative tasks, query resolution, and compliance-related activities.

7. EXIT LEVEL OUTCOMES (ELO) AND ASSOCIATED ASSESSMENT CRITERIA (AAC)

7.1 Exit Level Outcomes (ELO) 1:

Policy Administration and Underwriting support

Associated Assessment Criteria (AAC) for ELO 1:

Client and policy data are accurately captured, verified against and maintained in accordance with organisational procedures.

New business applications, renewals, endorsements and cancellations are processed in line with organisational requirements.

Policy documentation and records are prepared, updated and maintained accurately.

Administrative support is provided to underwriting activities in accordance with organisational procedures.

Policy administration activities comply with regulatory requirements and organisational standards.

Policy changes and updates are communicated to relevant stakeholders appropriately.

7.2 Exit Level Outcomes (ELO) 2:

Customer Service and communication

Associated Assessment Criteria (AAC) for ELO 2:

Client queries, requests, and complaints are handled in a professional, timely, and customer-focused manner.

Information provided to clients is accurate, clear, and aligned to policy terms and organisational procedures.

Communication is conducted effectively across verbal, written, and digital channels.

Customer interactions are recorded accurately in relevant systems (e.g. CRM).

Service standards and escalation procedures are applied appropriately.

7.3 Exit Level Outcomes (ELO) 3:

Claims administration support

Associated Assessment Criteria (AAC) for ELO 3:

Claims are registered and validated in accordance with organisational procedures.

Required documentation and supporting evidence are collected, verified and maintained accurately.

Claims records and notes are updated and maintained throughout the process.

Administrative support is provided to assessors, adjusters, and relevant stakeholders.

Claims administration activities are conducted in line with compliance requirements and timelines.

7.4 Exit Level Outcomes (ELO) 4:

Compliance and Operational support

Associated Assessment Criteria (AAC) for ELO 4:

Organisational policies, procedures and regulatory requirements are applied within insurance operational activities.

Customer and policy information is handled confidentially and securely in accordance with organisational procedures.

Risks, irregularities, errors, suspicious activities and non-compliance indicators are identified and escalated appropriately.

Records and administrative documentation are maintained accurately and in an audit-ready state and in accordance with data protection requirements.

Compliance, operational and risk-related reporting activities are supported in accordance with organisational requirements.

7.5 Exit Level Outcomes (ELO) 5:

Digital systems and financial administration

Associated Assessment Criteria (AAC) for ELO 5:

Insurance administration systems are used correctly to perform operational and administrative activities.

Electronic records and digital information systems are updated and maintained accurately.

Premium-related transactions and basic financial administration activities are processed in accordance with organisational procedures.

Operational, financial and administrative reports are generated accurately using relevant systems.

Digital workflow and automated administration processes are supported effectively.

Organisational procedures are applied when using digital insurance technologies and systems.

INTEGRATED ASSESSMENT

8.1 Formative Assessments conducted internally

NB: QCTO standard statements

Internal assessment aligned to curriculum

8.2 Integrated Summative Assessments conducted Internally

NB: QCTO standard statements

External EISA conducted by QCTO

8.3 External Integrated Summative Assessment (EISA) – a national assessment

NB: QCTO standard statements provided

Written assessment (maximum 3 hours)

9. INTERNATIONAL COMPARABILITY

9.1 Introductory Statement

A comparative analysis was conducted between the Insurance Administrator (NQF Level 4) qualification and similar occupational qualifications and insurance administration support roles internationally. Countries selected include Australia, New Zealand, and Canada, as these jurisdictions have well-established insurance sectors with comparable insurance administrative and support functions.

The comparison focused on:

- Occupational outcomes
- Skills and competencies
- Qualification structure and level
- Industry expectations

9.2 Detailed Outline

Australia

In Australia, the Certificate III and IV in General Insurance (AQF) and professional programmes offered by industry bodies such as the Australian and New Zealand Institute of Insurance and Finance include components aligned to insurance administration roles.

These qualifications prepare learners for roles involving policy administration, customer service, claims support and operational support within insurance environments.

Learners develop skills to:
- Process and maintain insurance documentation
- Provide customer service and administrative support
- Support policy and claims-related processes
- Use insurance systems and maintain records
- Apply organisational procedures and compliance requirements within insurance environments

Duration: Typically 6–12 months (full-time or part-time)

Eligibility:
- Minimum: Year 10 / equivalent schooling
- Open access for entry-level roles

New Zealand

New Zealand uses industry-aligned qualifications such as the New Zealand Certificate in Financial Services (Level 4).

Typical competencies include:
- Understanding insurance products and services
- Supporting policy administration processes
- Communicating with clients and stakeholders
- Applying compliance and regulatory requirements
- Using digital systems and managing records and documentation
-

Duration: Typically 6–12 months

Eligibility:

- Open entry
- Suitable for individuals entering financial services or insurance

Canada

In Canada, administrative roles within insurance are aligned to occupations such as insurance clerks, policy administrators, and support staff within the broader financial services sector. Professional programmes such as those offered by the Insurance Institute of Canada (CIP programme) include foundational modules relevant to administrative roles.

Core administrative functions include:

- Maintaining policy and client records
- Supporting claims and underwriting administration processes
- Processing documentation and transactions
- Communicating with clients and internal stakeholders
- Applying insurance procedures, organisational requirements and customer service standards

Duration:

- Short courses to longer programmes (typically part-time study while working)

Eligibility:

- High school diploma
- Often workplace-based learning

9.3 Similarities and Differences

Similarities
Across all countries

Strong focus on administrative support within insurance operations

Emphasis on:
Documentation and record keeping
Customer service and communication
Policy and claims administration support functions
Compliance and regulatory awareness
Use of digital systems and administration tools
Entry-level access with progression opportunities

These align directly with the curriculum structure:

Knowledge (KM modules)
Practical (PM modules)
Workplace application (WM modules)

Differences

International qualifications:

- Often shorter or modular in structure
- May be less formally integrated (not always combining theory, practice, and workplace learning)

South African qualification:

More structured and integrated (knowledge, practical, workplace, and EISA)

Stronger emphasis on:

Regulatory frameworks (FAIS, POPIA, TCF)

Workplace-based competence

Occupational readiness

9.3 Concluding Statement

The Insurance Administrator (NQF Level 4) qualification compares favourably with international standards in Australia, New Zealand, and Canada.

The qualification:

- Aligns with global requirements for insurance administrative and support roles
- Integrates knowledge, practical skills, and workplace experience in a structured manner
- Produces learners capable of operating effectively within insurance administrative and operational support environments.

10. ARTICULATION

10.1 Articulation for Qualifications and Part- Qualifications

NB: QCTO standard statements for options are provided and require qualification details to be inserted

(a) Horizontal Articulation

The Occupational Certificate: Insurance Administrator (NQF Level 4) may articulate horizontally with occupational qualifications and legacy qualifications within insurance and financial services administration environments, including:

- Further Education and Training Certificate: Short-term Insurance (SAQA ID 66610, NQF Level 4)

- Further Education and Training Certificate: Long-term Insurance (SAQA ID 49649, NQF Level 4)
- Occupational qualifications within claims administration, customer service and financial services administration environments

(b) Vertical Articulation

The Occupational Certificate: Insurance Administrator (NQF Level 4) may articulate vertically to occupational qualifications and other qualifications at NQF Level 5 and above, including:

- National Certificate: Wealth Management (SAQA ID 66613, NQF Level 5)
- Occupational Certificate: Insurance Practitioner (where admission requirements are met)
- Occupational qualifications in underwriting support, claims handling, compliance administration and insurance operations
- Qualifications within financial services, insurance operations and risk-related environments

(c) Diagonal Articulation: This qualification articulates diagonally across NQF levels and across Sub-Frameworks:

There were no registered qualifications available at the time when this qualification was recommended for registration.

(d) Validation of Entry Requirements into articulation possibilities provided:

YES

The entry requirements of this qualification support progression into related occupational qualifications and roles within the insurance and financial services environment.

10.2 Articulation for Skills programmes

10.2.1 Work Opportunities:

Learners who complete this skills programme may access employment opportunities within the insurance sector, including administrative and support roles such as

- Insurance Administrator
- Claims Administrator
- Policy Administration Clerk
- Underwriting Support Assistant
- Broker Support Administrator
- Customer Service Consultant (insurance environment)

- Premium Administration Clerk
- Policy administrator

Learners may also find employment in insurance call centres, client service environments, and general administrative roles within insurers, brokerages, underwriting management agencies, and related financial services organisations.

10.2.2 Learning Opportunities:

The Insurance Administrator function serves as an occupational entry point into structured learning and career progression within the insurance sector, enabling access to further learning pathways at higher NQF levels.

Examples include:

- Occupational Certificates such as Insurance Practitioner (NQF Level 5) and Insurance Claims Handler (NQF Level 5)
- Skills programmes in underwriting, claims handling, compliance, and customer service
- Further learning in insurance, financial services, or business administration
- Progression into specialised support roles within underwriting, claims, compliance, or client service environments
- Development into supervisory or team leader roles with experience and further learning

11. NOTES

11.1 Additional Legal or Physical Entry Requirements

No additional legal or physical entry requirements are required.

11.2 Criteria for Accreditation

Accreditation requirements, against which Skills Development Providers (SDP) and Assessment Centres, will be accredited, is found in the Curriculum Document, as listed below.

Curriculum Code:

431204-002-00-00

11.3 Encompassed Trades (where applicable)

N/A

12. ASSOCIATED QUALIFICATION(S)/PART-QUALIFICATION(S):

SAQA ID	QUALIFICATION TYPE	QUALIFICATION DESCRIPTOR	CURRICULUM CODE	NQF LEVEL	CREDITS

66610	Further Education and Training Certificate	Short-term insurance		4	150
49649	Further Education and Training Certificate	Long-term insurance		4	140
66613	National Certificate	Wealth Management		5	120
61595	Further Education and Training Certificate:	Business Administration Services		4	120

References:

Australian Government. (n.d.). *Certificate III and IV in General Insurance*. Retrieved March 27, 2026, from https://training.gov.au

Australian and New Zealand Institute of Insurance and Finance (ANZIIF). (n.d.). *Insurance and finance qualifications and programmes*. Retrieved March 27, 2026, from https://anziif.com

New Zealand Qualifications Authority (NZQA). (n.d.). *New Zealand Certificate in Financial Services (Level 4)*. Retrieved March 27, 2026, from https://www.nzqa.govt.nz

Insurance Institute of Canada. (n.d.). *Chartered Insurance Professional (CIP) programme*. Retrieved March 27, 2026, from https://www.insuranceinstitute.ca

Government of Canada. (n.d.). *National Occupational Classification (NOC): Insurance clerks and related occupations*. Retrieved March 27, 2026, from https://noc.esdc.gc.ca