www.qcto.org.za

256 Glyn Street, Hatfield, Pretoria, 0083
Private Bag X278, Pretoria, 0001
+27 12 003 1800

OCCUPATIONAL QUALIFICATION CURRICULUM DOCUMENT TEMPLATE

IN LINE WITH THE 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	www.inseta.org.za	0113818900	inseta INSURANCE SECTOR EDUCATION AND TRAINING AUTHORITY Working together for a skilled tomorrow
QUALITY PARTNER – ASSESSMENT (NOT APPLICABLE FOR SKILLS PROGRAMME)	INSETA	www.inseta.org.za	0113818900	inseta INSURANCE SECTOR EDUCATION AND TRAINING AUTHORITY Working together for a skilled tomorrow

DESIGNATION	NAME AND SURNAME	SIGNATURE	DATE
SUBJECT MATTER EXPERT (SME)	Dr Yolande Hagedorn-Hansen		…
QUALITY PARTNER REPRESENTATIVE	Mr Sibusiso Zulu		…

Contents

SECTION 1: CURRICULUM SUMMARY

1.1 Occupational Information:

1.1.1 Associated, Organising Framework for Occupations (OFO) Occupational Code and Title

431204-002-00-00: Insurance Administrator

1.1.2 Occupation Qualification, Type, Title, NQF Level, Credits and Curriculum Code, addressed by this Curriculum.

TYPE	TITLE	NQF LEVEL	CREDITS	CURRICULUM CODE
National Occupational Certificate	Insurance Administrator	4	120	431204-002-00-00

1.1.3 Alternative titles used by industry:

Insurance officer

Insurance assistant

Office Administrator

1.2 Curriculum Information:

1.2.1 Articulation for 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.

NB: If the entry requirements make articulation possible, answer YES.

1.2.2 Articulation for Skills Programmes

(a) 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 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.

(b) 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 roles within underwriting, claims, compliance, or client service environments
- Development into supervisory or team leader roles with experience and further learning

1.3 Curriculum structure: 120 credits

- Knowledge component – 40 credits
- Practical component – 30 credits
- Workplace experience component – 50 credits

1.3.1 Knowledge/Theory Modules: 40 credits

- 431204-002-KM-01 Introduction to the Insurance Industry, NQF Level 4, Credits 6

  Foundational understanding of the insurance sector, the importance of administrative functions, and career opportunities in the field.
- 431204-002-KM-02 Insurance Products and Services, NQF Level 4, Credits 8

  Different types of insurance policies and be able to assist clients and internal teams in policy administration. Knowledge of different insurance products, coverage, exclusions, and underwriting principles.
- 431204-002-KM-03 Policy Administration and Documentation, NQF Level 4, Credits 8

  Manage policy documentation effectively and understanding policy lifecycle processes, endorsements, renewals, and cancellations.
- 431204-002-KM-04 Premium Administration, NQF Level 4, Credits 6

  Develop financial acumen to support premium administration and financial transactions in an insurance business.
- 431204-002-KM-05 Regulatory and Compliance Framework in Insurance, NQF Level 4, Credits 8

  Strong understanding of compliance requirements to ensure adherence to industry laws and regulations, and ethical responsibilities in insurance.
- 431204-002-KM-06 Digital Tools and Technology in insurance, NQF Level 4, Credits 4

  Introduction to insurance management software, cybersecurity, and automation in insurance administration.

Total number of credits: 40

1.3.2 Practical Skills Modules:

- 431204-002-PM-01 Policy Administration and Documentation, NQF Level 4, Credits 5
- 431204-002-PM-02 Customer Service in Insurance, NQF Level 4, Credits 5
- 431204-002-PM-03 Premium Administration NQF Level 4, Credits 5
- 431204-002-PM-04 Regulatory and Compliance Framework in Insurance, NQF Level 4, Credits 5
- 431204-002-PM-05 Digital Tools and Technology in insurance, NQF Level 4, Credits 5
- 431204-002-PM-06 Claims Administration, NQF Level 4, Credits 5

Total number of credits: 30

1.3.3 Work Experience Modules:

- 431204-002-WM-01 Introduction to the insurance industry, NQF Level 4, Credits 5
- 431204-002-WM-02 Insurance products and services, NQF Level 4, Credits10
- 431204-002-WM-03 Policy administration and documentation, NQF Level 4, Credits 10
- 431204-002-WM-04 Premium Administration – NQF Level 4, Credits 5
- 431204-002-WM-05 Regulatory and compliance framework in insurance, NQF Level 4, Credits 5
- 431204-002-WM-06 Digital tools and technology in insurance, NQF Level 4, Credits 5
- 431204-002-WM-07 Claims Administration, NQF Level 4, Credits 10

Total number of credits: 50

1.4 Entry Requirements:

Entry Requirements

- Grade 12 and/or equivalent qualification or
- Numeracy and literacy: Basic proficiency in English and Mathematics at NQF Level 3.
- Basic computer literacy.

1.5 Recognition of Prior Learning (RPL):

1.5.1 RPL for Access:

NCV 3, NQF L3, or equivalent qualification

or 1 years' experience in an office environment

NB: QCTO Standard Statement Provided

1.5.2 RPL for Exemption:

NB: QCTO Standard Statement Provided

1.5.3 RPL for awarding credits:

NB: QCTO Standard Statement Provided

1.6 Quality Partner for Assessment:

NAME OF BODY:	Insurance Sector Education Training Authority
ADDRESS OF BODY:	18 Fricke Rd, Illovo, Sandton, 2196
WEBSITE:	www.inseta.org.za
TELEPHONE NUMBER:	011 381 8900

1.7 List of Qualification(s)/Part- Qualification(s)/Skills Programme(s) Related to this Curriculum

Insurance Administrator – redundant qualification

SECTION 2: OCCUPATIONAL QUALIFICATION PROFILE

2.1 Purpose:

This qualification aims to equip learners with the essential knowledge, skills, and competencies required to effectively perform functions within the insurance sector. It provides a foundation in insurance principles, policy administration, customer service, claims administration, regulatory compliance, and digital systems and financial administration.

The qualification prepares learners to support core insurance processes relating to policy administration, customer service, claims administration, premium administration, compliance support and the use of digital insurance systems within regulated insurance operational environments. The qualification provides foundational occupational competence for employment within insurance companies, brokerages, underwriting management agencies, intermediaries, claims administration environments and related financial services operational environments.

2.2 Tasks:

TASK	LINKS TO ELO
Task 1: Policy Administration and Underwriting support	Perform policy administration and underwriting support functions within insurance operational environments. • Process new business applications in accordance with organisational procedures. • Administer policy renewals, endorsements and cancellations. • Capture, verify and maintain accurate client and policy information.

	• Prepare and maintain policy documentation and records. • Provide administrative support to underwriting activities. • Apply organisational procedures and regulatory requirements during policy administration processes.
Task 2: Customer Service and Communication	**ELO 2:** Provide customer service and communication support within insurance operational environments. ▪ Respond to client enquiries relating to policies, products and claims processes. ▪ Provide customer service support to internal and external stakeholders. ▪ Handle routine complaints and escalate complex matters appropriately. ▪ Communicate effectively with clients, intermediaries and internal departments. ▪ Prepare and maintain customer correspondence and communication records. ▪ Maintain professional and ethical customer interactions within insurance environments.
Task 3: Claims Administration Support	**ELO 3:** Perform claims administration support activities within insurance operational environments. ▪ Register and process insurance claims in accordance with organisational procedures. ▪ Collect, verify and maintain claims-related documentation and records. ▪ Update claims information on relevant insurance systems. ▪ Communicate claims progress and requirements to clients and stakeholders. ▪ Support claims administration and settlement processes. ▪ Maintain accurate claims records in accordance with regulatory and organisational requirements.
Task 4: Compliance and operational support	**ELO 4:**

	Apply compliance, risk awareness, recordkeeping and operational support procedures within insurance operational environments. • Apply organisational policies, procedures and regulatory requirements within insurance operations. • Maintain confidentiality and secure handling of customer information. • Identify, record and report irregularities, errors or suspicious activities or potential risk indicators in accordance with organisational procedures • Maintain records and administrative documentation. • Support risk control and compliance and operational reporting activities. • Provide general operational and administrative support within insurance workplace environments.
Task 5: Digital Systems and Financial Administration	**ELO 5:** Use digital insurance systems and perform financial administration processes within insurance operations ▪ Use insurance administration systems to perform operational tasks. ▪ Maintain and update electronic records and digital information systems. ▪ Process premium-related transactions and basic financial administration activities. ▪ Generate routine operational, financial and administrative reports. ▪ Support digital workflow and automated administration processes. ▪ Apply organisational procedures when using digital insurance technologies and systems.

2.3 Occupational Task Details:

2.3.1 Task 1: Policy Administration & Underwriting support, (NQF Level 04)

(a) Unique Product or Service:

- Accurate and compliant creation, updating, issuing and maintenance of policy schedules, endorsements, notices, and records.
- Accurate and compliant underwriting support services

(b) Responsibilities:

- Process new business applications, policy renewals, endorsements and cancellations in accordance with organisational procedures.
- Capture, verify and maintain accurate client and policy information.
- Prepare, issue and maintain policy documentation and records using manual and digital systems.
- Support underwriting administration activities by collecting and processing required information and documentation.
- Apply organisational procedures, service standards and regulatory requirements during policy administration activities.
- Escalate incomplete, irregular or non-standard information in accordance with organisational procedures.

(c) Contexts:

These activities are performed within insurance operational environments under supervision and in accordance with organisational procedures, underwriting guidelines, compliance requirements and service standards. Work is conducted using insurance administration systems, digital platforms and organisational recordkeeping processes.

Task 2: Customer Service and Communication, (NQF Level 4, Credits 5)

(a) Unique Product or Service:

Professional, customer-centred service and communication support that ensures efficient insurance support through verbal, written and digital interactions.

(b) Responsibilities:

- Respond to routine client enquiries relating to insurance products, policies and claims processes.
- Communicate effectively with clients, intermediaries and internal departments.
- Prepare and maintain customer correspondence and communication records.
- Handle routine complaints and escalate complex matters in accordance with organisational procedures.
- Provide customer service support in accordance with organisational service standards and ethical requirements.
- Maintain professional and customer-focused interactions within insurance operational environments.

(c) Contexts:

These activities are performed within client service and insurance operational environments using approved communication channels, customer service procedures and organisational systems while maintaining confidentiality and professionalism.

Task 3: Claims Administration support, (NQF Level 4, Credits 5)

(a) Unique Product or Service:

Perform claims administration support activities within insurance operational environments.

(b) Responsibilities:

- Register and process insurance claims in accordance with organisational procedures.
- Collect, verify and maintain claims-related documentation and records.
- Capture and update claims information on insurance administration systems.
- Communicate claims requirements and progress to clients and stakeholders.

- Support claims administration and settlement processes within operational environments.
- Maintain accurate claims records in accordance with organisational and regulatory requirements.

(c) Contexts:

These activities are performed within insurance claims administration environments under supervision and in accordance with claims procedures, organisational requirements, compliance obligations and customer service standards.

Task 4: Compliance and Operational support (NQF Level 4, Credits 5)

(a) Unique Product or Service:

Compliant insurance operational administration, risk awareness and recordkeeping support services.

(b) Responsibilities:

- Apply organisational policies, procedures and regulatory requirements within insurance operations.
- Maintain confidentiality and secure handling of customer information.
- Identify, record and report irregularities, errors or suspicious activities or potential risk indicators in accordance with organisational procedures
- Maintain records and administrative documentation.
- Support risk control and compliance and operational reporting activities.
- Provide general operational and administrative support within insurance workplace environments.

(c) Contexts:

These activities are performed within regulated insurance operational environments and require adherence to organisational procedures, compliance obligations, ethical standards, recordkeeping requirements and workplace protocols.

Task 5: Digital Systems & Financial Administration (NQF Level 4, Credits 5)

(a) Unique Product or Service:

Accurate digital insurance administration and financial processing support services.

(b) Responsibilities:

- Use insurance administration systems to perform operational and administrative tasks.
- Maintain and update electronic records and digital information systems.
- Process premium-related transactions and basic financial administration activities.
- Generate routine operational, financial and administrative reports.
- Support digital workflow and automated administration processes.
- Apply organisational procedures when using digital insurance technologies and systems.

(c) Contexts:

These activities are performed using insurance administration systems, digital communication tools, financial processing systems and organisational reporting platforms within insurance operational environments.

SECTION 3: CURRICULUM COMPONENT SPECIFICATIONS
Curriculum structure: 120 credits

3.1 Knowledge Module Specifications:

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

MODULE CODE	MODULE TITLE	NQF LEVEL	CREDITS	MODE OF DELIVERY
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	4	4	Blended

3.1.1 Detailing Knowledge Module (KM) contents

Knowledge Module (KM) - 01

MODULE CODE	MODULE TITLE	NQF LEVEL	CREDITS	MODE OF DELIVERY
431204-002-KM-01	Introduction to the Insurance Industry	4	6	Blended

3.1.1.(a) Purpose of Knowledge Module:

The main focus of the learning in this knowledge module is to build a foundational understanding of the insurance industry.

3.1.1.(b) List of Knowledge Topics:

TOPIC CODE	TOPIC TITLE	% OF TIME TO BE SPENT
KM-01-KT01	Evolution and Purpose of insurance and risk management	35%
KM-01-KT02	Structure of the Insurance Industry	15%
KM-01-KT03	Insurance Administration and the value chain	20%
KM-01-KT04	Professional conduct and career awareness in insurance	30%

3.1.1. (c) Detailing each topic listed above into topic elements:

KM-01-KT01…EVOLUTION AND PURPOSE OF INSURANCE AND RISK MANAGEMENT 35%		
TOPIC ELEMENT CODE	**TOPIC ELEMENT TITLE**	**% OF TIME TO BE SPENT**
KT0101	History and evolution of the insurance industry	50%
KT0102	Role and purpose of insurance and risk management in society and the economy	50%

3.1.1. (d) Internal Assessment Criteria (IAC) and Weight – overall weighting 35%

IAC CODE	**IAC DESCRIPTION**	**% OF TIME TO BE SPENT**
IAC0101	Learner explains the history and evolution of the insurance industry	30%
IAC0102	Describes role and purpose of insurance in context of society and economy	70%

3.1.1. (c) Detailing each topic listed above into topic elements:

KM-01-KT02… STRUCTURE OF THE INSURANCE INDUSTRY 15%		
TOPIC ELEMENT CODE	**TOPIC ELEMENT TITLE**	**% OF TIME TO BE SPENT**
KT0201	Types of insurance providers (insurers, brokers, UMA's)	100%

3.1.1. (d) Internal Assessment Criteria (IAC) and Weight – overall weighting 15%

IAC0201	Describes different types of insurance institutions and their functions	100%

3.1.1. (c) Detailing each topic listed above into topic elements:

KM-01-KT03… INSURANCE ADMINISTRATION AND THE VALUE CHAIN 20%		
KT0301	The administrative function within the insurance value chain	100%

3.1.1. (d) Internal Assessment Criteria (IAC) and Weight – overall weighting 15%

IAC0301	Identifies key roles and responsibilities of an insurance administrator	100%

3.1.1. (c) Detailing each topic listed above into topic elements:

KM-01-KT04… CAREERS, ETHICS, AND PROFESSIONAL CONDUCT IN INSURANCE 30%		
TOPIC ELEMENT CODE	**TOPIC ELEMENT TITLE**	**% OF TIME TO BE SPENT**
KT0401	Awareness of occupational roles and progression pathways in insurance	20%
KT0402	Ethics and professionalism in insurance	80%

3.1.1. (d) Internal Assessment Criteria (IAC) and Weight – overall weighting 30%

IAC0401	Demonstrates understanding of ethics and professionalism in the industry	75%
IAC0402	Identifies occupational roles and progression opportunities within insurance environments	25%

Knowledge Module (KM) - 02

MODULE CODE	**MODULE TITLE**	**NQF LEVEL**	**CREDITS**	**MODE OF DELIVERY**
431204-002-KM-02	Insurance Products and Services	4	8	Blended

3.1.2 (a) Purpose of Knowledge Module:

To provide learners with a structured understanding of insurance products and services, including types of insurance, policy structures, risk transfer principles, basic underwriting concepts, and the product lifecycle, enabling effective administrative support within the insurance environment.

3.1.2 (b) List of Knowledge Topics:

The learning will enable learners to demonstrate an understanding of:

TOPIC ELEMENT CODE	**TOPIC ELEMENT TITLE**	**% OF TIME TO BE SPENT**
KM-02-KT01	Types of Insurance Products	20%
KM-02-KT02	Structure and Components of Insurance Policies	20%
KM-02-KT03	Identify basic Risk categories in Policy Documentation	20%
KM-02-KT04	Recognise underwriting outcomes and their administrative implications	20%
KM-02-KT05	Insurance Product Lifecycle and Administrative Implications	20%

3.1.2 (c) Detailing each topic listed above into topic elements:

2. KM-02-KT01 TYPES OF INSURANCE PRODUCTS 20%		
TOPIC ELEMENT CODE	**TOPIC ELEMENT TITLE**	**% OF TIME TO BE SPENT**
KT0101	Types of insurance: life, non-life, health, commercial, personal lines	100%

3.1.2. (d) Internal Assessment Criteria (IAC) and Weight – overall weighting 20%

IAC Code	IAC DESCRIPTION	% OF TIME TO BE SPENT
IAC0101	Differentiate between types of insurance (life, non-life, personal, commercial, health)	100%

3.1.2 (c) Detailing each topic listed above into topic elements:

2. KM-02-KT02 STRUCTURE AND COMPONENTS OF INSURANCE POLICIES 20%		
TOPIC ELEMENT CODE	**TOPIC ELEMENT TITLE**	**% OF TIME TO BE SPENT**
KT0201	Common structure of insurance policies	20%
KT0202	Policy schedules and wordings	20%
KT0203	Policy terms and conditions	20%
KT0204	Extensions and endorsements	20%
KT0205	Exclusions and limitations	20%

3.1.2 (d) Internal Assessment Criteria (IAC) and Weight – overall weighting 20%

IAC Code	IAC DESCRIPTION	% OF TIME TO BE SPENT
IAC0201	Learner explains policy structure (schedule, exclusions, extensions, conditions)	100%

3.1.2 (c) Detailing each topic listed above into topic elements:

2. KM-02-KT03 IDENTIFY BASIC RISK CATEGORIES IN POLICY DOCUMENTATION 20%		
TOPIC ELEMENT CODE	**TOPIC ELEMENT TITLE**	**% OF TIME TO BE SPENT**
KT0301	Concept of risk in insurance	20%
KT0302	Risk transfer through insurance	20%
KT0303	Principles of insurable interest	20%
KT0304	Principle of indemnity and its application	20%

3.1.2 (d) Internal Assessment Criteria (IAC) and Weight – overall weighting 20%

IAC Code	IAC DESCRIPTION	% OF TIME TO BE SPENT
IAC0301	Learner demonstrates understanding of underwriting outcomes and insurable interest	100%

3.1.2 (c) Detailing each topic listed above into topic elements:

2. KM-02-KT04. RECOGNISE UNDERWRITING OUTCOMES AND THEIR ADMINISTRATIVE IMPLICATIONS 20%		
TOPIC ELEMENT CODE	**TOPIC ELEMENT TITLE**	**% OF TIME TO BE SPENT**
KT0401	Purpose of underwriting	25%
KT0402	Basic underwriting principles	25%
KT0403	Understanding client needs	25%
KT0404	Matching insurance products to client requirements	25%

3.1.2 (d) Internal Assessment Criteria (IAC) and Weight – overall weighting 20%

IAC Code	IAC DESCRIPTION	% OF TIME TO BE SPENT
IAC0401	Matches client scenarios to appropriate insurance products	100%

3.1.2 (c) Detailing each topic listed above into topic elements:

2. KM-02-KT05. INSURANCE PRODUCT LIFECYCLE AND ADMINISTRATIVE IMPLICATIONS 20%		
TOPIC ELEMENT CODE	**TOPIC ELEMENT TITLE**	**% OF TIME TO BE SPENT**
KT0501	Stages of the insurance product lifecycle	20%
KT0502	Product development and approval overview	20%
KT0503	Ongoing policy administration requirements	20%
KT0504	Product review, amendments and withdrawal	20%
KT0505	Administrative impact at each lifestyle stage	20%

3.1.2 (d) Internal Assessment Criteria (IAC) and Weight – overall weighting 20%

IAC Code	IAC DESCRIPTION	% OF TIME TO BE SPENT
IAC0501	Describes how policy benefits and exclusions apply in practical contexts	100%

Knowledge Module (KM) - 03

MODULE CODE	MODULE TITLE	NQF LEVEL	CREDITS	MODE OF DELIVERY
431204-002-KM-03	Policy administration and documentation	4	8	Blended

3.1.3 (a) Purpose of Knowledge Module:

To provide learners with knowledge of policy administration processes and insurance documentation, including policy issuance, amendments, record-keeping, communication, and document control, enabling them to understand and support effective insurance administration within regulatory and organisational requirements.

3.1.3 (b) List of Knowledge Topics:

The learning will enable learners to demonstrate an understanding of:

TOPIC ELEMENT CODE	TOPIC ELEMENT TITLE	% OF TIME TO BE SPENT
KM-03-KT01	Policy Documentation and Policy Records	25%
KM-03-KT02	Policy Administration Processes	25%
KM-03-KT03	Policy Changes, Endorsements, and Renewals	25%
KM-03-KT04	Document Control, Filing, and Record Management	25%

3.1.3 (c) Detailing each topic listed above into topic elements:

3. KM-03-KT01 POLICY DOCUMENTATION AND POLICY RECORDS 25%		
TOPIC ELEMENT CODE	**TOPIC ELEMENT TITLE**	**% OF TIME TO BE SPENT**
KT0101	Purpose and importance of insurance policy documentation	20%
KT0102	Types of policy documents (policy schedule, wording, endorsements)	30%
KT0103	Standard information contained in policy documents	30%
KT0104	Accuracy and completeness requirements in policy records	20%

3.1.3 (d) Internal Assessment Criteria (IAC) and Weight – overall weighting 25%

IAC Code	IAC DESCRIPTION	% OF TIME TO BE SPENT
IAC0101	Explain the purpose and importance of insurance policy documentation	50%

IAC0102	Identify and describe different types of insurance policy documents	40%
IAC0103	Explain common information contained in policy schedules and wording	10%

3.1.3 (c) Detailing each topic listed above into topic elements:

3. KM-03-KT02 POLICY ADMINISTRATION PROCESSES 25%		
TOPIC ELEMENT CODE	**TOPIC ELEMENT TITLE**	**% OF TIME TO BE SPENT**
KT0201	Explain the stages of policy administration	25%
KT0202	Describe policy inception and issuance processes	25%
KT0203	Explain ongoing policy servicing activities performed by administrators	25%
KT0204	Explain the administrative role within an insurance organisation	25%

3.1.3 (d) Internal Assessment Criteria (IAC) and Weight – overall weighting 25%

IAC Code	IAC DESCRIPTION	% OF TIME TO BE SPENT
IAC0201	Explain the role and scope of policy administration within insurance	25%
IAC0202	Describe policy inception and issuance processes	25%
IAC0203	Explain ongoing policy servicing activities	25%
IAC0204	Describe the roles and responsibilities of insurance administrators	25%

3.1.3 (c) Detailing each topic listed above into topic elements:

KM-03-KT03 POLICY CHANGES, ENDORSEMENTS, RENEWALS 25%		
TOPIC ELEMENT CODE	**TOPIC ELEMENT TITLE**	**% OF TIME TO BE SPENT**
KT0301	Types of policy changes and endorsements	60%
KT0302	Documentation requirements for amendments	10%
KT0303	Renewal processes and timelines	10%

KT0304	Administrative implications of non-renewal or cancellation	20%

3.1.3 (d) Internal Assessment Criteria (IAC) and Weight – overall weighting 25%

IAC Code	IAC DESCRIPTION	% OF TIME TO BE SPENT
IAC0301	Distinguish between different types of policy changes	25%
IAC0302	Explain endorsement and amendment documentation requirements	25%
IAC0303	Describe the policy renewal process	25%
IAC0304	Explain administrative actions required for cancellations or lapses	25%

3.1.3 (c) Detailing each topic listed above into topic elements:

KM-03-KT04 DOCUMENT CONTROL, FILING AND RECORD MANAGEMENT 25%		
TOPIC ELEMENT CODE	**TOPIC ELEMENT TITLE**	**% OF TIME TO BE SPENT**
KT0401	Document control principles	25%
KT0402	Filing and indexing systems	25%
KT0403	Record retention and archiving requirements	25%
KT0404	Confidentiality and data protection considerations	25%

3.1.3 (d) Internal Assessment Criteria (IAC) and Weight – overall weighting 25%

IAC Code	IAC DESCRIPTION	% OF TIME TO BE SPENT
IAC0401	Explain document control principles in insurance administration	30%
IAC0402	Describe filing and record management systems used in insurance	30%
IAC0403	Explain record retention and archiving requirements	10%
IAC0404	Describe confidentiality and data protection responsibilities	30%

Knowledge Module (KM) - 04

MODULE CODE	MODULE TITLE	NQF LEVEL	CREDITS	MODE OF DELIVERY
431204-002-KM-04	Premium Administration	4	6	Blended

3.1.4 (a) Purpose of Knowledge Module:

To provide learners with foundational knowledge of premium administration principles, including premium calculation, adjustments, collection methods, reconciliation processes, and the application of relevant insurance principles, enabling accurate and compliant administrative support in insurance operations.

3.1.4 (b) List of Knowledge Topics:

The learning will enable learners to demonstrate an understanding of:

TOPIC ELEMENT CODE	TOPIC ELEMENT TITLE	% OF TIME TO BE SPENT
KM-04-KT01	Insurance principles relevant to premium administration	20%
KM-04-KT02	Premium calculation and adjustments	40%
KM-04-KT03	Premium payment, collection and reconciliation	40%

3.1.4 (c) Detailing each topic listed above into topic elements:

4. KM-04-KT01 INSURANCE PRINCIPLES RELEVANT TO PREMIUM ADMINISTRATION 20%		
TOPIC ELEMENT CODE	**TOPIC ELEMENT TITLE**	**% OF TIME TO BE SPENT**
KT0101	Basic insurance principles applicable to premiums	20%
KT0102	Principles of indemnity, subrogation	30%
KT0103	Application of insurance principles in premium administration	50%

3.1.4 (d) Internal Assessment Criteria (IAC) and Weight – overall weighting 20%

IAC CODE	IAC DESCRIPTION	% OF TIME TO BE SPENT
IAC0101	Explains insurance principles such as subrogation and indemnity	50%
IAC0102	Calculates premiums, pro-rata amounts and cancellations accurately	50%

3.1.4 (c) Detailing each topic listed above into topic elements:

4. KM-04-KT02 PREMIUM CALCULATIONS AND ADJUSTMENTS 40%		
TOPIC ELEMENT CODE	**TOPIC ELEMENT TITLE**	**% OF TIME TO BE SPENT**
KT0201	Basis of premium calculation	25%
KT0202	Pro-rata premium calculations and Mid-term adjustments	25%
KT0203	Premium refunds and cancellations	50%

3.1.4 (d) Internal Assessment Criteria (IAC) and Weight – overall weighting 20%

IAC CODE	IAC DESCRIPTION	% OF TIME TO BE SPENT
IAC0201	Explains payment methods and payment channels used for premiums	100%

3.1.4 (c) Detailing each topic listed above into topic elements:

4. KM-04-KT03 PREMIUM PAYMENT, COLLECTION AND RECONCILIATION 40%		
TOPIC ELEMENT CODE	**TOPIC ELEMENT TITLE**	**% OF TIME TO BE SPENT**
KT0301	Payment methods (debit order, EFT, etc)	35%
KT0302	Premium collection methods	35%
KT0303	Premium receipting and reconciliations	30%

3.1.4 (d) Internal Assessment Criteria (IAC) and Weight – overall weighting 20%

IAC CODE	IAC DESCRIPTION	% OF TIME TO BE SPENT
IAC0301	Explains procedures for premium collection and receipting	100%

Knowledge Module (KM) - 05

MODULE CODE	**MODULE TITLE**	**NQF LEVEL**	**CREDITS**	**MODE OF DELIVERY**
431204-002-KM-05	Regulatory and Compliance Framework in Insurance	4	8	Blended

3.1.5 (a) Purpose of Knowledge Module:

To provide learners with foundational knowledge of the regulatory and compliance framework governing the insurance industry, including key regulatory role players, applicable legislation, ethical standards, and the consequences of non-compliance, enabling insurance administrators to operate within legal, regulatory, and organisational requirements.

3.1.5 (b) List of Knowledge Topics:

The learning will enable learners to demonstrate an understanding of:

TOPIC ELEMENT CODE	TOPIC ELEMENT TITLE	% OF TIME TO BE SPENT
KM-05-KT01	Insurance Regulatory Role Players and Institutional Framework	25%
KM-05-KT02	Insurance Legislation, Compliance Requirements, and Standards	45%
KM-05-KT03	Consequences of Non-Compliance, Ethics, and Governance	30%

3.1.5 (c) Detailing each topic listed above into topic elements:

KM-05-KT01 INSURANCE REGULATORY ROLE PLAYERS AND INSTITUTIONAL FRAMEWORK 25%		
TOPIC ELEMENT CODE	**TOPIC ELEMENT TITLE**	**% OF TIME TO BE SPENT**
KT0101	Overview of insurance regulation in South Africa	20%
KT0102	Role players of SARB, FSCA	50%
KT0103	Roles and functions of insurance ombuds and NFO	30%

3.1.5 (d) Internal Assessment Criteria (IAC) and Weight – overall weighting 20%

IAC Code	IAC DESCRIPTION	% OF TIME TO BE SPENT
IAC0101	Explains the role and functions of key insurance industry role players, including SARB, FSCA, INSETA and insurance ombuds structures	100%

3.1.5 (c) Detailing each topic listed above into topic elements:

KM-05-KT02 INSURANCE LEGISLATION, COMPLIANCE REQUIREMENTS, AND STANDARDS 45%		
TOPIC ELEMENT CODE	**TOPIC ELEMENT TITLE**	**% OF TIME TO BE SPENT**
KT0201	Overview of FAIS act and related regulatory requirements	25%
KT0202	Overview of POPIA and data protection responsibilities	25%

KT0203	Compliance obligations of insurance administrators	25%
KT0204	Internal compliance policies and procedures	25%

3.1.5 (d) Internal Assessment Criteria (IAC) and Weight – overall weighting 45%

IAC Code	IAC DESCRIPTION	% OF TIME TO BE SPENT
IAC0201	Explains the compliance responsibilities of insurance administrators within regulatory and organisational frameworks	40%
IAC0202	Demonstrates understanding of consequences of non-compliance	40%
IAC0203	Applies ethical decision-making in scenario-based assessments	20%

3.1.5 (c) Detailing each topic listed above into topic elements:

KM-05-KT03 CONSEQUENCES OF NON-COMPLIANCE, ETHICS, AND GOVERNANCE 30%		
TOPIC ELEMENT CODE	**TOPIC ELEMENT TITLE**	**% OF TIME TO BE SPENT**
KT0301	Consequences of regulatory non-compliance	15%
KT0302	Ethical breaches and misconduct in insurance	15%
KT0303	Importance of accurate record keeping	15%
KT0304	Audit, monitoring and reporting requirements	55%

3.1.5 (d) Internal Assessment Criteria (IAC) and Weight – overall weighting 30%

IAC Code	IAC DESCRIPTION	% OF TIME TO BE SPENT
IAC0301	Describes the consequences of non-compliance and ethical breaches in the insurance industry	50%
IAC0302	Explains the importance of recordkeeping, audit processes and regulatory reporting requirements	50%

Knowledge Module (KM) - 06

MODULE CODE	MODULE TITLE	NQF LEVEL	CREDITS	MODE OF DELIVERY
431204-002-KM-06	Digital Tools and Technology in insurance	4	4	Blended

3.1.6 (a) Purpose of Knowledge Module:

To provide learners with foundational knowledge of digital tools, systems, and technologies used in insurance administration, including policy administration systems, data management, communication tools, and cybersecurity awareness, enabling efficient, accurate, and compliant administrative support in an insurance environment.

3.1.6 (b) List of Knowledge Topics:

The learning will enable learners to demonstrate an understanding of:

TOPIC ELEMENT CODE	TOPIC ELEMENT TITLE	% OF TIME TO BE SPENT
KM-06-KT01	Use of Policy Administration Systems and Insurance Software	30%
KM-06-KT02	Digital capture, document management and recordkeeping systems	25%
KM-06-KT03	Digital communication tools and customer interaction platform	20%
KM-06-KT04	Data security, confidentiality, POPIA-related technology controls	25%

3.1.6 (c) Detailing each topic listed above into topic elements:

KM-06-KT01 USE OF POLICY ADMINISTRATION SYSTEMS AND INSURANCE SOFTWARE 30%		
TOPIC ELEMENT CODE	**TOPIC ELEMENT TITLE**	**% OF TIME TO BE SPENT**
KT0101	Purpose and functions of policy administration systems	20%
KT0102	Common insurance software and system features	25%
KT0103	System access, user roles, and permission	25%
KT0104	Importance of data accuracy in digital systems	30%

3.1.6 (d) Internal Assessment Criteria (IAC) and Weight – overall weighting 30%

IAC Code	IAC DESCRIPTION	% OF TIME TO BE SPENT
IAC0101	Explains the purpose and functions of policy	50%

	administration systems and insurance software	
IAC0102	Describes digital data capture, document management and electronic recordkeeping systems	50%

3.1.6 (c) Detailing each topic listed above into topic elements:

KM-06-KT02 DIGITAL DATA CAPTURE, DOCUMENT MANAGEMENT, AND RECORDKEEPING SYSTEMS 25%		
TOPIC ELEMENT CODE	**TOPIC ELEMENT TITLE**	**% OF TIME TO BE SPENT**
KT0201	Electronic data capture process	25%
KT0202	Document management systems (DMS)	25%
KT0203	Digital filing, version control and indexing	25%
KT0204	Record retention requirements in digital environments	25%

3.1.6 (d) Internal Assessment Criteria (IAC) and Weight – overall weighting 25%

IAC Code	IAC DESCRIPTION	% OF TIME TO BE SPENT
IAC0201	Describes digital data capture, document management, and electronic recordkeeping systems	100%

3.1.6 (c) Detailing each topic listed above into topic elements:

KM-06-KT03 DIGITAL COMMUNICATION TOOLS AND CUSTOMER INTERACTION PLATFORMS 20%		
TOPIC ELEMENT CODE	**TOPIC ELEMENT TITLE**	**% OF TIME TO BE SPENT**
KT0301	Email, portals and workflow systems	25%
KT0302	Customer relationship management (CRM)	25%
KT0303	Digital correspondence standards and records	25%
KT0304	Risks and controls in digital communication	25%

3.1.6 (d) Internal Assessment Criteria (IAC) and Weight – overall weighting 20%

IAC Code	IAC DESCRIPTION	% OF TIME TO BE SPENT

IAC0301	Explains the use of digital communication and customer interaction platforms in insurance administration	100%

3.1.6 (c) Detailing each topic listed above into topic elements:

KM-06-KT04 DATA SECURITY, CONFIDENTIALITY, POPIA-RELATED TECHNOLOGY CONTROLS (15%)		
TOPIC ELEMENT CODE	**TOPIC ELEMENT TITLE**	**% OF TIME TO BE SPENT**
KT0401	Information security concepts	25%
KT0402	Cybersecurity risks in insurance administration	50%
KT0403	POPIA requirements relating to digital systems	25%

3.1.6 (d) Internal Assessment Criteria (IAC) and Weight – overall weighting 20%

IAC Code	IAC DESCRIPTION	% OF TIME TO BE SPENT
IAC0401	Describes data security, confidentiality responsibilities, and POPIA-related technology controls	50%
IAC0402	Explains emerging technologies and trends impacting insurance administration	50%

3.1.2 Criteria for accreditation

Add additional line spaces as required. Requirements, against which Skills Development Providers (SDP) and Assessment Centres, will be accredited, as listed below.

Physical Requirements:

SKILLS DEVELOPMENT PROVIDER (SDP)	
EQUIPMENT & TOOLS	Lecture Room facilities (face to face) Computer workstations, applicable software applications and internet access (computer assisted training) Projector and screen Printers and scanners Availability of learning materials that are aligned to the registered curriculum Workbooks
CONSUMABLES	Printing paper and cartridges Stationary

	Presentation consumables Pens pencils and basic stationary – optional and not limited to

ASSESSMENT CENTRE	
EQUIPMENT & TOOLS	Secure examination venue with controlled access, adequate lighting, ventilation, seating Lockable storage (fire resistant cabinet or safe) for question papers
CONSUMABLES	Computers, pens, overhead projections, connectivity – optional and not limited to

Human Resource Requirements:

SKILLS DEVELOPMENT PROVIDER (SDP)	
QUALIFICATIONS & EXPERIENCE	Assessment Centre Manager: Minimum NQF level 4 qualification and at least two years' experience in supervision/management. Assessment Official: NQF level 4 qualification and training in the roles and responsibilities of Invigilation Assessments
FACILITATOR/LEARNER RATIO	1:15

ASSESSMENT CENTRE	
QUALIFICATIONS & EXPERIENCE	QCTO accredited assessment centre
FACILITATOR/LEARNER RATIO	1:15

Legal Requirements:

SKILLS DEVELOPMENT PROVIDER (SDP)	
QUALIFICATIONS & EXPERIENCE	OHS Audit, report and certificate Registered Legal entity SARS (South African Revenue Services) compliance
FACILITATOR/LEARNER RATIO	Not applicable

ASSESSMENT CENTRE	
QUALIFICATIONS & EXPERIENCE	QCTO accredited
FACILITATOR/LEARNER RATIO	Not applicable

3.1.3 Exemptions

None

3.2 Practical Skill Module (PM) Specifications:

Practical component: Total 30 credits

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

MODULE CODE	MODULE TITLE	NQF LEVEL	CREDITS	MODE OF DELIVERY
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	4	5	Blended
431204-002-00-PM-06	Claims administration	4	5	Blended

3.2.1 Detailing Practical Module (PM) contents

Practical Module (PM) - 01

MODULE CODE	MODULE TITLE	NQF LEVEL	CREDITS	MODE OF DELIVERY
431204-002-00-PM-01	Policy Administration and Documentation	4	5	Blended

(a) Purpose of the Practical Skills Module:

The Practical Component is to ensure that learners can apply theoretical knowledge in realistic insurance administration tasks.

On completion of this module, learners will be able to effectively perform insurance administration functions within a regulated insurance environment, including the accurate processing of policy and claims-related documentation, capturing and maintaining client and policy information on relevant administrative systems, applying basic insurance principles and policy information, and complying with organisational procedures and legislative requirements.

(b) List of Practical Skill Activities:

PRACTICAL SKILL CODE	ACTIVITY TITLE
PM-01-PS01	Policy Administration and Documentation
PM-01-PS02	Customer Service in Insurance
PM-01-PS03	Premium Administration
PM-01-PS04	Regulatory and Compliance Framework in Insurance
PM-01-PS05	Digital Tools and Technology in insurance
PM-01-PS06	Claims Administration

(c) Scope of each Practical Skill Activity:

PM-01-PS01… POLICY ADMINISTRATION AND DOCUMENTATION – 5 CREDITS	
PRACTICAL SKILL ACTIVITY SCOPE OUTLINE:	
Accurately record, verify and maintain client and policy details on relevant systems	
PRACTICAL SKILL ACTIVITY ELEMENT CODES	**PRACTICAL SKILL ACTIVITY ELEMENTS**
PA0101	Capturing new policy applications correctly into admin systems
PA0102	Verifying completeness and compliance of client documentation
PA0103	Processing endorsements, amendments and cancellation
PA0104	Preparing policy schedules, cover confirmations and related correspondence
PA0105	Filing and retrieving policy documents in physical/digital systems
PA0106	Using checklists to track processing steps and quality standards
PA0107	Conducting basic audits on policy files for completeness and accuracy

(d) Internal Assessment Criteria (IAC)

IAC CODE	IAC DESCRIPTION
IAC0101	Accurately captures client and policy data into the system
IAC0102	Prepares and issues correct documentation (e.g. policy schedules, cover letters)
IAC0103	Files records both digitally and physically in compliance internal protocols
IAC0104	Processes endorsements, amendments and cancellations without errors
IAC0105	Performs self-checks and applies quality control procedures

(e) Applied Knowledge that underpins the Practical Skill

APPLIED KNOWLDEGE CODE	APPLIED KNOWLEDGE
AK0101	Insurance fundamentals including principles and practice of insurance. Legal and regulatory framework
AK0102	Administrative processes and systems

(c) Scope of each Practical Skill Activity:

PM-01-PS02…CUSTOMER SERVICE IN INSURANCE – 5 CREDITS	
PRACTICAL SKILL ACTIVITY SCOPE OUTLINE	
Applying customer service principles within the insurance context with product knowledge, compliance, empathy and professionalism	
PRACTICAL SKILL ACTIVITY ELEMENT CODES	**PRACTICAL SKILL ACTIVITY ELEMENTS**
PA0201	Handling client queries about policy details, cover, or procedures
PA0202	Using professional verbal and written communication
PA0203	Managing complaints by applying internal escalation processes
PA0204	Liaising with internal departments (e.g. underwriting or claims) for query resolution
PA0205	Practising telephone etiquette and first call resolution techniques
PA0206	Capturing and updating client interaction notes in CRM systems

(d) Internal Assessment Criteria (IAC)

IAC CODE	IAC DESCRIPTION
IAC0201	Responds to client queries in clear, professional and empathetic manner
IAC0202	Escalates complex complaints according to protocol
IAC0203	Uses telephone and mail etiquette correctly
IAC0204	Maintain accurate records of all interactions in CRM systems
IAC0205	Draft standard communication documents such as welcome packs and policy notices

(e) Applied Knowledge that underpins the Practical Skill

APPLIED KNOWLDEGE CODE	APPLIED KNOWLEDGE
AK0201	Understanding the fundamentals of insurance but including principles and practice of insurance
AK0202	Customer service principles and communication techniques

(c) Scope of each Practical Skill Activity:

PM-01-PS03…PREMIUM ADMINISTRATION – 5 CREDITS	
PRACTICAL SKILL ACTIVITY SCOPE OUTLINE	
Demonstrate competence in handling, reconciling and monitoring premium-related transactions throughout the policy lifecycle	
PRACTICAL SKILL ACTIVITY ELEMENT CODES	**PRACTICAL SKILL ACTIVITY ELEMENTS**
PA0301	Reconciling received premium with invoices and schedules
PA0302	Issuing invoices and payment reminders to clients
PA0303	Capturing and allocating debit order or EFT payments in the system
PA0304	Calculating pro-rata premium or refund amounts during policy cancellation
PA0305	Identifying and flagging unpaid premium for follow up
PA0306	Reporting variances between expected and actual payments
PA0307	Preparing payment schedules and receipts for policyholders

(d) Internal Assessment Criteria (IAC)

IAC CODE	IAC DESCRIPTION
IAC0301	Issues invoices and payment reminders per internal schedules
IAC0302	Records debit order and payments accurately into the system
IAC0303	Calculates pro-rata premiums and refunds correctly
IAC0304	Reconciles premiums with policy records and identifies variances
IAC0305	Flags unpaid premium accounts and prepares basic collection notifications

(e) Applied knowledge that underpins the Practical Skill

APPLIED KNOWLDEGE CODE	APPLIED KNOWLEDGE
AK0301	Accounting and financial administration
AK0302	Insurance and financial principles

(c) Scope of each Practical Skill Activity:

PM-01-PS04…REGULATORY AND COMPLIANCE FRAMEWORK IN INSURANCE – 5 CREDITS	
PRACTICAL SKILL ACTIVITY SCOPE OUTLINE	
To equip learners with the practical ability to identify, interpret and apply key insurance, regulatory and compliance requirements in workplace situations	
PRACTICAL SKILL ACTIVITY ELEMENT CODES	**PRACTICAL SKILL ACTIVITY ELEMENTS**
PA0401	Applying data protection principles when handling client files
PA0402	Completing compliance checklists for new policy onboarding
PA0403	Flagging suspicious documentation or high-risk cases
PA0404	Assisting with audit preparation or file verification exercises
PA0405	Recording evidence of client consent and declarations
PA0406	Applying TCF principles in client interactions and document handling
PA0407	Referring unresolved compliance concerns to senior personnel

(d) Internal Assessment Criteria (IAC)

IAC CODE	IAC DESCRIPTION
IAC0401	Applies POPIA and data security protocols in handling customer records
IAC0402	Completes policy compliance checklists during onboarding
IAC0403	Flags suspicious activity and reports high-risk cases
IAC0404	Documents client declarations and consent accurately
IAC0405	Support audit readiness by maintaining proper documentation

(e) Applied Knowledge that underpins the Practical Skill

APPLIED KNOWLDEGE CODE	APPLIED KNOWLEDGE
AK0401	Understanding the roles and responsibilities of the FSCA and Prudential Authority and how they oversee conduct, solvency and market integrity

AK0402	Knowing key insurance legislation including Policyholder protection rules and how TCF is applied

(c) Scope of each Practical Skill Activity:

PM-01-PS05…DIGITAL TOOLS AND TECHNOLOGY IN INSURANCE – 5 CREDITS	
PRACTICAL SKILL ACTIVITY SCOPE OUTLINE	
Building an understanding of insurance fundamentals to identify technological processes to fit into the insurance administration process	
PRACTICAL SKILL ACTIVITY ELEMENT CODES	**PRACTICAL SKILL ACTIVITY ELEMENTS**
PA0501	Navigate insurance CRM or policy management platforms
PA0502	Capturing and updating policy and client records in real-time
PA0503	Retrieving reports from digital databases for review
PA0504	Uploading and managing scanned documents on DMS (document management system)
PA0505	Troubleshooting basic user errors in admin software
PA0506	Using built-in system tools to track policy and claims workflows
PA0507	Creating templates for customer communication and reports

(d) Internal Assessment Criteria (IAC)

IAC CODE	IAC DESCRIPTION
IAC0501	Navigates CRM and admin platforms to capture and retrieve data
IAC0502	Upload and categorize documents correctly in digital storage systems
IAC0503	Extract basic reports (policy, claims, financial) from digital tools
IAC0504	Identify and resolves simple system errors or refers them appropriately
IAC0505	Uses templates and system features to generate client communications

(e) Applied Knowledge that underpins the Practical Skill

APPLIED KNOWLEDGE CODE	APPLIED KNOWLEDGE
AK0501	Knowledge of data governance, ethics and risk
AK0502	Knowledge of systems and infrastructure to engage with the automation tools of your organisation

(c) Scope of each Practical Skill Activity:

PM-01-PS06 CLAIMS ADMINISTRATION – 5 CREDITS	
PRACTICAL SKILL ACTIVITY SCOPE OUTLINE	
Learners will be able to lodge and process claims successfully in workplace situations	
PRACTICAL SKILL ACTIVITY ELEMENT CODES	**PRACTICAL SKILL ACTIVITY ELEMENTS**
PA0601	Claims documentation and verification
PA0602	Verify claim documentation against policy records
PA0603	Escalate coverage queries to claims assessors
PA0604	Communication, closure, payment, handover

(d) Internal Assessment Criteria (IAC)

IAC CODE	IAC DESCRIPTION
IAC0601	Accuracy and compliance of claims processing
IAC0602	Quality of customer interaction and reporting whilst maintaining industry and organisational principles

(e) Applied Knowledge that underpins the Practical Skill

APPLIED KNOWLEDGE CODE	APPLIED KNOWLEDGE
AK0601	Understanding Insurance products and policy wordings in order to apply policy terms to confirm coverage and exclusions
AK0602	Communicate with claimants and service providers professionally

3.2.2. Criteria for accreditation

Add additional line spaces as required. Requirements, against which Skills Development Providers (SDP) and Assessment Centres, will be accredited, as listed below.

Physical Requirements:

SKILLS DEVELOPMENT PROVIDER (SDP)	
EQUIPMENT & TOOLS	Availability of learning materials that are aligned to the registered curriculum Availability of additional resource material
CONSUMABLES	

ASSESSMENT CENTRE	
EQUIPMENT & TOOLS	Well-resourced training facilities or a Service Level Agreement with a suitable accredited training institution
CONSUMABLES	Computers, pens, overhead projections, connectivity – optional and not limited to

Human Resource Requirements:

SKILLS DEVELOPMENT PROVIDER (SDP)	
QUALIFICATIONS & EXPERIENCE	Facilitators must have an appropriate NQF level 5 qualification or above within the Insurance Industry: National certificate in Financial Services: Wealth Management (NQF5) Occupational certificate: Insurance Agent: Insurance Underwriter (NQF5) Facilitators must have a minimum of five years-experience in insurance administration
FACILITATOR/LEARNER RATIO	1:5 face to face
ASSESSMENT CENTRE	
QUALIFICATIONS & EXPERIENCE	QCTO accredited assessment centre
FACILITATOR/LEARNER RATIO	1:25 if not face to face

Legal Requirements:

SKILLS DEVELOPMENT PROVIDER (SDP)	
QUALIFICATIONS & EXPERIENCE	Compliance with the applicable sections of the Occupational Health and Safety (OHS Act), POPI, CIPC and SARS requirements

	Comply with Basic conditions of employment Act
FACILITATOR/LEARNER RATIO	Not applicable

ASSESSMENT CENTRE	
QUALIFICATIONS & EXPERIENCE	QCTO accredited
FACILITATOR/LEARNER RATIO	Not applicable

Additional Requirements:

SKILLS DEVELOPMENT PROVIDER (SDP)	
ASSESSMENT CENTRE	

3.3 WORK EXPERIENCE MODULE (WM) SPECIFICATIONS:

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

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 in insurance	4	5	Blended
431204-002-00-WM-07	Claims Administration	4	10	Blended

3.3.1 Detailing Work Experience Module (WM) contents

- **Work Experience Module (WM) – 01 Introduction to the Insurance Industry**

MODULE CODE	MODULE TITLE	NQF LEVEL	CREDITS	MODE OF DELIVERY
431204-002-00-WM-01	Introduction to the Insurance Industry	4	5	

(a) Purpose of the Work Experience Module:

The learner must demonstrate knowledge of the insurance industry.

(b) List of Work Experience Competencies:

WORK EXPERIENCE CODE	WORK EXPERIENCE COMPETENCY TITLE
WM-01-WE01	Demonstrate understanding of administrator role
WM-01-WE02	Explain the role of insurance in society
WM-01-WE03	Apply professionalism and ethics

(c) Scope of each Work Experience Competency:

WM-01-WE01	COMPETENCY TITLE… Demonstrate understanding of administrator role

WORKPLACE EXPERIENCE COMPETENCY SCOPE OUTLINE Understanding administrative duties such as data entry, policy maintenance, claims registration and client communication	
WORK EXPERIENCE COMPETENCY ELEMENT CODES	**WORK EXPERIENCE COMPETENCY ELEMENTS**
WA0101	Identify key responsibilities of an insurance administrator.
WA0102	Understand workflows, processes, and documentation requirements. Apply administrative procedures accurately and efficiently.
WA0103	Communicate effectively with clients, colleagues, and service providers

(d) Supporting evidence

WORK EXPERIENCE CODES	**SUPPORTING EVIDENCE**
SE0101	Completed policy administration tasks including data capture, updates, and maintenance on insurance administration systems (e.g. policy amendments, endorsements, cancellations).
SE0102	Completed policy administration tasks including data capture, updates, and maintenance on insurance administration systems (e.g. policy amendments, endorsements, cancellations).
SE0103	Evidence of client and internal communication, including emails, call logs, and task instructions demonstrating correct information sharing and follow-up.
SE0104	Supervisor or workplace confirmation of understanding and execution of daily insurance administration duties according to organisational procedures.

(e) Contextualised Workplace Knowledge

WORKPLACE KNOWLEDGE	
1	Demonstrates understanding of the insurance administrator's role by accurately capturing, updating, and maintaining policy and claims information on internal systems.
2	Applies correct administrative workflows, including document control, record keeping, and adherence to turnaround times in line with organisational procedures.
3	Communicates clearly and professionally with clients, colleagues, and service providers to obtain, confirm, or relay insurance-related information.
4	Understands the importance of accuracy in administrative duties to prevent policy errors, client dissatisfaction, or compliance breaches.

(c) Scope of each Work Experience Competency:

WM-01-WE02 COMPETENCY TITLE…Explain the role of insurance in society	
WORKPLACE EXPERIENCE COMPETENCY SCOPE OUTLINE	
Demonstrate understanding of insurance as risk management and financial protection tool	
WORK EXPERIENCE COMPETENCY ELEMENT CODES	**WORK EXPERIENCE COMPETENCY ELEMENTS**
WA0201	Describe the purpose and function of insurance
WA0202	Explain risk pooling and financial protection principles
WA0203	Identify different types of insurance and their social/economic benefits

(d) Supporting evidence

WORK EXPERIENCE CODES	SUPPORTING EVIDENCE
SE0201	Completed workplace learning or assessments explaining insurance principles such as risk management, indemnity, and financial protection.
SE0202	Evidence of client support activities where insurance products or processes were explained in simple, understandable terms.
SE0203	Internal training material or knowledge checks covering different classes of insurance (e.g. short-term, long-term, personal and commercial lines).

(e) Contextualised Workplace Knowledge

WORKPLACE KNOWLEDGE	
1	Explains the basic purpose of insurance to clients, including how premiums, claims, and benefits support recovery from loss or damage.
2	Identifies common types of insurance products and understands their social and economic value in protecting individuals, families, and businesses.
3	Understands the role of insurance administrators in supporting insurers and intermediaries to deliver reliable and fair insurance services to society.

(c) Scope of each Work Experience Competency:

WM-01-WE03 COMPETENCY TITLE…Apply professionalism and ethics
WORKPLACE EXPERIENCE COMPETENCY SCOPE OUTLINE

Demonstrate professionalism in interaction with stakeholders, apply ethical principles per industry and organisational norms	
WORK EXPERIENCE COMPETENCY ELEMENT CODES	**WORK EXPERIENCE COMPETENCY ELEMENTS**
WA0301	Demonstrate professionalism and integrity in all dealings
WA0302	Communicate effectively with colleagues, insurers and service providers
WA0303	Adhere to industry and organisational codes of conduct

(d) Supporting evidence

WORK EXPERIENCE CODES	SUPPORTING EVIDENCE
SE0301	Completed compliance, ethics, or professionalism training relevant to the insurance environment (e.g. POPIA, TCF, organisational codes of conduct).
SE0302	Evidence of secure handling of client information, including controlled access to records and correct use of systems and documentation.
SE0303	Workplace examples or confirmation showing professional conduct when dealing with clients, colleagues, insurers, and service providers.
SE0304	Records or supervisor feedback demonstrating adherence to organisational policies, escalation of issues, and ethical behaviour in daily tasks.

(e) Contextualised Workplace Knowledge

WORKPLACE KNOWLEDGE	
1	Demonstrates professionalism by acting honestly, respectfully, and responsibly in all interactions with clients, colleagues, and service providers.
2	Applied TCF principles, ethical conduct, and organisational compliance procedures in daily insurance administration activities, when advising clients or managing data.
3	Demonstrates accurate record management, professional stakeholder interaction, and escalation of non-compliance in accordance with organisational and industry standards.

- **Work Experience Module (WM) – 02 Insurance products and services**

MODULE CODE	MODULE TITLE	NQF LEVEL	CREDITS	MODE OF DELIVERY

431204-002-00-WM-02	Insurance products and services	4	10	Blended

(a) Purpose of the Work Experience Module:

Purpose of the work experience model is to provide the learner with knowledge about insurance policies

(b) List of Work Experience Competencies:

WORK EXPERIENCE CODE	WORK EXPERIENCE COMPETENCY TITLE
WM-02-WE01	Explain policy components
WM-02-WE02	Differentiate products and coverage
WM-02-WE03	Real customer interactions including policy enquires and complaint resolution

(c) Scope of each Work Experience Competency:

WM-02-WE01…COMPETENCY TITLE… Explain policy components	
WORKPLACE EXPERIENCE COMPETENCY SCOPE OUTLINE	
Understanding and explaining all key parts of an insurance policy including The Schedule, operative clause, conditions, exclusions, extensions	
WORK EXPERIENCE COMPETENCY ELEMENT CODES	**WORK EXPERIENCE COMPETENCY ELEMENTS**
WA0201	Identify and describe the key components of a policy
WA0202	Explain the purpose of each section – policy schedule, terms, exclusions
WA0203	Analyse sample policies for accuracy and completeness

(d) Supporting evidence

WORK EXPERIENCE CODES	SUPPORTING EVIDENCE
SE0201	Evidence of reviewing and explaining policy documents, including schedules, wording, endorsements, excesses, exclusions, and conditions.
SE0202	Completed internal training material or knowledge assessments on policy structures and terminology.
SE0203	Provide examples of administrative support provided to clients or intermediaries where policy components were clarified (emails, call notes, task records).

(e) Contextualised Workplace Knowledge

WORKPLACE KNOWLEDGE	
1	Demonstrates understanding of standard insurance policy components such as premiums, sums insured, excesses, exclusions, terms, and conditions.
2	Explains policy information accurately and in plain language to clients, colleagues, or service providers when required.
3	Understands how policy components impact cover, claims outcomes, and client expectations.

(c) Scope of each Work Experience Competency:

WM-02-WE02…COMPETENCY TITLE…Differentiate products and cover	
WORKPLACE EXPERIENCE COMPETENCY SCOPE OUTLINE:	
Analysing and comparing different insurance products to determine their suitability to client needs and explaining coverage	
WORK EXPERIENCE COMPETENCY ELEMENT CODES	**WORK EXPERIENCE COMPETENCY ELEMENTS**
WA0201	Compare life, non-life, medical and statutory insurance products
WA0202	Evaluate coverage levels, optional benefits and limitation
WA0203	Match products to customer risk profile. Explain product features to client.

(d) Supporting evidence

WORK EXPERIENCE CODES	SUPPORTING EVIDENCE
SE0201	Evidence of exposure to different insurance products and classes, such as personal lines, commercial lines, short-term and/or long-term insurance.
SE0202	Examples of administrative tasks where product or cover differences were identified and communicated (policy comparisons, internal queries, client enquiries).
SE0203	Supervisor confirmation demonstrating the learner's understanding of product distinctions and appropriate coverage options.

(e) Contextualised Workplace Knowledge

WORKPLACE KNOWLEDGE	
1	Demonstrates understanding of different insurance products and the types of risks they cover.
2	Identifies key differences between products, including scope of cover, benefits, exclusions, and limits.
3	Recognises when queries fall outside the administrator's authority and escalates them to licensed representatives or advisors where required.

(c) Scope of each Work Experience Competency:

WM-02-WE03…COMPETENCY TITLE…Real customer interactions including policy enquiries and complaint resolution	
WORKPLACE EXPERIENCE COMPETENCY SCOPE OUTLINE:	
Applying customer service principles in handling policy-related queries, complaints and updates in a professional and ethical manner	
WORK EXPERIENCE COMPETENCY ELEMENT CODES	**WORK EXPERIENCE COMPETENCY ELEMENTS**
WA0301	Engage with clients in person, telephonically or via email
WA0302	Clarify client concerns and provide accurate policy information. Log and resolve complaints within agreed timelines
WA0303	Apply company communication and escalation protocols

(d) Supporting evidence

WORK EXPERIENCE CODES	SUPPORTING EVIDENCE
SE0301	Evidence of handling real client enquiries related to policies, cover, premiums, or administrative processes (call logs, emails, CRM notes).
SE0302	Supervisor observation checklist confirming use of listening, empathy and correct escalation
SE0303	Completed customer service or communication skills training relevant to the insurance environment.

(e) Contextualised Workplace Knowledge

WORKPLACE KNOWLEDGE	
1	Proficiency with CRM, call logging systems, understanding of data privacy and how to share client information

2	Awareness of complaint lodgement timeframes and role of ombud and internal Service level agreement (SLA) obligations
3	Understands the importance of Treating Customers Fairly (TCF) when dealing with client concerns and complaints.

- **Work Experience Module (WM) - 03 Policy administration - 10 Credits**

MODULE CODE	MODULE TITLE	NQF LEVEL	CREDITS	MODE OF DELIVERY
431204-002-00-WM-03	Policy administration	4	10	Blended

(a) Purpose of the Work Experience Module:

Teaching the learner to administer policies effectively and efficiently

(b) List of Work Experience Competencies:

WORK EXPERIENCE CODE	WORK EXPERIENCE COMPETENCY TITLE
WM-03-WE01	Assisting in policy renewals, endorsements, data entry, and document verification, filing and scanning documentation in correct organisational repositories
WM-03-WE02	Participate in internal quality control checks
WM-03-WE03	Shadowing senior administrators during new business processing

(c) Scope of each Work Experience Competency:

WM-03-WE01…COMPETENCY TITLE… Assisting in policy renewals, endorsements, data entry, and document verification, filing and scanning documentation in correct organisational repositories	
WORKPLACE EXPERIENCE COMPETENCY SCOPE OUTLINE	
Learners will demonstrate ability to work with supervision, follow Standard operating procedures (SOP), apply attention to detail and ensure client documentation is correctly processed	
WORK EXPERIENCE COMPETENCY ELEMENT CODES	**WORK EXPERIENCE COMPETENCY ELEMENTS**
WA0301	Assist with renewal documentation and client correspondence
WA0302	Update and verify client and policy details in administration system
WA0303	Verify supporting documents (Id, proof of address, reports) File, index and scan policy documents in correct digital repositories

(d) Supporting evidence

WORK EXPERIENCE CODES	SUPPORTING EVIDENCE

SE0301	Evidence of assisting with policy renewals, including preparation of renewal documentation and issuing renewal correspondence under supervision.
SE0302	Records demonstrating accurate data entry and updating of client and policy information on administration systems as instructed.
SE0303	Evidence of verifying supporting documentation such as identity documents, proof of address, and required reports against checklist requirements.
SE0304	Samples or confirmation of correctly filing, indexing, scanning, and storing policy documentation in approved organisational repositories.

(e) Contextualised Workplace Knowledge

WORKPLACE KNOWLEDGE	
1	Demonstrates understanding of basic policy administration tasks such as renewals, endorsements, and amendments under supervision.
2	Follows standard operating procedures when capturing, updating, and verifying client and policy information.
3	Recognises how correct filing and document control support compliance and efficient service delivery.

(c) Scope of each Work Experience Competency:

WM-03-WE02…COMPETENCY TITLE…Participate in internal quality control checks	
WORKPLACE EXPERIENCE COMPETENCY SCOPE OUTLINE:	
Enabling the learner to understand the importance of internal controls and guidelines	
WORK EXPERIENCE COMPETENCY ELEMENT CODES	**WORK EXPERIENCE COMPETENCY ELEMENTS**
WA0201	Identify and report discrepancies in captured information
WA0202	Participate in audit preparation and rectification of errors. Document findings and report to mentor.

(d) Supporting evidence

WORK EXPERIENCE CODES	SUPPORTING EVIDENCE
SE0201	Evidence of assisting with internal quality control activities, such as checking files for completeness using prescribed checklists.

SE0202	Supervisor confirmation of participation in quality control activities in line with organisational procedures.

(e) Contextualised Workplace Knowledge

WORKPLACE KNOWLEDGE	
1	Demonstrates understanding of the purpose of quality control checks in insurance administration.
2	Identifies basic administrative errors, such as missing documents or incomplete data capture.
3	Follows procedures to report issues to senior staff rather than making independent decisions.

- **Work Experience Module (WM) - 04 Premium administration – 5 credits**

MODULE CODE	MODULE TITLE	NQF LEVEL		CREDITS	MODE OF DELIVERY
431204-002-00-WM-04	Premium administration	4		5	Blended

(a) Purpose of the Work Experience Module:

The purpose is to ensure the administrator can calculate, receipt and allocate premium correctly within the organisational environment.

(b) List of Work Experience Competencies:

WORK EXPERIENCE CODE	WORK EXPERIENCE COMPETENCY TITLE
WM-04-WE01	Calculate premiums and refunds
WM-04-WE02	Explain collection methods
WM-04-WE03	Identify overdue premium actions

(c) Scope of each Work Experience Competency:

WM-04-WE01…COMPETENCY TITLE…Calculate premiums and refunds	
WORKPLACE EXPERIENCE COMPETENCY SCOPE OUTLINE	
Accurately determine and process premiums and applicable refunds in accordance with policy terms, product rules and regulatory requirements	
WORK EXPERIENCE COMPETENCY ELEMENT CODES	**WORK EXPERIENCE COMPETENCY ELEMENTS**
WA0101	Identify policy details and rating factors affecting premium calculations (i.e. age, limit of indemnity, risk rating, term)

WA0102	Calculate pro-rata premiums for mid-term endorsements, cancellations, reinstatements
WA0103	Record, reconcile and report premium and refund transactions according to company processes

(d) Supporting evidence

WORK EXPERIENCE CODES	SUPPORTING EVIDENCE
SE0101	System screenshots or reports showing calculated premiums or refunds
SE0102	Supervisor verification or sign-off

(e) Contextualised Workplace Knowledge

WORKPLACE KNOWLEDGE	
1	Premium rating principles (sum assured, risk factors, term and payment frequency)
2	Uses of policy administration systems

(c) Scope of each Work Experience Competency:

WM-04-WE02…COMPETENCY TITLE…Explain collection methods	
WORKPLACE EXPERIENCE COMPETENCY SCOPE OUTLINE:	
Understand the various methods used for collecting premium from policyholders or intermediaries with due regard of payment channels and legal or compliance considerations	
WORK EXPERIENCE COMPETENCY ELEMENT CODES	**WORK EXPERIENCE COMPETENCY ELEMENTS**
WA0201	Identify the different premium collection methods (debit order, stop order, payroll deduction, EFT, cash, credit card, broker collection)
WA0202	Describe the controls in place to ensure secure and compliant premium collection including the timing of collection and importance of maintaining payment continuity
WA0203	Explain risks and potential issues related to failed and dishonoured premium payments

(d) Supporting evidence

WORK EXPERIENCE CODES	SUPPORTING EVIDENCE

SE0201	Client communication or call notes explaining payment options
SE0202	Supervisor or manager verification of performance

(e) Contextualised Workplace Knowledge

WORKPLACE KNOWLEDGE	
1	Policyholder protection rules regarding premium collection
2	Understanding of disclosure and customer communication requirements

(c) Scope of each Work Experience Competency:

WM-04-WE03…COMPETENCY TITLE…Identify overdue premium actions	
WORKPLACE EXPERIENCE COMPETENCY SCOPE OUTLINE:	
Recognise, monitor and manage overdue premium situations	
WORK EXPERIENCE COMPETENCY ELEMENT CODES	**WORK EXPERIENCE COMPETENCY ELEMENTS**
WA0301	Identify overdue or unpaid premiums through system reports or reconciliations
WA0302	Apply company policy regarding grace periods, arrear notices and follow-up timelines

(d) Supporting evidence

WORK EXPERIENCE CODES	SUPPORTING EVIDENCE
SE0301	Arrears or lapse reports showing client status
SE0302	Supervisor or audit confirmation of correct process followed

(e) Contextualised Workplace Knowledge

WORKPLACE KNOWLEDGE	
1	Grace periods for life and non-life products, communication and escalation protocols
2	Applying TCF principles in managing overdue accounts

- Work Experience Module (WM) – 05 **Regulatory and Compliance Framework in Insurance**

MODULE CODE	MODULE TITLE	NQF LEVEL	CREDITS	MODE OF DELIVERY
431204-002-00-WM-05	Regulatory and Compliance framework in Insurance	4	5	Blended

(a) Purpose of the Work Experience Module:

To enable the learner to understand, apply and demonstrate compliance with the regulatory and compliance frameworks governing the insurance industry

(b) List of Work Experience Competencies:

WORK EXPERIENCE CODE	WORK EXPERIENCE COMPETENCY TITLE
WM-05-WE01	Apply knowledge of the regulatory and environment and legislation in insurance
WM-05-WE02	Demonstrate understanding of compliance processes including TCF and PPR

(c) Scope of each Work Experience Competency:

WM-05-WE01… Apply knowledge of the regulatory and environment and legislation in insurance	
WORKPLACE EXPERIENCE COMPETENCY SCOPE OUTLINE	
Involves identification and application of the main legislative issues, regulatory processes and compliance requirements that govern the insurance industry	
WORK EXPERIENCE COMPETENCY ELEMENT CODES	**WORK EXPERIENCE COMPETENCY ELEMENTS**
WA0101	Identify and explain key legislation applicable to insurance (e.g. FAIS, POPIA, FICA, Insurance Acts)
WA0102	Apply regulatory requirements in processing and documentation tasks

(d) Supporting evidence

WORK EXPERIENCE CODES	SUPPORTING EVIDENCE
SE0101	Extracts or notes referencing legislation used in workplace environment
SE0102	Completed compliance or onboarding checklists referencing applicable Acts

(e) Contextualised Workplace Knowledge

WORKPLACE KNOWLEDGE	
1	Understanding of the South African regulatory landscape
2	Knowledge of how each Act impacts on policy administration, client interaction

(c) Scope of each Work Experience Competency:

WM-05-WE02…COMPETENCY TITLE…Demonstrate understanding of compliance processes and monitoring requirements	
WORKPLACE EXPERIENCE COMPETENCY SCOPE OUTLINE:	
Apply internal compliance controls and monitoring procedures that ensure adherence to legislation and company policy	
WORK EXPERIENCE COMPETENCY ELEMENT CODES	**WORK EXPERIENCE COMPETENCY ELEMENTS**
WA0201	Identify compliance risks within own area of work
WA0202	Follow internal processes for compliance reporting, recordkeeping and audit requirements

(d) Supporting evidence

WORK EXPERIENCE CODES	SUPPORTING EVIDENCE
SE0201	Completed compliance checklists
SE0202	Records of participation in internal audits or risk assessments

(e) Contextualised Workplace Knowledge

WORKPLACE KNOWLEDGE	
1	Understanding of internal compliance structures and reporting lines
2	Awareness of record retention requirements and audit standards

(c) Scope of each Work Experience Competency:

WM-05-WE03…COMPETENCY TITLE…Applying Treating Customers Fairly (TCF) and Policyholder Protection Rules (PPR) principles
WORKPLACE EXPERIENCE COMPETENCY SCOPE OUTLINE:

Demonstrate how TCF and PPR principles guide client interactions, claims handling, complaint resolution, ensuring fair outcomes	
WORK EXPERIENCE COMPETENCY ELEMENT CODES	**WORK EXPERIENCE COMPETENCY ELEMENTS**
WA0301	Identify six TCF outcomes and explain how they apply in daily processes
WA0302	Apply PPR requirements in documentation, cancellation, renewal and complaints handling

(d) Supporting evidence

WORK EXPERIENCE CODES	SUPPORTING EVIDENCE
SE0301	Note or observations showing application of TCF process
SE0302	Supervisor attestation confirming TCF-aligned conduct

(e) Contextualised Workplace Knowledge

WORKPLACE KNOWLEDGE	
1	Knowledge of TCF framework and Policyholder Protection Rules (2018)
2	Awareness of client fairness principles in claims, sales and administration

- **Work Experience Module (WM) – 06 Digital Tools and Technology in Insurance**

MODULE CODE	MODULE TITLE	NQF LEVEL	CREDITS	MODE OF DELIVERY
431204-002-00-WM-06	Digital Tools and Technology in Insurance	4	5	Blended

(a) Purpose of the Work Experience Module:

Practical exposure to office environments, teamwork, business communication, and professionalism via verbal and written communications skills, with due consideration of overall business etiquette

(b) List of Work Experience Competencies:

WORK EXPERIENCE CODE	WORK EXPERIENCE COMPETENCY TITLE
WM-06-WE01	Utilise digital platforms for insurance administration
WM-06-WE02	Generate and use operational reports within insurance administration systems

WM-06-WE02	Use digital communication and collaboration tools in insurance operations

(c) Scope of each Work Experience Competency:

WM-06-WE01…COMPETENCY TITLE… Utilise digital platforms for insurance administration	
WORKPLACE EXPERIENCE COMPETENCY SCOPE OUTLINE	
Demonstrate the ability to use core insurance systems and digital platforms (such as CRM, policy management, claims systems), capturing client information securely	
WORK EXPERIENCE COMPETENCY ELEMENT CODES	**WORK EXPERIENCE COMPETENCY ELEMENTS**
WA0101	Operate insurance administration systems for data entry and updates
WA0102	Maintain data integrity and confidentiality within digital systems.

(d) Supporting evidence

WORK EXPERIENCE CODES	SUPPORTING EVIDENCE
SE0101	Screenshots or reports generated from digital systems
SE0102	Supervisor verification of system transactions completed

(e) Contextualised Workplace Knowledge

WORKPLACE KNOWLEDGE	
1	Understanding of systems and workflow in insurance operations
2	Knowledge of data privacy and POPIA (protection of personal information act) compliance requirements

(c) Scope of each Work Experience Competency:

WM-06-WE02…COMPETENCY TITLE…Generate and use operational reports within insurance administration systems	
WORKPLACE EXPERIENCE COMPETENCY SCOPE OUTLINE:	
Demonstrate use of analytical and reporting tools (e.g., Excel, Power BI, or in-system dashboards) to extract, interpret, and present insurance data for management and operational use.	
WORK EXPERIENCE COMPETENCY ELEMENT CODES	**WORK EXPERIENCE COMPETENCY ELEMENTS**

WA0201	Compile and interpret performance reports using digital tools.

(d) Supporting evidence

WORK EXPERIENCE CODES	SUPPORTING EVIDENCE
SE0201	Copies of generated analytical reports or dashboards.
SE0202	Feedback or commentary on data insights presented to management.

(e) Contextualised Workplace Knowledge

WORKPLACE KNOWLEDGE	
1	Knowledge of key insurance terms such as loss ratios, lapse rates, and premium income.
2	Familiarity with reporting and visualisation tools and their integration with insurance systems.

(c) Scope of each Work Experience Competency:

WM-06-WE03…COMPETENCY TITLE…Use digital communication and collaboration tools to support decision-making	
WORKPLACE EXPERIENCE COMPETENCY SCOPE OUTLINE:	
Demonstrate proficiency in using digital communication and collaboration platforms (e.g. Teams, Outlook, SharePoint, Zoom) for efficient client service and internal coordination	
WORK EXPERIENCE COMPETENCY ELEMENT CODES	**WORK EXPERIENCE COMPETENCY ELEMENTS**
WA0301	Communicate effectively with clients and colleagues using digital channels.
WA0302	Manage digital records of communication to ensure traceability and professionalism.

(d) Supporting evidence

WORK EXPERIENCE CODES	SUPPORTING EVIDENCE
SE0301	Email correspondence or chat logs evidencing customer or colleague interactions.
SE0302	Supervisor evaluation of communication and collaboration effectiveness.

(e) Contextualised Workplace Knowledge

WORKPLACE KNOWLEDGE	
1	Understanding of professional digital communication etiquette and record-keeping standards.
2	Knowledge of organisational digital communication protocols and information security requirements.

- **Work Experience Module (WM) – 07 Claims administration**

MODULE CODE	MODULE TITLE	NQF LEVEL	CREDITS	MODE OF DELIVERY
431204-002-00-WM-07	Claims Administration	4	5	Blended

(a) Purpose of the Work Experience Module:

To equip learners with the practical skills to manage claims efficiently, ethically and in accordance with organisational and regulatory standards

(b) List of Work Experience Competencies:

WORK EXPERIENCE CODE	WORK EXPERIENCE COMPETENCY TITLE
WM-07-WE01	Validate and process claims documentation
WM-07-WE02	Process and settle claims
WM-07-WE02	Handle claims queries, maintain claims records

(c) Scope of each Work Experience Competency:

WM-07-WE01…COMPETENCY TITLE… Validate and assess claims	
WORKPLACE EXPERIENCE COMPETENCY SCOPE OUTLINE:	
Ensuring required documentation is received, confirming that the claim falls within the scope of cover, and checking for potential discrepancies or fraud indicators.	
WORK EXPERIENCE COMPETENCY ELEMENT CODES	**WORK EXPERIENCE COMPETENCY ELEMENTS**
WA0101	Identify valid claims to policy wording
WA0102	Verify completeness and accuracy of information
WA0103	Recognise potential fraudulent or suspicious claims

(d) Supporting evidence

WORK EXPERIENCE CODES	SUPPORTING EVIDENCE
SE0101	Sample claim forms with validation checks
SE0102	Checklist of required supporting documents

(e) Contextualised Workplace Knowledge

WORKPLACE KNOWLEDGE	
1	Knowledge of policy terms and conditions
2	Fraud red flags and indicators

(c) Scope of each Work Experience Competency:

WM-07-WE02…COMPETENCY TITLE… Process and settle claims	
WORKPLACE EXPERIENCE COMPETENCY SCOPE OUTLINE:	
Determining payable amounts, applying excesses or limits, ensuring correct documentation for payment authorisation	
WORK EXPERIENCE COMPETENCY ELEMENT CODES	**WORK EXPERIENCE COMPETENCY ELEMENTS**
WA0201	Prepare claims documentation for assessment and payment processing
WA0202	Calculate claim amounts accurately
WA0203	Liaise with finance to ensure payment

(d) Supporting evidence

WORK EXPERIENCE CODES	SUPPORTING EVIDENCE
SE0201	Settled claim reports
SE0202	System audit logs

(e) Contextualised Workplace Knowledge

WORKPLACE KNOWLEDGE	
1	Claims calculation methods
2	Basic accounting and finance principles

(c) Scope of each Work Experience Competency:

WM-07-WE03…COMPETENCY TITLE… Handle claims queries, maintain claims records	
WORKPLACE EXPERIENCE COMPETENCY SCOPE OUTLINE:	
Managing communication with stakeholders, ensure accurate and timely record-keeping	
WORK EXPERIENCE COMPETENCY ELEMENT CODES	**WORK EXPERIENCE COMPETENCY ELEMENTS**
WA0301	Update claims in internal systems
WA0302	Respond to client/broker queries professionally
WA0303	Produce periodic claims reports

(d) Supporting evidence

WORK EXPERIENCE CODES	SUPPORTING EVIDENCE
SE0301	E-mail, call logs
SE0302	Audit trail documentation

(e) Contextualised Workplace Knowledge

WORKPLACE KNOWLEDGE	
1	Claims calculation methods
2	Basic accounting and finance principles

3.3.2 **Criteria for accreditation**

Add additional line spaces as required. Requirements, against which Skills Development Providers (SDP) and Assessment Centres, will be accredited, as listed below.

Physical Requirements:

SKILLS DEVELOPMENT PROVIDER (SDP)	
EQUIPMENT & TOOLS	Workstation Reference Guides Standard Operating Procedures
CONSUMABLES	

ASSESSMENT CENTRE	
EQUIPMENT & TOOLS	Well-resourced training facilities or a Service Level Agreement with a suitable accredited training institution
CONSUMABLES	Computers, pens, overhead projections, connectivity – optional and not limited to

Human Resource Requirements:

SKILLS DEVELOPMENT PROVIDER (SDP)	
QUALIFICATIONS & EXPERIENCE	Facilitators must have an appropriate NQF level 5 qualification or above within the financial services industry such as: National certificate in Financial Services: Wealth Management (NQF5) Occupational certificate: Insurance Agent: Insurance Underwriter (NQF5) Facilitators must have a minimum of five years-experience as an insurance administrator or equivalent
FACILITATOR/LEARNER RATIO	Learner ratio must not exceed 1: 10, option if not face to face group can be larger

ASSESSMENT CENTRE	
QUALIFICATIONS & EXPERIENCE	QCTO accredited assessment centre
FACILITATOR/LEARNER RATIO	1:25 if not fact to face as above

Legal Requirements:

SKILLS DEVELOPMENT PROVIDER (SDP)	
QUALIFICATIONS & EXPERIENCE	• OHS Audit, report and certificate • Registered Legal entity • SARS (South African Revenue Services) compliance
FACILITATOR/LEARNER RATIO	Not applicable

ASSESSMENT CENTRE	
QUALIFICATIONS & EXPERIENCE	QCTO accredited
FACILITATOR/LEARNER RATIO	Not applicable

Additional Requirements:

SKILLS DEVELOPMENT PROVIDER (SDP)	

ASSESSMENT CENTRE	

3.3.3 Exemptions

None

3.3.4 Additional Assignments to be Assessed Externally

None

3.4 POSSIBLE SEQUENCING AND INTEGRATION

Listing and order of modules in the sequence in which these modules will follow each other during delivery/implementation. This allows for integration of KM, AM (PM/ WM) as work logically flows.

ORDER	MODULE TITLE	MODULE CODE	LEVEL	CREDITS
	Knowledge module:			
1.	Introduction to the Insurance Industry	431204-002-KM-01	4	6
2.	Insurance Products and Services	431204-002-KM-02	4	8
3.	Policy Administration and Documentation	431204-002-KM-03	4	8
4.	Premium Administration	431204-002-KM-04	4	6
5.	Regulatory and Compliance Framework in Insurance	431204-002-KM-05	4	8

6.	Digital Tools and Technology in insurance	431204-002-KM-06	4	4
	Practical module			
8.	Policy Administration and Documentation	431204-002-PM-01	4	5
9.	Customer Service in Insurance	431204-002-PM-02	4	5
10.	Premium Administration	431204-002-PM-03	4	5
11.	Regulatory and compliance framework in insurance	431204-002-PM-04	4	5
12.	Digital tools and technology in insurance	431204-002-PM-05	4	5
13.	Claims administration	431204-002-PM-06	5	5
	Work experience module			
14.	Introduction to the Insurance Industry	431204-002-WM-01	4	5
15.	Insurance products and services	431204-002-WM-02	4	10
16.	Policy administration and documentation	431204-002-WM-03	4	10
17.	Premium administration	431204-002-WM-04	4	5
18.	Regulatory and compliance framework in insurance	431204-002-WM-05	4	5
19.	Digital tools and technology in insurance	431204-002-WM-06	4	5
20.	Claims Administration	431204-002-WM-07	4	10

SECTION 4. STATEMENT OF WORK EXPERIENCE

QUALIFICATION/PART-QUALIFICATIONS/SKILLS PROGRAMME TYPE	QUALIFICATION/PART-QUALIFICATION/SKILLS PROGRAMME TITLE/DESCRIPTOR	NQF LEVEL	CREDITS
Insurance Administrator	Qualification	4	120

CURRICULUM CODE	431204-002-00-00

LEARNER DETAILS

NAME:	
ID NUMBER:	

EMPLOYER DETAILS

COMPANY NAME:	
ADDRESS:	
SUPERVISOR NAME:	
WORK TELEPHONE:	
E-MAIL:	

WORK EXPERIENCE MODULE DETAILS

WM-01-WE01: Demonstrate understanding of administrator role

SCOPE WORK EXPERIENCE	DATE	SIGNATURE
WA0101: Identify key responsibilities of an insurance administrator.		
WA0102: Understand workflows, processes, and documentation requirements. Apply administrative procedures accurately and efficiently.		
WA0103: Communicate effectively with clients, colleagues, and service providers.		
SUPPORTING EVIDENCE	DATE	SIGNATURE
SE0101: Completed policy administration tasks including data capture, updates, and maintenance on insurance administration systems (e.g. policy amendments, endorsements, cancellations).		
SE0102: Evidence of client and internal communication, including emails, call logs, and task instructions demonstrating correct information sharing and follow-up.		
SE0103: Supervisor or workplace confirmation of understanding and execution of daily insurance administration duties according to organisational procedures.		

WM-01-WE02: Explain the role of insurance in society

SCOPE WORK EXPERIENCE	DATE	SIGNATURE
WA0201: Describe the purpose and function of insurance.		
WA0202: Explain risk pooling and financial protection principles.		
WA0203: Identify different types of insurance and their social/economic benefits.		
SUPPORTING EVIDENCE	DATE	SIGNATURE
SE0201: Completed workplace learning or assessments explaining insurance principles such as risk management, indemnity, and financial protection.		
SE0202: Evidence of client support activities where insurance products or processes were explained in simple, understandable terms.		
SE0203: Internal training material or knowledge checks covering different classes of insurance (e.g. short-term, long-term, personal and commercial lines).		

WM-01-WE03: Apply professionalism and ethics

SCOPE WORK EXPERIENCE	DATE	SIGNATURE
WA0301: Demonstrate professionalism and integrity in all dealings.		
WA0302: Communicate effectively with colleagues, insurers and service providers.		
WA0303: Adhere to industry and organisational codes of conduct.		
SUPPORTING EVIDENCE	DATE	SIGNATURE
SE0301: Completed compliance, ethics, or professionalism training relevant to the insurance environment (e.g. POPIA, TCF, organisational codes of conduct).		
SE0302: Evidence of secure handling of client information, including controlled access to records and correct use of systems and documentation.		
SE0303: Workplace examples or confirmation showing professional conduct when dealing with clients, colleagues, insurers, and service providers.		
SE0304: Records or supervisor feedback demonstrating adherence to organisational policies, escalation of issues, and ethical behaviour in daily tasks.		

NUMBER	CONTEXTUALISED WORKPLACE KNOWLEDGE	DATE	SIGNATURE
1.	Demonstrates understanding of the insurance administrator's role by accurately capturing, updating, and maintaining policy and claims information on internal systems.		
2.	Applies correct administrative workflows, including document control, record keeping, and adherence to turnaround times in line with organisational procedures.		
3.	Communicates clearly and professionally with clients, colleagues, and service providers to obtain, confirm, or relay insurance-related information.		
4.	Understands the importance of accuracy in administrative duties to prevent policy errors, client dissatisfaction, or compliance breaches.		