Quality Council for Trades & Occupations
www.qcto.org.za
256 Glyn Street, Hatfield, Pretoria, 0083
Private Bag X278, Pretoria, 0001
+27 12 003 1800

OCCUPATIONAL QUALIFICATION PROGRAMME
CURRICULUM DOCUMENT TEMPLATE
IN LINE WITH THE OQSF POLICY (2021) OCCUPATIONAL QUALIFICATION TYPE (NOMENCLATURE)

QUALIFICATION PROGRAMME	TYPE (NOMENCLATURE)	TITLE (DESCRIPTOR)		NQF LEVEL	CREDITS
Qualification	National Occupational Certificate	Insurance Practitioner		5	120
CURRICULUM CODE	431204-003-00-00				
PARTNER DETAILS	ORGANISATION NAME	WEBSITE ADDRESS	TELEPHONE NUMBER	LOGO	
QUALITY PARTNER - DEVELOPMENT	Insurance Sector Education Training Authority	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)	Insurance Sector Education Training Authority	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		…

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SECTION 1: CURRICULUM SUMMARY

1.1 Occupational Information:

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

431204-003-00-00 Insurance Practitioner

1.1.2 Occupation/Specialisation/Part-Qualification/Skills Programme Type, Title, NQF Level, Credits and Curriculum Code, addressed by this Curriculum.

TYPE	TITLE	NQF LEVEL	CREDITS	CURRICULUM CODE
National Occupational Certificate	Insurance Practitioner	5	120	431204-003-00-00

1.1.3 Alternative titles used by industry:

General insurance practitioner

Insurance administration practitioner

Insurance support clerk

1.2 Curriculum Information:

1.2.1 Articulation for Qualifications and Part-Qualifications

Certain related occupational qualifications are subject to registration end-date and teach-out arrangements as determined by SAQA/QCTO from time to time.

(a) Horizontal Articulation

Specific Statement: There are no horizontal articulation possibilities within the OQSF as there were no registered qualifications available at the time when this qualification was recommended for registration.

Between sub-frameworks –

• The following qualification has been identified for horizontal articulation:

- 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)

- Further Education and Training Certificate: Wealth Management (SAQA ID: 66613, NQF Level 4)
- Occupational Certificate: Insurance Underwriter (SAQA ID: 91784, NQF Level 5)
- Higher Certificate in Insurance (SAQA ID: 93999, NQF Level 5)
- National Certificate: Short-Term Insurance (SAQA ID: 57918, NQF Level 5)

(b) Vertical Articulation

This qualification articulates vertically within the OQSF as follows:

• The following qualification has been identified for vertical articulation:

- SAQA ID 94222: Occupational Certificate: Organisational Risk Practitioner, NQF Level 6

(c) Diagonal Articulation

Specific Statement: There are no Diagonal articulation possibilities within the OQSF as 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

Entry requirements into the identified articulation pathways are validated as follows:

The Insurance Practitioner qualification provides foundational and occupational competence in insurance operations, client servicing, claims support, underwriting support, compliance and digital insurance administration, which may support progression into related occupational and higher education qualifications, subject to the admission requirements of the receiving institution or quality assurance body.

1.2.2 Articulation for Skills Programmes

(a) Work Opportunities:

Graduates who complete the qualification and are already in the insurance industry in roles such as administrators, assistants, or clerks can progress into specialist, supervisory, or technical roles, including:

- Insurance Administration Practitioner
- Insurance Operations Practitioner
- Insurance Administrator
- Policy Administration Officer
- Underwriting Support Administrator
- Claims Administration Practitioner
- Premium Administration Practitioner
- Customer Service Insurance Officer
- Insurance Processing Administrator

- Client Services Insurance Officer

(b) Learning Opportunities:

- Insurance Advisor (subject to FAIS requirements)
- Claims Assessor
- Underwriting Practitioner
- Compliance Practitioner
- Insurance Team Leader / Supervisor
- Insurance Operations Manager (long-term progression)

1.3 Curriculum Structure:

Component	Credits Allocated	Percentage
Knowledge Component	40 credits	33,3%
Practical Component	30 credits	25%
Workplace Experience Component	50 credits	41,7%
Total credit	120 credits	100%

1.3.1 Knowledge/Theory Modules:

Knowledge component:

- 001-KM-01, Introduction to the Insurance Industry, NQF Level 04, Credits 3
- 001-KM-02, Regulatory Environment and Legal Frameworks, NQF Level 05, Credits 5
- 001-KM-03, Principles of Risk Management, NQF Level 05, Credits 5
- 001-KM-04, Principles of Insurance (underwriting, claims, etc), NQF Level 05, Credits10
- 001-KM-05, Financial Literacy and Insurance Products, NQF Level 04, Credits 5
- 001-KM-06, Ethics and Compliance in the Insurance Sector, NQF Level 05, Credits 5
- 001-KM-07, Digital Tools and Technology in Insurance, NQF Level 04, Credits 5
- 001-KM-08, Global Insurance Trends and Emerging Risks, NQF Level 04, Credits 2

Total number of credits: for Knowledge Modules: 40

1.3.2 Practical Skills Modules:

Practical component:

- 001-PM-01, Practical Underwriting Exercises (linked to theory), NQF Level 05, Credits 5
- 001-PM-02, Claims Processing and Management, NQF Level 05, Credits 5
- 001-PM-03, Customer service and relationship management, NQF Level 04, Credits 5
- 001-PM-04, Practical Application of Insurance Technologies, NQF Level 04, Credits 5
- 001-PM-05, Application of Financial Literacy in Insurance Scenarios, NQF Level 04, Credits 5
- 001-PM-06, Risk Management Techniques (Practical Application), NQF Level 05, Credits 5

Total number of credits: of the Practical Skills Modules: 30

Detailed specifications for each Work Experience Module are provided in Section 3.3.

1.3.3 Work Experience Modules:

- 001-WM-01, Workplace orientation and ethics, NQF Level 04, Credits 10
- 001-WM-02, Policy administration and underwriting support, NQF Level 04, Credits 10
- 001-WM-03, Claims registration and processing support, NQF Level 05, Credits 10
- 001-WM-04, Client service and stakeholder communication, NQF Level 04, Credits 10
- 001-WM-05, Compliance, recordkeeping and digital systems, NQF Level 05, Credits 10

Total number of credits of the Work Experience Modules: 50

1.4 Entry Requirements:

Grade 12 and/or NQF4 qualification or post matric qualification

1.5 Recognition of Prior Learning (RPL):

1.5.1 RPL for Access:

RPL to access the qualification (not awarding the qualification through RPL) – at least 2 years in an insurance function

1.5.2 RPL for Exemption:

Not applicable

1.5.3 RPL for awarding credits:

Not applicable

1.6 Quality Partner for Assessment:

NAME OF BODY:	Insurance Sector Education Training Authority (INSETA)
ADDRESS OF BODY:	18 Fricker Rd, Ilovo, Sandton, 2196
WEBSITE:	www.inseta.org.za
TELEPHONE NUMBER:	011381 8900

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

Title:

Insurance Practitioner

SECTION 2: OCCUPATIONAL-PROFILE

2.1 Purpose: The programme aims to equip learners with the ability to capture, verify, process, maintain, and communicate insurance information accurately, utilise insurance systems and digital tools, and apply organisational controls that support service excellence, risk management, and Treating Customers Fairly (TCF) principles.

2.2 Tasks:

TASK	LINKS TO ELO
Task 1: Practical Underwriting Exercises	ELO 1: • Process policy administration and underwriting support activities within insurance operational environments
Task 2: Claims processing and Management	ELO 2: • Register, process and communicate claims activities within insurance operational environments
Task 3: Customer Service and Relationship Management	ELO 3: • Deliver insurance customer service and complaints handling support within insurance operational environments
Task 4: Practical Application of Insurance Technologies and Financial Processing	ELO 4: • Apply digital insurance systems and financial processing tools within insurance operations
Task 5: Risk Management Techniques (Practical Application)	ELO 5: • Apply risk assessment and risk management principles within insurance operational contexts

2.3 Occupational Task Details:

2.3.1 Task 1: Practical Underwriting Exercises (NQF Level 05)

(a) Unique Product or Service:

Using theory-based and practical underwriting techniques to tailor policies to individual or business needs.

(b) Responsibilities:

Analyse client profiles and assess risk levels.

Apply appropriate coverage terms, pricing, and policy conditions in accordance with underwriting guidelines and delegated authority levels.

(c) Contexts:

Within underwriting support and policy administration environments in non-life or life insurance institutions.

Using organisational underwriting guidelines, risk assessment tools, rating manuals, and standard policy wordings.

2.3.2 Task 2: Claims Processing and Management (NQF Level 05)

(a) Unique Product or Service:

Handling claims promptly and ethically, with a focus on both customer satisfaction and organizational best practices.

(b) Responsibilities:

Process, investigate and verify claims information in accordance with organisational claims procedures.

Communicate with claimants and other stakeholders, managing the end-to-end claims lifecycle efficiently.

(c) Contexts:

Within claims administration units of insurers, MGAs, TPAs, or medical scheme administrators.

Using documented claims procedures, policy terms and conditions, and claims management systems.

2.3.3 Task 3: Customer Service and Relationship Management (NQF Level 05)

(a) Unique Product or Service:

Cultivating relationships through excellent service and ongoing support, thereby improving client retention.

(b) Responsibilities:

Provide clear, empathetic, and consistent communication to policyholders.

Resolve client queries and complaints, fostering trust and loyalty.

(c) Contexts:

Within client-facing insurance service environments such as call centres, branch offices, or broker support units.

Using approved communication channels including telephone, email, digital platforms, and correspondence systems

2.3.4 Task 4: Practical Application of Insurance Technologies and Financial Processing Tools (NQF Level 05)

(a) Unique Product or Service:

Capturing, processing, maintaining and retrieving insurance and financial information using digital systems, technology-enabled insurance workflows and financial processing tools.

(b) Responsibilities:

Utilise digital tools to streamline underwriting, policy administration, and claims workflows.

Ensure data integrity and security when processing sensitive information.

Calculate premiums, commissions and other financial metrics in alignment with profitability and ethical considerations

Analyse financial information relevant to insurance operations and risk assessment

(c) Contexts:

Within digitally enabled insurance operations using policy administration, claims, CRM (customer relationship management systems), and document management systems.

Using insurer-approved financial processing tools, premium calculation methods, schedules, and reporting systems.

In compliance with organisational IT policies, cybersecurity controls, POPIA requirements, and recordkeeping procedures.

Within underwriting-, policy administration-, claims- and customer service operational environments.

2.3.5 Task 5: Risk Management Techniques (Practical Application) (NQF Level 05)

(a) Unique Product or Service:

Applying risk assessment and risk management principles to support underwriting, claims evaluation and insurance operational decision-making processes.

(b) Responsibilities:

Identify and analyse insurance-related risks using structured risk assessment tools and client information.

Assess risk exposure in line with insurer risk appetite, underwriting guidelines and policy conditions

(c) Contexts:

Within insurance risk assessment, underwriting support and claims processing environments.

Applying structured risk assessment frameworks, organisational underwriting guidelines and insurer risk management procedures.

Under delegated authority and within defined organisational and regulatory compliance requirements.

In support of underwriting decisions, claims evaluation, fraud awareness and risk mitigation activities.

SECTION 3: CURRICULUM COMPONENT SPECIFICATIONS

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
431204-003-KM-01	Introduction to the Insurance Industry	4	3	Blended
431204-003-KM-02	Regulatory Environment and Legal Frameworks	5	5	Blended
431204-003-KM-03	Principles of Risk Management	5	5	Blended
431204-003-KM-04	Principles of Insurance (underwriting, claims, etc)	5	10	Blended
431204-003-KM-05	Financial Literacy and Insurance Products	4	5	Blended
431204-003-KM-06	Ethics and Compliance in the Insurance Sector	5	5	Blended
431204-003-KM-07	Digital Tools and Technology in Insurance	4	5	Blended
431204-003-KM-08	Global Insurance Trends and Emerging Risks	4	2	Blended

3.1.1 Detailing Knowledge Module (KM) contents

Knowledge Module (KM) - 01

MODULE CODE	MODULE TITLE	NQF LEVEL	CREDITS	MODE OF DELIVERY
431204-003-KM-01	Introduction to the Insurance Industry	4	3	Blended

(a) Purpose of Knowledge Module:

To provide learners with a foundational knowledge of the insurance industry, its structure, key concepts, and regulatory environment within the South African context.

(b) List of Knowledge Topics:

TOPIC CODE	TOPIC TITLE	% OF TIME TO BE SPENT
KM-01-KT01	The role and purpose of insurance in the economy	40
KM-01-KT02	Types of insurance and key industry stakeholders	40
KM-01-KT03	Understand basic insurance principles, such as risk pooling, indemnity, insurable interest, and utmost good faith.	20

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

KM-01-KT01…TOPIC TITLE The role and purpose of insurance in the economy 40%		
TOPIC ELEMENT CODE	TOPIC ELEMENT TITLE	% OF TIME TO BE SPENT
KT0101	The concept of risk and risk transfer in insurance	30
KT0102	Economic and social benefits of insurance	50
KT0103	Contribution of insurance to financial stability and development	20

(d) Internal Assessment Criteria (IAC) and Weight

IAC CODE	IAC DESCRIPTION	% WEIGHT
IAC0101	Explain the concept of risk and how insurance facilitates risk transfer	30
IAC0102	Describe the economic role of insurance in protecting individuals, business and society.	35

IAC0103	Describe how insurance contributes to financial stability, risk management, social security, and economic development	35

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

KM-01-KT02…TOPIC TITLE Types of insurance and key industry stakeholders 40%		
TOPIC ELEMENT CODE	TOPIC ELEMENT TITLE	% OF TIME TO BE SPENT
KT0201	Life, non-life, health and statutory categories	25
KT0202	Roles of insurers, intermediaries, and policyholders	50
KT0203	Functions of regulators and industry bodies in South Africa	25

(d) Internal Assessment Criteria (IAC) and Weight

IAC CODE	IAC DESCRIPTION	% WEIGHT
IAC0201	Identify each key player (insurers, reinsurers, brokers, regulators, and policyholders) and describe their core functions.	20
IAC0202	Identify various types of insurance products and their basic purposes.	20
IAC0204	Analyse the relationship and flow of information between key stakeholders (insurer & reinsurer, broker & insurer, etc.) and explain how regulatory frameworks shape these interactions.	40

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

KM-01-KT03…TOPIC TITLE: Understand basic insurance principles, such as risk pooling, indemnity, insurable interest, and utmost good faith. 20%		
TOPIC ELEMENT CODE	TOPIC ELEMENT TITLE	% OF TIME TO BE SPENT
KT0301	Risk pooling and the law of large numbers	30
KT0302	Indemnity, insurable interest and subrogation	35

KT0303	Utmost good faith and disclosure obligations	35

(d) Internal Assessment Criteria (IAC) and Weight

IAC CODE	IAC DESCRIPTION	% WEIGHT
IAC0301	Describe the principles of indemnity and insurable interest, including their purpose.	30
IAC0302	Explain the principle of utmost good faith and disclosure obligations.	30
IAC0303	Apply basic insurance principles to simple, theory-based insurance scenarios.	40

Knowledge Module (KM) - 02

MODULE CODE	MODULE TITLE	NQF LEVEL	CREDITS	MODE OF DELIVERY
431204-003-KM-02	Regulatory Environment and Legal Frameworks	5	5	Blended

a) Purpose of Knowledge Module:

To provide learners with an understanding of the regulatory environment and legal frameworks governing the insurance industry in South Africa, enabling them to identify key legislation, regulatory bodies, and compliance obligations, and to apply this knowledge to insurance operations in an ethical and responsible manner.

(b) List of Knowledge Topics:

TOPIC CODE	TOPIC TITLE	% OF TIME TO BE SPENT
KM-02-KT01	Overview of the South African Insurance Regulatory Framework	20
KM-02-KT02	Compare regulatory compliance obligations such as FAIS, FICA, POPIA, and TCF	40
KM-02-KT03	Define the Policyholder Protection Rules	20
KM-02-KT04	Ombudsman and Dispute Resolution Structures	20

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

KM-02-KT01…TOPIC TITLE: Overview of the South African Insurance Regulatory Framework 20%		
TOPIC ELEMENT CODE	TOPIC ELEMENT TITLE	% OF TIME TO BE SPENT
KT0101	Define Role players in the insurance industry (FSCA, Prudential Authority)	50
KT0102	Industry associations, professional bodies, and their Roles	50

(d) Internal Assessment Criteria (IAC) and Weight

IAC CODE	IAC DESCRIPTION	% WEIGHT
IAC0101	Define and explain the key regulatory bodies	50
IAC0102	Demonstrate knowledge of industry association's roles and interactions	50

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

KM-02-KT02…TOPIC TITLE: Define the principles, such as FAIS, FICA, POPIA, and TCF 40%		
TOPIC ELEMENT CODE	TOPIC ELEMENT TITLE	% OF TIME TO BE SPENT
KT0201	Apply FAIS requirements within insurance operational activities	25
KT0202	Outline and describe the function and role of FICA	25
KT0203	Explain the Data protection principles, lawful processing, rights of data subjects, security safeguards	25
KT0204	Explain the 6 TCF outcomes, their practical application, embedding TCF in company culture	25

(d) Internal Assessment Criteria (IAC) and Weight

IAC CODE	IAC DESCRIPTION	% WEIGHT
IAC0201	Explain the core purpose and components of each Principle, and	50

	provide a context of FAIS, FICA, POPIA, and TCF	
IAC0202	Provide practical examples applicable to each principle of FAIS, FICA, POPIA, and TCF	50

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

KM-02-KT03…TOPIC TITLE: Define the Policyholder Protection Rules: 20%		
TOPIC ELEMENT CODE	TOPIC ELEMENT TITLE	% OF TIME TO BE SPENT
KT0301	Purpose and Objectives of PPR	25
KT0302	Explain who must comply (insurers, intermediaries), and applicable policies (life, non-life) and discuss the role and the responsibilities of the Insurer	25
KT0303	Explain the key Provisions of the Policyholder Protection Rule	25
KT0304	Explain how PPR links to TCF and FAIS	25

(d) Internal Assessment Criteria (IAC) and Weight

IAC CODE	IAC DESCRIPTION	% WEIGHT
IAC0301	Explain the intent and structure of the PPR, articulating the purpose and target audience of the PPR	30
IAC0302	Analyse and apply key PPR requirements including cooling-off, disclosure obligations, complaints handling and claims requirements	40
IAC0303	Explain integration with the broader regulatory ecosystem, such as FAIS and TCF	30

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

KM-02-KT04…TOPIC TITLE: Ombudsman and Dispute Resolution Structures: 20%		
TOPIC ELEMENT CODE	TOPIC ELEMENT TITLE	% OF TIME TO BE SPENT
KT0401	Explain the new ombudsman structure, why the ombudsman exists	25
KT0402	Define types of ombudsmen in insurance and their roles	25

KT0403	Describe the dispute resolution processes	25
KT0404	Explain the outcomes of ombud rulings	25

(d) Internal Assessment Criteria (IAC) and Weight

IAC CODE	IAC DESCRIPTION	% WEIGHT
IAC0401	Demonstrates understanding of why ombuds exist and their independence	25
IAC0402	Accurately identify and distinguish FAIS, OSTI, and life ombud	25
IAC0403	Step-by-step handling of a complaint from submission to resolution	25
IAC0404	Interpret an Ombud's ruling and assess implications for an insurer discuss the understanding of the impact of a ruling – financial, reputational, corrective action	25

Knowledge Module (KM) - 03

MODULE CODE	MODULE TITLE	NQF LEVEL	CREDITS	MODE OF DELIVERY
431204-003-KM-03	Principles of Risk Management	5	5	Blended

a) Purpose of Knowledge Module:

To provide learners with a foundational understanding of risk and risk management principles, enabling them to identify, analyse, evaluate, and respond to risks within an insurance and business context in line with organisational, regulatory, and ethical requirements.

(b) List of Knowledge Topics:

TOPIC CODE	TOPIC TITLE	% OF TIME TO BE SPENT
KM-03-KT01	Definition and types of risk	35
KM-03-KT02	Risk management process	25
KM-03-KT03	Role of risk management in Insurance Operations	10
KM-03-KT04	Risk assessment, risk transfer, mitigation strategies and evaluation tools	20

KM-03-KT05	Emerging risks and industry Trends	10

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

KM-03-KT01…TOPIC TITLE: DEFINITION AND TYPES OF RISK 35%		
TOPIC ELEMENT CODE	TOPIC ELEMENT TITLE	% OF TIME TO BE SPENT
KT0101	Classification of risks (pure vs speculative, insurable vs non-insurable, risk vs uncertainty)	60
KT0102	Analyse and classify different types of risks, including personal, property, liability, operational, financial, reputational, strategic and statutory risks	40

(d) Internal Assessment Criteria (IAC) and Weight

IAC CODE	IAC DESCRIPTION	% WEIGHT
IAC0101	Correctly identify and classify risk types and provide examples	40
IAC0102	Differentiate between insurable and non-insurable risks, stating key characteristics of each	20
IAC0103	Identify common personal, property, liability and business risks faced by policyholders.	40

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

KM-03-KT02…TOPIC TITLE: RISK MANAGEMENT PROCESS: 25%		
TOPIC ELEMENT CODE	TOPIC ELEMENT TITLE	% OF TIME TO BE SPENT
KT0201	Overview and purpose of risk management	40
KT0202	Risk control and treatment options	25
KT0203	Risk monitoring and review	25

(d) Internal Assessment Criteria (IAC) and Weight

IAC CODE	IAC DESCRIPTION	% WEIGHT
IAC0201	Describe the purpose and objectives of a formal risk management process.	30
IAC0202	Explain methods used to identify risks within individuals and organisations.	30
IAC0203	Explain the importance of monitoring and reviewing risks over time.	40

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

KM-03-KT03…TOPIC TITLE: ROLE OF RISK MANAGEMENT IN INSURANCE OPERATIONS 10%		
TOPIC ELEMENT CODE	TOPIC ELEMENT TITLE	% OF TIME TO BE SPENT
KT0301	Relationship between risk management and underwriting	50
KT0302	Role of risk management in claims and loss control	50

(d) Internal Assessment Criteria (IAC) and Weight

IAC CODE	IAC DESCRIPTION	% OF TIME TO BE SPENT
IAC0301	Explain how risk management underpins the business model of insurance.	50
IAC0302	Explain the role of risk management in claims handling and loss prevention.	50

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

KM-03-KT04…TOPIC TITLE: RISK ASSESSMENT, RISK TRANSFER AND MITIGATION STRATEGIES, AND EVALUATION TOOLS 20%		
TOPIC ELEMENT CODE	TOPIC ELEMENT TITLE	% OF TIME TO BE SPENT
KT0401	Risk assessment techniques	25
KT0402	Explain risk evaluation tools (risk matrixes, scoring methods, loss ratio’s, probability-impact scales)	50
KT0403	Risk mitigation and risk control strategies	25

(d) Internal Assessment Criteria (IAC) and Weight

IAC CODE	IAC DESCRIPTION	% WEIGHT
IAC0402	Explain how risk information is analysed to support underwriting decisions.	50
IAC0403	Describe the consequences of incomplete or inaccurate risk information.	50

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

KM-03-KT05…TOPIC TITLE: EMERGING RISKS AND INDUSTRY TRENDS 10%		
TOPIC ELEMENT CODE	TOPIC ELEMENT TITLE	% OF TIME TO BE SPENT
KT0501	Emerging risks (cyber, climate, systemic risks)	50
KT0502	Impact of technology change on risk profiles	50

(d) Internal Assessment Criteria (IAC) and Weight

IAC CODE	IAC DESCRIPTION	% WEIGHT
IAC0501	Identify key emerging risks and assess their insurance implications (e.g. cyber or climate risks).	50
IAC0502	Explain how emerging risks influence insurance product development and underwriting.	50

Knowledge Module (KM) - 04

MODULE CODE	MODULE TITLE	NQF LEVEL	CREDITS	MODE OF DELIVERY
431204-003-KM-04	Principles of Insurance (underwriting, claims, etc)	5	10	Blended

a) Purpose of Knowledge Module:

To provide learners with an understanding of the core principles underpinning underwriting and claims processes in the insurance industry, enabling them to explain how risks are assessed, accepted, and managed, and how claims are evaluated and settled in line with policy conditions, organisational rules, and regulatory requirements.

(b) List of Knowledge Topics:

TOPIC CODE	TOPIC TITLE	% OF TIME TO BE SPENT
KM-04-KT01	Principles of underwriting in insurance	20
KM-04-KT02	Underwriting practice: risk assessment, acceptance, pricing, documentation	25
KM-04-KT03	Principle of claims in insurance	20
KM-04-KT04	Role of fraud detection and prevention in underwriting and claims	25
KM-04-KT05	Application of reinsurance in underwriting and claims	10

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

KM-04-KT01…TOPIC TITLE: PRINCIPLES OF UNDERWRITING IN INSURANCE 20%		
TOPIC ELEMENT CODE	TOPIC ELEMENT TITLE	% OF TIME TO BE SPENT
KT0101	Purpose and role of underwriting in insurance	25
KT0102	Risk assessment factors and underwriting criteria	50
KT0103	Underwriting outcomes and decision options (acceptance, loading, exclusions, declinature)	25

(d) Internal Assessment Criteria (IAC) and Weight

IAC CODE	IAC DESCRIPTION	% WEIGHT
IAC0101	Explain the purpose of underwriting within the insurance business model	50
IAC0102	Explain how underwriting supports insurer profitability and solvency	50

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

KM-04-KT02…TOPIC TITLE: UNDERWRITING PRACTICE: RISK ASSESSMENT, ACCEPTANCE, PRICING, DOCUMENTATION 25%		
TOPIC ELEMENT CODE	TOPIC ELEMENT TITLE	% OF TIME TO BE SPENT
KT0201	Risk information collection and analysis	25

KT0202	Risk assessment terms and conditions	25
KT0203	Pricing, rating and premium determination	25
KT0204	Identify key underwriting documents and records	25

(d) Internal Assessment Criteria (IAC) and Weight

IAC CODE	IAC DESCRIPTION	% WEIGHT
IAC0201	Explain methods used to collect risk information during underwriting.	50
IAC0202	Explain the impact of endorsements, excesses and exclusions of cover	50

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

KM-04-KT03…TOPIC TITLE: PRINCIPLE OF CLAIMS IN INSURANCE 20%		
TOPIC ELEMENT CODE	TOPIC ELEMENT TITLE	% OF TIME TO BE SPENT
KT0301	Purpose and role of claims management	25
KT0302	Principles governing claims settlement	25
KT0303	Claims process and lifecycle	25
KT0304	Fair treatment and regulatory requirements in claims	25

(d) Internal Assessment Criteria (IAC) and Weight

IAC CODE	IAC DESCRIPTION	% WEIGHT
IAC0301	Explain the objectives of claims management in insurance.	25
IAC0302	Describe the relationship between claims and underwriting results.	25
IAC0303	Explain documentation and evidence requirements for claims	25
IAC0304	Explain the importance of Treating Customers Fairly principles.	25

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

KM-04-KT04…TOPIC TITLE: ROLE OF FRAUD DETECTION AND PREVENTION IN UNDERWRITING AND CLAIMS 25%		
TOPIC ELEMENT CODE	TOPIC ELEMENT TITLE	% OF TIME TO BE SPENT
KT0401	Nature and types of insurance fraud	25
KT0402	Fraud indicators in underwriting	25

KT0403	Fraud indicators and control of claims	25
KT0404	Impact and prevention of insurance fraud	25

(d) Internal Assessment Criteria (IAC) and Weight

IAC CODE	IAC DESCRIPTION	% OF TIME TO BE SPENT
IAC0401	Distinguish between underwriting and claims fraud.	25
IAC0402	Explain how underwriting controls reduce fraud exposure.	25
IAC0403	Describe internal controls used to detect claims fraud.	25
IAC0404	Describe fraud prevention strategies used by insurers.	25

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

KM-04-KT05…TOPIC TITLE: APPLICATION OF REINSURANCE IN UNDERWRITING AND CLAIMS 10%		
TOPIC ELEMENT CODE	TOPIC ELEMENT TITLE	% OF TIME TO BE SPENT
KT0501	Purpose and role of reinsurance	25
KT0502	Basic reinsurance arrangements	25

(d) Internal Assessment Criteria (IAC) and Weight

IAC CODE	IAC DESCRIPTION	% WEIGHT
IAC0501	Explain the purpose of reinsurance in insurance operations.	50
IAC0502	Describe basic reinsurance arrangements used within insurance operations	50

Knowledge Module (KM) - 05

MODULE CODE	MODULE TITLE	NQF LEVEL	CREDITS	MODE OF DELIVERY
431204-003-KM-05	Financial Literacy and Insurance Products	4	5	Hybrid

(a) Purpose of Knowledge Module:

To equip learners with foundational financial literacy knowledge and an understanding of insurance products, enabling them to identify and explain basic financial information, understand premium structures and benefits, and explain the features and purposes of insurance products within an insurance operational context.

(b) List of Knowledge Topics:

TOPIC CODE	TOPIC TITLE	% OF TIME TO BE SPENT
KM-05-KT01	Define basic financial literacy concepts	30
KM-05-KT02	Define structure and components of insurance products	25
KM-05-KT03	List types of insurance products: life vs non-life	25
KM-05-KT04	Explain premium calculation and payment methods	10
KM-05-KT05	Discuss financial risks and protection strategies	10

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

KM-05-KT01…TOPIC TITLE: Define the Basic Financial Literacy Concepts: 30%		
TOPIC ELEMENT CODE	TOPIC ELEMENT TITLE	% OF TIME TO BE SPENT
KT0101	Discuss basic financial literacy such as (the difference between income and expenses, budgeting techniques, inflation and its impact, simple vs compound interest)	80%
KT0102	Discuss risk and financial Planning	20%

(d) Internal Assessment Criteria (IAC) and Weight

IAC CODE	IAC DESCRIPTION	% WEIGHT
IAC0101	Define and differentiate between income, expenses, savings	50
IAC0102	Apply budgeting principles to sample scenarios	20
IAC0103	Explain the impact of inflation on financial planning	10
IAC0104	Demonstrate an understanding of financial risks	20

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

KM-05-KT02…TOPIC TITLE: Define Structure and Components of Insurance Products: 20%		
TOPIC ELEMENT CODE	TOPIC ELEMENT TITLE	% OF TIME TO BE SPENT
KT0201	Explain Policy schedules, premiums, benefits, exclusions, waiting periods	50

KT0202	Describe policy wordings, terms and conditions and endorsements	50

(d) Internal Assessment Criteria (IAC) and Weight

IAC CODE	IAC DESCRIPTION	% WEIGHT
IAC0201	Identify and define policy components (benefits, exclusions, etc.)	50
IAC0202	Differentiate between the market value and the sum insured	10
IAC0203	Interpret a sample insurance policy schedule	40

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

KM-05-KT03…TOPIC TITLE: Analyse and differentiate between different types of Insurance Products: Life vs non-life: 25%		
TOPIC ELEMENT CODE	TOPIC ELEMENT TITLE	% OF TIME TO BE SPENT
KT0301	Analyse types of Life insurance: example, whole life vs term life, endowment, funeral, credit life	40
KT0302	Analyse types of non-life products: motor, home contents, liability, fire, marine, travel, etc.	40
KT0303	Differences between Life and non-life insurance	20

(d) Internal Assessment Criteria (IAC) and Weight

IAC CODE	IAC DESCRIPTION	% WEIGHT
IAC0301	Discuss and classify products into life and non-life categories	50
IAC0302	Describe the features of selected products	30
IAC0303	Identify appropriate products for client needs	20

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

KM-05-KT04…TOPIC TITLE: Explain Premium Calculation and Payment Methods: 10%

TOPIC ELEMENT CODE	TOPIC ELEMENT TITLE	% OF TIME TO BE SPENT
KT0401	Explain the Rating factors: age, gender, location, sum insured	30
KT0402	Explain the Payment frequencies (monthly, annual) Premium adjustments and pro-rata premiums	40
KT0403	Explain Debit orders, payment lapses, reinstatement processes	30

(d) Internal Assessment Criteria (IAC) and Weight

IAC CODE	IAC DESCRIPTION	% WEIGHT
IAC0401	Explain how premiums are calculated	30
IAC0402	Identify payment methods and frequencies	40
IAC0403	Explain the consequences of non-payment (lapse)	30

c) Detailing each topic listed above into topic elements:

KM-05-KT05…TOPIC TITLE: Discuss Financial Risks and Protection Strategies: 10%		
TOPIC ELEMENT CODE	TOPIC ELEMENT TITLE	% OF TIME TO BE SPENT
KT0501	Discuss Income loss, asset damage, liability, death/disability risks	30
KT0502	Explain the role of insurance in risk mitigation	40
KT0503	Comparison: insurance vs self-insurance	30

(d) Internal Assessment Criteria (IAC) and Weight

IAC CODE	IAC DESCRIPTION	% WEIGHT
IAC0501	Identify financial risks a normal man in the street faces	30
IAC0502	Recommend appropriate protection strategies	40
IAC0503	Differentiate between insured and self-insured risks	30

Knowledge Module (KM) - 06

MODULE CODE	MODULE TITLE	NQF LEVEL	CREDITS	MODE OF DELIVERY
431204-003-KM-06	Ethics and Compliance in the Insurance Sector	5	5	Blended

a) Purpose of Knowledge Module:

The purpose of this knowledge module is to provide learners with an understanding of the ethical standards, legislative requirements, and compliance principles that govern behaviour and decision-making within the insurance sector. Learners will gain insight into ethical conduct, governance, Treating Customers Fairly principles, and the consequences of non-compliance within insurance operations.

(b) List of Knowledge Topics:

TOPIC CODE	TOPIC TITLE	% OF TIME TO BE SPENT
KM-06-KT01	Ethical Foundations and Business Conduct	30
KM-06-KT02	FAIS Code of Conduct and Fit & Proper Requirements	25
KM-06-KT03	Consequences of Unethical and Non-Compliant Behaviour	25
KM-06-KT04	Whistleblowing and Reporting Misconduct	10
KM-06-KT05	Conflicts of Interest and Gift Policies	10

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

KM-04-KT01…TOPIC TITLE: Ethical Foundations and Business Conduct: 30%		
TOPIC ELEMENT CODE	TOPIC ELEMENT TITLE	% OF TIME TO BE SPENT
KT0101	Define ethics and professional conduct	50
KT0102	Discuss the Importance of integrity, honesty, and objectivity	50

(d) Internal Assessment Criteria (IAC) and Weight

IAC CODE	IAC DESCRIPTION	% OF TIME TO BE SPENT
IAC0101	Define ethical principles and apply to scenarios	35
IAC0102	Analyse a case involving ethical conflict	35
IAC0103	Identify ethical vs unethical behaviour	30

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

KM-06-KT02…TOPIC TITLE: FAIS Code of Conduct and Fit & Proper Requirements: 25%		
TOPIC ELEMENT CODE	TOPIC ELEMENT TITLE	% OF TIME TO BE SPENT
KT0201	Duties of FSPs, key individuals, and representatives	40
KT0202	Fit & Proper requirements (honesty, competency, qualifications)	40
KT0203	Disclosure obligations and avoiding misrepresentation	20

(d) Internal Assessment Criteria (IAC) and Weight

IAC CODE	IAC DESCRIPTION	% WEIGHT
IAC0201	Identify FAIS ethical obligations for representatives (Reps) and Key Individuals (KI)	30
IAC0202	Explain Fit & Proper criteria	30
IAC0203	Apply FAIS conduct rules to a business scenario	40

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

KM-06-KT03…TOPIC TITLE: Consequences of Unethical and Non-Compliant Behaviour: 25%		
TOPIC ELEMENT CODE	TOPIC ELEMENT TITLE	% OF TIME TO BE SPENT
KT0301	Discuss Disciplinary processes and enforcement	75

KT0302	Give examples of misconduct in insurance	25

(d) Internal Assessment Criteria (IAC) and Weight

IAC CODE	IAC DESCRIPTION	% WEIGHT
IAC0301	Evaluate the impact of unethical behaviour on clients, insurers and organisational reputation	50
IAC0302	Complete a non-compliance case study	50

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

KM-06-KT04…TOPIC TITLE: Whistleblowing and Reporting Misconduct: 10%		
TOPIC ELEMENT CODE	TOPIC ELEMENT TITLE	% OF TIME TO BE SPENT
KT0401	Define whistleblowing and protected disclosures	50
KT0402	Define channels for internal and regulatory reporting	50

(d) Internal Assessment Criteria (IAC) and Weight

IAC CODE	IAC DESCRIPTION	% WEIGHT
IAC0401	Define whistleblowing and explain its importance	50
IAC0402	Identify safe reporting mechanisms	50

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

KM-06-KT05…TOPIC TITLE: Conflicts of Interest and Gift Policies: 10%		
TOPIC ELEMENT CODE	TOPIC ELEMENT TITLE	% OF TIME TO BE SPENT
KT0501	Define conflict of interest	50
KT0502	Explain how to manage inducements, commissions, and gifts	50

(d) Internal Assessment Criteria (IAC) and Weight

IAC CODE	IAC DESCRIPTION	% OF TIME TO BE SPENT
IAC0501	Identify examples of conflicts of interest	100

Knowledge Module (KM) - 07

MODULE CODE	MODULE TITLE	NQF LEVEL	CREDITS	MODE OF DELIVERY
431204-003-KM-07	Digital Tools and Technology in Insurance	5	5	Blended

a) Purpose of Knowledge Module:

The module aims to develop learners' knowledge of how technology enables efficient insurance operations, accurate data management, regulatory compliance, and improved customer experience. Learners will gain insight into core insurance systems, digital communication platforms, data security principles, and emerging technologies, enabling them to operate effectively within a technology-enabled insurance environment.

(b) List of Knowledge Topics:

TOPIC CODE	TOPIC TITLE	% OF TIME TO BE SPENT
KM-07-KT01	Role of CRM's (customer relationship management systems) and policy administration systems	30
KM-07-KT02	Document management systems (DMS) and recordkeeping	25
KM-07-KT03	Data analytics, dashboards and reporting	25
KM-07-KT04	Cybersecurity awareness in insurance environments	10
KM-07-KT05	Impact of digitisation in underwriting and claims	10

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

KM-07-KT01…TOPIC TITLE: ROLE OF CRM'S AND POLICY ADMINISTRATION SYSTEMS 30%		
TOPIC ELEMENT CODE	TOPIC ELEMENT TITLE	% OF TIME TO BE SPENT
KT0101	Overview and purpose of CRM's (customer relationship management systems such as salesforce, Hubspot) in insurance	30
KT0102	Policy administration systems and core functionalities	30
KT0103	Integration of CRM's with underwriting and claims systems	20
KT0104	Benefits and risks of CRM and policy system usage	20

(d) Internal Assessment Criteria (IAC) and Weight

IAC CODE	IAC DESCRIPTION	% WEIGHT
IAC0101	Explain the purpose of Customer Relationship Management (CRM) systems in insurance.	30
IAC0102	Describe key CRM functions supporting customer and policyholder management.	30
IAC0103	Describe the importance of accurate customer data within CRMs.	40

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

KM-07-KT02…TOPIC TITLE: DOCUMENT MANAGEMENT SYSTEMS (DMS) AND RECORDKEEPING 25%		
TOPIC ELEMENT CODE	TOPIC ELEMENT TITLE	% OF TIME TO BE SPENT
KT0201	Purpose and functions of DMS in insurance	50
KT0202	Electronic recordkeeping and version control	30
KT0203	Regulatory and compliance requirements for record retention	20

(d) Internal Assessment Criteria (IAC) and Weight

IAC CODE	IAC DESCRIPTION	% WEIGHT
IAC0201	Explain electronic recordkeeping principles.	50
IAC0202	Describe the purpose of version control in insurance documents.	30
IAC0203	Explain how document tracking supports auditability.	20

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

KM-07-KT03…TOPIC TITLE: DATA ANALYTICS, DASHBOARDS AND REPORTING 25%		
TOPIC ELEMENT CODE	TOPIC ELEMENT TITLE	% OF TIME TO BE SPENT
KT0301	Introduction to data analytics in insurance	30
KT0302	Use of dashboards and management information systems	30
KT0303	Reporting for underwriting, claims and performance monitoring	25
KT0304	Data quality, limitations and ethical use of data	15

(d) Internal Assessment Criteria (IAC) and Weight

IAC CODE	IAC DESCRIPTION	% WEIGHT
IAC0301	Explain the purpose of data analytics in insurance.	30
IAC0302	Describe typical dashboard indicators used in insurance.	30
IAC0303	Describe the importance of accurate and timely reporting	25
IAC0304	Explain ethical considerations in data usage	15

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

KM-07-KT04…TOPIC TITLE: CYBERSECURITY AWARENESS IN INSURANCE ENVIRONMENTS 10%		
TOPIC ELEMENT CODE	TOPIC ELEMENT TITLE	% OF TIME TO BE SPENT
KT0401	Cyber risks and threats in insurance	40
KT0402	Data protection and privacy principles	35
KT0403	Consequences of cybersecurity breaches	25

(d) Internal Assessment Criteria (IAC) and Weight

IAC CODE	IAC DESCRIPTION	% WEIGHT
IAC0401	Identify common cyber threats facing insurance organisations.	40
IAC0402	Explain principles of data protection and confidentiality.	35
IAC0403	Explain reputational risks linked to cyber failures	25

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

KM-07-KT05…TOPIC TITLE: IMPACT OF DIGITISATION IN UNDERWRITING AND CLAIMS 10%		
TOPIC ELEMENT CODE	TOPIC ELEMENT TITLE	% OF TIME TO BE SPENT
KT0501	Digital transformation in underwriting	40
KT0502	Digitisation of claims processes	30
KT0503	Automation, Artificial Intelligence (AI) and straight-through processing	30

(d) Internal Assessment Criteria (IAC) and Weight

IAC CODE	IAC DESCRIPTION	% WEIGHT
IAC0501	Explain how digitisation has changed underwriting practices.	40
IAC0502	Explain how digital tools support claims handling.	30
IAC0503	Explain the use of automation and AI in insurance and describe straight-through processing concepts	30

Knowledge Module (KM) - 08

MODULE CODE	MODULE TITLE	NQF LEVEL	CREDITS	MODE OF DELIVERY
431204-003-KM-08	Global Insurance Trends and Emerging Risks	4	2	Blended

a) Purpose of Knowledge Module:

To provide learners with an awareness of emerging risks, technological developments and evolving trends impacting the insurance industry and insurance operational environments.

(b) List of Knowledge Topics:

TOPIC CODE	TOPIC TITLE	% OF TIME TO BE SPENT
KM-08-KT01	Emerging risks in insurance operations	50
KM-08-KT02	Impact of digital transformation and technology on insurance	50

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

KM-08-KT01…TOPIC TITLE: Emerging risks in insurance operations 50%		
TOPIC ELEMENT CODE	TOPIC ELEMENT TITLE	% OF TIME TO BE SPENT
KT0101	Cyber Risks	30
KT0102	Climate-related risks	40
KT0103	Fraud and systemic risks	30

(d) Internal Assessment Criteria (IAC) and Weight

IAC CODE	IAC DESCRIPTION	% WEIGHT
IAC0101	Explain the impact of cyber risks on insurance operations, data security and customer information management	50
IAC0102	Identify and assess fraud risks within insurance operations	50

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

KM-07-KT01…TOPIC TITLE: Impact of digital transformation and technology on insurance 50%		
TOPIC ELEMENT CODE	TOPIC ELEMENT TITLE	% OF TIME TO BE SPENT
KT0101	Artificial intelligence	30
KT0102	Straight-through processing	30
KT0103	Automation	40

(d) Internal Assessment Criteria (IAC) and Weight

IAC CODE	IAC DESCRIPTION	% WEIGHT
IAC0101	Describe the use of artificial intelligence within insurance operational environments.	50
IAC0102	Explain the impact of digital transformation on insurance operations	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

Additional Requirements:

SKILLS DEVELOPMENT PROVIDER (SDP)

ASSESSMENT CENTRE

3.1.3 Exemptions

None

3.1.4 Practical Skill Module (PM) 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
001-PM-01	Practical underwriting exercises	5	5	Blended
001-PM-02	Claims processing and management	5	5	Blended
001-PM-03	Customer service and relationship management	4	5	Blended
001-PM-04	Practical application of insurance technologies	4	5	Blended
001-PM-05	Application of financial literacy in insurance scenarios	4	5	Blended
001-PM-06	Risk management techniques (practical application)	5	5	Blended

3.2.1 Detailing Practical Module (PM) contents

Practical Module (PM) - 01

MODULE CODE	MODULE TITLE	NQF LEVEL	CREDITS	MODE OF DELIVERY
431204-003-PM-01	PRACTICAL UNDERWRITING EXERCISES	5	5	Blended

(a) Purpose of the Practical Skills Module:

To enable learners to apply underwriting principles by assessing risk information, determining underwriting outcomes, and completing underwriting documentation in simulated insurance scenarios in line with underwriting guidelines and regulatory requirements.

(b) List of Practical Skill Activities:

PRACTICAL SKILL CODE	ACTIVITY TITLE
PM-01-PS01	CONDUCT UNDERWRITING RISK ASSESSMENT
PM-01-PS02	APPLY UNDERWRITING DECISIONS AND DOCUMENTATION

(c) Scope of each Practical Skill Activity:

PM-01-PS01…ACTIVITY TITLE…Conduct underwriting risk assessment	
PRACTICAL SKILL ACTIVITY SCOPE OUTLINE	
This activity requires learners to analyse simulated risk information and disclosures, identify underwriting risk factors, and apply underwriting guidelines to assess the acceptability of risks in line with insurer risk appetite and underwriting criteria.	
PRACTICAL SKILL ACTIVITY ELEMENT CODES	**PRACTICAL SKILL ACTIVITY ELEMENTS**
PA0101	Collect and review risk disclosures
PA0102	Identify underwriting risk factors
PA0103	Apply underwriting criteria
PA0104	Evaluate risk acceptability

c) Scope of each Practical Skill Activity:

PM-01-PS02…ACTIVITY TITLE…Apply underwriting decisions and documentation	
PRACTICAL SKILL ACTIVITY SCOPE OUTLINE:	
This activity focuses on applying appropriate underwriting decision options, including acceptance, loadings, exclusions or declinature, and accurately completing underwriting documentation in accordance with organisational and regulatory requirements.	
PRACTICAL SKILL ACTIVITY ELEMENT CODES	**PRACTICAL SKILL ACTIVITY ELEMENTS**
PA0201	Determine underwriting outcomes
PA0202	Apply loadings, exclusions or declinature
PA0203	Record underwriting decisions
PA0204	Prepare underwriting documentation

(d) Applied Knowledge that underpins the Practical Skill

APPLIED KNOWLEDGE CODE	APPLIED KNOWLEDGE
AK0201	Principles of underwriting
AK0202	Risk assessment criteria
AK0203	Policy terms and conditions
AK0204	Underwriting compliance requirements

(e) Internal Assessment Criteria (IAC)

IAC CODE	IAC DESCRIPTION
IAC0201	Risks are assessed correctly
IAC0202	Underwriting decisions align with guidelines
IAC0203	Outcomes are justified
IAC0204	Documentation is accurate

Practical Module (PM) - 02

MODULE CODE	MODULE TITLE	NQF LEVEL	CREDITS	MODE OF DELIVERY
431204-003-PM-02	CLAIMS PROCESSING AND MANAGEMENT	5	5	Blended

(a) Purpose of the Practical Skills Module:

To enable learners to apply claims processing and settlement procedures in simulated environments in accordance with policy terms, fairness principles and organisational controls.

(b) List of Practical Skill Activities:

PRACTICAL SKILL CODE	ACTIVITY TITLE
PM-02-PS01	Process and assess insurance claims
PM-02-PS02	Apply claims decisions and settlement procedures

(c) Scope of each Practical Skill Activity:

PM-02-PS01…ACTIVITY TITLE… Process and assess insurance claims	
PRACTICAL SKILL ACTIVITY SCOPE OUTLINE	
This activity involves registering and assessing simulated insurance claims by verifying policy cover, reviewing claim documentation, evaluating evidence, and identifying potential irregularities in line with claims procedures and policy conditions.	
PRACTICAL SKILL ACTIVITY ELEMENT CODES	**PRACTICAL SKILL ACTIVITY ELEMENTS**
PA0101	Register and validate claims
PA0102	Verify policy cover
PA0103	Assess claims evidence under delegated authority
PA0104	Identify claim irregularities

c) Scope of each Practical Skill Activity:

PM-02-PS02…ACTIVITY TITLE… Apply claims decisions and settlement
PRACTICAL SKILL ACTIVITY SCOPE OUTLINE:

This activity requires learners to validate appropriate claims outcomes, recommend settlement or repudiation decisions, prepare settlement documentation, and communicate claims decisions clearly and fairly.	
PRACTICAL SKILL ACTIVITY ELEMENT CODES	**PRACTICAL SKILL ACTIVITY ELEMENTS**
PA0201	Validate claims outcomes
PA0202	Recommend settlement or repudiation
PA0203	Complete claims documentation
PA0204	Communicate claim decisions

(d) Applied Knowledge that underpins the Practical Skill

APPLIED KNOWLEDGE CODE	APPLIED KNOWLEDGE
AK0201	Principles of claims
AK0202	Policy interpretation
AK0203	Claims documentation
AK0204	Regulatory claims requirements

(e) Internal Assessment Criteria (IAC)

IAC CODE	IAC DESCRIPTION
IAC0201	Claims processed correctly
IAC0202	Policy terms applied accurately
IAC0203	Decisions justified
IAC0204	Records completed correctly

Practical Module (PM) - 03

MODULE CODE	MODULE TITLE	NQF LEVEL	CREDITS	MODE OF DELIVERY
431204-003-PM-03	CUSTOMER SERVICE AND RELATIONSHIP MANAGEMENT	4	5	Blended

(a) Purpose of the Practical Skills Module:

To enable learners to apply effective customer service, communication and relationship management practices within insurance-related client interactions.

(b) List of Practical Skill Activities:

PRACTICAL SKILL CODE	ACTIVITY TITLE
PM-03-PS01	Respond to and support client interactions
PM-03-PS02	Manage customer information

(c) Scope of each Practical Skill Activity:

PM-03-PS01…ACTIVITY TITLE… Respond to and support client interactions	
PRACTICAL SKILL ACTIVITY SCOPE OUTLINE	
This activity focuses on responding to insurance-related queries, providing accurate information, and applying Treating Customers Fairly principles during simulated client interactions.	
PRACTICAL SKILL ACTIVITY ELEMENT CODES	**PRACTICAL SKILL ACTIVITY ELEMENTS**
PA0101	Respond to client queries
PA0102	Explain insurance information
PA0103	Respond to complaints
PA0104	Apply TCF principles

c) Scope of each Practical Skill Activity:

PM-03-PS02…ACTIVITY TITLE… Manage customer information	
PRACTICAL SKILL ACTIVITY SCOPE OUTLINE:	
This activity involves capturing, updating and maintaining customer information using CRM (Customer Relationship Management) systems, ensuring service records are accurate, complete and protected in line with data protection requirements.	
PRACTICAL SKILL ACTIVITY ELEMENT CODES	**PRACTICAL SKILL ACTIVITY ELEMENTS**
PA0201	Capture client data
PA0202	Maintain service records
PA0203	Use CRM systems to capture and retrieve customer information
PA0204	Protect client confidentiality

(d) Applied Knowledge that underpins the Practical Skill

APPLIED KNOWLEDGE CODE	APPLIED KNOWLEDGE
AK0101	Customer service principles
AK0102	Insurance communication
AK0103	CRM systems
AK0104	Data protection

(e) Internal Assessment Criteria (IAC)

IAC CODE	IAC DESCRIPTION
IAC0301	Interactions are professional
IAC0302	Information is accurate
IAC0303	Records are complete
IAC0304	Confidentiality maintained

Practical Module (PM) - 04

MODULE CODE	MODULE TITLE	NQF LEVEL	CREDITS	MODE OF DELIVERY
431204-003-PM-04	PRACTICAL APPLICATION OF INSURANCE TECHNOLOGIES	4	5	Blended

(a) Purpose of the Practical Skills Module:

To enable learners to apply digital insurance systems, document management tools and data controls in simulated insurance environments.

(b) List of Practical Skill Activities:

PRACTICAL SKILL CODE	ACTIVITY TITLE
PM-04-PS01	Use insurance systems
PM-04-PS02	Apply document and data management

(c) Scope of each Practical Skill Activity:

PM-04-PS01…ACTIVITY TITLE… Use insurance systems and digital tools	
PRACTICAL SKILL ACTIVITY SCOPE OUTLINE	
This activity requires learners to navigate insurance systems, input and retrieve policy and claims data, use basic reporting tools, and apply access controls within simulated digital insurance environments.	
PRACTICAL SKILL ACTIVITY ELEMENT CODES	**PRACTICAL SKILL ACTIVITY ELEMENTS**
PA0101	Navigate systems
PA0102	Capture and retrieve data
PA0103	Use reports
PA0104	Apply access controls

c) Scope of each Practical Skill Activity:

PM-04-PS02…ACTIVITY TITLE… Apply document and data management controls
PRACTICAL SKILL ACTIVITY SCOPE OUTLINE:
This activity focuses on managing electronic documents and data, including applying version control, following recordkeeping requirements, and identifying data quality issues in accordance with organisational controls.

PRACTICAL SKILL ACTIVITY ELEMENT CODES	PRACTICAL SKILL ACTIVITY ELEMENTS
PA0201	Store documents
PA0202	Apply version control
PA0203	Follow recordkeeping rules
PA0204	Identify data risks

(d) Applied Knowledge that underpins the Practical Skill

APPLIED KNOWLEDGE CODE	APPLIED KNOWLEDGE
AK0101	Insurance IT systems
AK0102	DMA principles
AK0103	Reporting tools
AK0104	Cybersecurity awareness

(e) Internal Assessment Criteria (IAC)

IAC CODE	IAC DESCRIPTION
IAC0101	Systems used correctly
IAC0102	Data captured accurately
IAC0103	Documents managed correctly
IAC0104	Security protocols followed

Practical Module (PM) - 05

MODULE CODE	MODULE TITLE	NQF LEVEL	CREDITS	MODE OF DELIVERY
431204-003-PM-05	APPLICATION OF FINANCIAL LITERACY IN INSURANCE SCENARIOS	4	5	Blended

(a) Purpose of the Practical Skills Module:

To enable learners to apply basic financial literacy concepts when interpreting premiums, policy costs and insurance-related financial implications.

(b) List of Practical Skill Activities:

PRACTICAL SKILL CODE	ACTIVITY TITLE
PM-05-PS01	Interpret insurance costs and financial terms
PM-05-PS02	Perform insurance-related financial calculations

(c) Scope of each Practical Skill Activity:

PM-05-PS01…ACTIVITY TITLE… Interpret insurance costs and financial terms	
PRACTICAL SKILL ACTIVITY SCOPE OUTLINE	
This activity involves interpreting premiums, excesses, fees and other policy-related financial terms, comparing insurance costs, and assessing affordability within simulated insurance scenarios.	
PRACTICAL SKILL ACTIVITY ELEMENT CODES	**PRACTICAL SKILL ACTIVITY ELEMENTS**
PA0101	Interpret premiums
PA0102	Explain excesses
PA0103	Compare costs
PA0104	Access affordability

c) Scope of each Practical Skill Activity:

PM-05-PS02…ACTIVITY TITLE… Perform insurance-related financial calculations	
PRACTICAL SKILL ACTIVITY SCOPE OUTLINE:	
This activity requires learners to perform basic insurance-related calculations, including premiums, adjustments and excesses, and to explain the financial implications of insurance decisions.	
PRACTICAL SKILL ACTIVITY ELEMENT CODES	**PRACTICAL SKILL ACTIVITY ELEMENTS**
PA0101	Calculate premiums
PA0102	Apply adjustments
PA0103	Explain financial impact
PA0104	Identify financial risk

(d) Applied Knowledge that underpins the Practical Skill

APPLIED KNOWLEDGE CODE	**APPLIED KNOWLEDGE**
AK0101	Financial literacy
AK0102	Insurance pricing
AK0103	Risk and affordability
AK0104	Policy finance terms

(e) Internal Assessment Criteria (IAC)

IAC CODE	IAC DESCRIPTION
IAC0101	Financials interpreted correctly
IAC0102	Calculations accurate
IAC0103	Impacts explained
IAC0104	Risks identified

Practical Module (PM) - 06

MODULE CODE	MODULE TITLE	NQF LEVEL	CREDITS	MODE OF DELIVERY
431204-003-PM-06	Risk management techniques (practical application)	5	5	Blended

(a) Purpose of the Practical Skills Module:

To enable learners to apply risk management techniques through identifying, assessing and treating risks in insurance-related scenarios.

(b) List of Practical Skill Activities:

PRACTICAL SKILL CODE	ACTIVITY TITLE
PM-06-PS01	Identify and assess risk
PM-06-PS02	Apply risk treatment methods

(c) Scope of each Practical Skill Activity:

PM-06-PS01…ACTIVITY TITLE… IDENTIFY AND ASSESS RISK	
PRACTICAL SKILL ACTIVITY SCOPE OUTLINE	
Learners will develop the ability to identify, assess, prioritise and treat risks using appropriate risk management methods, and document risk assessments in line with recognised risk management frameworks	
PRACTICAL SKILL ACTIVITY ELEMENT CODES	**PRACTICAL SKILL ACTIVITY ELEMENTS**
PA0101	Identify risks in scenarios
PA0102	Analyse likelihood and impact
PA0103	Prioritise risks
PA0104	Document risk assessments

c) Scope of each Practical Skill Activity:

PM-06-PS02…ACTIVITY TITLE… APPLY RISK TREATMENT METHODS	
PRACTICAL SKILL ACTIVITY SCOPE OUTLINE:	
The purpose of this practical skills module is to enable learners to apply risk management techniques in simulated insurance contexts.	
PRACTICAL SKILL ACTIVITY ELEMENT CODES	**PRACTICAL SKILL ACTIVITY ELEMENTS**
PA0201	Apply risk mitigation strategies
PA0202	Apply risk transfer mechanisms

PA0203	Evaluate controls
PA0204	Monitor risk outcomes

(d) Applied Knowledge that underpins the Practical Skill

APPLIED KNOWLEDGE CODE	APPLIED KNOWLEDGE
AK0101	Risk management principles
AK0102	Risk assessment techniques
AK0103	Risk mitigation and transfer
AK0104	Monitoring and review methods

(e) Internal Assessment Criteria (IAC)

IAC CODE	IAC DESCRIPTION
IAC0101	Risks are correctly identified and assessed
IAC0102	Risk treatments align with assessment
IAC0103	Documentation is complete and accurate
IAC0104	Risk outcomes are evaluated appropriately

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	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	Facilitators must have a NQF level 6 or above qualification within the insurance or financial services industry. Facilitators must have a minimum of five years insurance-related experience or related field
FACILITATOR/LEARNER RATIO	1:5 face to face

ASSESSMENT CENTRE	
QUALIFICATIONS & EXPERIENCE	QCTO accredited assessment centre
FACILITATOR/LEARNER RATIO	1:25

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	
FACILITATOR/LEARNER RATIO	Not applicable

Additional Requirements:

SKILLS DEVELOPMENT PROVIDER (SDP)	

3.2.3 Exemptions

None

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
431204-003-WM-01	Workplace Orientation and Ethics	4	10	Workplace-based
431204-003-WM-02	Policy Administration and Underwriting Support	4	10	Workplace-based
431204-003-WM-03	Claims Registration and Processing Support	5	10	Workplace-based
431204-003-WM-04	Client Service and Stakeholder Communication	4	10	Workplace-based
431204-003-WM-05	Compliance, Recordkeeping and Digital Systems	5	10	Workplace-based

3.3.1 Detailing Work Experience Module (WM) contents

Work Experience Module (WM) - 01

MODULE CODE	MODULE TITLE	NQF LEVEL	CREDITS	MODE OF DELIVERY
431204-003-WM-01	Workplace Orientation and Ethics	5	10	Workplace based

(a) Purpose of the Work Experience Module:
To orient learners to the insurance workplace, organisational structures, ethical standards, and basic compliance requirements, enabling safe and professional participation in insurance operations.

(b) List of Work Experience Competencies:

WORK EXPERIENCE CODE	WORK EXPERIENCE COMPETENCY TITLE
WM-01-WE01	Follow and apply organisational policies, ethics, and codes of conduct
WM-01-WE02	Demonstrate professional workplace behaviour and communication

(c) Scope of each Work Experience Competency:

WM-01-WE01…COMPETENCY TITLE… Follow and apply organisational policies, ethics, and codes of conduct

WORKPLACE EXPERIENCE COMPETENCY SCOPE OUTLINE	
Learners operate under supervision to apply organisational policies, ethical standards, confidentiality requirements, and Treating Customers Fairly (TCF) principles when performing routine insurance-related tasks.	
WORK EXPERIENCE COMPETENCY ELEMENT CODES	**WORK EXPERIENCE COMPETENCY ELEMENTS**
WA0101	Follow organisational policies and procedures
WA0102	Apply ethical conduct and confidentiality

(d) Supporting evidence

SE0101	Signed code of conduct / induction checklist
SE0102	Supervisor observation report

(e) **Contextualised Workplace Knowledge:**

1. Organisational codes of ethics and conduct
2. Confidentiality and data protection requirements (POPIA)
3. Treating Customers Fairly (TCF) principles

WM-01-WE02…COMPETENCY TITLE… Demonstrate professional workplace behaviour and communication	
WORKPLACE EXPERIENCE COMPETENCY SCOPE OUTLINE:	
Learners demonstrate professional behaviour, teamwork, and appropriate communication in routine workplace interactions with colleagues and supervisors.	
WORK EXPERIENCE COMPETENCY ELEMENT CODES	WORK EXPERIENCE COMPETENCY ELEMENTS
WA0201	Communicate professionally with colleagues and supervisors
WA0202	Apply workplace etiquette and time management

(d) Supporting evidence

WORK EXPERIENCE CODES	**SUPPORTING EVIDENCE**

SE0201	Attendance and timekeeping records
SE0202	Supervisor observation reports

(e) Contextualised Workplace Knowledge

WORKPLACE KNOWLEDGE	
1	Workplace communication protocols
2	Professional behaviour and etiquette standards

Work Experience Module (WM) - 02

MODULE CODE	MODULE TITLE	NQF LEVEL	CREDITS	MODE OF DELIVERY
431204-003-WM-02	Policy Administration and Underwriting Support	4	10	Workplace based

(a) Purpose of the Work Experience Module:

To enable learners to support underwriting and policy administration processes through routine, supervised activities in line with organisational procedures.

(b) List of Work Experience Competencies:

WORK EXPERIENCE CODE	WORK EXPERIENCE COMPETENCY TITLE
WM-02-WE01	Capture and update policy information
WM-02-WE02	Support underwriting and policy servicing activities

(c) Scope of each Work Experience Competency:

WM-02-WE02…COMPETENCY TITLE: Capture and update policy information	
WORKPLACE EXPERIENCE COMPETENCY SCOPE OUTLINE	
Learners capture, verify, and update client and policy data accurately using organisational systems and documentation standards under supervision.	
WORK EXPERIENCE COMPETENCY ELEMENT CODES	**WORK EXPERIENCE COMPETENCY ELEMENTS**
WA0201	Capture client and policy data

WA0202	Check documentation and information for completeness

Supporting Evidence:

- SE0201 Completed policy records
- SE0202 Supervisor verification

Contextualised Workplace Knowledge:

1. Policy documentation and schedules
2. Recordkeeping standards and audit requirements

WM-02-WE02…COMPETENCY TITLE… Support underwriting and policy servicing activities	
WORKPLACE EXPERIENCE COMPETENCY SCOPE OUTLINE:	
Learners assist with routine underwriting support tasks, applying underwriting guidelines and preparing policy documentation under supervision.	
WORK EXPERIENCE COMPETENCY ELEMENT CODES	**WORK EXPERIENCE COMPETENCY ELEMENTS**
WA0201	Apply underwriting guidelines
WA0202	Prepare policy documentation

(d) Supporting evidence

WORK EXPERIENCE CODES	SUPPORTING EVIDENCE
SE0201	Underwriting support checklists
SE0202	Supervisor verification

(e) Contextualised Workplace Knowledge

WORKPLACE KNOWLEDGE	
1	Basic underwriting principles
2	Organisational underwriting procedures

Work Experience Module (WM) - 03

MODULE CODE	MODULE TITLE	NQF LEVEL	CREDITS	MODE OF DELIVERY
431204-003-WM-03	Claims Registration and Processing Support	5	10	Workplace based

(a) Purpose of the Work Experience Module:

To enable learners to support claims handling processes by registering and processing claims documentation under supervision.

(b) List of Work Experience Competencies:

WORK EXPERIENCE CODE	WORK EXPERIENCE COMPETENCY TITLE
WM-03-WE01	Register and capture claims information
WM-03-WE02	Support claims processing activities

(c) Scope of each Work Experience Competency:

WM-03-WE01…COMPETENCY TITLE… Register and capture claims information	
WORKPLACE EXPERIENCE COMPETENCY SCOPE OUTLINE	
Learners register claims and capture accurate claims information in line with organisational claims procedures and policy requirements.	
WORK EXPERIENCE COMPETENCY ELEMENT CODES	**WORK EXPERIENCE COMPETENCY ELEMENTS**
WA0301	Register claims accurately
WA0302	Verify claims documentation

(d) Supporting evidence

WORK EXPERIENCE CODES	SUPPORTING EVIDENCE
SE0301	Claims registration records
SE0302	Supervisor feedback

(e) Contextualised Workplace Knowledge

WORKPLACE KNOWLEDGE

1	Claims lifecycle and procedures
2	Policy terms and documentation requirements

WM-03-WE02…COMPETENCY TITLE… Support claims processing activities	
WORKPLACE EXPERIENCE COMPETENCY SCOPE OUTLINE:	
Learners assist with routine claims processing tasks, maintaining accurate records and escalating issues as required.	
WORK EXPERIENCE COMPETENCY ELEMENT CODES	**WORK EXPERIENCE COMPETENCY ELEMENTS**
WA0301	Apply claims procedures
WA0302	Maintain claims records

(d) Supporting evidence

WORK EXPERIENCE CODES	SUPPORTING EVIDENCE
SE0301	Processed claims files
SE0302	Supervisor sign-off

(e) Contextualised Workplace Knowledge

WORKPLACE KNOWLEDGE	
1	Claims service standards
2	Treating customers fairly principles in claims

Work Experience Module (WM) - 04

MODULE CODE	MODULE TITLE	NQF LEVEL	CREDITS	MODE OF DELIVERY
431204-003-WM-04	Client Service and Stakeholder Communication	4	10	Workplace based

(a) Purpose of the Work Experience Module:

To develop learner competence in providing professional client service and communication within insurance operations.

(b) List of Work Experience Competencies:

WORK EXPERIENCE CODE	WORK EXPERIENCE COMPETENCY TITLE
WM-04-WE01	Respond to client queries
WM-04-WE02	Apply TCF principles in client interactions

(c) Scope of each Work Experience Competency:

WM-04-WE01…COMPETENCY TITLE… Respond to client queries	
WORKPLACE EXPERIENCE COMPETENCY SCOPE OUTLINE	
Learners respond to routine client queries, providing accurate insurance information in line with organisational service standards.	
WORK EXPERIENCE COMPETENCY ELEMENT CODES	**WORK EXPERIENCE COMPETENCY ELEMENTS**
WA0401	Respond to client queries
WA0402	Provide accurate insurance information

(d) Supporting evidence

WORK EXPERIENCE CODES	SUPPORTING EVIDENCE
SE0401	Call logs or correspondence samples
SE0402	Supervisor observation

(e) Contextualised Workplace Knowledge

WORKPLACE KNOWLEDGE	
1	Customer service standards
2	Insurance products basics

WM-04-WE02…COMPETENCY TITLE… Apply TCF principles in client interactions
WORKPLACE EXPERIENCE COMPETENCY SCOPE OUTLINE:
Learners apply Treating Customers Fairly principles and escalate complaints where required

WORK EXPERIENCE COMPETENCY ELEMENT CODES	WORK EXPERIENCE COMPETENCY ELEMENTS
WA0401	Apply TCF principles
WA0402	Respond to routine complaints

(d) Supporting evidence

WORK EXPERIENCE CODES	SUPPORTING EVIDENCE
SE0401	Complaint handling records
SE0402	Supervisor observation reports

(e) Contextualised Workplace Knowledge

WORKPLACE KNOWLEDGE	
1	TCF outcomes
2	Complaints handling procedures

Work Experience Module (WM) - 05

MODULE CODE	MODULE TITLE	NQF LEVEL	CREDITS	MODE OF DELIVERY
431204-003-WM-05	Compliance, Recordkeeping and Digital Systems	5	10	Workplace based

(a) Purpose of the Work Experience Module:

To enable learners to apply compliance, recordkeeping, and data protection requirements using insurance systems.

(b) List of Work Experience Competencies:

WORK EXPERIENCE CODE	WORK EXPERIENCE COMPETENCY TITLE
WM-05-WE01	Maintain insurance records and documentation
WM-05-WE02	Apply compliance and data protection controls

(c) Scope of each Work Experience Competency:

WM-05-WE01…COMPETENCY TITLE… Maintain insurance records and documentation	
WORKPLACE EXPERIENCE COMPETENCY SCOPE OUTLINE	
Learners maintain accurate, complete, and secure insurance records in line with organisational and regulatory requirements.	
WORK EXPERIENCE COMPETENCY ELEMENT CODES	**WORK EXPERIENCE COMPETENCY ELEMENTS**
WA0101	Maintain accurate records
WA0102	Apply recordkeeping standards

(d) Supporting evidence

WORK EXPERIENCE CODES	SUPPORTING EVIDENCE
SE0501	Recordkeeping samples
SE0502	Supervisor verification

(e) Contextualised Workplace Knowledge

WORKPLACE KNOWLEDGE	
1	Record retention requirements
2	Audit and compliance principles

WM-05-WE02…COMPETENCY TITLE… Apply compliance and data protection controls	
WORKPLACE EXPERIENCE COMPETENCY SCOPE OUTLINE:	
Learners apply POPIA and basic compliance controls when handling client information and using insurance systems.	
WORK EXPERIENCE COMPETENCY ELEMENT CODES	**WORK EXPERIENCE COMPETENCY ELEMENTS**
WA0501	Apply POPIA requirements
WA0502	Follow compliance procedures

(d) Supporting evidence

WORK EXPERIENCE CODES	SUPPORTING EVIDENCE
SE0501	Compliance checklists
SE0502	Supervisor sign-off

(e) Contextualised Workplace Knowledge

WORKPLACE KNOWLEDGE	
1	POPIA principles
2	Regulatory compliance requirements

3.3.3 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	5 years claims' experience as an insurance practitioner or related field
FACILITATOR/LEARNER RATIO	Mentor learner ratio 1:5

ASSESSMENT CENTRE	
QUALIFICATIONS & EXPERIENCE	QCTO accredited assessment centre
FACILITATOR/LEARNER RATIO	1:25

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	

ASSESSMENT CENTRE	
QUALIFICATIONS & EXPERIENCE	QCTO accredited
FACILITATOR/LEARNER RATIO	

Additional Requirements:

SKILLS DEVELOPMENT PROVIDER (SDP)	

ASSESSMENT CENTRE	

4.3 Exemptions

None

4.3.1. Additional Assignments to be Assessed Externally

Not applicable

4.4 POSSIBLE SEQUENCING AND INTEGRATION

Listing an 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
1	Introduction to the Insurance Industry	KM-01	4	3
2	Regulatory Environment and Legal Frameworks	KM-02	5	5
3	Ethics and Compliance in the Insurance Sector	KM-06	5	5
4	Client Service and Stakeholder Communication	WM-04	4	10
5	Workplace Orientation and Ethics	WM-01	4	10
6	Financial Literacy and Insurance Products	KM-05	4	5
7	Principles of Risk Management	KM-03	5	5
8	Principles of Insurance (Underwriting, Claims, etc.)	KM-04	5	10
9	Policy Administration and Underwriting Support	WM-02	4	10
10	Practical Underwriting Exercises	PM-01	5	5
11	Claims Registration and Processing Support	WM-03	5	10
12	Claims Processing and Management	PM-02	5	5
13	Customer Service and Relationship Management	PM-03	4	5
14	Digital Tools and Technology in Insurance	KM-07	5	5
15	Practical Application of Insurance Technologies	PM-04	4	5
16	Compliance, Recordkeeping and Digital Systems	WM-05	5	10
17	Application of Financial Literacy in Insurance Scenarios	PM-05	4	5
18	Risk Management Techniques (Practical Application)	PM-06	5	5

19	Global Insurance Trends and Emerging Risks	KM-08	4	2

SECTION 4. STATEMENT OF WORK EXPERIENCE

QUALIFICATION PROGRAMME TYPE	QUALIFICATION PROGRAMME TITLE/DESCRIPTOR	NQF LEVEL	CREDITS
QUALIFICATION	Insurance Practitioner	5	120

CURRICULUM CODE	431204 -003-00-00

LEARNER DETAILS

NAME:	
ID NUMBER:	

EMPLOYER DETAILS

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

MODULE CODE	MODULE TITLE	NQF LEVEL	CREDITS	MODE OF DELIVERY
431204-003-WM-01	Workplace Orientation and Ethics	4	10	Workplace-based

WORK EXPERIENCE MODULE DETAILS

WM-01-WE01	SCOPE WORK EXPERIENCE	DATE	SIGNATURE
WA0101	Follow and apply organisational policies and operational procedures		
WA0102	Apply workplace ethics and professional conduct standards		
WA0103	Apply confidentiality and POPIA requirements when handling client information		
WA0104	Applying Treating Customers Fairly (TFC) principles in workplace activities		
WA1015	Adhere to attendance, timekeeping and workplace conduct requirements		
	SUPPORTING EVIDENCE	**DATE**	**SIGNATURE**
SE0101	Signed code of conduct and confidentiality agreement		
SE0102	Induction and compliance checklist		
SE0103	Supervisor observation report		
SE0104	Attendee and workplace records		

NUMBER	CONTEXTUALISED WORKPLACE KNOWLEDGE	DATE	SIGNATURE
1.	Organisational structures and reporting lines		
2.	Workplace ethics and professional conduct		
3.	POPIA and confidentiality requirements		
4.	TCF principles		

5.	Basic insurance workplace practices		

MODULE CODE	MODULE TITLE	NQF LEVEL	CREDITS	MODE OF DELIVERY
431204-003-WM-02	Policy Administration and Underwriting support	4	10	Workplace-based

WM-02-WE01	SCOPE WORK EXPERIENCE	DATE	SIGNATURE
WA0201	Capture and update client and policy information on organisational systems		
WA0202	Verify completeness and accuracy of policy documentation		
WA0203	Apply basic underwriting support procedures within authority limits		
WA0204	Maintain policy records in accordance with organisational requirements		
	SUPPORTING EVIDENCE	**DATE**	**SIGNATURE**
SE0201	Sample policy administration documentation		
SE0202	System-generated work evidence		
SE0203	Supervisor verification checklist		

NUMBER	CONTEXTUALISED WORKPLACE KNOWLEDGE	DATE	SIGNATURE
1.	Policy administration processes		
2.	Insurance product structures and terminology		

3.	Underwriting support procedures		
4.	Documentation verification requirements		
5.	Organisational underwriting rules		

MODULE CODE	MODULE TITLE	NQF LEVEL	CREDITS	MODE OF DELIVERY
431204-003-WM-03	Claims registration and processing support	5	10	Workplace-based

WM-03-WE01	SCOPE WORK EXPERIENCE	DATE	SIGNATURE
WA0301	Register claims accurately on organisational systems		
WA0302	Verify supporting documentation for completeness		
WA0303	Communicate claims requirements and progress updates to stakeholders		
WA0304	Apply organisational claims handling procedures		
WA0305	Escalate non-standard or potentially fraudulent claims in accordance with procedures		
	SUPPORTING EVIDENCE	**DATE**	**SIGNATURE**
SE0301	Claims registration records		
SE0302	Claims processing documentation		
SE0303	Supervisor observation report		
SE0304	Claims workflow or diary diagrams		

NUMBER	CONTEXTUALISED WORKPLACE KNOWLEDGE	DATE	SIGNATURE
1.	Claims registration procedure		
2.	Claims documentation requirements		
3.	Claims workflow processes		
4.	Fraud indicators and escalation procedures		
5.	Claims communication protocols		

MODULE CODE	MODULE TITLE	NQF LEVEL	CREDITS	MODE OF DELIVERY
431204-003-WM-04	Client Service and Stakeholder communication	4	10	Workplace-based

WM-04-WE01	SCOPE WORK EXPERIENCE	DATE	SIGNATURE
WA0401	Respond professionally to client and stakeholder queries		
WA0402	Use appropriate verbal and written communication methods		
WA0403	Manage difficult interactions or complaints in accordance with procedures		
WA0404	Record stakeholder interaction accurately on organisational systems		
	SUPPORTING EVIDENCE	**DATE**	**SIGNATURE**
SE0401	Copies of communication records		

SE0402	Client service feedback or call monitoring reports		
SE0403	Supervisor observation reports		

NUMBER	CONTEXTUALISED WORKPLACE KNOWLEDGE	DATE	SIGNATURE
1.	Customer service principles		
2.	Communication techniques		
3.	Complaint handling procedures		
4.	Service delivery standards		
5.	Knowledge of recordkeeping requirements		

MODULE CODE	MODULE TITLE	NQF LEVEL	CREDITS	MODE OF DELIVERY
431204-003-WM-05	Compliance, Recordkeeping and Digital systems	5	10	Workplace-based

WM-05-WE01	SCOPE WORK EXPERIENCE	DATE	SIGNATURE
WA0501	Maintain records in accordance with organisational and legislative requirements		
WA0502	Apply compliance procedure relevant to own role		
WA0503	Use organisational, digital systems to capture and retrieve information		
WA0504	Identify and report compliance breaches or system irregularities		

	SUPPORTING EVIDENCE	DATE	SIGNATURE
SE0501	Examples of record keeping		
SE0502	Compliance checklists or reports		
SE0503	System-generated evidence		
SE0504	Supervisor verification reports		

NUMBER	CONTEXTUALISED WORKPLACE KNOWLEDGE	DATE	SIGNATURE
1.	Recordkeeping requirements		
2.	Compliance obligations within insurance operations		
3.	Data protection and information security		
4.	Audit trail requirements		
5.	Compliance reporting procedures		

NUMBER	ADDITIONAL ASSIGNMENTS TO BE ASSESSED EXTERNALLY	DATE	SIGNATURE
1.			