INSURANCE SECTOR EDUCATION AND TRAINING AUTHORITY

INSETA Research Agenda 2027/2028

31 August 2026

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1 INTRODUCTION

The Insurance Sector Education and Training Authority (INSETA) is a statutory body in South Africa responsible for developing critical and scarce skills within the insurance and related services Sector. Its primary purpose is to grow the quality and quantity of skilled individuals in the insurance industry, thereby enhancing the Sector and supporting national transformation goals (INSETA, 2025).

Below are the responsibilities of INSETA:

- **Skills Development**: INSETA facilitates and monitors education and skills development in the Insurance Sector, providing learnerships, internships, bursaries, and skills programmes to employers and employees within the Sector (INSETA, 2025).
- **Alignment with National Policies**: INSETA operates in accordance with the Skills Development Act, the National Skills Development Plan 2030, the Skills Development Levies Act, and other relevant legislation, aligning its strategic plans with government priorities for workforce development and transformation (INSETA, 2025).
- **Strategic Focus**: INSETA emphasises workplace-based learning, support for small enterprises and NGOs, career guidance, and the growth of a responsive public Technical Vocational Education and Training (TVET) system (National Government of South Africa, 2025).
- **Governance and Reporting**: As a Schedule 3A public entity, INSETA is governed by the Public Finance Management Act and submits budgets, reports, and financial statements to the Department of Higher Education and Training.

2 IMPORTANCE OF RESEARCH

Research plays a pivotal role in enabling the Insurance Sector Education and Training Authority (INSETA) to fulfil its mandate of promoting skills development in South Africa's Insurance Sector.

The importance of research for INSETA is as follows:

1. **Informed Skills Planning and Sectoral Strategy:** INSETA's Sector Skills Plan (SSP) is based on research, which helps the authority to identify important skills gaps, estimate future workforce needs, and link training activities with industry expectations. For instance, the SSP 2025-2030 emphasises the significance of studying change drivers such as technology, political instability, climate change, and legislation to influence skills planning (INSETA, 2024).
2. **Adapting to Industry Trends:** Research fosters stronger engagement with employers and industry stakeholders, ensuring that skills development initiatives are relevant and responsive to evolving economic conditions.
3. **Monitor and Evaluate Impact:** Research facilitates the monitoring and evaluation of INSETA's training programmes, allowing the authority to assess their effectiveness and impact on the Sector.
4. **Stakeholder and Engagement Partnerships:** Research fosters collaboration between INSETA and various stakeholders, including industry associations, educational institutions, and government departments. These partnerships are crucial for aligning skills development initiatives with national priorities and for ensuring that training programmes meet the evolving needs of the Sector (INSETA, 2025).
5. **Supporting Transformation and Inclusivity:** INSETA utilizes research to identify barriers to entry for historically disadvantaged individuals and to develop programmes aimed at promoting inclusivity within the Insurance Sector.
6. **Development of Relevant Qualifications and Programmes**: Through research collaborations with universities like the Durban University of Technology (DUT), University of KwaZulu-Natal (UKZN), and University of the Witwatersrand (Wits), INSETA ensures that educational programmes remain relevant to industry needs (INSETA, 2024).
7. **Learning Programmes Agility**: Aligning research outputs to relevant, on demand and responsive skills to the latest industry developments across the subsectors.

3 PURPOSE OF RESEARCH AGENDA

The research agenda is vital to INSETA because it provides a structured framework for conducting relevant, evidence-based research that supports skill planning and decision-making in the Insurance Sector. It ensures that the INSETA board, management, and stakeholders make informed decisions in skill development based on empirical evidence rather than assumptions.

The research agenda is undertaken to achieve the following:

Figure 1: Research Agenda Priorities

Enhance Collaboration

It fosters partnerships with universities and research institutions, leveraging academic expertise to improve research quality and relevance and build capacity within the sector.

Guide Skills Planning

It informs the development of the Sector Skills Plan (SSP) and Annual Performance Plan (APP), ensuring that skills development strategies are responsive to current and future workforce requirements.

Valuate Impact

Research activities assess the effectiveness of training providers and the impact of INSETA's interventions, supporting continuous improvement.

Forecasting and Scenario Planning

The agenda supports skills forecasting and scenario planning, helping the sector anticipate changes such as technological disruptions and labor market shifts.

Support Policy and Practice

It fosters partnerships with universities and research institutions, leveraging academic expertise to improve research quality and relevance and build capacity within the sector.

Identify Sectoral Skills Needs

The research agenda helps identify priority occupations, skills gaps, and sectoral needs, enabling INSETA to align its programs and funding with actual industry demands.

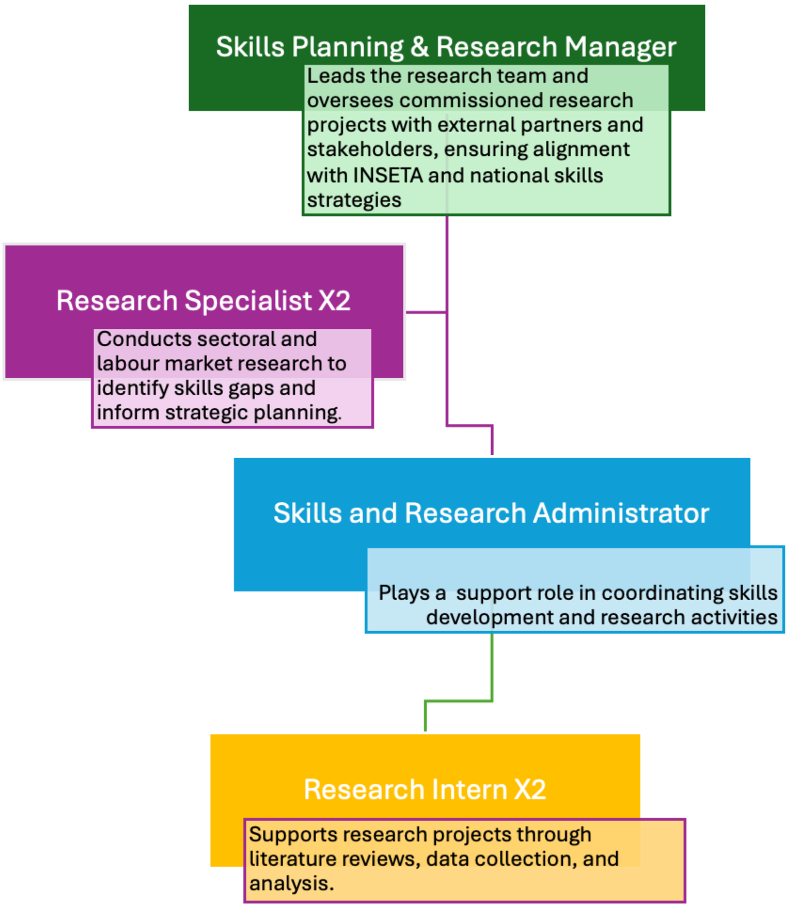
Technological Change

Research focuses on understanding the impact of the 4th Industrial Revolution, AI, automation, and digital transformation on jobs and skills, enabling INSETA to support reskilling and upskilling efforts.

4 SKILLS PLANNING AND RESEARCH DIVISION

The Skills Planning and Research Division at INSETA forms a key part of the organisation's efforts to ensure that skills development is responsive to the needs of the Insurance Sector. Within the broader skills planning function, the Division is responsible for generating insights that inform planning, policy, and programme development.

Figure 2: Skill Planning & Research Division Structure



The core functions of the Skills Planning and Research Division at INSETA are:

- Compiling and maintaining the Sector Skills Plan (SSP)
- Setting research priorities in line with Sector and national needs
- Designing and implementing the research agenda, strategy, and work plan
- Undertaking research on skills development trends and challenges
- Establishing and managing strategic research collaborations
- Engaging with industry stakeholders through interviews and consultations
- Hosting and coordinating Sector-focused research events and dialogues
- Reviewing and assessing the quality and relevance of commissioned research
- Working closely with research partners to support aligned outputs
- Interpreting and analysing data from Workplace Skills Plans (WSPs)
- Championing thought leadership engagements aligned to the Sector

INSETA's approach to research is as follows:

Figure 3: INSETA's Research Approach

5 METHODOLOGIES

To effectively support the implementation of INSETA's Research Agenda across its seven thematic/ subject areas, a comprehensive and adaptive research methodology was developed. This methodology assures that the research conducted is reliable, inclusive, and in line with Sector priorities, particularly in the Insurance Sector.

5.1 MIXED METHODS APPROACH

INSETA employs a mixed methodologies approach, combining quantitative and qualitative research to comprehensively address the different research issues within each of the seven thematic areas. This integrated strategy ensures that both statistical data and contextual insights are used to assist decision-making.

5.1.1 QUALITATIVE METHODS

Qualitative approaches are vital for gaining comprehensive, contextual insights into topics like technology adoption. INSETA uses:

- Interviews with stakeholders to evaluate attitudes and lived experiences (for example, learner journeys and employer feedback).
- Case studies to illustrate innovations, such as drone use in the Insurance Sector.
- Conduct desktop research to assess existing reports, literature, and policies.

5.1.2 QUANTITATIVE METHODS

Quantitative research plays a vital role in INSETA's ability to generate evidence-based insights across all seven thematic areas. By using structured tools such as surveys and statistical analyses, INSETA can measure the scope, scale, and impact of Sector dynamics, training interventions, and workforce trends.

5.1.3 FORECASTING AND SCENARIO PLANNING

To respond proactively to constantly changing dynamics in the Insurance Sector, INSETA employs forecasting and scenario planning approaches that directly support future-oriented thematic areas on the research agenda.

5.1.4 STAKEHOLDER ENGAGEMENT

Effective implementation of the research agenda requires comprehensive, participatory engagement with INSETA stakeholders. Through governance frameworks, collaborations, and internal collaboration, INSETA guarantees that every research is trustworthy, relevant, and integrated into Sectoral agendas.

5.1.5 STRATEGIC RESEARCH PARTNERSHIPS

INSETA works with top academic institutions to improve the quality and rigour of research in all thematic areas.

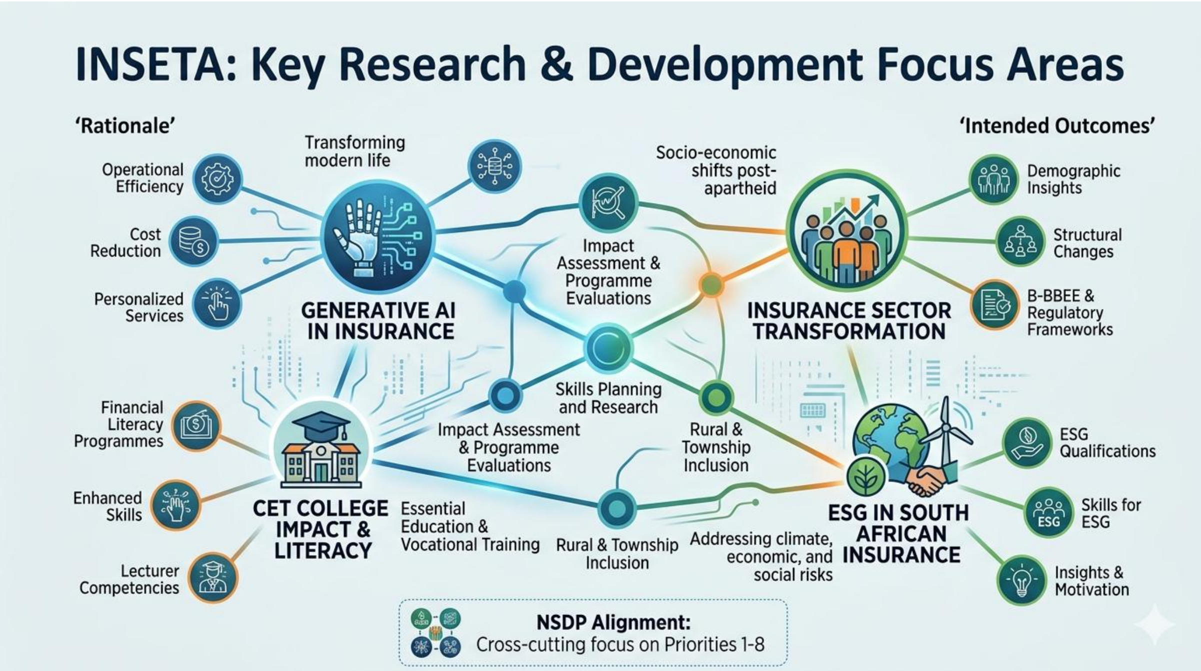
5.1.6 DATA COLLECTION WORKSHOPS

INSETA organises and hosts workshops throughout its internal divisions to promote continuous learning and feedback loops that impact ongoing strategic choices. Moreover, internal and external surveys are utilised by the organisation to collect data and gather relevant insights.

6 PROGRESS ON THE PREVIOUS CYCLE THEMATIC AREAS

INSETA's research agenda is structured around key thematic areas that align with national priorities, Sectoral needs, and global trends. These areas guide the organisation's efforts to generate relevant, evidence-based insights that inform policy, planning, and programme implementation. The thematic focus areas are designed to be dynamic and responsive to the rapidly evolving skills landscape and labour market demands. The figure below illustrates the thematic areas that were to be addressed in the previous cycle (2026/27).

Figure 4: Thematic Areas covered in the previous cycle



To ensure that research efforts are purposeful and aligned with specific sector goals, the table below shows the progress that has been made in covering each thematic area.

Table 1: Thematic Areas

Thematic Area	Research Questions	Status of the thematic area
Generative Artificial Intelligence Opportunities and Possibilities to Grow and Improve the Insurance Sector in South Africa	What opportunities does Generative AI present to the South African Insurance Sector?	The report on the generative artificial Intelligence Opportunities to grow and improve the insurance sector in South Africa has been drafted. With the final report being consolidated into a desktop study and will be completed in March 2027.
Enhancing the Impact of Community Education and Training Colleges: Financial Literacy, Lecturer Development and Infrastructure Improvements	What are the types of financial literacy programmes that should be introduced at CET colleges?	The study covering this thematic area was finalised in November 2025.
Transformation in the South African Insurance Sector: Past and Current State	What is the Demographic, structural, and regulatory aspects of transformation?	A research report looking into the transformation in the South African Insurance Sector was finalised and submitted to INSETA in November 2025.
Impact Assessment & Programme Evaluations	How effectively do INSETA programmes link education with workplace needs?	An impact assessment of INSETA learning programmes was finalised on the 15th of December 2025.

Thematic Area	Research Questions	Status of the thematic area
Skills Planning and Research	What are the key drivers influencing skills change in the Sector?	The 2026/27 SSP was finalised on the 29th of August 2025 and is publicised.
Environmental, Social, Governance (ESG) in Insurance in South Africa	What are the ESG considerations in Insurance and what skills are required to meet these?	In addressing ESG imperatives, a report on enhancing skills development for Insurance Professionals in the Face of Climate Change was finalised in June 2025.
Rural and township inclusion	How can more rural and township learners be included in the workplace, especially youths and people with disabilities?	The SETA has held outreach events in communities and schools. Additionally, career events were held in rural settings.

7 THEMATIC AREAS FOR THE CYCLE 2027/28

INSETA continues to focus on key thematic areas to ensure the sector remains aligned with emerging trends and their implications for the demand and supply of skills. Additionally, the SETA seeks to identify existing gaps and determine how best to support the sector. The figure below illustrates the key focus areas for the next cycle (2027/28).

Figure 5: Thematic Areas

The sector is further focusing on key areas such as digitalisation, transformation, career guidance and career pathing, and Environmental, Social and Governance (ESG) considerations through targeted research. For instance, research on the Just Energy Transition (JET) is underway to assess how it is likely to reshape risk environments within the South African economy. The table below outlines the key focus areas, their rationale, alignment with NSDP outcomes, and intended outcomes.

Table 2: Key Focus Areas

Thematic Area	Research Questions	Rationale	NSDP Alignment	Intended Outcomes
The Just Energy Transition and the Future of Skills in the Insurance Sector: A Demand-Supply Skills Gap Analysis for South Africa	How is the Just Energy Transition likely to reshape risk environments within the South African economy?	The Just Energy Transition will change insurance risks and skills needs, but there is little evidence the sector is prepared.	1, 2, 4 & 5	• Clearer understanding of JET impacts on insurance • Insights into demand for green and climate-related skills • Identification of emerging roles and skills gaps • Recommendations for INSETA skills programmes
Identifying, Designing and Structuring Micro-Credentials (Skills Programmes) for the Insurance Sector in South Africa	What are micro-credentials and how do they apply to the (types, providers, relevance)?	The insurance sector is undergoing a significant transformation due to digitalisation and the emergence of new occupational roles. These developments are creating demand for more agile, flexible, and industry-responsive learning pathways that can support rapid upskilling and reskilling within the sector.	1, 3 & 4	Improved understanding of occupations and roles suitable for micro-credentialing and micro-learning interventions, as well as the typical size (credits) and training providers available.
Strengthening Institutional Capacity and Industry Alignment in TVET Colleges	• What institutional capacity challenges affect TVET colleges' ability to deliver industry-responsive programmes? • Are TVET lecturers sufficiently qualified for their roles? How can INSETA better support TVET lectures? • What are the perceptions of TVET colleges amongst the general public and prospective students?	There is increasing pressure for TVET institutions to become more industry-responsive and capable of delivering occupationally relevant training that supports economic growth and sector needs. Issues of poor resources and negative connotations result in potentially poor perception and thus under-enrolment (for what the country and specific districts require) and under-investment.	2, 4, 5 & 8	• Improved institutional responsiveness to industry and labour market needs. • Better understanding of local perceptions and how to improve them. • Evidence for more investment, including partnerships outside of the TVETs themselves.
Digitalisation in the Sector	How to effectively re-skill and up-skill sector employees to handle emerging technologies such as advanced AI, machine learning, and predictive analytics.	Artificial intelligence (AI) has become a fundamental part of modern life, significantly transforming industries around the world.	1-8	• Operational Efficiency and cost reduction • Personalisation of products and services.

Thematic Area	Research Questions	Rationale	NSDP Alignment	Intended Outcomes
Career Guidance and Career Pathing	How can targeted career guidance and career pathing interventions improve awareness, access, and uptake of emerging and high-demand roles within the insurance sector, particularly among youth in rural and township areas?	There is limited awareness and access to information on emerging insurance sector careers, particularly among youth in rural and township areas, necessitating strengthened career guidance and pathing interventions.	2, 3, 5, 6 & 8	• Increased awareness and uptake of emerging and high-demand careers within the insurance sector. • Improved career guidance systems through enhanced counsellor capacity and alumni tracking mechanisms.
Transformation in the South African Insurance Sector	What is the Demographic, structural, and regulatory aspects of transformation?	The transformation of South Africa's Insurance Sector reflects the country's broader socio-economic and political shifts since the end of apartheid.	1, 2, 3 & 7	Insight into how B-BBEE and other regulatory frameworks have shaped transformation.
Impact Assessment & Programme Evaluations	• How effectively do INSETA programmes link education with workplace needs? • What are the pathways of learners after programmes (study, work, business, livelihood, etc.)?	The Insurance Sector's rapid technological advancement and increasing complexity require INSETA to strategically allocate funding to youth development, worker upskilling, and SMME support, as well as demonstrate return on investment.	1, 2, 3, 4, 5 6, 7 & 8	• Gauge learner and employer satisfaction with INSETA qualifications. • Understanding of post-programme value of learning programmes
Skills Planning and Research	What are the key drivers influencing skills change in the Sector?	The SSP is a statutory requirement under the Skills Development Act and is central to INSETA's mandate. It plays a critical role in identifying both current and future skills needs within the Insurance Sector.	1, 2, 3, 6 & 7.	To Guide curriculum and qualification development aligned to Sector needs
Environmental, Social, Governance (ESG) in Insurance in South Africa	What are the ESG considerations in Insurance and what skills are required to meet these?	South Africa is volatile with climate, economic and social risks. A major topic around the world, it is important to understand what ESG means for insurance operations and what skills are required.	1, 2, 4 & 5	Insights and motivation to develop ESG qualifications.
Rural and township inclusion	How can more rural and township learners be included in the workplace, especially youths and people with disabilities?	Rural and township learners still must migrate to urban centres to get opportunities. Training needs to be more localised, especially considering the spread of TVET colleges in rural communities.	2, 5, 6 & 8	Insights on how best to support rural and township learners, employers and training providers.

8 RESEARCH THEMES AND TOPICS

In line with the thematic areas above, INSETA is actively conducting research across the areas, which align with its strategic priorities. In partnership with research stakeholders, these focus areas guide current projects to ensure that research is purposeful, relevant, and responsive to the evolving needs of the Insurance Sector. The table below shows the status of the progress of the thematic areas in the cycle 2026/27.

Table 3: Status on progress of the thematic areas in the previous cycle

Thematic Focus Area	Overview	Start Date	Completion Date	Status on Progress
Enhancing the Impact of CET Colleges	Focuses on financial literacy, lecturer development, and infrastructure improvements in CET colleges.	01/04/2025	31/03/2025	Completed
Transformation in the South African Insurance Sector	Examines the historical and current state of transformation and related challenges in the sector.	01/04/2025	31/03/2025	Completed
Impact Assessment & Programme Evaluations	Evaluates the effectiveness and impact of INSETA learning programmes over time.	01/04/2025	31/03/2025	Completed
Education Partnerships & Institutional Strengthening	Strengthens partnerships between education institutions and the workplace, and enhances internal capacity.	01/04/2025	31/03/2025	Completed
Skills Planning and Research	Develops the Sector Skills Plan to align skills supply with labour market demand.	01/04/2025	31/03/2026	Completed

The following are the outstanding research projects and thematic areas from the current 2026/27 cycle that are underway.

8.1 THEMATIC AREA 1: THE JUST ENERGY TRANSITION AND THE FUTURE OF SKILLS IN THE INSURANCE SECTOR: A DEMAND-SUPPLY SKILLS GAP ANALYSIS FOR SOUTH AFRICA

Overview:

The study aims to assess how South Africa's transition to a low-carbon, climate-resilient economy affects the insurance industry. It focuses on analysing the demand for green and climate-related skills while evaluating the readiness of the Post-School Education and Training (PSET) system to supply these requirements. The research recognises that while JET is often associated with engineering and energy generation, it introduces new risks - such as renewable energy infrastructure and electric vehicle (EV) technology - that require specialized management within the financial services sector.

Rationale:

The rationale for this study is driven by several critical factors:

1. **Emerging Risks:** New technologies like electric/hybrid vehicles and renewable energy infrastructure create novel risks related to battery technology and specialized repairs, demanding advanced risk modelling and underwriting skills.
2. **Knowledge Gap:** There is currently limited empirical evidence regarding whether insurance firms are actively preparing for these changes or if they expect an increased demand for specialized skills like catastrophe risk management and sustainability finance.
3. **Avoiding Skills Mismatch:** Without clear evidence of industry demand, there is a risk that training programmes will produce graduates whose qualifications do not align with market needs, which is a major concern given South Africa's high unemployment rates.
4. **Strategic Planning:** The study is necessary to provide evidence-based insights for INSETA's Sector Skills Plan (SSP) and to assist in strategic decision-making regarding future learnerships and qualifications.

Alignment with NSDP Outcomes:

1. Outcome 1: Identify and increase production of occupations in demand
2. Outcome 2: Linking education and the workplace
3. Outcome 3: Improving the level of skills in the South African workforce
4. Outcome 4: Increase access to occupationally directed programmes
5. Outcome 5: Support the growth of the public college system
6. Outcome 6: Skills development support for entrepreneurship and cooperative development
7. Outcome 7: Encourage and support worker-initiated training
8. Outcome 8: Support career development services

Research Focus Areas

The research will focus on the following key areas:

1. **Risk Environment Transformation:** Analysing how the JET reshapes risk environments and the implications of renewable energy and electric mobility for insurance markets.
2. **Product Development**: Evaluating whether insurance companies are creating new products and services specifically for climate risk and green technologies.

3. **Occupational Identification**: Identifying emerging occupations and specific skills requirements (e.g., actuarial analysis and claims management) linked to the transition.
4. **Demand-Supply Gap:** Assessing the current and projected demand for these skills versus the capacity of universities, TVET colleges, and training providers to supply them.
5. **Intervention Strategy:** Identifying specific gaps and recommending skills development interventions to support the sector.

Intended outcomes:

The study anticipates several key outcomes to benefit INSETA and the broader industry:

1. **Enhanced Understanding:** A deeper insight into how the Just Energy Transition specifically impacts the insurance sector.
2. **Evidence-Based Insights:** Provision of concrete data regarding employer demand for climate-related and green economy skills.
3. **Identification of Shortages:** Clear identification of emerging occupations and existing skills shortages.
4. **Policy and Programme Alignment:** Recommendations that will inform the development of future qualifications and training programmes aligned with industry demand, supporting national discussions on the green economy.

Research timeline:

Start date:01/04/2026

Anticipated completion date: 31/03/2027

8.2 THEMATIC AREA 2: GENERATIVE ARTIFICIAL INTELLIGENCE OPPORTUNITIES AND POSSIBILITIES TO GROW AND IMPROVE THE INSURANCE SECTOR IN SOUTH AFRICA

Overview:

This study aims to explore how the early adoption of Generative Artificial Intelligence (GenAI) can unlock growth, efficiency, and innovation in the South African insurance industry. It will assess the technology's potential impact across key operational areas, offer strategic recommendations for adoption, and identify the conditions needed for successful implementation.

Rationale:

Artificial intelligence (AI) has become a fundamental part of modern life, significantly transforming industries around the world. The development of Generative AI (GenAI), as demonstrated by tools such as ChatGPT and Gemini, has resulted in significant advances in natural language processing, computer vision, and speech processing. While Sectors like finance have seen promising developments through domain-specific GenAI models such as BloombergGPT and FinGPT, the insurance industry is still in the early phases of exploring this potential. Particularly in South Africa, there's a lack of empirical evidence and Sector-specific strategies to guide the implementation of GenAI, presenting an opportunity for impactful research.

Key knowledge gaps and challenges include:

Hallucination in GenAI Outputs: Use of models trained on adjacent domains can lead to unreliable outputs unless fine-tuned with domain-specific data.

Skills and Workforce Threats: Employees may feel displaced or underprepared, leading to resistance and a need for upskilling.

Small Business Awareness: Limited understanding among small businesses on how GenAI-enhanced insurance can support their sustainability and risk management.

Data Security and Privacy: Given the sensitivity of insurance data, ensuring GenAI systems are secure and trustworthy is paramount.

Regulatory Barriers: Navigating complex insurance regulations poses challenges for deploying new technologies.

Legacy System Integration: Existing infrastructure may hinder seamless GenAI adoption without significant reengineering.

Intellectual Property Risks: Legal issues surrounding training data and model outputs need to be addressed carefully.

Technology Adoption Techniques: As adoption of technology occurs at various levels in organisations, leaders must be able to lead digitally fluent workforce groupings.

Alignment with NSDP Outcomes:

1. Outcome 1: Identify and increase production of occupations in demand
2. Outcome 2: Linking education and the workplace
3. Outcome 3: Improving the level of skills in the South African workforce
4. Outcome 4: Increase access to occupationally directed programmes
5. Outcome 5: Support the growth of the public college system
6. Outcome 6: Skills development support for entrepreneurship and cooperative development

7. Outcome 7: Encourage and support worker-initiated training
8. Outcome 8: Support career development services

Research Focus Areas

The study will be guided by the following key research questions:

1. What opportunities does Generative AI present to the South African Insurance Sector?
2. What skills will be necessary for the Insurance Sector to fully leverage these opportunities?
3. How can small businesses benefit from the adoption of GenAI in the Insurance Sector?
4. What safeguards and ethical considerations are necessary to ensure responsible and secure use of GenAI?

Intended outcomes:

The research is expected to yield the following benefits:

1. **Operational Efficiency and Cost Reduction:** Automation of repetitive tasks such as claims processing, underwriting, and data entry.
2. **Personalisation of Products and Services**: Dynamic policy creation tailored to individual customer needs using GenAI analytics.
3. **Enhanced Customer Service:** 24/7 GenAI-powered virtual assistants for policy information, claims support, and general inquiries.
4. **Advanced Risk Assessment and Prediction Modelling:** Better risk profiling, early threat detection, and strategic underwriting based on data-driven insights.
5. **Fraud Detection and Prevention:** Identification of suspicious patterns in claims to mitigate cyber threats and financial losses.
6. **New Market Penetration and Segmentation:** Automated identification of underserved market segments and development of tailored insurance products.
7. **Improved Regulatory Compliance:** Use of GenAI to monitor compliance with industry regulations, automate documentation, and flag discrepancies.

Research timeline:

Start date: 01/04/2024

Anticipated completion date: 31/03/2027

8.3 THEMATIC AREA 3: SKILLS PLANNING AND RESEARCH

Overview:

The Sector Skills Plan (SSP) is a strategic document developed by INSETA to assess, forecast, and address the skills development needs of South Africa's Insurance Sector. It serves as a roadmap for aligning education and training interventions with labour market demands, transformation goals, and economic growth strategies.

Rationale:

The SSP is a statutory requirement under the Skills Development Act and is central to INSETA's mandate. It plays a critical role in identifying both current and future skills needs within the Insurance Sector. By assessing labour market trends and engaging with stakeholders, the SSP helps address systemic gaps and mismatches between the supply of skills and industry demand. It also informs key priorities such as funding allocations, learnerships, and the development of relevant qualifications. In addition, the SSP supports transformation by highlighting demographic and occupational disparities, thereby promoting inclusivity and equity within the Sector. It is also critical to focus on the organisational sizes as the trends might provide varied insights based on whether the organisation is small, medium or large.

Alignment with NSDP Outcomes:

1. Outcome 1: Identify and increase production of occupations in demand
2. Outcome 2: Linking education and the workplace
3. Outcome 3: Improving the level of skills in the South African workforce
4. Outcome 6: Skills development for entrepreneurship and cooperative development.
5. Outcome 7: Encourage and support worker-initiated training

Research Focus Areas:

1. What is the current profile and landscape of the Sector?
2. What are the key drivers influencing skills change in the Sector?
3. What is the current and projected demand and supply of skills in the Sector?
4. What partnerships exist within the Sector to support skills development?
5. How is the SETA monitoring and evaluating Sectoral skills interventions?
6. What are the strategic priority actions for addressing critical skills needs in the Sector?

Intended outcomes:

1. Deliver a credible, evidence-based Sector Skills Plan
2. Inform INSETA's annual performance planning and funding priorities
3. Guide curriculum and qualification development aligned to Sector needs
4. Enable responsive and targeted skills interventions

Research Timeline:
Start Date: 01/04/2025
Anticipated Completion Date: 31/08/2026

9 RESEARCH PROCUREMENT

The INSETA allocates funding through the use of its own financial resources to Universities and Research institutions for conducting research on skills development in collaboration with the insurance stakeholders and industry associations. Current and past research undertaken or planned can be seen below:

Table 4: Current and Past Research Projects

No.	Title of Research[1]	Name of Service Provider/ Research Partner	Start Date *(month & year)*	Completion Date *(month & year)*[2]
1.	The Just Energy Transition and the Future of Skills in the Insurance Sector: A Demand-Supply Skills Gap Analysis for South Africa	University of Johannesburg	Apr-26	Mar-27
2.	Sector Skills Plans	Redflank	Mar-25	Aug-26
3.	Improving the Effectiveness of Community Education and Training Colleges through Financial Literacy Programs, Lecturer Professional Development and Infrastructure Development.	University of KwaZulu-Natal	Jan-25	Nov-25
4.	Institutional Readiness and the Impact of QCTO-Aligned Occupational Qualifications on Skills Development and Employability in South African TVET Colleges: A Systematic Review of Literature	University of KwaZulu-Natal	Jan-25	Dec-25
5.	Institutional Readiness and the Impact of QCTO-Aligned Occupational Qualifications on Skills Development and Employability in South African TVET Colleges: A Systematic Review of Literature	University of KwaZulu-Natal	Jan-25	Dec -25
6.	Impact of the Platform Economy or Gig Economy on the Insurance Sector and Regulatory Labour Framework	Durban University of Technology	Feb-20	Jun-22
7.	SMME (InsurTech) challenges in the Sector and emerging new businesses resulting from digitalisation of the Sector	Durban University of Technology	Jun-21	Jun-22

[1] The title and contents of the research output could be changed or amended and may appear differently in the research paper compared to the title in the research agenda.
[2] The completion date for research projects may extend beyond initial projections due to the unpredictable nature of academic inquiry. Factors such as unanticipated challenges, the complexity of the research topic, and the iterative process of data collection and analysis can all contribute to the need for additional time.

No.	Title of Research[1]	Name of Service Provider/ Research Partner	Start Date *(month & year)*	Completion Date *(month & year)*[2]
8.	Jobs to Occupations Analysis in the Insurance Sector	Durban University of Technology	Jun-21	Jun-22
9.	Impact of Covid-19 on Training and Development	DPRU - University of Cape Town	Aug-21	Aug-22
10.	Surveys: Impact of COVID-19 on the Insurance Sector	Durban University of Technology	Jan-21	Dec-22
11.	Green economy and the Insurance Sector	DPRU - University of Cape Town	Aug-21	Mar-23
12.	Job quality in INSETA firms	DPRU - University of Cape Town	Aug-20	Mar-23
13.	Learning and Career Articulation Pathways in the Insurance Sector	DPRU - University of Cape Town	Aug-20	Mar-23
14.	Towards building cybersecurity culture in TVET colleges - Impact assessment of behavioral change strategies	Durban University of Technology	Jan-20	Apr-23
15.	Sector Skills Plan Support 2023-2024	Durban University of Technology	Apr-23	Aug-23
16.	Retirement Planning Practices of Black South African Entrepreneurs/Business owners	University of Johannesburg	Mar-23	Aug-23
17.	Research Capacitation of TVET Colleges	Durban University of Technology	Jun-21	Mar-24
18.	An Exploration of the Impact of Drone Technology on South Africa's Insurance Sector: A Comprehensive Study of Small and Medium Enterprises (SMEs)	Durban University of Technology	Jul-23	Mar-24
19.	Developing SME Critical and Scarce Skills for the Insurance Sector	University of KwaZulu-Natal	Mar-24	Sept-24
20.	Enhancing Skills Development for Insurance Professionals in the Face of Climate Change	University of KwaZulu-Natal	Apr-24	Mar-24
21.	Sector Skills Plan Support 2024-2025	Durban University of Technology	Feb-24	Aug-24
22.	Generative Artificial Intelligence Opportunities and Possibilities to Grow and Improve the Insurance Sector in South Africa	Durban University of Technology	Feb-24	Mar-27
23.	Formulation of a Body of Insurance Knowledge (Vol.3)	University of Witwatersrand	Apr-24	Mar-25

No.	Title of Research[1]	Name of Service Provider/ Research Partner	Start Date *(month & year)*	Completion Date *(month & year)*[2]
24.	Formulation of a Body of Insurance Knowledge (Vol.4)	University of Witwatersrand	Apr-26	Mar-27
25.	Collaborative Research Between UKZN and Northlink College	University of KwaZulu-Natal	TBC	Dec-25
26.	Research in the Development of CET Colleges	University of KwaZulu-Natal	Jun-24	Dec-24
27.	Transformation in the South African Insurance Sector: Past and Current State	University of KwaZulu-Natal	Aug-24	Nov-25
28.	Collaborative Research Between UKZN and TVET Colleges	University of KwaZulu-Natal	TBC	Dec-25
29.	Impact Study of INSETA Programmes from 2021 up to 2025	University of Witwatersrand	Apr-24	Mar-27

10 PLANNED RESEARCH

Two potential strategic research topics are included in the table below for consideration in order to stay responsive to market disruptions, global trends, and changing skill requirements. These subjects are intended to promote Sectoral innovation, assist evidence-based decision-making, and match INSETA's initiatives with both national development priorities.

Table 5: Proposed Research Topics

Research Area	Relevant Thematic Areas	Key Drivers	Focus Questions	Why It Matters
Competency Framework for Microinsurance Product Design, Distribution, and Impact Management **Research skills that stakeholders from the Insurance Sector need to create simple and low-cost / microinsurance products (like index insurance) or sell and service these products in remote communities or via mobile phones. Skills to measure whether these products help people bounce back after a loss from natural disasters etc. This will ensure microinsurance products are built and run by insurance agents who know the product being offered.**	Skills Planning and Research	Environmental, Social and Governance (ESG) Imperatives	What specific skills and competencies do insurance professionals need to design and distribute effective microinsurance products in South Africa?	Microinsurance products help vulnerable communities cope with climate risks and socio-economic challenges.
Bridging CET Outcomes on Local Economic Development: Impacts on SMMEs, Cooperatives & Local Industries **When students complete their training at CET colleges, we want to track where they find work, whether it's in an SME, farming or funeral cooperative, or local factories and shops. Then, we'll look at numbers to see how many new jobs the training at CET Colleges helped create etc. This way, we can see the difference our CET programmes make for both the students and their communities or how INSETA can further improve job creation through skills development.**	Enhancing the Impact of Community Education and Training Colleges: Financial Literacy, Lecturer Development and Infrastructure Improvements, DDM	Economic Pressures and Globalisation	What improvements can INSETA make to CET training to enhance employment outcomes and local economic development?	Understanding employment pathways for CET graduates supports targeted interventions to reduce youth and community unemployment.

11 CONCLUSION

In conclusion, the INSETA research agenda serves as a cornerstone for advancing skills development within the insurance and related Sectors. By leveraging research to inform strategy, identify gaps, and drive innovation, INSETA ensures that its interventions remain relevant, impactful, and future-focused. Continued commitment to research strengthens the Sector’s responsiveness to global and local challenges.

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