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QCTO OCCUPATIONAL QUALIFICATION DOCUMENT TEMPLATE

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

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

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

DESIGNATION	NAME AND SURNAME	SIGNATURE	DATE
SUBJECT MATTER EXPERT (SME)	Dr Yolande Hagedorn-Hansen		15 June 2026
QUALITY PARTNER REPRESENTATIVE	Mr Sibusiso Zulu		

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1. QUALIFICATION/PART-QUALIFICATION/SKILLS PROGRAMME DETAILS

1.1 Sub-Framework:

Occupational Qualifications Sub-Framework (OQSF)

1.2 Type (Nomenclature):

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

Qualification

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

National Occupational Certificate

1.3 Title Descriptor:

State the Occupation, Specialisation, context or Skills Programme context

Insurance Administrator

1.4 NQF Level:

4

1.5 Credits:

120

1.6. Organising Field and Sub-field:

1.6.1 Organising Field:

Field 003 - Business, Commerce and Management Studies

1.6.2 Organising Sub-Field:

Finance Economics and Accounting

1.7 QCTO Curriculum Code:

431204-002-00-00

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

1.8.1 Quality Partner (Qualifications Development):

Insurance Sector Education and Training Authority (INSETA)

FINAL

1.8.2 Quality Partner (Assessment):

Insurance Sector Education and Training Authority (INSETA)

1.9 Replacement

SAQA QUAL/US/LP ID OR QCTO/SETA APPROVAL ID	QUALIFICATION TITLE	Pre-2009 NQF Level	CURRICULUM CODE *(if Occupational)*	NQF LEVEL	MIN. CREDITS
66610	Further Education and Training Certificate: Short Term Insurance	4	N/A	4	150

2. RATIONALE

2.1 The need for the Qualification

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

The development of the National Occupational Certificate: Insurance Administrator (NQF Level 4) is informed by the priorities identified in the Insurance Sector Skills Plan (SSP) 2024–2025, published by the Insurance Sector Education and Training Authority

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

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

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

List similar Qualification(s), Programmes, already NQF registered/ QCTO approved:

None.

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2.3 Benefit to the sector, society and the economy:

Within the sector, this qualification contributes to the development of competent Insurance Administrators who can effectively support policy administration, premium administration, claims administration, customer service, and regulatory compliance functions within insurance organisations. The qualification promotes consistent administrative standards, improved operational efficiency, accurate record management, and effective use of digital systems, thereby supporting service delivery and compliance within the insurance sector.

Within society, the qualification creates opportunities for individuals to access structured occupational learning and employment within the insurance industry. Competent Insurance Administrators contribute to improved customer experiences by ensuring that insurance transactions, policy documentation, claims administration, and client communications are processed accurately, efficiently, and ethically. This supports public confidence in insurance services and enhances access to professional insurance support.

Economically, the qualification supports skills development and employment growth within the insurance sector by preparing learners for entry-level occupational roles that are critical to insurance operations. The development of competent Insurance Administrators strengthens organisational productivity, supports business sustainability, and contributes to the availability of skilled human capital required by the financial services sector. Through improved administrative efficiency, regulatory compliance, and customer service, the qualification contributes to a stable and competitive insurance industry that supports broader economic growth and development.

2.4 Typical learners:

- Individuals in general administrative or clerical roles seeking to specialise in insurance administration.
- Employees within insurance organisations (e.g. claims administration support, underwriting support, broker administration) requiring formal skills development and recognition.
- Unemployed individuals seeking to access entry-level occupational opportunities in the insurance sector.

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

2.5.1 Occupation(s) related:

2.5.1.1 Collaboration with relevant stakeholders:

FINAL

The qualification was developed and reviewed in consultation with relevant stakeholders within the insurance and broader financial services sector, including:

Employers and Employer association

Professional bodies

Curriculum and Assessment Experts

Higher Education Institutions

Skills Development Providers

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

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

2.5.2 Profession(s) related:

2.5.2.1 Collaboration with relevant stakeholders:
Not Applicable

2.5.2.2 List typical professions in which the qualifying learner will operate (if relevant)
Not Applicable

3. PURPOSE

3.1 Benefit the learners:

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

An Insurance Administrator supports insurance operations through the application of fundamental insurance principles, policy structures, administrative processes, regulatory requirements and digital systems. The work includes the administration of client and policy information, insurance documentation, premium and claims administration, compliance and

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operational requirements, and communication with clients, insurers, service providers and other stakeholders.

The qualification provides foundational occupational competence for employment within insurance companies, brokerages, underwriting management agencies, intermediaries, claims administration environments and related financial services operational environments. The qualification also enhances learners' employment opportunities within the insurance and related financial services sectors.

3.2 What the qualification intends to achieve:

The purpose of this qualification is to prepare a learner to operate as an Insurance Administrator.

An Insurance Administrator applies basic insurance principles, understands policy structures and administrative processes, and operates in accordance with compliance requirements and organisational procedures. The work includes the administration of client and policy information, processing of insurance documentation, supporting premium and claims administration, maintaining operational records, and communicating with clients, insurers, service providers and other stakeholders.

The Insurance Administrator understands the insurance value chain, the importance of accuracy and compliance, and the role of administration in supporting effective insurance operations.

A qualified learner will be able to

- Administer policies and support underwriting administration
- Deliver customer service and communication with stakeholders
- Provide claims administration support
- Support compliance and operational support activities
- Utilise digital systems and perform financial administration activities

3.3 Typical Graduate attributes

- Attention to detail and accuracy
- Effective Communication
- Problem-solving
- Ethical conduct and professionalism

4. ENTRY REQUIREMENTS

NQF Level 3 qualification

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5. RECOGNITION OF PRIOR LEARNING (RPL)

5.1 RPL for Access to Training/Exemption:

Learners may use the RPL process to gain access to training opportunities for a qualification, if they do not meet the formal, minimum entry requirements for admission. RPL assessment provides an alternative access route into a qualification.

Such an RPL assessment may be developed, moderated, and conducted by the accredited Skills Development Provider which offers that specific qualification. Such an assessment must ensure that the learner is able to display the equivalent level of competencies required for access, based on the NQF level descriptors.

For exemption from modules through RPL, learners who have gained the stipulated competencies of the modules of a qualification through any means of formal, informal, or non-formal learning and/or work experience, may be awarded credits towards relevant modules, and gaps identified for training, which is then concluded.

5.2 RPL for Access to the External Integrated Summative Assessment (EISA):

Learners who have gained the stipulated competencies of the modules of a qualification through any means of formal, informal, or non-formal learning and/or work experience, may be awarded credits towards relevant modules, and gaps identified for training, which is then concluded.

A valid Statement of Results is required for admission to the EISA in which confirmation of achievement is provided that all internal assessment criteria for all modules in the related curriculum document have been achieved.

Upon successful completion of the EISA, RPL learners will be issued with the QCTO certificate for the qualification. Quality Partners are responsible for ensuring the RPL mechanism and process for qualifications is approved by the QCTO.

6. RULES OF COMBINATION

6.1 Components:

KNOWLEDGE/THEORY COMPONENT

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MODULE CODE	MODULE TITLE	NQF	CREDITS	MODE
431204-002-00-KM-01	Introduction to the insurance industry	4	6	Face to face or online or blended
431204-002-00-KM-02	Insurance products, services and claims administration	4	8	Face to face or online or blended
431204-002-00-KM-03	Policy administration and underwriting support	4	8	Face to face or online or blended
431204-002-00-KM-04	Premium administration	4	6	Face to face or online or blended
431204-002-00-KM-05	Regulatory and compliance framework in insurance	4	8	Face to face or online or blended
431204-002-00-KM-06	Digital tools and technology in insurance administration	4	4	Face to face or online or blended

Total Credits = 40

APPLICATION COMPONENT

PRACTICAL SKILLS MODULE(S)

MODULE CODE	MODULE TITLE	NQF	CREDITS	MODE
431204-002-00-PM-01	Administer policies and support underwriting administration	4	5	Face to face or online or blended learning
431204-002-00-PM-02	Deliver customer service	4	5	Face to face or online or blended learning
431204-002-00-PM-03	Perform premium administration duties	4	5	Face to face or online or blended learning
431204-002-00-PM-04	Perform regulatory and compliance support activities	4	5	Face to face or online or blended learning

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431204-002-00-PM-05	Utilise digital tools and technology in insurance administration	4	5	Face to face or online or blended learning
431204-002-00-PM-06	Provide claims administration support	4	5	Face to face or online or blended learning

Total credits of the selected modules = 30

WORK EXPERIENCE MODULES

State compulsory modules:

MODULE CODE	MODULE TITLE	NQF LEVEL	CREDITS	MODE OF DELIVERY
431204-002-00-WM-01	Insurance Industry Operations and Underwriting Administration Support Processes	4	5	On the job/ simulation
431204-002-00-WM-02	Process Insurance Products and Service Support	4	10	On the job/ simulation
431204-002-00-WM-03	Policy administration and Underwriting Support Processes	4	10	On the job/ simulation
431204-002-00-WM-04	Premium Administration Processes	4	5	On the job/ simulation
431204-002-00-WM-05	Regulatory and Compliance Support Processes	4	5	On the job/ simulation
431204-002-00-WM-06	Digital Systems and Technology in Insurance Administration	4	5	On the job/ simulation
431204-002-00-WM-07	Claims Administration Processes	4	10	On the job/ simulation

Total credits of the selected modules = 50

6.2 Soft Skills Included:

In accordance with the QCTO requirement for soft skills, 5% (6 credits) of the 120-credit qualification is integrated across the Knowledge, Practical Skills and Work Experience components.

The soft skills are embedded in occupationally relevant learning and assessment activities and include personal development, professional conduct, workplace preparation, communication, emotional intelligence, ethical behaviour, active listening, appropriate escalation and interpersonal interaction.

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The following coded curriculum elements provide the soft-skills learning and assessment:

Curriculum code	Soft-skill component	Allocated credits
431204-002-00-KM-01: KT0402 / IAC0401	Professional conduct, ethics and personal development	1.5
431204-002-00-PM-02: PS01-PA0101–PA0105 / IAC0101–IAC0103	Communication, customer interaction, empathy, complaint handling and escalation	2.0
431204-002-00-WM-01: WE03-WA0301–WA0303 / SE0301–SE0304	Professionalism, integrity, workplace conduct and ethical behaviour	1.0
431204-002-00-WM-02: WE03-WA0301–WA0303 / SE0303	Professional interaction, active listening, empathy and appropriate escalation	1.5
TOTAL		6.0 credits

Total soft skills allocation: Allocated 6 credits (5% of the 120-credit qualification).

6.3. Foundational Learning:

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

Foundational learning is integrated across the curriculum to support the learner's ability to perform the occupational tasks and associated knowledge, practical skills and workplace activities at NQF Level 4.

Location notes – modules where foundational learning is included:

- Mathematical Literacy: 431204-002-00-KM-04, Premium Administration; 431204-002-00-PM-03, Perform Premium Administration Duties; 431204-002-00-WM-04, Premium Administration Processes;
- Communication Skills: 431204-002-00-KM-03, Policy administration and underwriting support; 431204-002-00-PM-02, Deliver Customer Service; 431204-002-00-WM-02, Process Insurance Products and Service Support.
- Computer/Digital Literacy: 431204-002-00-KM-06, Digital Tools and Technology in Insurance Administration; 431204-002-00-PM-05, Utilise Digital Tools and Technology in Insurance Administration; 431204-002-00-WM-06, Digital Systems and Technology in Insurance Administration.
- Problem-Solving and Critical Thinking: 431204-002-00-PM-04, Perform Regulatory and Compliance Support Activities; 431204-002-00-PM-06, Provide Claims Administration Support; 431204-002-00-WM-05, Regulatory and Compliance Support Processes; 431204-002-00-WM-07, Claims Administration Processes.

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

7.1 Exit Level Outcomes (ELO) 1:

Apply policy administration procedures and support underwriting administration activities in accordance with organisational procedures and insurance operational requirements

Associated Assessment Criteria (AAC) for ELO 1:

- New business applications, policy renewals, endorsements and cancellations are processed in accordance with organisational requirements.
- Client and policy information is accurately captured, verified and maintained.
- Policy documentation and records are prepared, issued and maintained using manual and digital systems.
- Underwriting administration activities are supported through the collection and processing of required information and documentation.
- Organisational procedures, service standards and regulatory requirements are applied during policy administration activities.
- Incomplete, irregular or non-standard information is identified and escalated in accordance with organisational procedures.

7.2 Exit Level Outcomes (ELO) 2:

Apply customer service principles and communication practices to effectively interact with policyholders, intermediaries and other stakeholders.

Associated Assessment Criteria (AAC) for ELO 2:

- Routine client enquiries relating to insurance products, policies and claims processes are responded to appropriately.
- Communication is conducted effectively with clients, intermediaries and internal departments.
- Customer correspondence and communication records are prepared and maintained.
- Routine complaints are handled and complex matters are escalated in accordance with organisational procedures.
- Customer service support is provided in accordance with organisational service standards and ethical requirements.
- Professional and customer-focused interactions are maintained within insurance operational environments.

7.3 Exit Level Outcomes (ELO) 3:

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Apply claims administration support procedures to facilitate the accurate processing and administration of insurance claims.

Associated Assessment Criteria (AAC) for ELO 3:

- Insurance claims are registered and processed in accordance with organisational procedures.
- Claims-related documentation and records are collected, verified and maintained.
- Claims information is captured and updated on insurance administration systems.
- Claims requirements and progress are communicated to clients and stakeholders.
- Claims administration processes are supported through the maintenance of records, processing of documentation and facilitation of communication in accordance with organisational procedures.
- Accurate claims records are maintained in accordance with organisational and regulatory requirements.

7.4 Exit Level Outcomes (ELO) 4:

Apply regulatory, compliance and operational support requirements within an insurance administration environment.

Associated Assessment Criteria (AAC) for ELO 4:

- Organisational policies, procedures and regulatory requirements are applied within insurance operations.
- Confidentiality is maintained and customer information is handled securely.
- Irregularities, errors, suspicious activities and potential risk indicators are identified, recorded and reported in accordance with organisational procedures.
- Records and administrative documentation are maintained.
- Risk control, compliance and operational reporting activities are supported.
- General operational and administrative support is provided within insurance workplace environments.

7.5 Exit Level Outcomes (ELO) 5:

Utilise digital systems and perform financial administration activities to support insurance operations and maintain accurate organisational records.

Associated Assessment Criteria (AAC) for ELO 5:

- Insurance administration systems are used to perform operational and administrative tasks.
- Electronic information is maintained and updated using insurance administration systems.

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- Premium-related transactions and basic financial administration activities are processed.
- Routine operational, financial and administrative reports are generated or extracted using organisational systems.
- Digital workflow and automated administration processes are supported.
- Organisational cybersecurity, information security and data protection requirements are applied when using digital systems and electronic information.
- Organisational procedures are applied when using digital insurance technologies and systems.

8. INTEGRATED ASSESSMENT

8.1 Formative Assessments conducted internally

Formative assessments are conducted throughout the training of learners. A range of formal, non-formal, and informal ongoing assessment activities are used to focus on teaching and learning outcomes to improve learner attainment.

Formative assessments are conducted continuously by the facilitator to feed into further learning, to identify strengths and weakness, and to ensure the learner's ability to apply knowledge, skills and workplace experience gained.

Formative Assessments are conducted by the accredited Skills Development Provider (SDP), and a variety of ongoing assessment methods may be used, for example, quizzes, assignments, tests, scenarios, role play, interviews. Continuous feedback must be provided.

8.2 Integrated Summative Assessments conducted Internally

Integrated Assessment involves all the different types of assessment tasks required for a particular qualification, such as written assessment of theory and practical demonstration of competence. To achieve this, the Internal Assessment Criteria (IAC) for all modules as found in the QCTO curriculum document must be followed.

An accredited SDP should implement a well-designed, formal, relevant, final internal Summative Assessment strategy for all modules to prepare learners for the EISA. These assessments evaluate learning achievements relating to the achievement of each module of the relevant components of the qualification.

Internal Integrated Summative Assessments are developed, moderated and conducted by the SDP at the end of each module or after integration of relevant modules, e.g. applied knowledge tests, workplace tasks, practical demonstrations, simulated tasks/demonstrations, projects, case studies, etc.

The results of these final formal summative assessments must be recorded. These results, which include the Statement of Work Experience results, where applicable, contribute to the Statement of Results (SoR) requirement for admission to the EISA. Using the template provided by the Quality Partner, an SoR is issued by the accredited SDP for qualifications and

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part-qualifications. The SDP must produce a valid Statement of Results for each learner, indicating the final result and the date on which each component's competence was achieved in each module. Learners are required to produce this SoR, together with their ID document or alternative ID document, at the point of the EISA.

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

The Quality Partner is responsible for the management, conduct and implementation of the External Integrated Summative Assessment (EISA), in accordance with QCTO set standards. Competence in the EISA is a requirement for certificating a learner.

For entrance into the EISA, the learner requires a valid Statement of Results issued by the accredited institution indicating:

The attainment of all modules for the Knowledge, Practical and Work Experience modules

OR;

The attainment of all modules for the Knowledge and Application Components.

9. INTERNATIONAL COMPARABILITY

9.1 Introductory Statement

A comparative analysis was conducted between the Occupational Certificate: Insurance Administrator (NQF Level 4) and comparable insurance qualifications offered in the United Kingdom and Australia.

The selected qualifications provide pathways into the insurance sector and prepare learners for roles involving insurance administration, policy administration, underwriting support, customer service, claims administration, premium administration, compliance support and related insurance operational activities.

The comparison considered:

- Occupational outcomes and purpose.
- Entry requirements.
- Qualification level.
- Qualification structure and credits or qualification volume.
- Duration and learning requirements.
- Skills and competencies.
- Assessment methodology.
- Workplace learning requirements.
- Industry requirements and expectations.
- Occupational progression and relevance.

The following qualifications were selected for comparison:

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United Kingdom: Certificate in Insurance — Chartered Insurance Institute (CII).

Australia: Certificate IV in General Insurance — FNS41422, a nationally recognised Australian vocational qualification delivered by Registered Training Organisations (RTOs) under the Australian Qualifications Framework (AQF).

9.2 Detailed Outline

UNITED KINGDOM

Qualification Title:
Certificate in Insurance

Institution:
Chartered Insurance Institute (CII)

Level:
Regulated Qualifications Framework (RQF) Level 3

Purpose:
The Certificate in Insurance provides foundational insurance knowledge and develops knowledge and skills relevant to insurance operations and employment within the insurance sector. It provides a foundation for further professional development within insurance.

Entry Requirements:
No formal entry requirements.

Qualification Structure and Credits:

The qualification is structured around CII units and requires a minimum of 40 CII credits for completion. CII credits are specific to the CII qualification framework and are therefore not directly equivalent to South African NQF credits.

Assessment:
Assessment is primarily through examinations associated with the selected CII units.

Duration:
The CII specifies a total qualification time rather than a fixed calendar duration. Completion time therefore depends on the units selected and the learner's mode of study.

Core Areas of Learning:

- Insurance principles and practice.
- Insurance products and services.
- Insurance markets and operations.
- Regulation and the legal environment.
- Underwriting and claims.

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- Customer and stakeholder-related insurance knowledge.

Typical Occupational Relevance:

The qualification provides a foundation for people entering or developing within insurance-related roles and supports progression into more specialised insurance occupations.

AUSTRALIA

Qualification Title:
Certificate IV in General Insurance

Qualification Code:
FNS41422

Institution/Training Provider:
The qualification is a nationally recognised Australian vocational qualification delivered by Registered Training Organisations (RTOs) authorised to deliver the qualification. The Australian Qualifications Framework (AQF) is the national framework and is not the institution offering the qualification.

Level:
Australian Qualifications Framework (AQF) Level 4.

Purpose:
The qualification provides skills and knowledge relevant to employment in general insurance and covers functions associated with insurance operations, including claims, underwriting, risk, customer service and related insurance activities.

Entry Requirements:
The national qualification specifies no formal entry requirements.

Qualification Structure and Credits:
The qualification comprises 12 units of competency, consisting of 3 core units and 9 elective units. The Australian unit-of-competency structure is not expressed as a national credit total directly equivalent to the South African 120-credit system.

Assessment:
Assessment is competency based and is undertaken against the requirements of the individual units of competency. Assessment arrangements may include workplace or simulated workplace activities depending on the unit and delivery arrangement.

Duration:
The national qualification does not prescribe one fixed completion period. Duration varies according to the training provider, delivery mode and learner circumstances.

Core Areas of Learning:
- General insurance products and services.

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- Insurance operations.
- Claims.
- Underwriting and risk.
- Customer service.
- Compliance and regulatory requirements.
- Communication and workplace relationships.

The qualification supports employment in general insurance roles involving claims, underwriting, customer service, risk and insurance operations.

Comparison with the South African Qualification

Similarities

Qualification level

The South African Occupational Certificate: Insurance Administrator is positioned at NQF Level 4. The Australian Certificate IV in General Insurance is positioned at AQF Level 4, providing a broadly comparable level within the respective national qualification frameworks.

The UK Certificate in Insurance is positioned at RQF Level 3 and is therefore positioned at a lower level than the South African and Australian qualifications.

Entry requirements

The South African qualification requires NQF Level 3 for entry.

The UK Certificate in Insurance and Australian Certificate IV in General Insurance have no formal entry requirements at national qualification level.

The three qualifications therefore differ in their formal entry requirements, with the South African qualification having the most explicit educational entry requirement.

Credits / qualification structure

The South African qualification comprises 120 credits, structured as:

- 40 Knowledge credits;
- 30 Practical Skills credits; and
- 50 Work Experience credits.

The UK qualification requires a minimum of 40 CII credits, although CII credits are part of the CII's own qualification system and cannot be treated as equivalent to South African NQF credits.

The Australian qualification comprises 12 units of competency, including 3 core and 9 elective units, rather than a directly comparable national credit total.

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The qualifications therefore differ substantially in their methods of expressing qualification volume and structure.

Duration

The three qualifications do not use an identical method for specifying duration.

The South African qualification incorporates formal knowledge, practical and workplace components.

The UK qualification uses total qualification time associated with its CII units rather than prescribing a single calendar period.

The Australian qualification does not prescribe one national completion period and duration varies according to delivery arrangements.

Consequently, duration should not be presented as directly equivalent simply on the basis of the number of months normally taken to complete each qualification.

Purpose and occupational relevance

All three qualifications provide preparation for employment or progression within the insurance sector and include insurance operations, customer service, regulatory requirements and insurance administration-related knowledge and skills.

The South African qualification is specifically focused on the occupational role of Insurance Administrator, whereas the UK and Australian qualifications provide broader insurance-sector foundations.

Assessment and workplace learning

The three qualifications use different assessment approaches.

The South African qualification integrates knowledge, practical skills and work experience within one occupational qualification.

The UK qualification places greater emphasis on examination-based assessment.

The Australian qualification uses competency-based assessment against units of competency.

The South African qualification therefore has a particularly explicit integration of knowledge, practical competence and workplace experience.

Differences

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Aspect	South Africa	United Kingdom	Australia
Qualification	National Occupational Certificate: Insurance Administrator	Certificate in Insurance	Certificate IV in General Insurance
Level	NQF Level 4	RQF Level 3	AQF Level 4
Entry requirement	NQF Level 3	No formal entry requirement	No formal entry requirement
Qualification volume	120 NQF credits	Minimum 40 CII credits	12 units of competency
Structure	Knowledge + Practical Skills + Work Experience	CII units	3 core + 9 elective units
Duration	Determined through the South African occupational curriculum and its learning components	Total qualification time associated with CII units	No single nationally prescribed duration
Assessment	Knowledge, practical, workplace and external integrated assessment	Primarily examination based	Competency based
Workplace learning	Formal 50-credit Work Experience component	No equivalent dedicated workplace component	Workplace/simulated workplace requirements depend on units and delivery
Occupational focus	Specifically Insurance Administrator	Broader insurance-sector foundation	General insurance occupations
Regulatory context	South African insurance legislation and regulatory environment	UK legislation and regulatory environment	Australian legislation and regulatory environment

Overall Difference

The principal difference is therefore not simply the insurance content covered by the qualifications. The qualifications differ in their national qualification frameworks, levels, entry requirements, qualification volume, structure, assessment methodology, workplace-learning requirements, duration arrangements and occupational focus.

The South African qualification is specifically designed around the Insurance Administrator occupational role and formally integrates Knowledge Modules, Practical Skills Modules and Work Experience Modules. This provides a direct link between the theoretical knowledge, practical competence and workplace competence required for the occupation.

Concluding Statement

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The international comparison demonstrates that the National Occupational Certificate: Insurance Administrator (NQF Level 4) is aligned with relevant international insurance qualifications while retaining a specific occupational focus appropriate to the South African insurance sector.

The comparison demonstrates similarities in insurance-sector knowledge, insurance operations, customer service, regulatory requirements, claims and underwriting-related functions. The qualifications differ, however, in their qualification levels, entry requirements, qualification volume, structure, assessment methodology, duration arrangements, workplace-learning requirements and occupational scope.

The South African qualification is differentiated by its specific focus on the Insurance Administrator occupation and its integration of Knowledge Modules, Practical Skills Modules and Work Experience Modules within a single occupational qualification. This structure supports the development of workplace readiness and occupational competence.

The qualification therefore reflects relevant international insurance practice while addressing the specific operational, administrative, legislative and regulatory requirements of the South African insurance environment. It provides a foundation for employment as an Insurance Administrator and for progression into related and more specialised insurance occupations.

10. ARTICULATION

10.1 Articulation for Qualifications

FINAL

10.1.1. Horizontal Articulation

Between sub-frameworks –

• National Certificate: Vocational, Level 4 (SAQA ID 50441), through Learning Programme 90804: National Certificate: Vocational: Finance, Economics and Accounting, NQF Level 4.

This is a potential horizontal articulation pathway between the GFETQSF and the OQSF. Admission, subject prerequisites, recognition of prior learning and any credit transfer remain subject to the receiving institution's admission and credit-recognition policies. Completion of this qualification does not confer automatic admission or credit towards the Insurance Administrator qualification, or vice versa.

Within the OQSF –

No currently registered OQSF qualification has been identified as a sufficiently aligned horizontal articulation destination for the Insurance Administrator qualification. The National Occupational Certificate: Micro-Finance Loan Consultant (SAQA ID 125123, NQF Level 4) is not listed as a formal articulation destination because its principal occupational focus is micro-lending, loan origination, loan-portfolio administration and collections. Shared finance or administrative content alone does not establish equivalence or an appropriate articulation pathway.

10.1.2. Vertical Articulation

Potential progression within the OQSF –

• Occupational Certificate: Insurance Practitioner, NQF Level 5, Curriculum Code 431204-003-00-00 (proposed qualification within the INSETA suite; subject to QCTO approval and registration).

• Occupational Certificate: Financial Services Practitioner, NQF Level 5, Curriculum Code 332101-002-00-00 (proposed qualification within the INSETA suite; subject to QCTO approval and registration).

The above are proposed progression pathways and are not represented as currently registered articulation destinations. They may be confirmed as formal articulation destinations only once the relevant qualifications have been approved and registered. Admission, credit recognition and any additional learning requirements will be determined by the receiving institution in accordance with the registered qualification requirements and applicable policies.

10.1.3. Diagonal Articulation

FINAL

No diagonal articulation destination is confirmed for this qualification at the time of this curriculum submission. Diagonal articulation possibilities may be added in a future review where a currently registered destination qualification has been identified and the relationship between the qualifications, NQF levels, sub-frameworks, learning outcomes and admission requirements has been verified.

10.1.4 Validation of Entry Requirements into Articulation Possibilities Provided

YES – The entry requirements and NQF level of the identified National Certificate: Vocational, Level 4 pathway have been reviewed at curriculum development stage. The proposed NQF Level 5 progression pathways are subject to approval and registration; their entry requirements must be revalidated once the final registered qualification documents are available. Admission, credit transfer and recognition of prior learning remain subject to the receiving institution's requirements and policies.

11. NOTES

11.1 Additional Legal or Physical Entry Requirements

None

11.2 Criteria for Accreditation

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

Curriculum Code:

431204-002-00-00

11.3 Encompassed Trades (where applicable)

N/A

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

None

FINAL