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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	Higher 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 and Training Authority	www.inseta.org.za	011 381 8900	inseta INSURANCE SECTOR EDUCATION AND TRAINING AUTHORITY Working together for a skilled tomorrow
QUALITY PARTNER – ASSESSMENT (NOT APPLICABLE TO SKILLS PROGRAMME)	Insurance Sector Education and Training Authority	www.inseta.org.za	011 381 8900	inseta INSURANCE SECTOR EDUCATION AND TRAINING AUTHORITY Working together for a skilled tomorrow

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		14/09/2026
QUALITY PARTNER REPRESENTATIVE	Mr Sibusiso Zulu		14/09/2026

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1. QUALIFICATION PROGRAMME DETAILS

1.1 Sub-Framework:

Occupational Qualifications Sub-Framework (OQSF)

1.2 Type (Nomenclature):

1.2.1 Specify if this is a Qualification

Qualification

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

Higher Occupational Certificate

1.3 Title Descriptor:

State the Occupation

Insurance Practitioner

1.4 NQF Level:

5

1.5 Credits:

120

1.6. Organising Field and Sub-field:

1.6.1 Organising Field:
Field 03 - Business, Commerce and Management Studies

1.6.2 Organising Sub-Field:
Finance, Economics and Accounting

1.7 QCTO Curriculum Code:

431204-003-00-00

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

1.8.1 Quality Partner (Qualifications Development):

Insurance Sector Education and Training Authority (INSETA)

1.8.2 Quality Partner (Assessment):

Insurance Sector Education and Training Authority (INSETA)

FINAL

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
57918	National Certificate: Short-Term Insurance	5	N/A	5	120

If there are no qualifications or learning programmes that must be replaced, then state that this qualification does not replace any other qualification, and no other qualification replaces it.

2. RATIONALE

2.1 The need for the Qualification

The insurance sector continues to require suitably qualified individuals with the capability to perform integrated insurance functions within increasingly complex, regulated, and digitally enabled environments.

The development of the Insurance Practitioner (NQF Level 5) qualification is informed by the priorities identified in the Insurance Sector Skills Plan (SSP) 2024–2025 and forward-looking 2025–2030 planning horizon, published by the Insurance Sector Education and Training Authority (INSETA). The SSP highlights the need for technical and occupational skills across core insurance functions, including underwriting support, claims processing, customer service, compliance, and operational activities within insurance environments.

This qualification replaces the legacy qualification: National Certificate: Short-term insurance (57918) but does not replace any existing occupational qualification registered on the OQSF. This registered occupational qualification has been developed to address current and emerging skills needs within the insurance sector. It aligns with the Occupational Qualifications Sub-Framework (OQSF) and reflects evolving industry requirements, including increased regulatory compliance, the use of digital systems, and the need for integrated workplace competence.

The qualification is designed to develop learners who can perform across multiple functional areas within the insurance value chain. These include underwriting support, claims processing and management, customer service and relationship management, application of digital technologies, AI-enabled insurance processes, data driven decision-making, financial literacy in insurance contexts, and basic risk management practices. The qualification integrates knowledge, practical skills, and workplace experience to ensure occupational competence.

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

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

None

FINAL

2.3 Benefit to the sector, society and the economy:

Within the sector, this qualification contributes to the development of competent Insurance Practitioners who can perform integrated insurance functions across underwriting support, claims processing, customer service, compliance, digital insurance operations, and risk management within insurance organisations. The qualification promotes operational excellence, regulatory compliance, effective risk management, sound decision-making, and the efficient use of digital technologies, thereby strengthening service delivery and organisational performance within the insurance sector.

Within society, the qualification creates opportunities for individuals to access structured occupational learning and sustainable employment within the insurance industry. Competent Insurance Practitioners contribute to improved customer experiences by applying insurance principles, supporting underwriting and claims activities, delivering professional customer service, and ensuring that insurance operations are conducted accurately, efficiently, ethically, and in compliance with regulatory requirements. This supports public confidence in insurance services and contributes to a professional and customer-focused insurance industry.

Economically, the qualification supports skills development and employment growth by preparing learners for occupational roles that are essential to modern insurance operations. The development of competent Insurance Practitioners enhances organisational productivity, operational efficiency, regulatory compliance, customer service, and the adoption of digital insurance practices. By developing a skilled workforce capable of supporting sustainable insurance operations and effective risk management, the qualification contributes to the growth, resilience, and competitiveness of the South African insurance sector and the broader economy.

2.4 Typical learners:

- Individuals who have completed Grade 12 or an equivalent NQF Level 4 qualification and wish to enter the insurance sector.
- Individuals with relevant work experience in an insurance or related environment seeking access through Recognition of Prior Learning (RPL).
- Employees in insurance roles (e.g. administrators, assistants, clerks and customer service personnel) seeking to formalise and advance their knowledge, skills and occupational competence.
- Individuals with an NQF level 4 qualification or equivalent seeking to specialise in insurance operations.

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

2.5.1 Occupation(s) related:

2.5.1.1 Collaboration with relevant stakeholders:

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

Employers and Employer Associations;

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

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:

The qualification prepares learners to apply fundamental insurance principles, practical skills and workplace competence to perform integrated insurance functions within the insurance sector. Learners will be equipped to support underwriting and policy administration activities, assist with claims processing, provide customer and stakeholder service, apply financial and

FINAL

risk management principles, and use digital insurance systems in accordance with organisational procedures, regulatory requirements and delegated authority.

The qualification prepares learners for entry-level employment and progression within the insurance sector by developing the workplace competence required to perform defined insurance practitioner activities across underwriting support, claims administration and support, policy administration, customer service, insurance operations, compliance support and related insurance functions.

3.2 What the qualification intends to achieve:

Know:
Insurance principles, underwriting and claims processes, risk management concepts, regulatory requirements, ethical practices, insurance products, and digital systems used within insurance operations.

Do:
Apply underwriting support procedures, process and manage claims, deliver customer service, utilise digital insurance systems and financial processing tools, and apply risk management techniques within insurance operational environments.

Understand:
The insurance value chain, customer service principles, regulatory compliance requirements, the role of insurance in financial protection, risk management practices, and the impact of technology on insurance operations.

3.3 Typical Graduate attributes

A qualifying learner will demonstrate the ability to:

- Think analytically and apply sound judgement when performing insurance activities.
- Communicate effectively with customers, colleagues, intermediaries and other stakeholders.
- Work accurately and pay attention to detail in regulated insurance environments.
- Demonstrate professionalism, ethical conduct and accountability in the workplace.
- Work collaboratively as part of multidisciplinary insurance teams.
- Adapt to changing regulatory requirements, digital technologies and evolving industry practices.
- Manage time and work activities effectively to meet organisational and customer service standards.

4. ENTRY REQUIREMENTS

NQF Level 4 qualification

4.1. Recognition of Prior Learning (RPL):

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4.1 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.

4.2 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.

5. RULES OF COMBINATION

5.1 Components:

KNOWLEDGE/THEORY COMPONENT

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
431204-003-00-KM-01	Introduction to the Insurance Industry	4	3	Face to face or online or blended

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431204-003-00-KM-02	Regulatory Environment and Legal Frameworks	5	5	Face to face or online or blended
431204-003-00-KM-03	Principles of Risk Management	5	5	Face to face or online or blended
431204-003-00-KM-04	Principles of Insurance	5	10	Face to face or online or blended
431204-003-00-KM-05	Financial Literacy and Insurance Products	4	5	Face to face or online or blended
431204-003-00-KM-06	Ethics and Compliance in the Insurance Sector	5	5	Face to face or online or blended
431204-003-00-KM-07	Digital Tools and Technology in Insurance	4	5	Face to face or online or blended
431204-003-00-KM-08	Global Insurance Trends and Emerging Risks	4	2	Face to face or online or blended

Total Credits = 40

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

All Knowledge Modules listed above are compulsory. No elective combinations apply.

APPLICATION COMPONENT

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

For Qualifications, the Application Component includes compulsory Practical Skills Modules and Work Experience/Work Based Learning Modules.

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

For Skills Programmes, the Application Component includes Practical Skills Modules.

PRACTICAL SKILLS MODULE(S)

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

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MODULE CODE	MODULE TITLE	NQF LEVEL	CREDITS	MODE OF DELIVERY
431204-003-00-PM-01	Perform Practical Underwriting Exercises	5	5	Face to face or online or blended
431204-003-00-PM-02	Process and Manage Insurance Claims	5	5	Face to face or online or blended
431204-003-00-PM-03	Deliver Customer Service and Manage Stakeholder Relationships	4	5	Face to face or online or blended
431204-003-00-PM-04	Apply Insurance Technologies within Insurance Operations	5	5	Face to face or online or blended
431204-003-00-PM-05	Apply Financial Literacy in Insurance Scenarios	5	5	Face to face or online or blended
431204-003-00-PM-06	Apply Risk Management Techniques	5	5	Face to face or online or blended

Total credits of the selected modules = 30

WORK EXPERIENCE MODULES

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

State compulsory modules:

MODULE CODE	MODULE TITLE	NQF LEVEL	CREDITS	MODE OF DELIVERY
431204-003-00-WM-01	Workplace Orientation and Ethics	4	10	Workplace-based (on-the-job), under supervision
431204-003-00-WM-02	Policy Administration and Underwriting Support	4	10	Workplace-based (on-the-job), under supervision
431204-003-00-WM-03	Claims Registration and Processing Support	5	10	Workplace-based (on-the-job),

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				under supervision
431204-003-00-WM-04	Client Service and Stakeholder Communication	4	10	Workplace-based (on-the-job), under supervision
431204-003-00-WM-05	Compliance, Recordkeeping and Digital Systems	5	10	Workplace-based (on-the-job), under supervision

Total credits of the selected modules = 50

State if combinations of modules are required. Include selection criteria:
All Practical Skills Modules and Work Experience Modules listed above are compulsory. No elective combinations apply.

5.2 Soft Skills Included:

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

Approximately 5–10% of the qualification is dedicated to the development and application of soft skills, which are integrated throughout the Knowledge (KM), Practical Skills (PM), and Work Experience (WM) modules and are developed and assessed within authentic insurance-practitioner contexts.

The soft skills are embedded in occupationally relevant learning and assessment activities and include personal development, professional conduct, workplace preparation, professional communication, customer service, emotional intelligence, ethical decision-making, active listening, problem-solving, teamwork and collaboration, appropriate escalation, adaptability, and interpersonal interaction.

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

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Curriculum code	Soft-skill component	Allocated credits
431204-003-00-KM-06	Professional conduct, ethics, ethical decision-making, integrity and responsible workplace behaviour	1.5
431204-003-00-KM-07	Adaptability, problem-solving, professional digital communication and responsible workplace behaviour in the use of insurance technology	1.0
431204-003-00-PM-03	Professional communication, customer interaction, active listening, empathy, relationship management, complaint handling and appropriate escalation	2.0
431204-003-00-WM-04	Professional communication, stakeholder interaction, teamwork, collaboration, customer service, adaptability and appropriate escalation	1.5
TOTAL		6.0 credits

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

5.3. 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 5.

Location notes – modules where foundational learning is included:

Mathematical Literacy:

431204-003-00-KM-05 Financial Literacy and Insurance Products; 431204-003-00-PM-05 Apply Financial Literacy in Insurance Scenarios; and relevant financial processing activities within the curriculum.

Communication Skills:

431204-003-00-PM-03 Deliver Customer Service and Manage Stakeholder Relationships; 431204-003-00-WM-04 Client Service and Stakeholder Communication.

Computer/Digital Literacy:

431204-003-00-KM-07 Digital Tools and Technology in Insurance; 431204-003-00-PM-04

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Apply Insurance Technologies within Insurance Operations; 431204-003-00-WM-05 Compliance, Recordkeeping and Digital Systems.

Problem-Solving and Critical Thinking:

431204-003-00-KM-03 Principles of Risk Management; 431204-003-00-PM-01 Perform Practical Underwriting Exercises; 431204-003-00-PM-06 Apply Risk Management Techniques; 431204-003-00-WM-02 Policy Administration and Underwriting Support; and 431204-003-00-WM-03 Claims Registration and Processing Support.

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

6.1 Exit Level Outcomes (ELO) 1:

Process policy administration and underwriting support activities within insurance operational environments

Associated Assessment Criteria (AAC) for ELO 1:

- Client and policy information is captured, checked and analysed to identify information relevant to policy administration and underwriting support requirements.
- Information required for underwriting assessment is analysed, compiled, verified and referred in accordance with organisational underwriting guidelines and delegated authority levels.
- Policy information, coverage requirements and supporting documentation are processed and maintained in accordance with organisational procedures and underwriting requirements.
- Underwriting support activities are performed within defined roles, procedures and delegated authority, with matters requiring underwriting judgement or decision-making appropriately referred to authorised personnel.
- Insurance documentation and supporting records are processed accurately, securely and maintained in accordance with organisational procedures and regulatory requirements.

6.2 Exit Level Outcomes (ELO) 2:

Register, process and communicate claims within insurance operational environments

Associated Assessment Criteria (AAC) for ELO 2:

- Claims information and supporting documentation are received, processed and verified in accordance with organisational claims procedures.

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- Policy terms, conditions and supporting records are reviewed to support claims processing activities**.**
- Appropriate claims processing actions are applied based on the nature of the claim and organisational procedures.
- Required information and supporting documentation are obtained, recorded and maintained accurately.
- Claims activities are managed within agreed timelines and service standards.
- Communication with claimants, policyholders and other stakeholders is conducted clearly, accurately and professionally throughout the claim lifecycle.

6.3 Exit Level Outcomes (ELO) 3:

Deliver insurance customer service and complaints handling support within insurance operational environments

Associated Assessment Criteria (AAC) for ELO 3:

- Client interactions are handled in a professional, empathetic and customer-focused manner.
- Accurate and relevant information is provided in response to client queries.
- Complaints are managed and resolved in accordance with organisational procedures and TCF principles.
- Communication is effective across verbal, written, and digital channels.
- Client and stakeholder relationships are maintained to support trust and service quality.

6.4 Exit Level Outcomes (ELO) 4:

Apply digital insurance systems and financial processing tools within insurance operations

Associated Assessment Criteria (AAC) for ELO 4:

- Digital systems and tools are used effectively to support insurance processes.
- Data is captured, updated, and maintained accurately within systems.
- Information security and data protection requirements are applied.
- Digital workflows support efficient underwriting, claims, and administration processes.
- System outputs and reports are used to support operational activities and decision-making within defined roles and procedures.
- Premiums, commissions and related financial transactions are calculated accurately using approved organisational procedures and systems.
- Financial information relevant to insurance operations and risk assessment is analysed and applied within operational contexts.

6.5 Exit Level Outcomes (ELO) 5:

Apply risk assessment and risk management principles within insurance operational environments.

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Associated Assessment Criteria (AAC) for ELO 5:

- Insurance-related risks are identified and analysed using appropriate risk assessment tools and client information.
- Risk exposure is assessed in accordance with underwriting guidelines, insurer risk appetite and organisational procedures.
- Risk assessment activities are applied within underwriting support, claims processing and insurance operational environments.
- Appropriate risk mitigation and risk management measures are applied in accordance with organisational requirements.
- Risk information is recorded, maintained and communicated in accordance with organisational and regulatory requirements.
- Appropriate insurance products and associated costs are identified and applied to client scenarios in accordance with assessed risk and organisational requirements.

7. INTEGRATED ASSESSMENT

7.1 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 weaknesses, 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.

7.2 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

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assessments evaluate learning achievements relating to the achievement of each module of the relevant components of the qualification.

Internal 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, a SoR is issued by the accredited SDP for qualifications and 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.

7.3 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 certifying 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 Skills and Work Experience modules

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

8. INTERNATIONAL COMPARABILITY

8.1 Introductory Statement

A comparative analysis was conducted between the Insurance Practitioner (NQF Level 5) qualification and comparable insurance qualifications and occupational pathways in Australia and the United Kingdom.

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These jurisdictions were selected because they have mature insurance sectors, established qualification frameworks and recognised professional development pathways supporting insurance practitioners across policy administration, underwriting support, claims handling, customer service, compliance and insurance operations.

The comparison considers the overall characteristics of the qualifications, including qualification level, purpose, occupational outcomes, entry requirements, credits and qualification size, duration, structure, delivery, workplace learning, assessment, awarding and quality-assurance arrangements, progression opportunities and occupational scope, as well as the knowledge and competencies developed.

8.2 Detailed Outline

Australia

Qualification:
FNS41422 Certificate IV in General Insurance

Qualification Framework:
Australian Qualifications Framework (AQF)

National Training Package:
FNS Financial Services Training Package

National Register:
Training.gov.au (TGA)

Institution/Provider:

Australian and New Zealand Institute of Insurance and Finance (ANZIIF)

The FNS41422 Certificate IV in General Insurance is a nationally recognised vocational qualification designed for persons working in general insurance organisations. The qualification is structured around 12 units of competency, comprising compulsory and selected units, allowing the qualification to support different insurance occupational areas.

The qualification provides preparation in areas including insurance operations, claims handling, customer service, underwriting and risk-related activities, professional practice, communication and financial services knowledge.

Entry Requirements:

No formal entry requirements are specified for the qualification.

Duration:

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Duration varies according to the provider, study mode and unit selection. ANZIIF indicates a completion period of approximately **6 months to 2 years**, depending on the learner's study pattern.

Workplace/Occupational Orientation:

The qualification is designed for application within general insurance workplaces and supports development towards insurance occupational roles. The extent and nature of workplace application depend on the units selected and the learner's employment or study context.

United Kingdom

Qualification:
CII Certificate in Insurance

Qualification Framework:
Regulated Qualifications Framework (RQF), **Level 3**

Awarding/Professional Institution:

Chartered Insurance Institute (CII)

The CII Certificate in Insurance provides a foundation in insurance principles, products and markets, together with the legal and regulatory environment and areas such as underwriting and claims. It is structured as a unit-based professional qualification, with a core requirement and additional option units.

Credits:
A minimum of 40 CII credits is required. CII credits operate within the CII professional qualification system and are not directly equivalent on a one-for-one basis to South African credits.

Entry Requirements:
No formal entry requirements are specified.

Duration:
The qualification has a notional Total Qualification Time of approximately 160–200 hours, depending on the units selected.

Workplace/Occupational Orientation:
The qualification provides foundational professional insurance knowledge for persons entering or developing within the insurance sector and provides a basis for progression to further CII qualifications.

8.3. Similarities and Differences

The following comparison considers the qualification as a whole, rather than only the curriculum content.

Similarities

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Comparison area	Similarity
Occupational purpose	All three qualifications provide preparation for employment, occupational practice or professional development within the insurance sector.
Insurance sector relevance	All are specifically related to insurance and address knowledge and/or competencies required within insurance environments.
Occupational application	All provide preparation relevant to insurance operational or professional activities, including areas such as policy servicing, claims, customer service, underwriting and regulatory requirements.
Professional practice	Professional conduct, communication and appropriate regulatory or ethical behaviour form part of the broader expectations associated with the qualifications.
Workplace relevance	All qualifications are intended to support application of learning in insurance occupational or professional environments.
Assessment	All qualifications require formal assessment of defined learning or competency outcomes.
Progression	All provide a basis for further occupational, professional or educational progression within the insurance sector.
Industry alignment	Each qualification is aligned to the insurance industry and the regulatory and professional environment of its respective jurisdiction.

Differences

Comparison area	South Africa – Insurance Practitioner	Australia – FNS41422 Certificate IV in General Insurance	United Kingdom – CII Certificate in Insurance
Qualification level	NQF Level 5	AQF Certificate IV	RQF Level 3
Qualification size / credits	120 South African credits	Structured around 12 units of competency rather than a comparable single credit total	Minimum 40 CII credits
Entry requirements	Prescribed entry requirements for the occupational qualification	No formal entry requirements	No formal entry requirements
Duration	Defined occupational qualification incorporating Knowledge, Practical Skills and Work Experience components	Approximately 6 months–2 years, depending on study pattern and provider	Approximately 160–200 total qualification hours
Qualification structure	Integrated Knowledge Modules (KM), Practical Skills Modules (PM) and Work Experience Modules (WM)	Unit-of-competency structure comprising compulsory and selected units	Unit-based professional qualification comprising core and option units
Delivery model	Occupational qualification integrating knowledge, practical learning and workplace experience	Vocational competency-based delivery through recognised providers	Professional insurance qualification delivered through CII learning and assessment pathways

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Workplace learning	Formal Work Experience component forms part of the qualification	Workplace-oriented, but does not use a separate South African-style Work Experience component	No equivalent formal Work Experience Module component
Assessment model	Assessment integrated across the qualification and culminating in an External Integrated Summative Assessment (EISA)	Competency-based assessment associated with the units	Primarily examination-based assessment at Certificate level
Awarding / quality assurance	Quality assured within the QCTO and South African NQF system	Operates within the AQF and national VET system, with delivery through recognised providers such as ANZIIF	Awarded by the CII within the UK qualifications framework
Occupational scope	Defined occupational profile for an Insurance Practitioner, integrating knowledge, practical skills and workplace experience	Flexible unit selection allows emphasis on different general insurance occupational areas	Broad professional insurance foundation, with further specialisation through additional CII qualifications
Regulatory context	Specifically aligned to South African insurance legislation, regulation and industry requirements	Aligned to Australian insurance, financial services and regulatory requirements	Aligned to UK insurance, legal, regulatory and professional requirements
Progression pathway	Provides entry into insurance occupational environments and progression to further occupational and professional learning	Provides progression into further insurance learning and professional development	Provides progression to the CII Diploma in Insurance and subsequently higher CII qualifications
Occupational competence	Competence is developed through the integration of knowledge, practical skills and workplace experience	Competence is demonstrated against individual units of competency	Primarily establishes professional insurance knowledge at Certificate level, with broader occupational competence developed through employment and further professional learning

FINAL

8.4 Concluding Statement

The comparison demonstrates that the Insurance Practitioner (NQF Level 5) qualification is appropriately positioned within the international insurance education and occupational landscape.

While the Australian and United Kingdom qualifications differ in qualification level, credit systems, duration, entry requirements, structure, delivery and assessment, they share

common objectives relating to preparation for insurance-sector employment and professional development.

The South African Insurance Practitioner is distinguished by its integrated occupational structure, combining Knowledge, Practical Skills and Work Experience components and culminating in an External Integrated Summative Assessment. The qualification is further differentiated by its explicit alignment to South African insurance legislation, regulatory requirements, occupational practice and workplace requirements.

The comparison therefore demonstrates alignment with international insurance education and occupational practice while retaining a qualification structure and occupational focus appropriate to the South African insurance sector and the requirements of the NQF Level 5 Insurance Practitioner occupation.

9. ARTICULATION

9.1 Articulation for Qualifications

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

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:

- Higher Certificate in Insurance, Unisa (SAQA ID: 93999, NQF Level 5)
- Higher Certificate in short-term insurance (Milpark) (SAQA ID: 83526, NQF Level 5)
- Higher Certificate in short-term insurance (Moonstone) (SAQA ID: 118276, NQF Level 5)

(b) Vertical Articulation

This qualification articulates vertically within the OQSF as follows:

- Advanced Certificate in Short-term Insurance (SAQA ID 97779), NQF Level 6

(c) Diagonal Articulation

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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

Yes

10. NOTES

10.1 Additional Legal or Physical Entry Requirements

No additional legal or physical entry requirements are required.

10.2 Criteria for Accreditation

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

Curriculum Code:

431204-003-00-00

11. Encompassed Trades (where applicable)

N/A

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

None

FINAL