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

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 Claims Handler	5	120
CURRICULUM CODE	431204-001-00-00			
PARTNER DETAILS	**ORGANISATION NAME**	**WEBSITE ADDRESS**	**TELEPHONE NUMBER**	**LOGO**
QUALITY PARTNER - DEVELOPMENT	Insurance Sector Education and Training Authority (INSETA)	www.inseta.org.za	0113818900	
QUALITY PARTNER – ASSESSMENT (NOT APPLICABLE TO SKILLS PROGRAMME)	(Insurance Sector Education and Training Authority) INSETA	www.inseta.org.za	0113818900	

DESIGNATION	NAME AND SURNAME	SIGNATURE	DATE
SUBJECT MATTER EXPERT (SME)	Dr Yolande Hagedorn-Hansen		10/08/2026
QUALITY PARTNER REPRESENTATIVE	Mr Sibusiso Zulu		10/08/2026

©Copyright: QCTO

Contents

1. QUALIFICATION PROGRAMME DETAILS 4
1.1 Sub-Framework: 4
1.2 Type (Nomenclature): 4
1.2.1 Specify if this is a Qualification/Part-Qualification/Skills Programme 4
1.2.2 Type: (Nomenclature) e.g. Advanced Occupational Certificate) 4
1.3 Title Descriptor: 4
1.4 NQF Level: 4
1.5 Credits: 4
1.6. Organising Field and Sub-field: 4
1.6.1 Organising Field: 4
1.6.2 Organising Sub-Field: 4
1.7 QCTO Curriculum Code: 4
1.8 Originator/Quality Partner (QP) – Development/Assessment 4
1.9 Replacement 4
2. RATIONALE 5
2.1 The need for the Qualification 5
2.2 Similar Qualification(s), Part-Qualifications/Skills Programmes 6
2.3 Benefit to the sector, society and the economy: 6
2.4 Typical learners: 6
2.5 Relation to Occupation(s) and/or Profession(s) 6
2.5.1 Occupation(s) related: 6
2.5.2 Profession(s) related: 7
3. PURPOSE 7
3.1 Benefit the learners: 7
3.2 What the Qualification intends to achieve 7
3.3 Typical Graduate Attributes 8
4. ENTRY REQUIREMENTS 8
5. RECOGNITION OF PRIOR LEARNING (RPL) 8
5.1 RPL for Access to Training/Exemption: 8
5.2 RPL for Access to the External Integrated Summative Assessment (EISA): 8
6. RULES OF COMBINATION 9

©Copyright: QCTO

6.1 Components: 9
6.2 Soft Skills Included: 11
6.3. Foundational Learning: 11
7. EXIT LEVEL OUTCOMES (ELO) AND ASSOCIATED ASSESSMENT CRITERIA (AAC) 11
8. INTEGRATED ASSESSMENT 13
8.1 Formative Assessments conducted internally 13
8.2 Integrated Summative Assessments conducted Internally 13
8.3 External Integrated Summative Assessment (EISA) – a national assessment 14
9. INTERNATIONAL COMPARABILITY 14
9.1 Introductory Statement 14
9.2 Detailed outline 15
9.3. Similarities and Differences 17
9.4 Concluding Statement 19
(a) Horizontal Articulation: 19
(b) Vertical Articulation: 20
(c) Diagonal Articulation: 20
(d) Validation of Entry Requirements into articulation possibilities provided: 20
11. NOTES 20
11.1 Additional Legal or Physical Entry Requirements 20
11.2 Criteria for Accreditation 20
11.3 Encompassed Trades (where applicable) 20
12. ASSOCIATED QUALIFICATION(S): 20

©Copyright: QCTO

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/Part-Qualification/Skills Programme
Qualification

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

1.3 Title Descriptor:
State the Occupation, Specialisation, context or Skills Programme context

Insurance Claims Handler

1.4 NQF Level:
5

1.5 Credits:
120

1.6. Organising Field and Sub-field:
NB: Not Applicable to Skills Programmes

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:
431204-001-00-00

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)

1.9 Replacement

This qualification replaces the Occupational Certificate: Insurance Claims Administrator (Insurance Claims Assessor) (SAQA ID 99668).

©Copyright: QCTO

SAQA QUAL/US/LP ID OR QCTO/SETA APPROVAL ID	QUALIFICATION TITLE	Pre-2009 NQF Level	CURRICULUM CODE *(if Occupational)*	NQF LEVEL	MIN. CREDITS
99668	Insurance Claims Administrator (Insurance Claims Assessor)	N/A	431204-001	4	131

2. RATIONALE

2.1 The need for the Qualification

The insurance sector requires suitably qualified individuals with the knowledge, practical skills and workplace competence required to manage insurance claims effectively within increasingly complex and regulated insurance environments.

The development of the Insurance Claims Handler (NQF Level 5) qualification is informed by the skills priorities identified in the Insurance Sector Skills Plan (SSP) 2026–2027, published by the Insurance Sector Education and Training Authority (INSETA). The SSP identifies the continuing need for technical insurance skills, including claims handling and assessment, risk evaluation, policy interpretation and regulatory compliance.

The qualification responds to these skills needs by integrating occupational knowledge, practical skills and workplace experience. It develops the technical, analytical, communication, ethical and regulatory competencies required to receive, register and capture insurance claims; assess the cause of loss, interpret policy conditions, verify insurance cover and determine liability; quantify losses and evaluate claim value; communicate and negotiate claim outcomes; and finalise claims in accordance with applicable legislation, regulatory requirements, organisational procedures and ethical principles.

The qualification is intended for new entrants to the insurance industry and existing employees who require a formal occupational qualification in claims handling. It is relevant to individuals performing claims-related functions within the scope of their organisational responsibilities.

The qualification also provides an opportunity for individuals who have acquired relevant competence through workplace experience but do not hold a formal qualification to have their existing knowledge and skills recognised through Recognition of Prior Learning (RPL), subject to the applicable RPL requirements and assessment processes.

Successful completion of the qualification will provide learners with recognised occupational competence for employment and progression within the insurance claims environment.

©Copyright: QCTO

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

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

None

2.3 Benefit to the sector, society and the economy:

Improves the quality, accuracy and efficiency of insurance claims processing and resolution.
Supports fair, compliant and effective claims handling, contributing to confidence in the insurance sector.
Develops a competent, employable and occupationally recognised claims-handling workforce.

2.4 Typical learners:

Individuals working in insurance claims environments
Claims Handlers
Claims Administrators progressing into claims-handling functions
Claims Officers
Claims Negotiators

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

2.5.1 Occupation(s) related:

2.5.1.1 Collaboration with relevant stakeholders:

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)

©Copyright: QCTO

Insurance Claims Handler
Claims Officer
Claims Negotiator
Claims Consultant
Claims Processing 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:

Learners will develop the knowledge, practical skills and workplace competence required to receive, register and capture insurance claims; assess the cause of loss, interpret policy conditions, verify insurance cover and determine liability; quantify losses and evaluate claim value; communicate and negotiate claim outcomes; and finalise claims in accordance with applicable legislation, regulatory requirements, organisational procedures and ethical principles.

Successful completion of the qualification may provide employment opportunities in insurance claims-handling roles within insurers, underwriting management agencies, insurance intermediaries and other organisations performing insurance claims functions.

3.2 What the Qualification intends to achieve

The qualifying learner will be able to:

• Receive, register and capture insurance claims in accordance with organisational procedures.

• Assess the cause of loss, interpret policy conditions, verify insurance cover and determine liability in accordance with policy terms and organisational procedures.

• Quantify the loss and evaluate the claim value using relevant information, supporting documentation and applicable policy provisions.

• Communicate and negotiate claim outcomes with relevant stakeholders in accordance with organisational procedures and delegated authority.

©Copyright: QCTO

• Finalise claims in accordance with applicable legislation, regulatory requirements, organisational procedures and ethical principles.

The qualification enables the learner to demonstrate integrated competence across the insurance claims-handling process, from receipt and registration of a claim through assessment, verification of cover, determination of liability, loss quantification and evaluation, communication and negotiation of the claim outcome, to compliant and ethical finalisation.

3.3 Typical Graduate Attributes

- Analytical thinking
- Sound decision-making
- Claims assessment and evaluation capability
- Effective communication and negotiation
- Professional and ethical conduct
- Regulatory and compliance awareness

4. ENTRY REQUIREMENTS

NQF Level 4 qualification
or
1 year of work experience in the insurance industry

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.

©Copyright: QCTO

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

Module Code	Module Title	NQF	Credits	Mode
431204-001-00-KM-01	Overview of Insurance and Risk Management	5	3	Face to face or online or blended
431204-001-00-KM-02	Understanding the Fundamental Legal Principles of Insurance and Risk Management	5	5	Face to face or online or blended
431204-001-00-KM-03	Concepts and Classes of Insurance	5	5	Face to face or online or blended
431204-001-00-KM-04	Policy Administration and Documentation	5	5	Face to face or online or blended
431204-001-00-KM-05	Introduction to the South African Insurance Industry	5	3	Face to face or online or blended
431204-001-00-KM-06	Communication and Financial Skills	5	5	Face to face or online or blended
431204-001-00-KM-07	Claims Administration	5	10	Face to face or online or blended
431204-001-00-KM-08	Legal and Regulatory Framework in Insurance	5	4	Face to face or online or blended

Total Credits = 40

©Copyright: QCTO

APPLICATION COMPONENT

PRACTICAL SKILLS MODULE(S)

MODULE CODE	MODULE TITLE	NQF LEVEL	CREDITS	MODE OF DELIVERY
431204-001-00-PM-01	Receive, register and capture insurance claims	5	5	Face to face or online or blended learning
431204-001-00-PM-02	Assess the cause of loss, interpret policy conditions, verify insurance cover and determine liability	5	8	Face to face or online or blended learning
431204-001-00-PM-03	Quantify losses and evaluate claims value	5	8	Face to face or online or blended learning
431204-001-00-PM-04	Communicate and negotiate claim outcomes	5	5	Face to face or online or blended learning
431204-001-00-PM-05	Finalise claims in compliance with legislation and ethical requirements	5	4	Face to face or online or blended learning

Total credits of the selected modules = 30

WORK EXPERIENCE MODULES

MODULE CODE	MODULE TITLE	NQF LEVEL	CREDITS	MODE OF DELIVERY
431204-001-00-WM-01	Insurance Claim Registration and Capture Processes	5	10	On-the-job. Simulated workplace activities may be used where actual workplace exposure is not available.
431204-001-00-WM-02	Processes of Assessing the Cause of Loss, Interpreting Policy Conditions, Verifying Insurance Cover and Determining Liability	5	15	On-the-job. Simulated workplace activities may be used where actual workplace exposure is not available
431204-001-00-WM-03	Insurance Loss Quantification and Claim Evaluation Processes	5	10	On-the-job. Simulated workplace activities may be used where actual workplace exposure is not available
431204-001-00-WM-04	Insurance Claim Communication, Negotiation and Stakeholder	5	10	On-the-job. Simulated workplace activities may be used where

	Engagement processes			actual workplace exposure is not available
431204-001-00-WM-05	Claim Finalisation and Compliance Processes	5	5	On-the-job. Simulated workplace activities may be used where actual workplace exposure is not available

Total credits of the selected modules = 50

6.2 Soft Skills Included:

Soft skills are integrated across the qualification through KM-06 (431204-001-00-KM-06) Communication and Financial Skills, PM-04 (431204-001-00-PM-04) Communicate and Negotiate Claim Outcomes, and PM-05 (431204-001-00-PM-05) Finalise Claims in Compliance with Legislation and Ethical Requirements.

These modules develop communication, negotiation, ethical conduct, professional conduct, problem-solving and stakeholder engagement skills, which are reinforced across the practical and workplace experience components of the qualification.

Approximately 5–10% soft skills integrated across modules

6.3. Foundational Learning:

Foundational learning is embedded across all KM, PM, and WM modules. Communication skills are developed through policy interpretation and stakeholder engagement; mathematical literacy is applied in claims quantification; and problem-solving is integrated through claims assessment and decision-making activities.

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

7.1 Exit Level Outcomes (ELO) 1:

Receive, register and capture insurance claims in accordance with organisational procedures.

Associated Assessment Criteria (AAC) for ELO 1:

Claim notifications are received and recorded accurately in accordance with organisational procedures

Policy details, insured party and claim type are captured accurately

Claims are registered on the relevant system with the correct classification

©Copyright: QCTO

Required documentation and information are identified and requested

7.2 Exit Level Outcomes (ELO) 2:

Assess the cause of loss, interpret policy conditions, verify insurance cover and determine liability in accordance with policy terms and organisational procedures.

Associated Assessment Criteria (AAC) for ELO 2:

The cause of loss is assessed using relevant information and available evidence.

Policy conditions, terms, exclusions and limitations relevant to the claim are interpreted and applied.

Insurance cover is verified against the claim circumstances and applicable policy provisions.

Liability is determined based on the policy terms, available evidence and organisational procedures.

7.3 Exit Level Outcomes (ELO) 3:

Quantify the loss and evaluate the claim value using relevant information, supporting documentation and applicable policy provisions.

Associated Assessment Criteria (AAC) for ELO 3:

The extent of the loss is quantified using relevant information and supporting evidence.

Supporting documentation, including invoices, quotations and reports where applicable, is analysed and validated.

The claim value is calculated and evaluated accurately in accordance with applicable policy provisions.

Policy limits, excesses and applicable conditions are applied when evaluating the claim value.

7.4 Exit Level Outcomes (ELO) 4:

Communicate and negotiate claim outcomes with relevant stakeholders in accordance with organisational procedures and delegated authority.

Associated Assessment Criteria (AAC) for ELO 4:

Claim assessment findings and proposed outcomes are communicated clearly and professionally to relevant stakeholders.

©Copyright: QCTO

The basis for the claim outcome is explained using relevant policy provisions, assessment findings and supporting information.

Claim outcomes are negotiated with relevant stakeholders within delegated authority and organisational procedures.

Disputed or unresolved claim matters are referred and escalated in accordance with organisational procedures.

7.5 Exit Level Outcomes (ELO) 5:

Finalise claims in accordance with applicable legislation, regulatory requirements, organisational procedures and ethical principles.

Associated Assessment Criteria (AAC) for ELO 5:

Claim decisions and outcomes are justified with reference to applicable policy provisions, assessment findings and supporting evidence.

Claims are finalised accurately in accordance with organisational procedures and delegated authority.

Applicable legislation, regulatory requirements, ethical principles, TCF and PPR are applied when finalising claims.

Relevant risk or underwriting information identified during the claims process is recorded and referred in accordance with organisational procedures, where applicable.

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

©Copyright: QCTO

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 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 Insurance Claims Handler (NQF Level 5) qualification and comparable insurance qualifications and occupational pathways in Australia and the United Kingdom.

©Copyright: QCTO

These jurisdictions were selected because they have mature insurance sectors, established qualification frameworks and recognised education and professional development pathways supporting insurance claims handling and related insurance functions.

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.

9.2 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 for individuals working in general insurance organisations. The qualification develops specialist knowledge and skills for individuals working autonomously and as part of a team and exercising judgement in routine and non-routine activities relating to claims handling, determining risk exposure, dispute resolution, customer service and underwriting. Learners analyse and evaluate information from relevant sources and apply solutions to a defined range of general insurance problems.

The qualification comprises 12 units of competency, consisting of 3 core units and 9 elective units. The claims-management electives include analysing insurance claims, managing the handling and settlement of routine insurance claims for retail clients and using specialist terminology in insurance claims.

Entry Requirements:
Nil.

Duration:
The national qualification specification does not prescribe a single qualification duration.

©Copyright: QCTO

Delivery duration may vary according to the provider, delivery arrangements and units selected.

Workplace/Occupational Orientation:
The qualification is designed for application within general insurance workplaces and supports occupational activities including claims handling, risk exposure, dispute resolution, customer service and underwriting. The qualification includes competency-based learning and assessment relevant to general insurance occupational functions

United Kingdom

Qualification:
CII Level 3 Certificate in Insurance

Qualification Framework:
Regulated Qualifications Framework (RQF) – Level 3

Awarding/Professional Institution:
Chartered Insurance Institute (CII)

The CII Level 3 Certificate in Insurance is a core qualification for insurance staff working across the insurance profession. It provides grounding in general insurance principles, the regulatory environment and key disciplines including underwriting and claims. The qualification is also relevant to individuals working in technical claims-handling and underwriting roles.

Credits:
A minimum of 40 CII credits is required for completion. The Certificate includes a core unit requirement together with option units. The claims-related options include IF4 Insurance Claims Handling Process, which carries 15 CII credits at Level 3.

Entry Requirements:
There are no formal entry requirements for the Certificate in Insurance.

Duration:
The CII specifies a notional Total Qualification Time of approximately 160 hours, with the total study time varying between approximately 160 and 200 hours depending on the units selected.

Workplace/Occupational Orientation:
The qualification is designed to develop insurance knowledge applicable to workplace roles and includes the key disciplines of claims and underwriting. It specifically supports individuals working in technical claims-handling roles and provides a foundation for further professional development within insurance.

9.3. Similarities and Differences

Similarities

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.
Claims and occupational application	All provide learning relevant to insurance operational activities, including claims, customer service, insurance processes 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 Claims Handler	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: 3 core and 9 elective units	Minimum 40 CII credits
Entry requirements	NQF Level 4 qualification or 1 year of work experience in the insurance industry	No formal entry requirements	No formal entry requirements
Duration	Defined occupational qualification incorporating Knowledge, Practical Skills and Work Experience components	No single national qualification duration is prescribed; duration varies according to provider and delivery arrangements	Approximately 160–200 total qualification hours, depending on units selected
Qualification structure	Integrated Knowledge Modules (KM), Practical Skills Modules (PM) and	Unit-of-competency structure comprising core and elective units	Unit-based professional qualification comprising core and option units

©Copyright: QCTO

Comparison area	South Africa – Insurance Claims Handler	Australia – FNS41422 Certificate IV in General Insurance	United Kingdom – CII Certificate in Insurance
	Work Experience Modules (WM)		
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
Workplace learning	Formal Work Experience component forms part of the qualification	Workplace-oriented competency development, with assessment requirements determined by the relevant units and provider	Workplace application is supported through insurance-focused professional learning; a separate formal work-experience component is not prescribed as part of the Certificate
Assessment model	Assessment of Knowledge, Practical Skills and Work Experience, with integrated assessment of occupational competence	Competency-based assessment against the requirements of the selected units	Formal assessment of selected CII units, including examinations for relevant units such as IF4 Insurance Claims Handling Process
Awarding / quality assurance	Quality assurance within the South African occupational qualification system and QCTO framework	Nationally recognised Australian vocational qualification listed on training.gov.au and delivered by registered training organisations	Awarded through the Chartered Insurance Institute within its professional qualification framework
Occupational scope	Focused specifically on insurance claims-handling functions, including claim receipt and registration, assessment, cover verification, liability, quantification, negotiation and finalisation	Broader general insurance scope covering claims handling, risk exposure, dispute resolution, customer service and underwriting	Broader foundational insurance scope covering insurance principles, regulation, underwriting and claims, with claims handling available as a specialist unit
Regulatory context	South African insurance legislation, regulatory requirements, organisational procedures, TCF and PPR	Australian financial services regulatory and legislative environment	UK insurance, legal and regulatory environment
Progression pathway	Provides occupational competence for claims-handling employment and progression into related insurance, claims, risk, compliance and financial-services roles, subject to applicable requirements	Provides a vocational pathway within general insurance and can support progression to further insurance qualifications	Provides a foundation for further CII professional qualifications and development within insurance

©Copyright: QCTO

Comparison area	South Africa – Insurance Claims Handler	Australia – FNS41422 Certificate IV in General Insurance	United Kingdom – CII Certificate in Insurance
Occupational competence	Integrates knowledge, practical skills and workplace experience to demonstrate competence across the insurance claims-handling process	Develops competency across selected general insurance functions according to the units undertaken	Develops professional insurance knowledge, with specialist claims competence depending on the units selected

9.4 Concluding Statement

The international comparison demonstrates that the Insurance Claims Handler (NQF Level 5) qualification is aligned with established international approaches to insurance education and occupational competence, while retaining a specific South African occupational focus.

The Australian FNS41422 Certificate IV in General Insurance provides a vocational comparison through its competency-based structure and inclusion of claims handling, risk exposure, dispute resolution, customer service and underwriting. The UK CII Level 3 Certificate in Insurance provides a professional insurance comparison, including core insurance knowledge and claims-related learning.

The South African qualification differs in its integrated occupational structure, combining Knowledge Modules, Practical Skills Modules and Work Experience Modules to develop competence across the complete insurance claims-handling process. It specifically addresses the South African legislative, regulatory and organisational environment applicable to claims handling.

The comparison confirms that the qualification reflects internationally recognised insurance occupational practices while addressing the knowledge, practical skills and workplace competence required for claims-handling functions in the South African insurance sector. It therefore provides a structured occupational pathway for individuals entering or developing within the insurance claims environment, while supporting further occupational and professional progression within the broader insurance sector.

10. ARTICULATION

10.1 Articulation for Qualifications

(a) Horizontal Articulation:

This qualification articulates horizontally within the OQSF and between other sub-framework(s) as follows:

©Copyright: QCTO

Within OQSF -

There are limited formal horizontal articulation possibilities within the OQSF at the time of curriculum development

Between sub-frameworks -

There are limited formal horizontal articulation possibilities between sub-frameworks at the time of curriculum development

(b) Vertical Articulation:

There are limited formal vertical articulation possibilities within the OQSF due to the deregistration of some previously aligned qualifications,

(c) Diagonal Articulation:

There are limited diagonal articulation opportunities across sub-frameworks at the time of curriculum development

(d) Validation of Entry Requirements into articulation possibilities provided:
N/A

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:

431204-001-00-00

11.3 Encompassed Trades (where applicable)

N/A

12. ASSOCIATED QUALIFICATION(S):

SAQA QUAL ID	QUALIFICATION TYPE	QUALIFICATION DESCRIPTOR	CURRICULUM CODE	NQF LEVEL	CREDITS

None