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**AIDS HELPLINE: 0800-0123-22 Prevention is the cure**

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## GOVERNMENT NOTICES

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### SOUTH AFRICAN QUALIFICATIONS AUTHORITY

No. 334

8 April 2005

Established in terms of Act 58 of 1995

### SOUTH AFRICAN QUALIFICATIONS AUTHORITY (SAQA)

In accordance with regulation 24(c) of the National Standards Bodies Regulations of 28 March 1998, the Standards Generating Body (SGB) for

#### **Criminology and Criminal Justice**

Registered by NSB 08, Law, Military Science and Security, publishes the following qualification for public comment.

This notice contains the titles, fields, sub-fields, NQF levels, credits, and purpose of the qualification. The full qualification can be accessed via the SAQA web-site at [www.saga.org.za](http://www.saga.org.za). Copies may also be obtained from the Directorate of Standards Setting and Development at the SAQA offices, Hatfield Forum West, 1067 Arcadia Street, Hatfield, Pretoria.

Comment on the unit standards should reach SAQA at the address ***below and no later than 7 May 2005***. All correspondence should be marked **Standards Setting – Criminology and Criminal Justice** and addressed to

The Director: Standards Setting and Development  
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DUGMORE MPHUTHING

ACTING DIRECTOR: STANDARDS SETTING AND DEVELOPMENT



## SOUTH AFRICAN QUALIFICATIONS AUTHORITY

### QUALIFICATION:

#### Master of Victimology

SAQA QUAL ID		QUALIFICATION TITLE	
49599		Master of Victimology	
SGB NAME		NSB 08	PROVIDER NAME
SGB Criminology and Criminal Justice		Law, Military Science and Security	
QUAL TYPE		FIELD	SUBFIELD
Masters Degree		Law, Military Science and Security	Safety in Society
ABET BAND	MINIMUM CREDITS	NQF LEVEL	QUALIFICATION CLASS
Undefined	120	Level 8 and above	Regular-ELOAC

#### PURPOSE AND RATIONALE OF THE QUALIFICATION

The primary purpose of this masters through coursework qualification is to equip learners with specific theoretical and practical skills and competencies in the field of victimology. This would enable them to provide ethical and effective support services to victims of crime and the possibility of registering with the South African Council for Social Service Professions.

Learners who have achieved this qualification will have obtained the skills to:

- > Conduct independent research in a specialised area of criminal victimisation.
- > Generate the ability to contribute to knowledge in a specialised area of criminal victimisation.
- > Report and communicate research findings in a scientific and ethical manner.
- > Demonstrate expertise and leadership in a specialised area of criminal victimisation.
- > Handle cultural diversity as well as human and environmental rights in a sensitive manner.
- > Balance victim and offender rights within the framework of the South African Constitution, the Bill of Rights and the Service Charter for Victims of Crime in South Africa.
- > Utilise science and technology appropriately and responsibly when dealing with victims of crime.
- > Think laterally, critically and creatively when dealing with victims of crime.
- > Develop and apply skills and programmes to help all role-players deal more effectively with victims of crime in South Africa and internationally.
- > Work and communicate with others as a member of a multi-disciplinary team to deal effectively with a variety of crime victimisation problems.
- > Act in a professional and ethical manner.
- > Apply the knowledge acquired in an entrepreneurial way.
- > Become life-long learners.

#### Rationale

The rationale for this qualification is to equip learners with the necessary skills and expertise so as to create and maintain safety in society. This will lead to the improvement of services which the criminal justice process provides to victims of crime as set out in the Service Charter for Victims of Crime in South Africa, the Minimum Standards on Services for Victims of Crime, and other official documents. Support and assistance to victims of crime is an important healing process, which will provide victims with the skills to overcome their adverse experiences and to regain their quality of life therefore enabling them to contribute to the development of society and the economy. This qualification will also give effect to the government's declared policy of a more just and victim-oriented criminal justice process as set out in the South African National Crime Prevention Strategy adopted in 1996.

The learner will obtain expert knowledge in the field of criminal victimisation, the rights and needs of crime



victims and therapeutic support services within a human rights perspective as set out in the South African Constitution, the Bill of Rights and other relevant national, regional and international guidelines and/or conventions and treaties.

### **RECOGNIZE PREVIOUS LEARNING?**

Y

### **LEARNING ASSUMED TO BE IN PLACE**

Learners registering for this qualification should be able to:

- > Engage in sustained oral communication and evaluate written and spoken texts.
- > Read, analyse and respond to a variety of texts.
- > Write for a wide range of contexts.
- > Communicate what they have learned coherently, accurately and comprehensively in the required medium of instruction.
- > Take responsibility for their own learning progress.
- > Evaluate their own performance against given criteria.
- > Search for, access, organise and interpret information at the level of the qualification.
- > Design, plan and execute a research project independently.

### **QUALIFICATION RULES**

This qualification is a non-unit standards based qualification.

### **EXIT LEVEL OUTCOMES**

1. Describe the study field of victimology.
2. Illustrate expert and advanced knowledge of criminal victimisation perspectives/approaches.
3. Demonstrate the ability to critically assess victimisation risk and vulnerability profiles.
4. Critically appraise the impact of criminal victimisation on individuals, society and the economy.
5. Demonstrate in-depth knowledge and understanding of support services to victims of crime.
6. Demonstrate expertise in the field of criminal victimisation to guide victimisation policy and measures to prevent/reduce victimisation.
7. Design and execute a research project demonstrating the ability to identify, analyse and address a specific area of concern in the field of criminal victimisation.
8. Report and communicate research findings in a scientific manner.

### **Critical cross-field outcomes**

The exit level outcomes and the associated assessment criteria are consistent with the following critical cross-field outcomes listed in Section 7(3) of the NSB Regulations:

- > Identify and solve problems using critical and creative thinking (Exit level outcomes 1, 3, 4, 5, 6 and 7).
- > Work effectively with others as a member of a team, group, organisation and community (Exit level outcomes 4, 5, 6, 7 and 8).
- > Organise and manage oneself and one's activities responsibly and effectively (Exit level outcomes 1, 2, 3, 4, 5, 6, 7 and 8).
- > Collect, analyse and critically evaluate information (Exit level outcomes 3, 4, 5, 6 and 7).
- > Communicate effectively using visual, mathematical and/or language skills in the modes of oral and/or written presentation (Exit level outcomes 3, 4, 5, 6, 7 and 8).
- > Use science and technology effectively and critically, showing responsibility towards the environment and health of others (Exit level outcomes 4, 5, 6, 7 and 8).
- > Demonstrate an understanding of the world as a set of related systems by recognising that problem-solving contexts do not exist in isolation (Exit level outcomes 1, 2, 3, 4, 5, 6, 7 and 8).

### **ASSOCIATED ASSESSMENT CRITERIA**

1.
  - > The study field of victimology is defined and described. The question is asked whether this will include theoretical approaches?
  - > Different perspectives/approaches relating to the study field are evaluated based on an in-depth study of the literature.
  - > The ability to assess the strengths and weaknesses of each perspective/approach is demonstrated.

2.
  - > A comprehensive knowledge of crime and victimisation trends and patterns is demonstrated.
  - > Specific risk factors relating to crime and victimisation are identified and explained.
  - > Various models/programmes based on the identified victimisation risk factors are described.
3.
  - > Risk factors contributing to crime and victimisation are determined.
  - > Risk factors related to specific types of victimisation are evaluated.
  - > The ability to develop specific victimisation risk and vulnerability profiles is demonstrated.
4.
  - > Fear of crime and victimisation as perceived/experienced by individuals, society and the economy are described.
  - > The level of crime impact on individuals, society and the economy is assessed.
  - > The financial implications of criminal victimisation on individuals, society and the economy are determined.
5.
  - > Specialised support services, based on victims' rights and specific needs, are identified.
  - > In-depth knowledge and understanding of existing victim support services and training of staff are demonstrated.
  - > The ability to critically appraise existing victim support services is demonstrated.
6.
  - > Role-players to inform victimisation policy and measures to reduce/prevent criminal victimisation are identified.
  - > Available policies to effectively reduce/prevent criminal victimisation are determined and evaluated.
  - > The ability to conduct a needs analysis to guide victimisation policy is demonstrated.
  - > Appropriate models and programmes to reduce/prevent criminal victimisation are developed.
7.
  - > A research problem in the specialised area of criminal victimisation is identified.
  - > The research design for the selected type of research in the specialised area is described.
  - > Suitable crimino-ethical research methods and techniques to collect data are appraised.
  - > The analysis and interpretation of the data is described.
  - > A report reflecting the research process, findings and recommendations is compiled.
8.
  - > Research findings are published in scientific journals.
  - > Conferences, colloquia and workshops are utilised to report research findings to subject specialists.
  - > Research findings of concern to the general public are reported and explained via the media to inform and educate the community.

#### Integrated assessment

Learning and assessment should be integrated throughout this qualification. Continuous formative assessment is required to ensure that learners are given feedback on their progress towards the achievement of specific learning outcomes.

#### INTERNATIONAL COMPARABILITY

Information on coursework master's qualifications has been obtained from the following universities:

- > University of Leicester, Leicester, UK
- > University of Oxford, Oxford, UK
- > De Montfort University, Leicester, UK
- > Bristol University, Bristol, UK
- > University of Lausanne, Switzerland
- > University Carlos III, Madrid, Spain
- > Katolieke University, Leuven, Belgium
- > Simon Fraser University, Canada

It is evident that coursework masters degrees are applied qualifications based on the identified needs of a specific country. These qualifications have specialisation in specific core modules as well as a research project dealing with a specialised area of concern in the study field. Information on only one coursework master of victimology could be obtained, despite advertising for information on the international victimology website and in the British and American Criminological Societies' newsletters, namely De Montfort

University and Leicester in the UK. This qualification includes the following aspects: perceptions of victims, factors associated with becoming a victim, effects of victimisation, theoretical victimology, compensation and reparation, protection and support, reducing victim vulnerability, victim rights and needs, agencies involved in victim support services, training of staff and research. The South African qualification broadly covers all these themes.

### **ARTICULATION OPTIONS**

Articulation possibilities within the tertiary institution offering the coursework masters programme and across tertiary institutions will be subject to institutional discretionary requirements having been met. Vertically the qualification will allow access to the Doctor of Criminology qualification.

### **MODERATION OPTIONS**

Internal moderation must be available according to the provider's policy while external moderation must be based on accredited/registered external examiners (external to the provider) who ought to be recognised experts in their field. Both internal and external moderators should have at least a doctoral degree from a recognised tertiary institution. All moderators must be registered with the relevant ETQA.

### **CRITERIA FOR THE REGISTRATION OF ASSESSORS**

N/A

### **NOTES**

The research project should form 50% of the qualification.

The qualification contains both a theoretical and a field practice component and learners must demonstrate competencies in practice by being exposed to practical experience in a variety of settings with recognised organisations providing victim services and support.

### **Range statements**

- > Different perspectives/approaches include but are not limited to factors such as individual oriented, socio-economic, environmental and post-modern approaches to explain crime and victimisation.
- > Risk factors refer to specific individual, socio-economic, physical environment and ecological factors.
- > Risk analysis is a systematic approach for describing and/or calculating risk. It involves the identification of undesired events and the consequences of these events.
- > Models include a number of related programmes.
- > Programmes include the reduction/prevention of crime and victimisation, education and training in the field of crime and victimisation, victim/offender care and support, punishment and sentencing, restorative justice, rehabilitation and reintegration.
- > Vulnerability profiles refer to individual, social, community, corporate, physical environmental, ecological and criminal event characteristics.
- > Fear of crime and victimisation refer to perceptions/experiences about the emotional, social, physical and financial consequences of criminal victimisation.
- > Impact refers to the direct and indirect consequences of crime and victimisation on individuals, society, the economy and the physical environment.
- > The level of impact refers to the degree of seriousness of the perceived/experienced criminal victimisation.
- > Support services refer to services for victims of crime by public and private organisations to deal with the effects of criminal victimisation.
- > Role-players include individuals, private and public organisations, local and provincial authorities, the national police, the courts, the prisons, etc.
- > Victimisation policy and measures include legislation, strategies and programmes to deal effectively with criminal victimisation.
- > Research design refers to a qualitative, quantitative or pluralistic research approach, which can take the form of explorative, descriptive or explanatory studies.
- > Identified areas refer to the specific domain addressed by the research of the crime victimisation phenomenon studied such as the school context, workplace, domestic area, criminal justice system, etc.

### **UNIT STANDARDS**

*(Note: A blank space after this line means that the qualification is not based on Unit Standards.)*

No. 335

8 April 2005

Established in terms of Act 58 of 1995**SOUTH AFRICAN QUALIFICATIONS AUTHORITY (SAQA)**

In accordance with regulation 24(c) of the National Standards Bodies Regulations of 28 March 1998, the Standards Generating Body (SGB) for

**Legal Education and Training**

Registered by NSB 08, Law, Military Science and Security, publishes the following qualifications and unit standards for public comment.

This notice contains the titles, fields, sub-fields, NQF levels, credits, and purpose of the qualification and unit standards upon which qualifications are based. The full qualification and unit standards can be accessed via the SAQA web-site at [www.saga.org.za](http://www.saga.org.za). Copies may also be obtained from the Directorate of Standards Setting and Development at the SAQA offices, Hatfield Forum West, 1067 Arcadia Street, Hatfield, Pretoria.

Comment on the unit standards should reach SAQA at the address ***below and no later than 7 May 2005***. All correspondence should be marked **Standards Setting – Legal Education and Training** and addressed to

The Director: Standards Setting and Development  
SAQA

*Attention: Mr. E. Brown*

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ACTING DIRECTOR: STANDARDS SETTING AND DEVELOPMENT





## SOUTH AFRICAN QUALIFICATIONS AUTHORITY

### QUALIFICATION:

#### National Diploma: Paralegal Practice

SAQA QUAL ID	QUALIFICATION TITLE		
49598	National Diploma: Paralegal Practice		
SGB NAME	NSB 08	PROVIDER NAME	
SGB for Legal Education and Training	Law, Military Science and Security		
QUAL TYPE	FIELD	SUBFIELD	
National Certificate	Law, Military Science and Security	Justice in Society	
ABET BAND	MINIMUM CREDITS	NQF LEVEL	QUALIFICATION CLASS
Undefined	245	Level 5	Regular-Unit Stds Based

### PURPOSE AND RATIONALE OF THE QUALIFICATION

#### Purpose:

The purpose of the qualification is to provide the qualifying learner with knowledge and understanding in general areas of the law, its application and social context so as to enable the learner to provide primary and other legal services to the public and support to legal professional.

This qualification will allow qualifying learners to accept their responsibility to contribute toward the realisation of access to justice, a just and free society based on constitutional democracy within a world legal order and to contribute to economic and social transformation

#### Rationale for the qualifications:

This qualification is meant to prepare qualifying learners for practice as paralegal practitioners in all sectors of the industry, which include:

- > Community-based Advice Offices
- > Non-governmental organisations
- > Public institutions
- > Commercial institutions
- > Private practices

Many indigent people continue to be denied access to primary legal services, as a result of inter alia unjust past policies, legislation and practice. People from historically disadvantaged backgrounds continue to face challenges in gaining access to the legal profession. The response to these historical constraints has been the development of a paralegal sector. While changes have taken place since 1994, the social need for access to justice has demonstrated the value of a paralegal sector. There is increasing demand for quality primary legal services. Paralegals provide essential support to indigent communities, as well as technical support to legal practitioners in private, commercial, public and non-profit organisations. This diploma addresses a significant demand in the industry for qualified paralegals.

This qualification will establish minimum standards and contribute to quality service provision throughout the industry. By providing a corps of equipped paralegals, the qualification will increase access to affordable primary legal services. The diploma includes outcomes that expand on and reinforce the learner's value system, and will therefore contribute to the protection of communities from misconduct and unethical behaviour.

The diploma contains legal, administrative and social knowledge and skills. It is aimed at a developing, changing and diverse sector. Flexibility will allow service providers to develop learning programmes that are responsive to community, industry and learner needs. The service provider must indicate which sector(s) it caters for and select a suitable cluster of legal areas.

The diploma intends to equip learners with the necessary life skills and has an integrated approach on

critical cross field outcomes.

This qualification will provide a career-path for those qualifying learners intending to further their studies in all sector of the paralegal or legal profession. The qualification is in portable unit standard format and unit standards could contribute to qualifications in the legal field, as well as qualifications in development, public administration and the commercial fields. The unit standard based nature of the qualifications will facilitate the accumulation of credits through institutionalised and workplace learning. The qualification provides learners who have gained relevant experience in the workplace with an opportunity to gain credits through a RPL process.

### **RECOGNIZE PREVIOUS LEARNING?**

Y

### **LEARNING ASSUMED TO BE IN PLACE**

It is assumed that learners embarking on learning towards this qualification will already have acquired the ability to:

- > Communicate at NQF level 4
- > Apply numeracy skills at NQF level 4
- > Apply mathematical skills at NQF level 4
- > Apply computer skills at NQF level 3.

### **QUALIFICATION RULES**

The learner must achieve at least 20 credits from the general section in the elective component and an additional 20 credits from only one of the specialised paralegal sectors.

### **EXIT LEVEL OUTCOMES**

1. Apply advanced knowledge and understanding of law to a specific problem within the South African legal context.
2. Conduct and evaluate legal research and make recommendations based on the findings of the research
3. Communicate with internal and external clients in a paralegal or legal workplace  
Range: Communication refers to written and oral communication
4. Advise, counsel and represent clients in a variety of formal and alternative settings
5. Produce legal documents in a paralegal context and prepare and draft legal documents in a legal context
6. Solve problems in a paralegal context by working in a team and individually
7. Manage administration, including financial administration, and provide organisational support in an office environment
8. Exercise ethical conduct, values and professionalism when dealing with internal and external clients

Critical cross- field outcomes:

In particular when assessing the applied competence (practical, foundational and reflective competencies) of this qualification, assessors must assess the ability of the learner to:

- > Identify and solve problems in which responses display that responsible decisions, using critical thinking, have been made
- > Work effectively with others as a member of a team, organisation or legal community
- > Organise and manage the learner and the learner's activities responsibly and effectively
- > Collect, analyse, organise and critically evaluate information.
- > Communicate effectively using visual, mathematical, and language skills in the modes of written and oral presentation.
- > Use technology effectively and responsibly.
- > Demonstrate an understanding of the world as a set of related systems by recognising that problem-- solving in the legal and paralegal context does not exist in isolation.
- > Demonstrate an awareness of the learner in participating as a responsible citizen in the life of local, national and global communities.
- > Demonstrate an awareness of the learner's role in generating sensitivity to diversity and culture across a

range of social contexts.

Examples of specific assessment of the above Critical Cross-Field Outcomes may be described in each Unit Standard.

### **ASSOCIATED ASSESSMENT CRITERIA**

For award of the whole qualification, candidates must achieve the required number of credits as well as the criteria specified for integrated assessment. Competence will be evident when:

1.
  - > Relevant facts within a specific problem are analysed
  - > Applicability of relevant law to a specific problem is evaluated
  - > Solutions for specific problems from relevant law are explained
2. ☐
  - > Legal research process is conducted and managed
  - > Outcomes of legal research are evaluated
  - > Recommendations based on the findings of the research are made
3.
 

(Range: Communication refers to written and oral communication)

  - > Relevant law is communicated to the client
  - > Relevant legal procedures are communicated to the client
  - > Appropriate legal solutions are communicated to the client
  - > Support and assistance is provided to principal
4.
  - > Various options and their consequences are outlined to facilitate client's decision-making
  - > Principles of alternative dispute resolution mechanisms are applied
  - > Client's interests are represented in relevant fora
5.
  - > Basic requirements for drafting legal documents are understood
  - > Legal documents are produced in a paralegal context
  - > Legal documents are prepared and drafted in a legal context
6.
  - > Sources of South African law and other selected subjects or laws are examined to apply the relevant legal principles
  - > Solutions to problems are identified according to the relevant legal principles
  - > Appropriate courts, institutions, specialists and procedures are recommended to clients, with relevant follow-up
7. ☐
  - > Project meetings and workshops are arranged and supported competently
  - > Administrative systems are appropriately implemented
  - > Finances are effectively controlled
  - > Paralegal assistants are supervised and supported
8.
  - > The concept of accountability is understood
  - > Confidentiality of clients is maintained
  - > Ethical and professional principles are demonstrated when assisting clients
  - > The principles of integrity and honesty are understood

### **Integrated Assessment:**

Applied competence (practical, foundational and reflexive competencies with regard to legal, administrative and social knowledge and skills) of this qualification will be achieved if a candidate can integrate the various unit standard outcomes to be able to perform as a Paralegal Practitioner in any of the paralegal sectors.

Ongoing formative assessment is required so that learners are given feedback on their progress in the achievement of specific learning outcomes. Summative assessment is concerned with the judgement of the learning in relation to the exit level outcomes of the qualification, which tests the learner's ability to integrate legal, administrative and social knowledge and skills and paralegal values. The assessment methods must

include observation (e.g. during client counselling), product evaluation (e.g. draft legal documents or arbitration agreement) and questioning (oral and or written) to provide sufficient opportunity to the learner to demonstrate applied competence.

Integrated assessment at the level of this qualification provides an opportunity for learners to show they are able to integrate concepts, ideas, skills, values and actions across unit standards to achieve competence that is grounded in and coherent in relation to the purpose of the qualification. An example would be to assess the representation of clients.

Integrated assessment must judge not only the quality of the observable performance but also the thinking and understanding that underpin it. Assessment tools must also encourage learners to give an account of the thinking and decision-making that forms the basis for their demonstrated performance. An integrated mix of task-orientated and theoretical assessment tools should be used with the ultimate focus being on the assessment of applied competence.

In other words, the assessors must use a range of tools to test demonstrated competence in a practical situation (e.g. simulation or learnership on paralegal practice) as well as oral or written examination (on application of advanced legal knowledge), that integrates the assessment of all specific outcomes for all the unit standards.

Assessment should ensure that all specific outcomes, embedded knowledge and critical cross-field outcomes are evaluated. The assessment of the critical cross-field outcomes should be integrated with the assessment of specific outcomes and embedded knowledge.

#### Recognition of prior learning:

This qualification can be achieved wholly or in part through recognition of prior learning, which where necessary, must be contextualised in terms of legal knowledge, paralegal practice, ethical conduct and requisite administrative skills.

Evidence can be presented in a variety of forms, including international or previous local qualifications, reports, testimonials mentioning functions performed, work records, portfolios, videos of practice and performance records.

All such evidence should be judged according to the general principles of assessment described in the notes to assessors.

### INTERNATIONAL COMPARABILITY

The National Para-Legal Institute of South Africa (NPI-SA), a convenor of the Para-Legal Working Group of the SGB for Legal Education and Training, conducted a web-site survey to determine international comparability of this diploma.

The survey was conducted among leaders of various Para-Legal associations, service providers and Para-Legal learners in the different countries. Research articles on paralegals and paralegal education were also examined. Finally, specific qualifications were compared.

The survey results reveal international comparability in terms of the timeframe for the qualification, the access to the qualification, the ability to acquire the qualification through workplace learning and many of the competencies addressed by unit standards. The diploma's principles of flexibility and an emphasis on integrating legal and administrative skills were also found to be comparable.

All qualifications compared cater for a particular sector of paralegals -South Africa is unique in seeking to address the needs of paralegals working in all sectors. International comparability was tested in the following countries:

#### Australia

1. The Southern Cross University's Associate degree in Law (Paralegal Studies) compares favourably with this diploma. It includes courses on legal research and writing, interviewing, negotiations and ethics, criminal process and an introduction to the Australian legal system.

2. The Kelly Colleges Diploma of Paralegal Studies compares favourably with this diploma. It includes courses on trust accounts, litigation, the Australian legal system, legal office practice and legal knowledge in general. The diploma also shares the principle of producing paralegals for a wide range of sectors - excluding only non-profit and community-based sectors.

#### Botswana



The Diploma in Law offered by the University of Botswana compares favourably with this diploma. This two-year programme includes an introduction to the Botswana legal system and a second year streaming into the public, private or commercial sector.

#### Canada

1. Comments were received from Diane Giroux, President Paralegal Association of Paralegals and member Montreal Chapter of Legal Assistant Managers Association. Research reports from the Law Society of Upper Canada and an article by John G Kelly were also examined. It emerged that in Canada most paralegals have college or university degrees.

2. This diploma compares favourably with the Programme: Law Clerk and Programme: Court and Tribunal Agent from Fleming College were compared. Both diplomas contain:

- > courses on the judicial and social system in Canada
- > life skill courses
- > skills courses including legal research, communication, computer skills and Alternative Dispute Resolution
- > legal courses relevant to practice
- > courses on professional conduct

#### Indonesia

The programme in law offered by the Diponegoro University compares favourably with this qualification. The programme includes general courses, basic legal courses, advanced courses, additional skills courses, improvement of legal skills courses and elective courses.

#### Kenya

The Diploma in Law offered by the Kenya School of Professional Studies compares favourably with this qualification. The diploma includes courses on an introduction to Kenya law and legal system, constitutional and administrative law, legal research, social and professional ethics, legal writing and drafting and an internship.

#### Namibia

The National Diploma in Legal Assistance being developed by the Polytechnic of Namibia was compared with this qualification. The two qualifications share the principle of producing paralegals for a wide range of sectors including the community-based sector.

#### United Kingdom

1. The Advanced Certificate in Information, Advice and Guidance compares favourably with the diploma focusing on the community-based sector. The qualification includes unit standards in:

- > Principles and Practice
- > Referrals
- > Ethical Issues
- > Providing information to clients
- > Managing information resources
- > Working within Networks
- > Organising and using information

2. The Advanced award in managing voluntary and community organisations would compare favourably with the diploma focusing on the community-based sector, especially at the elective level. The qualification includes unit standards in:

- > Promoting equality in organisation
- > Core values and legal frameworks
- > Planning and policy
- > Business planning

3. The unit standards Community Mediation Skills; Making Choices, Managing Learning; Facilitator Training; Managing Your Voluntary/Community Organisation; Supporting Community Learning and Training for Change compare favourably with unit standards in this diploma, especially in the community-based elective stream.

4. The ILEX Paralegal Programme level 3 Diploma in Vocational Paralegal Studies was compared with this qualification. It contains courses on the legal environment, legal principles and civil litigation.

#### United State of America

1. The National Federation of Paralegal Associations "Suggested Curriculum for Paralegal Studies" was compared to this diploma. This diploma compares favourably including similar study areas on

communication written and oral, mathematical literacy, legal research and writing and procedure. The NFPA curriculum shares the principle of flexibility and the inclusion of a wide range of electives both at core and elective levels.

2. The American Bar Association's Guidelines for the Approval of Legal Assistant Education Programmes were compared with this diploma. These guidelines are used to approve two-year programmes equivalent to this diploma. The guidelines provide for general education credits which include writing skills, communication skills and non-legal courses. There is also a provision for legal speciality courses which cover legal theory, but also address practical paralegal skills. The guidelines encourage computer skills and experiential learning through internships. The guidelines strongly encourage articulation to university degrees. The guidelines require a minimum of 270 contact hours. This is a favourable comparison.

3. The American Association for Paralegal Education "Core Competencies for Paralegal Programmes" was compared to this diploma. The listed skill competencies include critical thinking skills, organisational skills, general communication skills, interpersonal skills, legal research skills, legal writing skills, computer skills, interviewing and investigation skills compare favourably with this diploma. The knowledge competencies including the organisation and operation of the legal system, professional and ethical obligations, litigation procedures and the organisation and operation of law offices also compare favourably. The document requires a minimum of 270 contact hours.

4. The Burlington County College Paralegal Programme compares favourably with this diploma. It includes courses on written communication, mathematics, computer science, legal writing and research, civil litigation, accounting, the New Jersey legal system and an introduction to paralegal studies.

5. The pre-law programme at the Central Washington University compares favourably with this diploma. This programme includes courses in legal research, legal writing, ethics, current issues, an introduction to paralegal studies, an introduction to civil practice and approved electives.

Responses pointed out that in the USA the standards ranges from a 2-year associate degree to a full 4-year undergraduate degree and then a certification programme. These comments suggested that a 2-year programme is the minimum required and it should consist of both legal courses and administrative skills. Reference was also made to the fact that many paralegals achieve qualification through workplace experience.

#### **Zimbabwe**

The qualification compares favourably with the paralegal training programme run by the Legal Resources Foundation - Zimbabwe. This two-year programme includes sessions on paralegal ethics and conduct, basic laws, case handling, interview skills, legal drafting, negotiation and mediation skills, human rights, counselling and community mobilisation skills. This programme is aimed at community-based paralegals.

#### **Zambia**

This qualification compares favourably with the paralegal training programme run by the Legal Resources Foundation - Zambia. This programme is the same as above but is run in collaboration with the University of Zambia. The certification is approved by the Law Society and the Council for Legal Education.

### **ARTICULATION OPTIONS**

Learners who have achieved the Diploma in Paralegal Practice may articulate vertically to the Bachelor of Law.

This qualification articulated horizontally with the following qualifications:

- > Certificate: Labour Relations Practice
- > National Certificate: Management
- > National Certificate: Policing
- > National Certificate: Mission Administration
- > National Diploma: Contact Centre Management
- > National Diploma: Customer Management
- > National Diploma: Service Management (Court Management)

Competence in individual Unit Standards will be retained by the learner who exits the qualification before completion.

### **MODERATION OPTIONS**

Moderation must include both internal and external moderation of assessments. Moderation of assessments will be overseen by the relevant ETQA according to the moderation guidelines and agreed ETQA procedures. This qualification can be internally assessed by assessors of the provider and moderated by a moderator registered by the relevant ETQA. Moderation shall comply with SAQA requirements.

Anyone assessing a learner or moderating the assessment of a learner against this qualification or its unit standards must be registered as an assessor with the relevant ETQA.

#### CRITERIA FOR THE REGISTRATION OF ASSESSORS

Assessors for this qualification will hold a level 6 qualification in law or possess the technical expertise to achieve this qualification and have worked as a paralegal practitioner for at least 5 years.

Additional requirements for assessors may be specified in each unit standard.

#### NOTES

N/A

#### UNIT STANDARDS

(Note: A blank space after this line means that the qualification is not based on Unit Standards.)

	UNIT STANDARD ID AND TITLE	LEVEL	CREDITS	STATUS
Core	10043 Develop, implement and manage a project / activity plan	Level 5	5	Reregistered
Core	10055 Present data to stakeholders	Level 5	5	Reregistered
Core	14155 Create and maintain positive workplace relationships	Level 5	5	Registered
Core	110508 Demonstrate and apply knowledge and understanding of the concept of facilitation and a range of facilitation skills	Level 5	6	Registered
Core	110526 Plan, organise, implement and control record-keeping systems	Level 5	4	Registered
Core	110531 Plan, organise and control the day-to-day administration of an office support function	Level 5	4	Registered
Core	113807 Draft Legal agreements	Level 5	10	Registered
Core	113808 Apply the general principles relating to legal costs	Level 5	8	Registered
Core	113810 Interpret the principles contained in basic South African law as entrenched in the constitution and the Bill of Rights	Level 5	6	Registered
Core	114846 Demonstrate an understanding of the historical, political, social and economic realities of South Africa	Level 5	10	Registered
Core	119499 Advise and counsel clients in terms of social or legal problems	Level 5	10	Draft - Prep for P Comment
Core	119500 Conduct research in a paralegal context	Level 5	10	Draft - Prep for P Comment
Core	119502 Apply advanced legal concepts, principles, theories and values within a paralegal sector	Level 5	20	Draft - Prep for P Comment
Core	119503 Demonstrate an understanding of civil and criminal procedure in courts and other fora	Level 5	20	Draft - Prep for P Comment
Core	119504 Represent clients within a paralegal context	Level 5	10	Draft - Prep for P Comment
Core	119506 Apply legal administrative and alternative dispute resolution procedures in a paralegal context	Level 5	10	Draft - Prep for P Comment
Core	119508 Demonstrate an understanding of South African law and the legal system with specific emphasis on Paralegalism	Level 5	15	Draft - Prep for P Comment
Core	14505 Apply the principles of ethics and professionalism to a business environment	Level 6	6	Registered
Core	115334 Maintain good relations with internal and external clients	Level 6	6	Registered
Core	116104 Use technology effectively in the practice of law	Level 6	6	Registered
Elective	7827 Source information about self-employment opportunities	Level 4	3	Reregistered
Elective	110472 Outline the environment of local government	Level 4	6	Registered
Elective	115228 Describe the structure and functioning of criminal justice in South Africa	Level 4	8	Registered
Elective	7886 Develop and implement a Business Plan	Level 5	8	Reregistered
Elective	10061 Plan fieldwork to meet required deadlines and budget	Level 5	10	Reregistered
Elective	11973 Build and maintain relationships with local communities	Level 5	4	Registered
Elective	12981 Administer and wind up the estates of deceased persons	Level 5	8	Registered

Elective	12982 Administer and wind up insolvent estates	Level 5	8	Registered
Elective	13482 Co-ordinate an event	Level 5	12	Reregistered
Elective	13871 Respond to complex requirements from clients	Level 5	16	Registered
Elective	14525 Present an informed argument on a current issue in a business sector	Level 5	5	Registered
Elective	14590 Apply community development techniques	Level 5	12	Registered
Elective	14800 Establish a community resource project	Level 5	20	Registered
Elective	110059 Plan and conduct research that redress social development issues	Level 5	10	Registered
Elective	110060 Plan learning programmes that redress social development issues	Level 5	8	Registered
Elective	110061 Prepare learning support materials for programmes in development practice	Level 5	8	Registered
Elective	110062 Plan the facilitation of learning in development practice	Level 5	10	Registered
Elective	110063 Plan advocacy campaigns and workshops in development practice	Level 5	8	Registered
Elective	114230 Operate the case management process	Level 5	10	Registered
Elective	116087 Fundamentals of legal costs	Level 5	3	Registered
Elective	116101 Recover fees and disbursements in an attorney's practice	Level 5	4	Registered
Elective	116603 Demonstrate and apply understanding of the legal requirements relevant to the liquidation of debt	Level 5	10	Registered
Elective	119501 Apply advanced concepts, theories and related values of a selected subject area	Level 5	15	Draft - Prep for P Comment
Elective	119507 Apply advanced legal concepts, principles, theories and values of specialised law within a paralegal sector	Level 5	20	Draft - Prep for P Comment
Elective	119510 Apply fundamental concepts, theories and related values of a selected subject area	Level 5	15	Draft - Prep for P Comment
Elective	7880 Prepare, implement, manage and control budgets	Level 6	10	Reregistered
Elective	10080 Formulate, design and implement customer service delivery systems and processes	Level 6	8	Reregistered
Elective	13631 Critically review socio-economic development issues and processes	Level 6	14	Registered
Elective	13870 Enhance service levels in Contact Centres	Level 6	16	Registered
Elective	110480 Design and implement a system for the on-going monitoring, reporting and evaluation of a local economic development programme	Level 6	8	Registered
Elective	110488 Facilitate the establishment of strategic partnerships to contribute to achieving the objectives of the strategic plan for a local economic development programme	Level 6	12	Registered
Elective	110499 Facilitate negotiations about all aspects of implementing local economic development programmes with a range of relevant stakeholders and role players	Level 6	12	Registered
Elective	117436 Provide support services to victims	Level 6	15	Registered
Elective	117438 Inform policy	Level 6	15	Registered
Fundamental	7866 Plan, organise and monitor work in own area of responsibility	Level 5	3	Reregistered
Fundamental	119505 Apply fundamental legal concepts, principles, theories and values within a paralegal sector	Level 5	20	Draft - Prep for P Comment
Fundamental	116108 Fundamentals of effective communication skills in legal practice	Level 6	6	Registered





## SOUTH AFRICAN QUALIFICATIONS AUTHORITY

### QUALIFICATION:

#### National Certificate: Paralegal Practice

SAQA QUAL ID	QUALIFICATION TITLE		
49597	National Certificate: Paralegal Practice		
SGB NAME	NSB 08	PROVIDER NAME	
SGB for Legal Education and Training	Law, Military Science and Security		
QUAL TYPE	FIELD	SUBFIELD	
National Certificate	Law, Military Science and Security	Justice in Society	
ABET BAND	MINIMUM CREDITS	NQF LEVEL	QUALIFICATION CLASS
Undefined	125	Level 5	Regular-Unit Stds Based

### PURPOSE AND RATIONALE OF THE QUALIFICATION

#### Purpose:

The purpose of the qualification is to provide the qualifying learner with a basic knowledge and understanding of the South African legal system, fundamental laws, their application and social context so as to enable the learner to provide supervised support and assistance in a paralegal environment.

#### Qualifying learners will be able to:

- > Apply fundamental knowledge and understanding of law to a specific problem within the South African legal context.
- > Apply appropriate technology in order to conduct legal research on behalf of a legal or paralegal practitioner.
- > Communicate with internal and external clients in a paralegal or legal workplace.
- > Guide and refer clients in a paralegal context.
- > Assist in solving problems in a paralegal context by working in a team and individually.
- > Provide administrative and organisational support in an office environment.
- > Exercise ethical conduct, values and professionalism when dealing with all clients.

This qualification equips learners to make a meaningful contribution to South Africa's constitutional democracy by enhancing access to justice and promoting economic and social transformation.

#### Rationale:

This qualification is meant to prepare qualifying learners for supervised practice as paralegal assistants in all sectors of the industry, which includes:

- > Community-based paralegal Advice Offices.
- > Non-governmental organisations.
- > Public institutions.
- > Commercial institutions.
- > Private practices.

Paralegal assistants play an important role in providing support services to legal and paralegal practitioners; as well as limited assistance to members of the public. This results in a greater capacity to address the growing social demand for legal services and limited legal assistance as South Africans embrace democracy and seek to protect their rights.

This qualification will produce qualified and competent assistants to ensure that primary legal services are more accessible and affordable to the public. It includes legal, administrative and social knowledge and skills; although the emphasis is on providing support or supervised practice. It intends to equip the learner with the necessary life skills and has an integrated approach on critical cross-field outcomes. This certificate establishes minimum standards and contributes to quality service provision; as a result communities will receive assistance in compliance with ethical and professional standards.

This qualification will provide a career-path for those qualifying learners intending to further their studies in all sectors of the paralegal or legal profession. The portable unit standard format allows specific unit standards to contribute to qualifications in the legal, development, public administration and commercial fields. This qualification will facilitate the accumulation of credits through institutionalised and workplace learning. The qualification also provides learners who have gained relevant experience in the workplace with an opportunity to gain credits through a RPL process.

### **RECOGNIZE PREVIOUS LEARNING?**

Y

### **LEARNING ASSUMED TO BE IN PLACE**

It is assumed that learners embarking on learning towards this qualification will already have acquired the ability to:

- > Communicate at NQF level 4.
- > Apply numeracy skills at NQF level 4.
- > Apply mathematical skills at NQF level 4.
- > Apply computer skills at NQF level 3.

Recognition of prior learning:

This qualification can be achieved wholly or in part through recognition of prior learning, which where necessary, must be contextualised in terms of fundamental law and the requisite administrative support skills.

Evidence can be presented in a variety of forms, including international or previous local qualifications, reports, testimonials mentioning functions performed, work records, portfolios, videos of practice and performance records.

All such evidence should be judged according to the general principles of assessment described in the notes to assessors.

### **QUALIFICATION RULES**

The qualification must include at least one level 5 elective.

### **EXIT LEVEL OUTCOMES**

The qualifying learner will be able to:

1. Apply fundamental knowledge and understanding of law to a specific problem within the South African legal context.
2. Apply appropriate technology in order to conduct legal research on behalf of a legal or paralegal practitioner.
3. Communicate with internal and external clients in a paralegal or legal workplace.
  - > Range: Communication refers to both written and oral communication.
4. Guide and refer clients in a paralegal context.
5. Assist in solving problems in a paralegal context by working in a team and individually
6. Provide administrative and organisational support in an office environment.
7. Exercise ethical conduct, values and professionalism when dealing with internal and external clients.

Critical cross- field outcomes:

- > Identify and solve problems in which responses display that responsible decisions, using critical thinking, have been made.
- > Work effectively with others as a member of a team, organisation or legal community.
- > Organise and manage the learner and the learner's activities responsibly and effectively.
- > Collect, analyse, organise and critically evaluate information.
- > Communicate effectively using visual, mathematical, and language skills in the modes of written and oral presentation.
- > Use technology effectively and responsibly.
- > Demonstrate an understanding of the world as a set of related systems by recognising that problem-solving in the legal and paralegal context does not exist in isolation.
- > Demonstrate an awareness of their role in participating as responsible citizens in the life of local, national and global communities.
- > Demonstrate an awareness of their role in generating sensitivity to diversity and culture across a range of social contexts.

Examples of specific assessment of the above Critical Cross-Field Outcomes are described in each Unit Standard.

### **ASSOCIATED ASSESSMENT CRITERIA**

For award of the whole qualification, candidates must achieve the required number of credits as well as the criteria specified for integrated assessment. Competence will be evident when:

1:

- > Relevant facts within a specific problem are identified.
- > Relevant fundamental law applicable to a specific problem is indicated.
- > Options for specific problems from fundamental law are explained.
- > Problems that fall outside fundamental law are recognised.

2:

- > Legal related software is used within paralegal administrative environment.
- > Appropriate technology for legal research is applied.
- > Relevant sources of legal information are identified.
- > Legal research is conducted.
- > Research findings are appropriately presented to legal or paralegal practitioner.

3:

- > Relevant law is communicated to the client.
- > Relevant legal procedures are communicated to the client.
- > Appropriate legal or paralegal solutions are communicated to the client.
- > Support and assistance is provided to principal.

4:

- > Problems are defined and related solutions are identified.
- > Information services are provided to clients in time.
- > Support services are provided to clients in time.
- > Range: Support services also include referral to appropriate practitioners with relevant follow up.

5:

- > Sources of South African law and other selected subjects or laws are examined to identify the relevant legal principles.
- > Options to problems are pursued according to the relevant legal principles.

6:

- > Payments are processed in accordance with the organisation's policies and procedures.
- > Records are kept and maintained in accordance with the organisation's policies and procedures.
- > Administrative systems are implemented in accordance with the organisation's policies and procedures.

7:

- > The concept of accountability is understood.
- > Confidentiality of clients is maintained.
- > Ethical and professional principles are demonstrated when assisting clients.
- > The principles of integrity and honesty are understood.

**Integrated assessment:**

Applied competence (practical, foundational and reflexive competencies with regard to legal administrative and social knowledge and skills) of this qualification will be achieved if a candidate can integrate the various unit standard outcomes to be able to perform as a Paralegal Assistant in any of the paralegal sectors.

Ongoing formative assessment is required so that learners are given feedback on their progress in the achievement of specific learning outcomes. Summative assessment is concerned with the judgement of the learning in relation to the exit level outcomes of the qualification, which tests the learner's ability to integrate legal administrative and social knowledge and skills and paralegal values. The assessment methods must include observation (e.g. during client referral), product evaluation (e.g. research report) and questioning (oral and or written) to provide sufficient opportunity to the learner to demonstrate applied competence.

Integrated assessment at the level of this qualification provides an opportunity for learners to show they are able to integrate concepts, ideas, skills, values and actions across unit standards to achieve competence that is grounded in and coherent in relation to the purpose of the qualification. An example would be to assess the guidance and referral of clients.

Integrated assessment must judge not only the quality of the observable performance but also the thinking and understanding that underpins it. Assessment tools must also encourage learners to give an account of the thinking and decision-making that forms the basis for their demonstrated performance. An integrated mix of task-orientated and theoretical assessment tools should be used with the ultimate focus being on the assessment of applied competence.

In other words, the assessors must use a range of tools to test demonstrated competence in a practical situation (e.g. simulation or learnership on (para)legal practitioner support) as well as oral or written examination (on application of fundamental legal knowledge), that integrates the assessment of all specific outcomes for all the unit standards.

Assessment should ensure that all specific outcomes, embedded knowledge and critical cross-field outcomes are evaluated. The assessment of the critical cross-field outcomes should be integrated with the assessment of specific outcomes and embedded knowledge.

**INTERNATIONAL COMPARABILITY**

The National Para-Legal Institute of South Africa (NPI-SA), a convenor of the Para-Legal Working Group of the SGB for Legal Education and Training, conducted an internet-based survey to determine international comparability of this certificate.

The survey was conducted among leaders of various Para-Legal associations, service providers and Para-Legal learners in the different countries. Research articles on paralegals and paralegal education were also examined. Finally, specific qualifications were compared.

The survey results reveal that very few countries have certificate level qualifications for paralegal assistants. Where such qualifications exist they cater for a specific sector and do not integrate legal knowledge with paralegal and administrative skills.

South Africa is unique in seeking to address the needs of paralegal assistants working in all sectors. International comparability was tested in the following countries:

**United Kingdom:**

1. The Intermediate Award in Developing Information, Advice and Guidance Skills compares favourably with the certificate in terms of the inclusion of paralegal and administrative skills. It includes unit standards on:

- > Information, Advice and Guidance in Practice.
- > Interaction Skills.
- > Networking and Referral.
- > Managing Information.
- > Information, Advice and Guidance in context.

2. The ILEX Paralegal Programme Legal Secretaries Certificate was compared with this qualification. It compares favourably in terms of the administrative, communication, client care skills and legal technology skills included. The ILEX certificate does not include any legal knowledge courses.

3. The ILEX Paralegal Programme level 2 Certificate in Vocational Paralegal Studies was compared with



this qualification. It contains courses on the legal environment, legal principles and civil litigation. It does not contain administrative or paralegal skills.

### ARTICULATION OPTIONS

Learners who have achieved the Certificate in Paralegal Practice will have access to the Diploma in Paralegal Practice.

This qualification articulates horizontally with the following qualifications:

- > National Diploma - Service Management (Court Management).
- > National Certificate - Mission Administration.

Competence in individual Unit Standards will be retained by the learner who exits the qualification before completion.

### MODERATION OPTIONS

Moderation must include both internal and external moderation of assessments. Moderation of assessments will be overseen by the relevant ETQA according to the moderation guidelines and agreed ETQA procedures. This qualification can be internally assessed by assessors of the provider and moderated by a moderator registered by the relevant ETQA. Moderation shall comply with SAQA requirements.

Anyone assessing a learner or moderating the assessment of a learner against this qualification or its unit standards must be registered as an assessor with the relevant ETQA.

### CRITERIA FOR THE REGISTRATION OF ASSESSORS

Assessors for this qualification will hold a level 6 qualification in law or possess the technical expertise to achieve this qualification and have worked as a paralegal practitioner for at least 5 years.

Additional requirements for assessors may be specified in each unit standard.

### NOTES

N/A

### UNIT STANDARDS

*(Note: A blank space after this line means that the qualification is not based on Unit Standards.)*

	UNIT STANDARD ID AND TITLE	LEVEL	CREDITS	STATUS
Core	7865 Improve service to customers	Level 5	6	Reregistered
Core	8663 Plan and conduct a research project	Level 5	6	Reregistered
Core	110531 Plan, organise and control the day-to-day administration of an office support function	Level 5	4	Registered
Core	115823 Gather and manage information for decision-making	Level 5	5	Registered
Core	115855 Create, maintain and update record keeping systems	Level 5	5	Registered
Core	119503 Demonstrate an understanding of civil and criminal procedure in courts and other fora	Level 5	20	Draft - Prep for P Comment
Core	119508 Demonstrate an understanding of South African law and the legal system with specific emphasis on Paralegalism	Level 5	15	Draft - Prep for P Comment
Core	119509 Guide and refer clients in terms of legal enquiries	Level 5	10	Draft - Prep for P Comment
Core	116104 Use technology effectively in the practice of law	Level 6	6	Registered
Elective	13948 Negotiate an agreement or deal in an authentic work situation	Level 4	5	Registered
Elective	14646 Demonstrate an understanding of the human rights contained in the bill of rights	Level 4	12	Registered
Elective	110055 Facilitate learning in development practice	Level 4	14	Registered
Elective	114478 Conduct basic lay counselling in a structured environment	Level 4	15	Registered
Elective	114738 Perform financial planning and control functions for a small business	Level 4	6	Registered
Elective	13484 Perform successful event administration	Level 5	8	Reregistered
Elective	13648 Apply appropriate social protocols in the workplace and community	Level 5	4	Registered
Elective	13925 Present information in a public setting	Level 5	5	Registered

Elective	15093 Demonstrate insight into democracy as a form of governance and its implications for a diverse society	Level 5	5	Registered
Elective	119510 Apply fundamental concepts, theories and related values of a selected subject area	Level 5	15	Draft - Prep for P Comment
Fundamental	8647 Apply workplace communication skills	Level 5	10	Reregistered
Fundamental	11994 Monitor, reflect and improve on own performance	Level 5	3	Registered
Fundamental	119505 Apply fundamental legal concepts, principles, theories and values within a paralegal sector	Level 5	20	Draft - Prep for P Comment



## SOUTH AFRICAN QUALIFICATIONS AUTHORITY

### UNIT STANDARD:

**Advise and counsel clients in terms of social or legal problems**

SAQA US ID		UNIT STANDARD TITLE	
119499		Advise and counsel clients in terms of social or legal problems	
SGB NAME		NSB 08	PROVIDER NAME
SGB for Legal Education and Training		Law, Military Science and Security	
UNIT STANDARD TYPE		FIELD DESCRIPTION	SUBFIELD DESCRIPTION
Regular		Law, Military Science and Security	Justice in Society
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	10	Level 5	Regular

#### **SPECIFIC OUTCOME 1**

Set-up a structured environment conducive to counseling.

#### **SPECIFIC OUTCOME 2**

Establish rapport with the client.

#### **SPECIFIC OUTCOME 3**

Client's needs are identified in terms of a social or legal problem.

#### **SPECIFIC OUTCOME 4**

Facilitate client's decision-making in terms of a social or legal problem.

#### **SPECIFIC OUTCOME 5**

Refer the client in terms of a social or legal problem.



## SOUTH AFRICAN QUALIFICATIONS AUTHORITY

### UNIT STANDARD:

**Apply advanced concepts, theories and related values of a selected subject area**

SAQA US ID		UNIT STANDARD TITLE	
119501		Apply advanced concepts, theories and related values of a selected subject area	
SGB NAME		NSB 08	PROVIDER NAME
SGB for Legal Education and Training		Law, Military Science and Security	
UNIT STANDARD TYPE		FIELD DESCRIPTION	SUBFIELD DESCRIPTION
Regular		Law, Military Science and Security	Justice in Society
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	15	Level 5	Regular

#### **SPECIFIC OUTCOME 1**

Demonstrate knowledge of advanced concepts, theories and values within the selected subject area.

#### **SPECIFIC OUTCOME 2**

Demonstrate an understanding of the way in which issues within the selected subject area impact on contemporary society.

#### **SPECIFIC OUTCOME 3**

Apply knowledge and understanding of the selected subject area in order to solve complex problems.





## SOUTH AFRICAN QUALIFICATIONS AUTHORITY

### UNIT STANDARD:

**Apply advanced legal concepts, principles, theories and values of specialised law within a paralegal sector**

SAQA US ID	UNIT STANDARD TITLE		
119507	Apply advanced legal concepts, principles, theories and values of specialised law within a paralegal sector		
SGB NAME	NSB 08	PROVIDER NAME	
SGB for Legal Education and Training	Law, Military Science and Security		
UNIT STANDARD TYPE	FIELD DESCRIPTION	SUBFIELD DESCRIPTION	
Regular	Law, Military Science and Security	Justice in Society	
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	20	Level 5	Regular

#### **SPECIFIC OUTCOME 1**

Demonstrate advanced knowledge and understanding of specialised law within the South African legal context.

#### **SPECIFIC OUTCOME 2**

Analyse specialised law in terms of contemporary social context.

#### **SPECIFIC OUTCOME 3**

Apply advanced understanding of specialised law in order to solve problems.

#### **SPECIFIC OUTCOME 4**

Recommend appropriate solutions for problems to client.



## SOUTH AFRICAN QUALIFICATIONS AUTHORITY

### UNIT STANDARD:

**Apply advanced legal concepts, principles, theories and values within a paralegal sector**

SAQA US ID		UNIT STANDARD TITLE	
119502		Apply advanced legal concepts, principles, theories and values within a paralegal sector	
SGB NAME		NSB 08	PROVIDER NAME
SGB for Legal Education and Training		Law, Military Science and Security	
UNIT STANDARD TYPE		FIELD DESCRIPTION	SUBFIELD DESCRIPTION
Regular		Law, Military Science and Security	Justice in Society
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	20	Level 5	Regular

#### **SPECIFIC OUTCOME 1**

Demonstrate advanced knowledge and understanding of relevant law within the South African legal context.

#### **SPECIFIC OUTCOME 2**

Analyse the relevant law in terms of contemporary social context.

#### **SPECIFIC OUTCOME 3**

Apply advanced understanding of relevant law in order to solve problems.

#### **SPECIFIC OUTCOME 4**

Recommend appropriate solutions for problems to client.

#### **SPECIFIC OUTCOME 5**

Supervise an assistant in a paralegal sector.



## SOUTH AFRICAN QUALIFICATIONS AUTHORITY

### UNIT STANDARD:

**Apply fundamental concepts, theories and related values of a selected subject area**

SAQA US ID		UNIT STANDARD TITLE	
119510		Apply fundamental concepts, theories and related values of a selected subject area	
SGB NAME		NSB 08	PROVIDER NAME
SGB for Legal Education and Training		Law, Military Science and Security	
UNIT STANDARD TYPE		FIELD DESCRIPTION	SUBFIELD DESCRIPTION
Regular		Law, Military Science and Security	Justice in Society
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	15	Level 5	Regular

#### **SPECIFIC OUTCOME 1**

Demonstrate knowledge of fundamental concepts, theories and values within the selected subject area.

#### **SPECIFIC OUTCOME 2**

Demonstrate an understanding of the way in which issues within the selected subject area impact on contemporary society.

#### **SPECIFIC OUTCOME 3**

Apply knowledge and understanding of the selected subject area in order to solve simple problems.



## SOUTH AFRICAN QUALIFICATIONS AUTHORITY

### UNIT STANDARD:

Apply fundamental legal concepts, principles, theories and values within a paralegal sector

SAQA US ID	UNIT STANDARD TITLE		
119505	Apply fundamental legal concepts, principles, theories and values within a paralegal sector		
SGB NAME	NSB 08	PROVIDER NAME	
SGB for Legal Education and Training	Law, Military Science and Security		
UNIT STANDARD TYPE	FIELD DESCRIPTION	SUBFIELD DESCRIPTION	
Regular	Law, Military Science and Security	Justice in Society	
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	20	Level 5	Regular

#### SPECIFIC OUTCOME 1

Demonstrate knowledge and understanding of relevant law within the South African legal context.

#### SPECIFIC OUTCOME 2

Discuss relevant law in terms of contemporary social context.

#### SPECIFIC OUTCOME 3

Apply knowledge and understanding of relevant law in terms of a given scenario.





## SOUTH AFRICAN QUALIFICATIONS AUTHORITY

### UNIT STANDARD:

**Apply legal administrative and alternative dispute resolution procedures in a paralegal context**

SAQA US ID	UNIT STANDARD TITLE		
119506	Apply legal administrative and alternative dispute resolution procedures in a paralegal context		
SGB NAME	NSB 08	PROVIDER NAME	
SGB for Legal Education and Training	Law, Military Science and Security		
UNIT STANDARD TYPE	FIELD DESCRIPTION	SUBFIELD DESCRIPTION	
Regular	Law, Military Science and Security	Justice in Society	
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	10	Level 5	Regular

#### **SPECIFIC OUTCOME 1**

Apply legal administrative and alternative dispute resolution procedures in a paralegal context.

#### **SPECIFIC OUTCOME 2**

Describe alternative dispute resolutions.

#### **SPECIFIC OUTCOME 3**

Apply the principles of negotiation in a paralegal context.

#### **SPECIFIC OUTCOME 4**

Apply the principles of mediation and conciliation in a paralegal context.

#### **SPECIFIC OUTCOME 5**

Apply the principles of arbitration in a paralegal context.

#### **SPECIFIC OUTCOME 6**

Refer a client to an appropriate practitioner outside the paralegal context.



## SOUTH AFRICAN QUALIFICATIONS AUTHORITY

### UNIT STANDARD:

#### Conduct research in a paralegal context

SAQA US ID		UNIT STANDARD TITLE	
119500		Conduct research in a paralegal context	
SGB NAME		NSB 08	PROVIDER NAME
SGB for Legal Education and Training		Law, Military Science and Security	
UNIT STANDARD TYPE		FIELD DESCRIPTION	SUBFIELD DESCRIPTION
Regular		Law, Military Science and Security	Justice in Society
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	10	Level 5	Regular

#### **SPECIFIC OUTCOME 1**

Collect information for research in a practical paralegal context.

#### **SPECIFIC OUTCOME 2**

Analyse information for research in a practical paralegal context.

#### **SPECIFIC OUTCOME 3**

Present report of research findings based on analysed information.



## SOUTH AFRICAN QUALIFICATIONS AUTHORITY

### UNIT STANDARD:

**Demonstrate an understanding of South African law and the legal system with specific emphasis on Paralegalism**

SAQA US ID		UNIT STANDARD TITLE	
119508		Demonstrate an understanding of South African law and the legal system with specific emphasis on Paralegalism	
SGB NAME		NSB 08	PROVIDER NAME
SGB for Legal Education and Training		Law, Military Science and Security	
UNIT STANDARD TYPE		FIELD DESCRIPTION	SUBFIELD DESCRIPTION
Regular		Law, Military Science and Security	Justice in Society
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	15	Level 5	Regular

#### **SPECIFIC OUTCOME 1**

Explain how law in general and South African Law in particular evolved.

#### **SPECIFIC OUTCOME 2**

Explain the different divisions of law.

#### **SPECIFIC OUTCOME 3**

Explain the nature of the sources of South African law.

#### **SPECIFIC OUTCOME 4**

Display a knowledge and understanding of the hierarchy, composition and function of the courts in South Africa.

#### **SPECIFIC OUTCOME 5**

Explain the concept of judicial precedent as a source of law and apply it to the South African court structure.

#### **SPECIFIC OUTCOME 6**

Discuss legal philosophy and its impact on the South African legal system and the practitioner.

#### **SPECIFIC OUTCOME 7**

Discuss the history and role of paralegals in the South African legal system.



## SOUTH AFRICAN QUALIFICATIONS AUTHORITY

### UNIT STANDARD:

**Demonstrate an understanding of civil and criminal procedure in courts and other fora**

SAQA US ID		UNIT STANDARD TITLE	
119503		Demonstrate an understanding of civil and criminal procedure in courts and other fora	
SGB NAME		NSB 08	PROVIDER NAME
SGB for Legal Education and Training		Law, Military Science and Security	
UNIT STANDARD TYPE		FIELD DESCRIPTION	SUBFIELD DESCRIPTION
Regular		Law, Military Science and Security	Justice in Society
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	20	Level 5	Regular

#### **SPECIFIC OUTCOME 1**

Explain how formal law interacts with other areas of law within the South African legal framework.

#### **SPECIFIC OUTCOME 2**

Apply information from the sources of South African civil and criminal procedure to a given scenario.

#### **SPECIFIC OUTCOME 3**

Identify the appropriate forum for the resolution of civil and criminal matters within the South African legal context.

#### **SPECIFIC OUTCOME 4**

Demonstrate knowledge and understanding of the procedure of civil and criminal matters in a selected court or forum.

#### **SPECIFIC OUTCOME 5**

Demonstrate knowledge of the laws of evidence in civil and criminal cases.





## SOUTH AFRICAN QUALIFICATIONS AUTHORITY

### UNIT STANDARD:

Guide and refer clients in terms of legal enquiries

SAQA US ID	UNIT STANDARD TITLE		
119509	Guide and refer clients in terms of legal enquiries		
SGB NAME	NSB 08	PROVIDER NAME	
SGB for Legal Education and Training	Law, Military Science and Security		
UNIT STANDARD TYPE	FIELD DESCRIPTION	SUBFIELD DESCRIPTION	
Regular	Law, Military Science and Security	Justice in Society	
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	10	Level 5	Regular

#### SPECIFIC OUTCOME 1

Interview the client to determine the nature of the enquiry within the South African legal framework.

#### SPECIFIC OUTCOME 2

Source information in order to assist the client with the enquiry.

#### SPECIFIC OUTCOME 3

Communicate information to the client in order to assist with the enquiry in a paralegal context.

#### SPECIFIC OUTCOME 4

Refer the client in terms of the enquiry.



## SOUTH AFRICAN QUALIFICATIONS AUTHORITY

### UNIT STANDARD:

#### Represent clients within a paralegal context

SAQA US ID	UNIT STANDARD TITLE		
119504	Represent clients within a paralegal context		
SGB NAME	NSB 08	PROVIDER NAME	
SGB for Legal Education and Training	Law, Military Science and Security		
UNIT STANDARD TYPE	FIELD DESCRIPTION	SUBFIELD DESCRIPTION	
Regular	Law, Military Science and Security	Justice in Society	
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	10	Level 5	Regular

#### **SPECIFIC OUTCOME 1**

Identify issues for discussion, consultation, negotiation or advocacy for representation of clients in a paralegal context.

#### **SPECIFIC OUTCOME 2**

Prepare to participate in relevant forum within a paralegal context.

#### **SPECIFIC OUTCOME 3**

Represent client in relevant forum within a paralegal context.

#### **SPECIFIC OUTCOME 4**

Provide feedback to client and role-players.

No. 336

8 April 2005

Established in terms of Act 58 of 1995**SOUTH AFRICAN QUALIFICATIONS AUTHORITY (SAQA)**

In accordance with regulation 24(c) of the National Standards Bodies Regulations of 28 March 1998, the Standards Generating Body (SGB) for

**Radiation Protection**

Registered by **NSB 10, Physical, Mathematical, Computer and Life Sciences** publishes the following qualification and unit standards for public comment.

This notice contains the titles, fields, sub-fields, NQF levels, credits, and purpose of the qualification and unit standards. The qualification and unit standards can be accessed via the SAQA web-site at [www.saga.org.za](http://www.saga.org.za). Copies may also be obtained from the Directorate of Standards Setting and Development at the SAQA offices, Hatfield Forum West, 1067 Arcadia Street, Hatfield.

Comment on the qualification and unit standards should reach SAQA at the address *below and no later than 7 May 2005*. All correspondence should be marked **Standards Setting – SGB Radiation Protection** and addressed to

The Director: Standards Setting and Development  
SAQA

Attention: Mr. E Brown  
Postnet Suite 248  
Private Bag X06  
Waterkloof  
0145

or faxed to 012 – 431 5144  
e-mail: [ebrown@saqa.co.za](mailto:ebrown@saqa.co.za)

  
DUGMORE MPHUTHING  
ACTING DIRECTOR: STANDARDS SETTING AND DEVELOPMENT



## SOUTH AFRICAN QUALIFICATIONS AUTHORITY

### QUALIFICATION:

#### *National Certificate: Radiation Monitoring*

SAQA QUAL ID		QUALIFICATION TITLE	
49596		National Certificate: Radiation Monitoring	
SGB NAME		NSB 10	PROVIDER NAME
SGB for Radiation Protection		Physical, Mathematical, Computer and Life Sciences	
QUAL TYPE		FIELD	SUBFIELD
National Certificate		Physical, Mathematical, Computer and Life Sciences	Physical Sciences
ABET BAND	MINIMUM CREDITS	NQF LEVEL	QUALIFICATION CLASS
Undefined	120	Level 3	Regular-Unit Stds Based

#### **PURPOSE AND RATIONALE OF THE QUALIFICATION**

Qualified learners are able to take appropriate action, given a set of prescribed procedures, and are expected to be able to do this during normal and emergency operations. They participate in programs for radiation protection of workers, radiation protection of the public through control of radioactive discharges, waste management, and transport of radioactive materials. They have an understanding of radiation monitoring concepts and/or are able to work in areas of radiation protection. Finally, this qualification has been developed to assist with professionalisation across the radiation protection sector. It is intended to allow qualified learners to gain membership of registered professional bodies in the radiation protection industry.

The qualification is aimed at providing a nationally recognised qualification in the radiation protection environment, and at improving professional standards within the discipline.

The unit standards in this qualification will allow vertical and horizontal progression and mobility to obtain other qualifications and competencies credited on the National Qualifications Framework. Achievement of the elective unit standards allow for progression and career pathing into specialist areas within radiation protection. The qualification will make provision for the movement between different sub-disciplines of radiation protection.

A learner who has achieved this qualification is competent to perform radiation protection monitoring functions. Qualified learners are capable of:

- > Communicating in a variety of ways in the radiation sector
- > Using mathematics during radiation monitoring activities
- > Selecting radiation and contaminant measurement instruments for specific contexts
- > Monitoring radiation and contaminants according to specified requirements
- > Managing own workplace relations for optimal productivity
- > Adhering to radiation protection measures according to given procedures

In addition, the elective component of the qualification is designed to ensure flexibility, for learners to access different career paths that are related to radiation monitoring, in the areas of measurement, control and instrumentation, occupational safety, hygiene and environment, project management, nuclear power plant operation, fossil power plant process control, power plant auxiliary systems operation, and wastewater reticulation services.

#### **Rationale**

This qualification reflects the workplace-based and broader environmental needs of the radiation protection sector that are expressed by employers, employees and society at large for both current and future purposes. It allows learners employed in the radiation protection field to participate in further learning in the

areas of implementation and maintenance of radiological control programmes, standards development, assessment and programme design, and to perform relevant roles in the broader radiation protection environment.

Target learners include mainly helpers in the radiation protection field, as well as medical professionals, waste disposal workers, and industrial radiographers, and everyone who wishes to pursue a career in radiation protection, health and safety and physical sciences sectors. Also, achieving these competencies will impact on members of the public who are protected against ionising radiation by gathering data. In the same manner, learners achieving this qualification will contribute to the establishment and maintenance of radiologically safe workplaces and environments. This National Certificate is intended to be an entry-level qualification, at the Further Education band, in the area of radiation protection. It aims to enhance readiness for further learning in radiation protection and related fields at the Further Education level, as well as providing for initial employment in the radiation protection field.

Learners come from schooling or the workplace and can be with or without school-based learning achievements. One of the most important needs for this qualification is to provide recognition of prior learning. There are currently no unit standards based registered qualifications for radiation protection monitoring. Training is currently not provided against nationally recognised qualifications based on unit standards, which this qualification will be addressing. People with workplace experience in the areas covered by this qualification will now be allowed to request assessment and get recognition for prior learning. The qualification is internationally comparable and improved competence in this area will improve South Africa's ability to compete. Based on legal requirements for facilities, employees are appointed to work in this area, and, therefore, by implication, appointment of qualified learners will ensure that they meet the requirements for competence.

Qualified learners are employed for surveying radiation. There are known health risks, as exposure to radiation is a known carcinogen causing cancers and illness. Environment and political sensitivity is required and the sector is under environmental and political pressure to ensure good practice in terms of occupational health, safety and the environment. International standards are currently stricter in terms of allowable levels of radiation than in South Africa. Prior to the 1980s, the area of employment was closed to specific race groups. This qualification will improve access to employment and provide a formal qualification for experience, with the resulting access to further learning and career pathways.

The qualification is designed to:

- > Provide qualified learners with an entry into the field of basic radiation monitoring
- > Prepare qualified learners for initial employment in the radiation protection industry
- > Allow many of the listed unit standards to be used in learnership schemes in the radiation protection sector, as well as other sectors where radiation monitoring is a key requirement
- > Provide a qualification for people who are pursuing a career in the radiation protection fields.

#### **RECOGNIZE PREVIOUS LEARNING?**

N

#### **LEARNING ASSUMED TO BE IN PLACE**

The qualification design assumes that learners are already competent at:

- > NQF Level 2 Mathematic Literacy
- > NQF Level 2 Communication
- > Balancing constitutional and legal rights of individuals with the competence to legally infringe those rights in the service of maintaining a safe and secure society
- > Natural and Physical Sciences at NQF Level 2.

#### **Recognition of Prior Learning (RPL)**

This qualification can be achieved wholly, or in part, through recognition of prior learning. Evidence can be presented in a variety of forms, including previous international or local qualifications, reports, testimonials, mentoring, functions performed, portfolios, work records and performance records. As such, evidence should be judged according to the general principles of assessment described in the notes to assessors below. Learners who have met the requirements of any Unit Standard that forms part of this qualification may apply for recognition of prior learning to the relevant Education and Training Quality Assurance body (ETQA). The applicant must be assessed against the specific outcomes and with the assessment criteria for the relevant Unit Standards. A qualification will be awarded should a learner demonstrate that the exit level outcomes of the qualification have been attained.



**QUALIFICATION RULES**

All the Fundamental Component Unit Standards are compulsory (36 credits).

All the Core Component Unit Standards are compulsory (62 credits).

For the Elective Component learners are required to attain at least 22 credits out of the available 99 credits.

**EXIT LEVEL OUTCOMES**

1. Communicate in a variety of ways regarding radiation monitoring
2. Obtain radiation and contaminant measurement instruments appropriate for specific contexts
3. Monitor radiation and contaminants according to specified requirements
4. Adhere to radiation protection measures according to given procedures
5. Managing own relations for optimal productivity

**ASSOCIATED ASSESSMENT CRITERIA**

1.
  - > Completion of appropriate documentation meet specified requirements  
Range: documentation includes work permits, clearance certificates, recording of pre- and post-operational monitoring results, recording of personnel records regarding dosimetry, etc.
  - > Communication is appropriate for specific audiences and contexts
  - > Reporting regarding radiation instrument testing and monitoring of radiation and contaminants meets specified requirements
2.
  - Range: Instruments are portable hand-held, bench top instruments, and not in-plant/fixed installations; instruments refers also to equipment
  - > Instruments selected are appropriate for the location of, type of and reason/purpose for measurement
  - > Instruments are handled safely and according to principles of operation
  - > Pre and post operational instrument testing meets specified operational, legal and safety, health and environmental requirements
  - Range: operational requirements relate to the use of sources to check instruments, checking reading range acceptability, confirming instrument setting correctness, applying calibration/correction factors such as efficiency calculations, conversions etc. to instrument readings
3.
  - Range: radiation, surface contamination, airborne contamination (inc. radon), radioactive waste, environmental samples such as grass, water, air etc. are included in monitoring
  - > Number bases and measurement units are used correctly when monitoring radiation and contaminants
  - > Workplace areas are identified correctly according to given area classification systems
  - Range: identification includes mapping, area classification, and reasons for classification)
  - > Surveys are conducted according to specified procedures
  - > Hazardous conditions are accurately identified
  - > Results obtained during monitoring are verifiable
  - > Monitoring take place in the correct locations
  - > Samples are taken according to procedures
  - > Handling of samples prevents contamination
  - > Recording, storage and handover of results to relevant persons meet specified procedural requirements
4.
  - > Requirements of specified radiation protection programs, procedures, and operations are met
  - > Occurrences are identified and reported according to specified procedures
  - > Radiation protection measures are enforced at all times within own area of responsibility
  - > Segregation and categorisation of radioactive and non radioactive materials is based on specified activity limits in accordance with specified standards
  - > Radioactive materials handling meets specified requirements
  - > Control of personal dosimetry meets specified requirements
5.
  - > Problem solving techniques are justified in terms of specific contexts
  - > Techniques employed to manage stress are justified in terms of the causes of stress
  - > Explanation of diversity management meets given criteria

**Integrated assessment**

The assessment criteria in the unit standards are performance-based, assessing applied competence of

radiation monitoring practitioners, rather than only underpinning knowledge, or only skills. The Critical Cross-Field Outcomes are also achieved in the unit standards. In addition to the competence assessed to achieve the unit standards, learners must demonstrate that they can achieve the outcomes in an integrated manner. They must deal effectively with different and random demands related to radiation monitoring practitioner occupational and learning contexts, to qualify. Assessment approaches used should be appropriate for assessing applied competence of radiation monitoring practitioners. Integrated assessment is meaningful if there are clear relationships between the purpose statement, exit level outcomes and integrated assessment of this qualification.

Learners who qualify must be able to integrate concepts, ideas and behaviours across unit Standards to achieve the purpose of the Qualification. Evidence (as specified in the associated assessment criteria) is required that the learner is able to achieve the Exit Level Outcomes of the qualification as a whole and in an integrated way, and thus its purpose, at the time of the award of the qualification.

Evidence of integration may be presented by learners when being assessed against the unit standards, and separate assessment for integration may not be necessary. Workplace experience can be recognised when assessing towards this qualification. Integrated assessment should include observable performance as well as the quality of thinking behind such performance. Formative assessment can be employed during learning towards the unit standards and during integration to achieve exit level outcomes, to ensure that integration takes place when summative assessment is employed.

The applied competence (practical, foundational and reflective competencies) of this qualification will be achieved if a learner is able to achieve all exit level outcomes of the qualification. The identification and solving of known problems, team work, organising self, using of data, implication of actions and reactions in the world as a set of related systems must be assessed during any combination of practical, foundational and reflexive competencies assessment methods and tools to determine the whole person development and integration of applied knowledge and skills.

Certain exit level outcomes are measurable and verifiable through assessment criteria assessed in one application. Applicable assessment tool(s) to establish the foundational, reflective and embedded knowledge to problem solving and application of the world as a set of related systems within the radiation protection environment. Competence will be assessed when conducting formative and summative assessment.

Development of the competencies may be through a combination of formal and informal learning, self-learning, training programmes and work-based application. The practical, applied, foundational and reflexive competencies demonstrated for the group of assessment criteria in this qualification, must prove that the whole competence is more than the sum of the parts of the competencies. Providers should conduct diagnostic and formative assessment. Formative, continuous and diagnostic assessments should also take place in the work place, if applicable. The learner should also be able to assess him or herself and determine readiness for a summative assessment against this qualification.

During integrated assessments the assessor should make use of formative and summative assessment methods and should assess combinations of practical, applied, foundational and reflexive competencies. Input to completing the Integrated Assessment typically makes use of combinations of the following assessment methods:

1. Time-constrained written examinations
2. Coursework Evaluations
3. Continuous Evaluation
4. Practical Evaluation
5. Evaluation of Portfolios of Evidence

The assessment criteria for formative assessment are described in the various unit standards. Formative assessment takes place during the process of learning and assessors should use a range of assessment methods and tools that support each other to assess total competence.

These tools include the following:

- > In-situ (on-the-job) observations
- > Role-play simulations
- > Structured group discussions
- > Knowledge tests, exams, case studies, projects, registers, logbooks, workbooks
- > Oral report backs (presentations)
- > Portfolios of evidence
- > Projects

- > Experiential learning
- > Working in teams
- > Scenario sketching

The assessment methods and/or tools used by the assessor must be fair in a sense that they do not hinder or advantage the learner, valid in a sense that they measure what they intend to measure, reliable in a sense that they are consistent and delivers the same output across a range of learners and practical in a sense that they take into account the available financial resources, facilities, equipment and time.

Summative assessment/terminal assessment is carried out at the end of the learning programme to assess the achievement of the learner. A detailed portfolio of evidence is required to prove the practical, applied and foundational competencies of the learner.

Assessors should keep the following general principles in mind when designing and conducting assessments:

- > Focus the initial assessment activities on gathering evidence in terms of the main outcomes expressed in the titles of the Unit Standards to ensure assessment is integrated rather than fragmented. Remember that the learners are declared competent in terms of the qualification purpose and exit level outcomes.
- > Where assessment across Unit Standard titles or at Unit Standard title level is unmanageable, then focus assessment around each specific outcome, or groups of specific outcomes. Take special note of the need for integrated assessment.
- > Make sure evidence is gathered across the entire range, wherever it applies.

In particular, assessors should assess that the learner demonstrates an ability to consider a range of options by:

- > Measuring the quality of the observed practical performance as well as the theory and underpinning knowledge.
- > Using methods that are varied to allow the learner to display thinking and decision making in the demonstration of practical performance.
- > Maintaining a balance between practical performance and theoretical assessment methods to ensure each is measured in accordance with the level of the qualification.
- > Taking into account that the relationship between practical and theoretical components is not fixed, but varies according to the type and level of qualification.

All assessments should be conducted in line with the following well-documented principles:

- > **Appropriate:** The method of assessment is suited to the performance being assessed.
- > **Fair:** The method of assessment does not present any barriers to achievements, which are not related to the evidence.
- > **Manage:** The methods used make for easily arranged cost-effective assessments that do not unduly interfere with learning.
- > **Integrate into work or learning:** Evidence collection is integrated into the work or learning process where this is appropriate and feasible.
- > **Valid:** The assessment focuses on the requirements laid down in the standards; i.e. the assessment is fit for purpose.
- > **Direct:** The activities in the assessment mirror the conditions of actual performance as close as possible.
- > **Authentic:** The assessor is satisfied that the work being assessed is attributable to the learner being assessed.
- > **Sufficient:** The evidence collected establishes that all criteria have been met and that performance to the required Standard can be repeated consistently.
- > **Systematic:** Planning and recording is sufficiently rigorous to ensure that assessment is fair.
- > **Open:** Learners can contribute to the planning and accumulation of evidence. Learners for assessment understand the assessment process and the criteria that apply.
- > **Consistent:** The same assessor would make the same judgement again in similar circumstances. The judgement made is similar than the judgement that would be made by other assessors

### **INTERNATIONAL COMPARABILITY**

Internationally, training in radiation protection and the safe use of radiation sources distinguishes between different types and levels of learning. The International Atomic Energy Agency identifies eight types of learners: qualified experts, radiation protection officers, workers, qualified operators, health professionals, managers, staff of regulatory bodies and emergency response personnel. The equivalent of this qualification is radiation protection officers and qualified operators. The main countries involved in radiation protection training internationally are the United States of America (USA) and Australia. In Africa, Ghana, Kenya, Zambia, Tanzania, and Nigeria are involved with radiation protection services and training. In Zambia, a radiation protection Diploma and Degree exists, both at a higher level than this qualification. Zambia also has a Radiation Protection Officer's Training Course, but information regarding this and other



African countries' courses was not available. South Africa is by far the most active country in Africa.

In Australia, training addresses all components contained in this qualification, namely, the nature of ionising radiations and their interactions, quantities (dose, dose rate, activity, half-life), measurements (monitoring, dosimetry, techniques), legal requirements, and principles (time, distance, shielding, and containment). Elective components include specialization regarding open sources (e.g. unsealed radioactive work), closed sources (e.g. industrial density gauge work), X-rays (e.g. security scanner work), construction (e.g. nuclear density gauges), and non destructive testing (e.g. Radiography).

Equivalent training in the USA is focused at a Higher Education level, in the form of continuing education. The courses address concepts such as atoms and nuclei, radiation, radiation units, biological effects of radiation, risk and protection, internal and external radiation protection, dose and exposures, contamination control, sampling, surveying and monitoring, handling and storage of radioactive materials, radioactive waste management, safety and contingency planning, record keeping and reporting. Most of these areas are all addressed, albeit at a less complex level, in the South African qualification. Most USA programs are University based.

### **ARTICULATION OPTIONS**

Vertical articulation is possible with the Further Education and Training Certificate: Radiation Protection NQF Level 4, Further Education and Training Certificate: Measurement, Control and Instrumentation NQF Level 4 (48919), National Certificate: Occupational Safety, Hygiene and Environment NQF Level 2 (48804), National Certificate: Generic Project Management NQF Level 4 (21160), National Certificate: Nuclear Power Plant Operation NQF Level 4 (23733), and National Diploma: Fossil Power Plant Process Control NQF Level 5 (23679).

Horizontal articulation on the NQF is possible with all NQF Level 3 qualifications through the Fundamental component, and specifically also with the National Certificate: Measurement, Control and Instrumentation NQF Level 3 (48696), National Certificate: Power Plant Auxiliary Systems Operation NQF Level 3 (23677), and National Certificate: Wastewater Reticulation Services NQF Level 3 (48905).

### **MODERATION OPTIONS**

Moderation of assessment and accreditation of providers shall be at the discretion of a relevant ETQA as long as it complies with the SAQA requirements. The ETQA is responsible for moderation of learner achievements of learners who meet the requirements of this qualification. Particular moderation and accreditation requirements are:

- > Any institution offering learning that will enable the achievement of this qualification must be accredited as a provider with the relevant ETQA or through a Memorandum of Understanding with the relevant ETQA. Providers offering learning towards achievement of any of the unit standards that make up this Qualification must also be accredited through the relevant ETQA accredited by SAQA.
- > The ETQA will oversee assessment and moderation of assessment according to their policies and guidelines for assessment and moderation, or in terms of agreements reached around assessment and moderation between the relevant ETQA and other ETQAs and in terms of the moderation guideline detailed here.
- > Moderation must include both internal and external moderation of assessments for the qualification, unless the relevant ETQA policies specify otherwise. Moderation should also encompass achievement of the competence described in Unit Standards as well as the integrated competence described in the qualification. All moderators moderating the assessment of a learner for this qualification must be registered with the relevant ETQA.
- > Internal moderation of assessment must take place at the point of assessment with external moderation provided by a relevant ETQA according to the moderation guidelines and the agreed ETQA procedures.
- > Anyone wishing to be assessed against this qualification may apply to be assessed by any assessment agency, assessor or provider institution that is accredited by the relevant ETQA.

To ensure that national standards are maintained, the final assessment should be conducted on the following basis, which will be under the control of the relevant ETQA:

- > Integrated assessment of the learner needs to be undertaken using the necessary assessment tools (viz. ETQA approved assessor guides) to ensure consistent integrated assessment. The setting of assessor guides can be performed by the ETQA itself or a nominated body or bodies.
- > Assessment can be institutional and/or workplace-based, but must be done by a registered assessor.
- > ETQA verification (external moderation) will be undertaken as required, to ensure that the quality of NQF standards is maintained nationally.

### **CRITERIA FOR THE REGISTRATION OF ASSESSORS**

Assessment of learner achievements takes place at providers accredited by the relevant ETQA (RSA, 1998b) for the provision of programs that result in the outcomes specified for this qualification. Anyone assessing a learner or moderating the assessment of a learner against this qualification must be registered as an assessor with the relevant ETQA. Assessors registered with the relevant ETQA must comply with the requirements for assessors as prescribed by the relevant ETQA and must carry out the assessment of learners for the qualification and any of the Unit Standards that make up this qualification.

Assessors and moderators should develop and conduct their own integrated assessment by making use of a range of formative and summative assessment methods. Assessors should assess and give credit for the evidence of learning that has already been acquired through formal, informal and non-formal learning and work experience.

Unit standards associated with the qualification must be used to assess specific and critical cross-field outcomes. During integrated assessments the assessor should make use of formative and summative assessment methods and should assess combinations of practical, applied, foundational and reflective competencies

To register as an assessor, the following are required:

- > Detailed documentary proof of relevant qualification/s, practical training completed or experience gained at an NQF level above the level of this qualification
- > Declared competent in all the outcomes of the National Assessor Unit Standards as stipulated by SAQA, registered as assessors with the relevant ETQA, in accordance with the policies and procedures defined by the ETQA, and certificated by the ETDP SETA or by the relevant ETQA in agreement with the ETDP SETA in this regard
- > A minimum of two years practical, relevant occupational experience

#### NOTES

N/A

#### UNIT STANDARDS

(Note: A blank space after this line means that the qualification is not based on Unit Standards.)

	UNIT STANDARD ID AND TITLE	LEVEL	CREDITS	STATUS
Core	114932 Explain how to manage diversity in the workplace	Level 3	2	Registered
Core	114941 Apply knowledge of HIV/AIDS to a specific business sector and a workplace.	Level 3	4	Registered
Core	114946 Identify causes of stress and techniques to manage it in the workplace	Level 3	2	Registered
Core	114952 Apply problem-solving techniques to make a decision or solve a problem in a real life context	Level 3	2	Registered
Core	115093 Control workplace hazardous substances	Level 3	4	Registered
Core	116534 Carry out basic first aid treatment in the workplace	Level 3	2	Registered
Core	119494 Test radiation or contaminant measurement instruments	Level 3	12	Draft - Prep for P Comment
Core	119495 Select radiation or contaminant measurement instruments	Level 3	12	Draft - Prep for P Comment
Core	119496 Implement radiation protection measures	Level 3	10	Draft - Prep for P Comment
Core	119497 Collect data regarding radiological conditions	Level 3	12	Draft - Prep for P Comment
Elective	7567 Produce and use spreadsheets for business	Level 3	5	Reregistered
Elective	7570 Produce word processing documents for business	Level 3	5	Reregistered
Elective	7575 Produce presentation documents for business	Level 3	5	Reregistered
Elective	10150 Provide assistance in implementing and assuring project work is conducted in accordance with the project quality plan	Level 3	6	Reregistered
Elective	12457 Develop learning strategies and techniques	Level 3	3	Registered
Elective	14019 Plan team work functions and complete reports	Level 3	4	Registered
Elective	14036 Describe plant instrumentation and process measurement used on Power Generation plant	Level 3	3	Registered
Elective	114615 Maintain analytical equipment	Level 3	7	Registered
Elective	114620 Demonstrate fault finding techniques on field instrumentation	Level 3	8	Registered
Elective	115109 Grade the potential of specified industrial processes to impact on environmental receptors	Level 3	5	Registered



Elective	116523 Demonstrate knowledge of basic occupational hygiene principles	Level 3	2	Registered
Elective	116524 Measure environmental factors and take appropriate action	Level 3	15	Registered
Elective	10981 Supervise work unit to achieve work unit objectives (individuals and teams)	Level 4	12	Registered
Elective	12066 Operate telemetric and electronic equipment and scientific instrumentation	Level 4	12	Registered
Elective	13705 Describe fundamental instrumentation and measurement equipment associated with nuclear power plant	Level 4	3	Registered
Elective	13727 Operate radioactive liquid waste treatment and handling systems	Level 4	17	Registered
Elective	13801 Operate radioactive gaseous waste handling systems	Level 4	3	Registered
Elective	14058 Describe instrumentation control within a process control system	Level 4	9	Registered
Fundamental	7456 Use mathematics to investigate and monitor the financial aspects of personal, business and national issues	Level 3	5	Reregistered
Fundamental	8968 Accommodate audience and context needs in oral communication	Level 3	5	Reregistered
Fundamental	8969 Interpret and use information from texts	Level 3	5	Reregistered
Fundamental	8970 Write texts for a range of communicative contexts	Level 3	5	Reregistered
Fundamental	8973 Use language and communication in occupational learning programmes	Level 3	5	Reregistered
Fundamental	9010 Demonstrate an understanding of the use of different number bases and measurement units and an awareness of error in the context of relevant calculations	Level 3	2	Reregistered
Fundamental	9012 Investigate life and work related problems using data and probabilities	Level 3	5	Reregistered
Fundamental	9013 Describe, apply, analyse and calculate shape and motion in 2-and 3-dimensional space in different contexts	Level 3	4	Reregistered



## SOUTH AFRICAN QUALIFICATIONS AUTHORITY

### UNIT STANDARD:

#### Collect data regarding radiological conditions

SAQA US ID		UNIT STANDARD TITLE	
119497		Collect data regarding radiological conditions	
SGB NAME		NSB 10	PROVIDER NAME
SGB for Radiation Protection		Physical, Mathematical, Computer and Life Sciences	
UNIT STANDARD TYPE		FIELD DESCRIPTION	SUBFIELD DESCRIPTION
Regular		Physical, Mathematical, Computer and Life Sciences	Physical Sciences
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	12	Level 3	Regular

#### **SPECIFIC OUTCOME 1**

Identify monitoring areas according to specified data collection requirements.

#### **SPECIFIC OUTCOME 2**

Select locations/points for surveying based on specified operational requirements.

#### **SPECIFIC OUTCOME 3**

Collect environmental samples that meet specified quality requirements.

#### **SPECIFIC OUTCOME 4**

Measure radiological conditions according to specified measurement requirements.

#### **SPECIFIC OUTCOME 5**

Communicate data collection results in specified formats.



## SOUTH AFRICAN QUALIFICATIONS AUTHORITY

### UNIT STANDARD:

#### Implement radiation protection measures

SAQA US ID	UNIT STANDARD TITLE		
119496	Implement radiation protection measures		
SGB NAME	NSB 10	PROVIDER NAME	
SGB for Radiation Protection	Physical, Mathematical, Computer and Life Sciences		
UNIT STANDARD TYPE	FIELD DESCRIPTION	SUBFIELD DESCRIPTION	
Regular	Physical, Mathematical, Computer and Life Sciences	Physical Sciences	
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	10	Level 3	Regular

#### **SPECIFIC OUTCOME 1**

Segregate radioactive from non-radioactive materials based on specified activity limits.

#### **SPECIFIC OUTCOME 2**

Categorise/classify radioactive materials in accordance with specified standards.

#### **SPECIFIC OUTCOME 3**

Route radioactive materials to appropriate facilities.

#### **SPECIFIC OUTCOME 4**

Control access to radiologically classified areas according to specified requirements.

#### **SPECIFIC OUTCOME 5**

Control personal dosimetry according to specified requirements.



## SOUTH AFRICAN QUALIFICATIONS AUTHORITY

### UNIT STANDARD:

#### Select radiation or contaminant measurement instruments

SAQA US ID	UNIT STANDARD TITLE		
119495	Select radiation or contaminant measurement instruments		
SGB NAME	NSB 10	PROVIDER NAME	
SGB for Radiation Protection	Physical, Mathematical, Computer and Life Sciences		
UNIT STANDARD TYPE	FIELD DESCRIPTION	SUBFIELD DESCRIPTION	
Regular	Physical, Mathematical, Computer and Life Sciences	Physical Sciences	
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	12	Level 3	Regular

#### **SPECIFIC OUTCOME 1**

Gather accurate information regarding measurement areas according to specified procedures.

#### **SPECIFIC OUTCOME 2**

Determine type and level of radiation or contaminant to be measured within specific contexts.

#### **SPECIFIC OUTCOME 3**

Assess the suitability of instruments for specific measurements.

#### **SPECIFIC OUTCOME 4**

Identify instruments appropriate for specific measurements and contexts.



## SOUTH AFRICAN QUALIFICATIONS AUTHORITY

### UNIT STANDARD:

#### Test radiation or contaminant measurement instruments

SAQA US ID	UNIT STANDARD TITLE		
119494	Test radiation or contaminant measurement instruments		
SGB NAME	NSB 10	PROVIDER NAME	
SGB for Radiation Protection	Physical, Mathematical, Computer and Life Sciences		
UNIT STANDARD TYPE	FIELD DESCRIPTION	SUBFIELD DESCRIPTION	
Regular	Physical, Mathematical, Computer and Life Sciences	Physical Sciences	
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	12	Level 3	Regular

#### SPECIFIC OUTCOME 1

Identify operational tests according to specified procedures.

#### SPECIFIC OUTCOME 2

Handle instrument testing sources safely.

#### SPECIFIC OUTCOME 3

Determine functionality of instruments using specified techniques.

#### SPECIFIC OUTCOME 4

Record test results accurately and in required formats.



No. 337

8 April 2005

**SOUTH AFRICAN QUALIFICATIONS AUTHORITY (SAQA)**

In accordance with regulation 24(c) of the National Standards Bodies Regulations of 28 March 1998, the Standards Generating Body (SGB) for

**Insurance and Investment**

Registered by NSB 03, Business, Commerce and Management Studies, publishes the following qualification and unit standards for public comment.

This notice contains the titles, fields, sub-fields, NQF levels, credits, and purpose of the qualification and unit standards. The qualification and unit standards can be accessed via the SAQA web-site at [www.saqa.org.za](http://www.saqa.org.za). Copies may also be obtained from the Directorate of Standards Setting and Development at the SAQA offices, Hatfield Forum West, 1069 Arcadia Street, Hatfield, Pretoria.

Comment on the unit standards should reach SAQA at the address ***below and no later than 7 May 2005***. All correspondence should be marked **Standards Setting – SGB for Insurance and Investment** and addressed to

The Director: Standards Setting and Development  
SAQA  
Attention: Mr. E. Brown  
Postnet Suite 248  
Private Bag X06  
Waterkloof  
0145  
or faxed to 012 – 431-5144  
e-mail: [ebrown@saqa.co.za](mailto:ebrown@saqa.co.za)

  
**DUGMORE MPHUTHING**  
**ACTING DIRECTOR: STANDARDS SETTING AND DEVELOPMENT**



## SOUTH AFRICAN QUALIFICATIONS AUTHORITY

### QUALIFICATION:

#### FETC: Long-Term Risk Assessment

SAQA QUAL ID		QUALIFICATION TITLE	
49529		FETC: Long-Term Risk Assessment	
SGB NAME		NSB 03	PROVIDER NAME
SGB Insurance and Investment		Business, Commerce and Management Studies	
QUAL TYPE		FIELD	SUBFIELD
National Certificate		Business, Commerce and Management Studies	Finance, Economics and Accounting
ABET BAND	MINIMUM CREDITS	NQF LEVEL	QUALIFICATION CLASS
Undefined	150	Level 4	Regular-Unit Stds Based

#### PURPOSE AND RATIONALE OF THE QUALIFICATION

The purpose of the Qualification is to build knowledge and skill required by employees in Long-term insurance who have had schooling at or below NQF level 4. It serves as a bridging Qualification into Long-term risk assessment as learners will not have acquired the necessary knowledge as part of the school curriculum. It is intended to empower learners to acquire the knowledge, skills, attitudes and values required to operate confidently as individuals in the South African community and to respond to the challenges of the economic environment and changing world of work in the financial services industry. It should add value to the qualifying learner in terms of enrichment of the person, status and recognition.

As a Qualification that covers Long-term insurance related learning, it provides a framework for learners to develop competencies that will give them insight into the Long-term Insurance sub sector, which includes life, reinsurance, Healthcare Benefits Administration and pension/retirement benefits. It introduces a basic understanding of the key terms, rules, concepts and principles of the field that will enable learners to be informed workers in the industry. It provides a balanced learning experience that allows flexible access to life-long learning, higher education and to productive employment in Long-term insurance. It provides an opportunity for learners to learn and apply academic skills in relation to the workplace, allow for multi-skilling and forms part of a learnership.

The FETC: Long-term Risk Assessment allows the individual to work towards a nationally recognised Qualification. It is flexible enough to accommodate both learners in formal education and learners already employed in the Long-term insurance sector. The focus is on basic information gathering, analysis, presentation and the ability to apply knowledge of the field to solve routine problems within given frameworks.

Qualifying learners should be knowledgeable about and competent in:

- > Carrying out basic research, information gathering and analysis.
- > Interpreting current affairs and their influence on Long-term insurance.
- > Applying knowledge of anatomy and physiology and related impairments to assess risk.
- > Underwriting Long-term insurance policies or assessing Long-term claims to a limited level of authority.
- > Explaining Long-term products including group retirement benefits, life and healthcare.
- > Communication and mathematical literacy at a level that allows them to operate effectively in the financial services industry.
- > Behaviour and ethics in a work environment.
- > Risk exposure, the relationship between Life Style Measurement (LSM) categories and Long-term insurance and the early identification of intended fraud.
- > The risk related policies and procedures of a specific insurer.
- > Managing aspects of personal finances.

> The application of the law of contract in Long-term insurance.

These Unit Standards are intended as building blocks for the further development of skills that will make the learner a more fulfilled, informed, efficient and cost effective worker in the industry. This should result, in turn, in more effective and efficient service to the consumer and should make the industry more competitive in the global market.

#### Rationale:

FETC: Long-Term Risk Assessment replaces the National Certificate in Insurance: Long-term: NQF Level 4: Risk Assessment that was registered in 2001 to meet the needs of Long-term insurance underwriters and claims assessors. It provided an introduction to the underwriting and the assessing of Long-term claims, an area where there were no existing Qualifications. Learners were trained in-house by the different insurers and reinsurers and then spent many years acquiring the necessary expertise. The Qualification has been reviewed and is replaced by the FETC: Long-term Risk Assessment.

The proposed Qualification is more focused and fit for purpose than the registered National Certificate in Insurance: Long-term: NQF Level 4: Risk Assessment. It is critical for Long-term Underwriters and Claims Assessors and will be useful for

- > Learners in actuarial support functions who determine needs and products.
- > Product developers who need to have an idea of how the products that they develop will work, and who need to be able to communicate with their peers on different disorders in order to price a product.
- > Learners who work with lifestyle measurements and need a fundamental knowledge of medical conditions and impairments to interpret statistics of a techno-medical nature.
- > Learners who need a detailed understanding of what the different Long-term products cover and therefore need to understand the terminology, risk and how the products evolved in order to discuss the products with underwriters, claims assessors and medical practitioners in the course of their work.
- > Learners with medical and paramedical Qualifications who wish to move into underwriting and claims assessing in Long-term insurance.

The FETC: Long-term Risk Assessment provides an introduction to underwriting and the assessing of claims in Long-term Insurance and reinsurance and is the first step on a career path for learners who

- > Have attained the National Certificate in Insurance: Level 3 and wish to continue on a path of life-long learning.
- > Have worked in the Long-term insurance sub sector for many years, but have no formal Qualifications in underwriting, reinsurance or claims assessing.
- > Are in a learnership agreement in the Long-term Insurance sub sector.
- > Have recently taken up a position in underwriting, reinsurance or claims assessing in Long-term Insurance.

Learners employed as underwriters and Long-term claims assessors at this level do work that requires an understanding of the Long-term sub-sector within the context of the Financial Services industry and a fundamental knowledge of the anatomy and physiology of the body and related impairments. They are required to interpret medical information in order to assess a Long-term risk that may require an adjustment of an application of Underwriting or Scheme rules.

#### RECOGNIZE PREVIOUS LEARNING?

Y

#### LEARNING ASSUMED TO BE IN PLACE

It is assumed that learners are competent in

- > Communication at NQF Level 3
- > Mathematical Literacy at NQF Level 3
- > Computer Literacy at NQF Level 3

#### Recognition of prior learning:

> The FETC: Long-term Risk Assessment allows open access. Provision has been made for prior learning to be recognised if a learner is able to demonstrate competence in the knowledge, skills, values and attitudes implicit in this Qualification. Application for Recognition of Prior Learning (RPL) should be made to a relevant accredited ETQA.

> Credit towards a unit standard is subject to quality assurance by a relevant accredited ETQA and is conducted by a workplace assessor.

> This Qualification can be obtained in part or in whole through Recognition of Prior Learning

- > RPL will be done using a range of assessment tools and techniques that have been jointly decided upon by the learner and the assessor.
- > The same principles that apply to assessment of the Qualification and its associated unit standards apply to RPL.

### **QUALIFICATION RULES**

Level, credits and learning components assigned to the qualification:

The Certificate is made up of a planned combination of learning outcomes that have a defined purpose and will provide qualifying learners with applied competence and a basis for training in the Higher Education Band.

The Qualification is made up of Unit Standards that are classified as Fundamental, Core and Elective. A minimum of 150 credits is required to complete the Qualification because of the highly specialised nature of the knowledge component.

In this Qualification the credits are allocated as follows

- > Fundamental 68 credits
- > Core 61 credits
- > Electives 21 credits
- Total 150 credits

Motivation for the number of credits assigned to the Fundamental, Core and Elective Components

#### **Fundamental Component**

There are forty credits allocated to Communication (twenty for the Primary Language at Level 4 and twenty for an additional language at level 3) and sixteen credits allocated to Mathematical Literacy at the level of the Qualification, in compliance with SAQA requirements. For the purpose of this Qualification twelve credits are also required for Financial Literacy at Level 4. Although this is not a SAQA requirement, the industry believes that if learners are to function in a field that manages people's money, they should be able to manage their own finances.

This means that Unit Standards to the value of sixty-eight credits have been included in the Fundamental component. They will add value to learners both socially and economically in terms of

- > Their ability to operate as literate, numerate and financially literate workers in a global economy.
- > An awareness of the need to avoid the debt spiral that undermines the economy of South Africa.

All the Mathematical Literacy and Financial Literacy Unit Standards at Level 4 designated as Fundamental are compulsory.

Three Communication standards at level 4 are compulsory:

1. Engage in sustained oral communication and evaluate spoken texts.
2. Read, analyse and respond to a variety of texts.
3. Write for a wide range of contexts.

In addition one Unit Standard should be selected from the following set to make up the 20 compulsory credits

- > Use language and communication in occupational learning programmes or
- > Use the writing process to compose texts required in a business environment or
- > Apply comprehension skills to engage written texts in a business environment.

Four Unit Standards in a second South African language at level 3 are compulsory

1. Accommodate audience and context needs in oral communication
2. Interpret and use information from texts.
3. Write texts for a range of communicative contexts.
4. Use language and communication in occupational learning programmes.

#### **Core Component**

Sixty-one credits have been allocated to Unit Standards designated as Core for the purpose of this Qualification. These Unit Standards provide the basic medical knowledge and skills that Long-term underwriters and claims assessors need to know about the assessment of risk in Long-term insurance.



They provide an opportunity to develop industry knowledge through research and the application of study skills and ensure that the Qualification has a strong focus on the assessment of risk. All the Unit Standards indicated as Core are compulsory. Knowledge of HIV/AIDS and the effect on the assessment of Long-term risk should be integrated into the Core Unit Standards wherever an opportunity occurs naturally.

#### Elective Component

Electives that add up to at least 21 credits should be selected from the allocated list of Electives. This is to accommodate the highly specialised nature of Long-term risk assessment and to ensure that the Qualification is fit for purpose. There is a set of electives that is particularly appropriate to underwriters and a set that applies more specifically to claims assessors. Underwriters and claims assessors are strongly advised to select electives from these sets. The grouping of the Electives does not imply that learners should select Electives from only one specific category. Electives selected may relate directly to the learner's work role in an organisation or may be life skills to enhance employability. The Electives have been grouped under the headings:

- > Underwriting. Underwriters should do the following electives to ensure that the qualification is fit for purpose.
- > Underwrite a standard risk in Long-term insurance.
- > Explain insurable risk.
- > Long-term Claims Assessing. Long-term claims assessors should do the following electives to ensure that the qualification is fit for purpose.
- > Assess a Long-term claim.
- > Describe the control of fraud in Long-term insurance.
- > Administer a Long-term claim.
- > General Long-term Insurance:
- > Legislation
- > Personal Development

Unit Standards for Trustees of Retirement Funds and Medical Schemes, including fiduciary duties have been included as learners could be elected to such positions and need to know what these positions entail. The Department of Finance and the Financial Services Board have identified trustee training as a national necessity.

Life Skills unit standards that serve as a means of personal development for learners in a democratic South Africa have also been included as Electives.

Additional unit standards on general aspects of the Long-term Insurance at Level 3 and 4 have been included. These provide the space for learners to tailor the Qualification to their specific work role.

#### EXIT LEVEL OUTCOMES

The FETC: Long-term Risk Assessment is intended for personnel already employed in the industry or learners in learnerships. The focus is on fundamental medical knowledge, the understanding and application of Long-term risk factors and an ability to apply appropriate processes and procedures to solve problems in a familiar context, to adjust applications when required and to motivate the change. Learners are required to apply literacy and numeracy skills to different Underwriting and Long-term Claims Assessing contexts. They are expected to gather, analyse and evaluate information from a range of sources and to present and communicate information reliably and accurately, both verbally and in writing.

Learners should have the capacity to take responsibility for their own learning within a supervised environment and should be able to evaluate their own performance and address their shortcomings.

1. Carry out basic research tasks and applying literacy and numeracy skills to analyse, interpret and evaluate information from a range of sources related to Long-term insurance or reinsurance and the assessment of risk.
2. Manage personal finances and risk.
3. Apply knowledge of legislation, ethics, compliance and fraud in the assessment of Long-term risk.
4. Apply knowledge of anatomy, physiology and related impairments to assess risk.

#### Exit Level Outcomes for the Critical Cross-Field Outcomes

The learner can demonstrate ability to:

- > Identify and solve problems in which responses show that responsible decisions using critical thinking



have been made in underwriting a standard life at ordinary rates or making a claims decision about a Long-term death, disability or impairment claim.

> Work effectively with others as a member of a team, group, organisation or community.

> Organise and manage oneself and one's activities responsibly and effectively in that it is expected that the learner will be responsible for his/her own learning and for organising his/her own work allocated tasks responsibly in the work environment. Work output is in line with an agreed mandate, relevant service agreements and an organisation's customer service standards applicable to underwriters or claims assessors within a Long-term insurance environment. The learner is required to complete research assignments timeously and to apply knowledge of different aspects of Long-term insurance.

> Collect, organise and critically evaluate information. These competencies are built into the assessment criteria in many of the unit standards and the learner is required to do research projects and analyse information from the media.

> Communicate effectively using visual, mathematical and language skills in the modes of oral and/or written presentations. These competencies are an integral part of all the unit standards and are built into the assessment criteria.

> Use science and technology effectively and critically showing responsibility towards the environment and the health of others in that the insurance industry is technology driven and very few activities take place without the application of technology. The learner is also expected to access information from electronic media and use a computerised database.

> Demonstrate an understanding of the world as a set of related systems by recognising that problem-solving contexts do not exist in isolation and that relevant references are made to the learners' part in: The big picture; issues of compliance and how the learner's actions have implications for others in the system.

In addition this Qualification contributes to the full personal development of each learner and the social and economic development of the society at large, by making it the underlying intention of any programme of learning to make the individual aware of the importance of

> Reflecting own knowledge gaps in order to plan own learning schedule to acquire the knowledge to progress to the next level of authority within an underwriting or claims assessing department.

> Being culturally and aesthetically sensitive across a range of social contexts in dealing with diverse people in the workplace including customers, co-workers and people who are surveyed or interviewed.

> Participating as a responsible citizen in the life of local, national and global communities by accepting responsibility for own financial wellness and income tax.

The following shows the spread of Critical Cross-field Outcomes across the Unit Standards that are classified as Core and Financial Literacy in the FETC: Long-term Risk Assessment and the specified underwriting and claims electives.

#### Core and Financial Literacy

Describe and apply the basic principles of personal income tax.

- > Solve problems/ Make decisions
- > Organisation
- > Communicate

Interpret basic financial statements.

- > Solve problems/ Make decisions
- > Organisation
- > Communicate

Analyse impairments related to blood disorders and the associated impact on the assessment of risk.

- > Solve problems/ Make decisions
- > Team work
- > Information
- > Communicate
- > Technology
- > Related systems

Analyse impairments related to the endocrine system and their impact on the assessment of Long-term risk.

- > Solve problems/ Make decisions
- > Team work
- > Information
- > Communicate
- > Technology

> Related systems

Analyse impairments related to the digestive and urinary systems and their impact on the assessment of Long-term risk.

- > Solve problems/ Make decisions
- > Team work
- > Information
- > Communicate
- > Technology
- > Related systems

Analyse impairments of the reproductive system and their impact on the assessment of Long-term risk.

- > Solve problems/ Make decisions
- > Team work
- > Information
- > Communicate
- > Technology

Analyse cardiovascular related impairments and their impact on the assessment of Long-term risk.

- > Solve problems/ Make decisions
- > Team work
- > Information
- > Communicate
- > Technology
- > Personal Development

Analyse respiratory related impairments and their impact on the assessment of Long-term risk.

- > Solve problems/ Make decisions
- > Team work
- > Information
- > Communicate
- > Technology
- > Personal Development

Analyse cancer as impairment and the associated impact on the assessment of risk.

- > Solve problems/ Make decisions
- > Team work
- > Information
- > Communicate
- > Technology
- > Personal Development

Analyse psychological and psychiatric impairments and the associated impact on the assessment of risk.

- > Solve problems/ Make decisions
- > Team work
- > Information
- > Communicate
- > Technology
- > Personal Development

Analyse neurological related impairments and the associated impact on risk assessment.

- > Solve problems/ Make decisions
- > Team work
- > Information
- > Communicate
- > Technology
- > Personal Development

Analyse musculo-skeletal related impairments and their impact on the assessment of Long-term risk.

- > Solve problems/ Make decisions
- > Team work
- > Information
- > Communicate
- > Technology

> Related systems

Explain and apply ethical conduct in a business environment.

- > Solve problems/ Make decisions
- > Team work
- > Information
- > Communicate
- > Related systems
- > Personal Development

Analyse new developments reported in the media that could impact on Long-term insurance.

- > Solve problems/ Make decisions
- > Organisation
- > Information
- > Communicate
- > Technology
- > Related systems
- > Personal Development

Identify and explain trends and issues in the Long-term insurance market that present an abnormal risk.

- > Solve problems/ Make decisions
- > Information
- > Related systems

Analyse the different products available in the Long-term insurance industry and the benefits of each.

- > Information
- > Communicate

Demonstrate knowledge and application of the relationships between Life Style Measurements (LSM) and Long-term insurance.

- > Information
- > Communicate
- > Related systems

Describe life insurance.

- > Technology
- > Related systems
- > Personal Development

Apply the law of contract to insurance.

- > Solve problems/ Make decisions
- > Information
- > Communicate

Determine risk exposure in order to manage the risk in a specific situation.

- > Solve problems/ Make decisions
- > Information
- > Communicate

Underwrite a standard risk in Long-term insurance.

- > Solve problems/ Make decisions
- > Team work
- > Organisation
- > Information
- > Communicate
- > Related systems

Explain insurable risk.

- > Solve problems/ Make decisions
- > Information
- > Communicate
- > Related systems

Explain the roles of actuaries, underwriters, claims assessors and reinsurers in Long-term insurance.

- > Information
- > Related systems

Assess a Long-term claim.

- > Solve problems/ Make decisions
- > Organisation
- > Communicate
- > Technology
- > Related systems

Describe the control of fraud in Long-term insurance.

- > Solve problems/ Make decisions
- > Information
- > Communicate
- > Technology
- > Related systems

Administer a Long-term claim.

- > Solve problems/ Make decisions
- > Organisation
- > Information
- > Communicate
- > Technology
- > Personal Development

Exit points for learners who do not complete a Qualification

- > Learners will be credited with unit standards in which they have proved competence.
- > Learners who complete individual unit standards but do not complete this Qualification retain their credits. However, should the substance of the unit standards change, the validity of the credits towards the Qualification is subject to review.
- > Learners who change their provider or learning site before completing the Qualification may transfer their credits to the new learning site.
- > An authorised, original NLRD record of learning is required as proof of learning before the learner is officially transferred to the new learning site.

#### **ASSOCIATED ASSESSMENT CRITERIA**

1.

- > Current events and developments that could impact on Long-term Insurance are analysed and discussed and a personal point of view is offered in the discussion indicating ability to anticipate or predict future trends
- > Knowledge learnt in various unit standards and current events as they occur is integrated with a developing understanding of the Long-term environment in general, and the assessment of risk in particular, so that knowledge of the industry is applied in authentic situations.
- > Information is gathered, analysed, summarised, interpreted from a range of sources and presented reliably and accurately. Positions taken are motivated and substantiated.
- > Different Long-term products are analysed to determine cover.
- > Life Style Measurements are applied to the assessment of risk in Long-term insurance.
- > Risk exposure in a specific situation is identified, qualified and managed from an underwriting or claims perspective.

#### **Associated Unit Standards**

- > Analyse new developments reported in the media that could impact on Long-term insurance.
- > Analyse the different products available in the Long-term insurance industry and the benefits of each.
- > Demonstrate knowledge and application of the relationships between Life Style Measurements (LSM) and Long-term insurance.
- > Describe life insurance.
- > Determine risk exposure in order to manage the risk in a specific situation.
- > Explain the roles of actuaries, underwriters, claims assessors and reinsurers in Long-term insurance.

2.

- > The basic principles and different forms of individual income tax are explained with reference to an individual's liability and duty to pay tax.
- > Basic financial statements are analysed and used to make a personal financial decision.

> Financial risk in own life is analysed and ways to reduce own financial risk are investigated for different types of risk.

#### Associated Unit Standards

- > Describe and apply the basic principles of personal income tax.
- > Interpret basic financial statements.
- > Investigate ways of managing financial risk in own lives.

3.

- > Methods, procedures and techniques of underwriting and/or Long-term claims assessing are explained with reference to specific company policy, legislative requirements and industry practices.
- > Information is gathered, analysed, evaluated, interpreted, recorded and presented and decisions are explained within own authority limits or mandate and with due regard for compliance.
- > The concept of ethics is explained with reference to an organisations code of conduct and an individual's personal and property rights.
- > Own professional behaviour is assessed to determine gaps in own knowledge and the learning required to achieve an extended authority limit.
- > Knowledge of legislation is applied to the assessment Long-term risk.
- > Trends and issues in Long-term insurance that present an abnormal risk are interpreted to anticipate fraud

#### Associated Unit Standards

- > Explain and apply ethical conduct in a business environment.
- > Apply the law of contract to insurance.
- > Identify and explain trends and issues in the Long-term insurance market that present an abnormal risk.
- > Underwrite a standard risk in Long-term insurance and Explain insurable risk, or
- > Assess a Long-term claim and describe the control of fraud in Long-term Insurance and Administer a Long-term claim.

4.

- > Knowledge of the major systems of the body is applied to assess a risk.
- > The diagnosis and treatment of cancer and blood disorders is explained and applied to assess a risk.
- > Knowledge of HIV/AIDS is applied to the major systems of the body to identify the impact on underwriting and claims.

#### Associated Unit Standards

- > Analyse impairments related to blood disorders and the associated impact on the assessment of risk.
- > Analyse impairments related to the endocrine system and their impact on the assessment of Long-term risk.
- > Analyse impairments related to the digestive and urinary systems and their impact on the assessment of Long-term risk.
- > Analyse impairments of the reproductive system and their impact on the assessment of Long-term risk.
- > Analyse cardiovascular related impairments and their impact on the assessment of Long-term risk.
- > Analyse respiratory related impairments and their impact on the assessment of Long-term risk.
- > Analyse cancer as impairment and the associated impact on the assessment of risk.
- > Analyse psychological and psychiatric impairments and the associated impact on the assessment of risk.
- > Analyse neurological related impairments and the associated impact on risk assessment.
- > Analyse musculo-skeletal related impairments and their impact on the assessment of Long-term risk.

#### Integrated assessment:

Assessment practices must be fair, transparent, valid and reliable and should ensure that no learner is disadvantaged. Learners who wish to be assessed against the competencies in the Qualification and/or associated Unit Standards should direct enquiries to the relevant ETQA.

The focus of assessment must be on the assessment of the learning outcomes rather than learning outputs. The Specific Outcomes guide the learning and training process towards the outcomes on a continuous basis. The purpose is to determine whether the outcomes have been attained. Situations should present a wide range of options. Applications should require significant choices from a wide range of procedures and in a number of contexts.

Learning, teaching and assessment are inextricably linked. Where appropriate, assessment of knowledge,



skills, attitudes and values indicated in the various Unit Standards should be integrated. Assessment in communication, mathematical literacy and financial literacy should use authentic workplace contexts wherever practical.

Assessment has a formative monitoring function. Formative assessment should be used to assess gaps in the learners' skill and knowledge and to indicate where there is a need for expanded opportunities. The goal is to promote learning and to assess the efficacy of the teaching and learning process. Feedback from assessment informs teaching and learning and allows for the critique of outcomes, methodology and materials. Formative assessment is diagnostic and as such it should guide the learner and the trainer. It is continuous and is used to plan appropriate learning experiences to meet the learner's needs. It provides information about problems experienced at different stages in the learning process. As it is criterion referenced, if the learner has met the assessment criteria, he/she has achieved the outcomes.

Assessment should also have a summative component. Summative assessment may be used on completion of a unit standard, but should not be the only form of assessment.

A variety of methods must be used in assessment and tools and activities must be appropriate to the context in which the learner is working. Assessment should take place in an authentic context as far as is possible. Where it is not possible to assess competence in the workplace, simulations, case studies and other similar techniques should be used to provide a context appropriate to the assessment.

Integration implies that theoretical and practical components should, where possible, be assessed together. Integrative techniques should be used to assess applied competence. Learners should be required to demonstrate that they are able to perform the outcomes with understanding and insight.

Assessment should ensure that all Specific Outcomes, embedded knowledge and Critical Cross-Field Outcomes are evaluated. Assessment of the Critical Cross-Field Outcomes should be integrated with the assessment of the Specific Outcomes. The Critical Cross-Field Outcomes are implicit in some Unit Standards and programmes should be designed to extend and further reflect the integration.

Before The FETC: Long-term Risk Assessment is awarded, learners are required to demonstrate competence in the required unit standards and complete a summative assessment based on the exit outcomes of the Qualification.

### **INTERNATIONAL COMPARABILITY**

Traditionally, the larger insurers and reinsurers did in-house training of Long Term Underwriters and Claims Assessors in South Africa, and expertise was accumulated through experience. There were no providers in formal education that offered courses specifically in long term underwriting and claims assessing and there was no way of comparing the merit of the various in-house courses. In terms of current SAQA definitions most of the long term underwriting and claims assessing courses available in South Africa would be classified as short courses or skills programmes rather than Qualifications. The National Certificate in Insurance: Long Term: NQF Level 4: Risk Assessment provided a structure for training long term underwriters and claims assessors in South Africa. It is not offered at any formal institution, but has provided a standard for the training of underwriters and claims assessors within the industry. At the time of registration it was not compared to specific international Qualifications.

This comparison is based on the following Qualifications:

#### **United Kingdom (UK)**

> Skills Council for Financial Services National Standards: Underwriting Group, registered on NVQ. Unfortunately, the Underwriting Group of Standards registered through the Skills Council for Financial Services National Standards are only at levels 2 and 3. The document only indicates the core standards. The difficulties experienced finding an equivalent UK national Qualification can be explained by the findings of the INSETA task group during a visit to the UK and Ireland. It was found that consultants developed the standards for the Insurance industry without input from industry stakeholders. There has not been buy-in for NVQ insurance Qualifications from the industry and Qualifications and standards are owned by the providers that developed the Qualifications. This makes it difficult to access the standards and Qualifications.

> Chartered Insurance Institute (UK) Elective Module: Life and Disability Underwriting  
The CII provides an advanced diploma in Insurance, which is set at a UK degree level. One of the units in the advanced diploma is Life and Disability Underwriting. This is a unit of study comprising 120 hours of learning, roughly equivalent to 12 credits on the South African NQF at level 6. The CII provided the SGB



with an overview of the unit, which enabled the SGB to compare the Core Unit Standards and outcomes in the FETC: Long Term Risk Assessment with the unit at a broad level although the advanced diploma is at a higher cognitive level.

The UK National standards are at a lower level than the South African Unit Standards. A wider search led to contact with Hank George, founder of the International Underwriting Congress, former President of the Home Office Life Underwriters Association. He is an active member of the Association of Home Office Underwriters, the Canadian Institute of Underwriters, the Institute of Caribbean Home Office Underwriters and the American Academy of Insurance Medicine, and involved in the investigation of the accreditation of Long term Risk Assessors in the USA and Canada. This did not provide Qualifications or standards for comparison. What this indicates however is the professionalism and the standards of competencies required of Life Underwriters internationally, through training and education obtained in-house and through universities and professional associations and Continuing Education Points (CPE).

#### Australia

> Certificate IV in Financial Services, registered on AQF. For this comparison Standards were obtained from draft documentation as the standards are still in the registration process in Australia. Some of the Unit Standards in the South African Qualification are electives in the Certificate III and Diploma in Financial Services so relevant units have also been sourced from these Qualifications.

Sites researched / Organizations contacted:

#### USA and Canada

A site for Life Underwriters called [lifeunderwriting.com](http://lifeunderwriting.com) led to contact with a Hank George, FALU, CLU, FLM, [hankgeorge@aol.com](mailto:hankgeorge@aol.com). Hank advised that Underwriters are not officially accredited against a national curriculum or standard. They have a programme of exams, by underwriters and for underwriters, organised by the US and Canadian national underwriting associations, leading to the designation Fellow of The Academy of Life Underwriting (FALU). The sites of Associations, Providers and Universities that provide the exams leading to the professional designation were researched and where possible contacted, but none provided an overview of their outcomes for a comparison.

> Association for Advanced Life Underwriting (AALU): The mission of AALU is to monitor, develop and present legislation and regulation in the areas of advanced life insurance planning, to serve the best interests of its members and the public. It is also the mission of AALU to provide education and leadership in sustaining and improving the business environment for those engaged in advanced life insurance planning. <http://www.aalu.org/>

> The National Alliance for Insurance Education and Research: Provide practical continuing education programmes for all involved in insurance and risk management. More than 75,000 participants attend at least one of 1,900 programmes per year, conducted in all 50 US states and throughout the Caribbean. The web site provides an overview of the Certified Risk Managers course leading to a professional designation. However the course is more generic than Life Risk Assessment, and is not applicable for the comparison. The Alliance was requested to supply an overview of the Life modules but did not respond. <http://www.scic.com/index.htm>

> Society of Insurance Trainers and Educators: The Society of Insurance Trainers and Educators provides performance improvement opportunities to Society members through programmes, networking, and services. This site indicated that there are over 85 designations within the insurance industry. However, the designations and learning pathways to accreditation are only available for members. The organisation was contacted through the web link and a Lois Markovich replied that he did not have the information required. Through the web links site the SGB contacted <http://www.insurancetrainers.org/>

> American Risk and Insurance Association: ARIA is a professional association of insurance and risk management scholars and professionals. Through ARIA, members receive many tools and opportunities for growth and education. They offer member Conferences, research papers, and recognition. Their goals include the expansion and improvement of academic instruction to students of risk management and insurance. Providers including Georgia State University, The University of Charlotte, The University of Texas, and WebCE that provide mainly university courses in Life Underwriting or leading to the designation of FALU were contacted through the web links page of the ARIA site, to ascertain whether there are common outcomes with the South African Qualification. They did not respond to the request for information. Research on <http://www.aria.org/> indicates the relevance of Continuing Education Points (CPE) in maintaining Qualifications / designations.

#### UK

> Qualification and Curriculum Authority (UK): The Qualification and Curriculum Authority (QCA) in the

United Kingdom are responsible for standards in education and training. Their site covers the schools curriculum, accreditation and monitoring of Qualifications in schools, colleges and work, as well as research and statistics. <http://www.qca.org.uk>

> Financial Services Skills Council - UK: The Financial Services Skills Council is licensed by the UK government to work in partnership with employers to provide strategic and responsible leadership for training, education and development for the financial services industry in the UK. <http://www.fsnto.org.uk>

> The Chartered Insurance Institute (CII) is a professional provider organisation for employees working in the insurance and financial services industry. It provides access to relevant Qualifications for employees at all levels and across all sectors of the industry. The CII provides an elective module (555) called Life and disability underwriting, which is part of their Advanced Diploma in Insurance. The SGB received cooperation from the CII and have used this unit for the comparison that follows. <http://www.cii.co.uk>

## AUSTRALIA

> Australian Qualifications Authority: <http://www.aqf.edu.au>

> The National Training Information Service (Australia): The Australian Government's National Training Information Service web site provides information on the Qualifications, Qualification structures and the Unit Standards registered on the AQF. <http://www.ntis.gov.au>

> National Finance Industry Training Advisor: The SGB made contact with the project team responsible for scoping and rewriting the Financial Services Training Package. A training package is an integrated set of nationally endorsed competency standards, assessment guidelines and AQF Qualifications for a specific industry, industry sector or enterprise. <http://www.nfitab.com.au>

## AFRICA

> Botswana Training Authority (BOTA) BOTA has registered 164 Unit Standards for 3 sectors (trainers and assessors (practice standards), wholesale and retail and Information and Communications Technology), but has not yet registered standards for their financial services industry. <http://www.bota.org.bw>

## OTHER

Previous comparisons for Financial Services Qualifications at Levels 2 and 3 established that a comparison in a country with an emerging economy is not possible at present. This is because the web sites of the countries considered are either not presented in English or their accreditation systems are based on internal quality management systems and audits and not on alignment with national standards. The web sites considered for these comparisons are:

> Malaysian Accrediting Body: Lenbaga Akreditasi Negara: <http://www/lan.gov.my/english/index2eng.htm> (English version)

> Mexican Accrediting Body: COPAES: <http://www.copaes.org.mx>

> National Assessment and Accreditation Council (India): <http://www.naac-india.com/>

## Countries for comparison with the Qualification FETC: LONG TERM RISK ASSESSMENT

Level Descriptors: (The fundamental unit standards for this comparison are against level 4 descriptors in spite of the lower level core competencies)

UK: Competence at level 4 involves the application of knowledge in a broad range of complex, technical or professional work activities performed in a variety of contexts and with a substantial degree of personal responsibility and autonomy. Responsibility for the work of others and the allocation of resources is often present.

Australia: Competence at level 4 involves:

- > Demonstrate understanding of a broad knowledge base incorporating some theoretical concepts
- > Apply solutions to a defined range of unpredictable problems.
- > Identify and apply skill and knowledge areas to a wide variety of contexts with depth in some cases.
- > Identify, analyse and evaluate information from a variety of sources.
- > Take responsibility for own outputs in relation to specified quality standards.
- > Take limited responsibility for the quantity and quality of the output of others.

Detailed comparisons

## FUNDAMENTALS

**Mathematical Literacy:**

UK: The UK's Key skill Unit Application of Number - Level 4 has three elements (Specific outcomes)

1. Develop a strategy for using application of number skills over an extended period of time.
2. Monitor progress and adapt your strategy, as necessary, to achieve the quality of outcomes required in work involving:
  - > Deductive and inferential reasoning
  - > Algebraic modeling.
3. Evaluate your overall strategy and present the outcomes from your work, including use of charts, graphs and diagrams to illustrate complex data.

The UK standard is similar to the SA standards in that the use of Mathematics is applied to a work or life problem. A hypothesis is stated, and maths is used to research and evaluate a work related problem. The UK standard is broader than the three SA standards as it does not state which mathematical strategy or methodology (statistics, algebra, geometry) the learner should use for the problem. It would seem that any of these methods (depending on the research problem) is acceptable whereas the SA learner will have to be competent against a range of mathematical methods.

**Communication:**

UK: The Key Skills Unit Communication Level 4 involves:

1. Develop a strategy for using communication skills over an extended period of time.
2. Monitor progress and adapt your strategy, as necessary, to achieve the quality of outcomes required in work involving at least:
  - > One group discussion about a complex subject
  - > One document of 1,000 words or more about a complex subject.
3. Evaluate your overall strategy and present the outcomes from your work, using at least one formal oral presentation. Include a variety of verbal, visual and other techniques to illustrate your points.

There are some synergies with the contextualised communication Unit Standard: Use the writing process to compose texts required in a business environment. The UK standard requires the additional competencies of making a business presentation.

AUSTRALIA (AQF): Communicate in the workplace the level 4 Unit Standard is not available on the web site at present so it is difficult to gauge how accurately the outcomes of the two standards correspond.

**Financial Literacy:**

The financial literacy Unit Standards in the FETC: Long Term Risk Assessment introduce entry-level financial related competencies for learners, and ensure that individuals are able to apply the financial literacy concepts in their own lives to be financially responsible and therefore more productive and responsible employees. i.e. the industry requires financially responsible and empowered employees to work with their client's money and investments.

UK: There were no similar Unit Standards in insurance Qualifications on the NVQ however financial literacy competencies are embedded in other Unit Standard across the UK Qualification although the application of these competencies does not appear to extend to learners own lives.

AQF: Previous comparisons with the Australian Qualifications indicated that Financial Literacy concepts are embedded in the core units but do not extend to application in the learners own lives. This is no longer the case as new standards to assist learners to manage finances in their own lives as well as educate clients on relevant financial concepts are soon to be registered on the AQF. The draft units (standards) have been categorised as elective standards in the Australian Qualification. The standards cover topics and outcomes similar to those in the South African Financial Literacy standards at Levels 2 to 4; however, the SA Qualification has no obvious emphasis on consumer education, as this is not an industry requirement for insurance workers. Standards with competencies that may be compared to the Financial Literacy Unit Standards in the FETC: Long Term Risk Assessment are:

- > Develop understanding of debt and consumer credit covers the skills and knowledge to promote customer awareness of basic financial literacy skills necessary for beginning to make informed financial decisions. It covers the need and purpose of bank accounts, basic savings and investment principles, risk and return, and the role of insurance and superannuation.
- > Facilitate customer understanding of personal financial statements covers the skills and knowledge to educate customers in understanding and interpreting information contained in personal financial statements.



It covers a range of statements including bank and credit card statements.

#### Conclusion (Fundamentals)

The UK has four other key skills units that do not have SA fundamental counterparts but are covered by South Africa's critical cross-field outcomes either across the Qualification or by the core and elective Unit Standards. These are:

- > Information and Communication Technology - Level 4
- > Improving own learning and Performance - Level 4
- > Problem Solving - Level 4
- > Working with Others - Level 4

All the key skills units follow generic formulae: Develop a strategy using the specific competencies, monitor their progress, evaluate and present their objectives using their new skills.

The Australian industry core standards at certificate 4 level for the AQF are fundamental and must be demonstrated at diploma or advanced diploma level.

- > Apply principles of professional practice to work in the financial services industry.
- > Communicate in the workplace.
- > Use technology in the workplace.
- > Apply health and safety practices in the workplace.

#### Core

The following South African core standards:

- > Analyse impairments related to the digestive and urinary systems and their impact on the assessment of long term risk.
- > Analyse impairments related to the reproductive system and their impact on the assessment of long term risk.
- > Analyse cardiovascular related impairments and their impact on the assessment of long term risk.
- > Analyse respiratory related impairments and their impact on the assessment of long term risk.
- > Analyse cancer as impairment and the associated impact on the assessment of risk.
- > Analyse psychological and psychiatric impairments and the associated impact on the assessment of risk.
- > Analyse neurological related impairments and the associated impact on risk assessment.
- > Analyse musculo-skeletal related impairments and their impact on the assessment of long term risk.
- > Apply knowledge of blood disorders to assess risk.
- > Analyse new developments reported in the media that could impact on long term insurance.

#### Correlated to:

> The CII Anatomy and Physiology and Disorders and Disease units. There are various synergies and gaps between the CII modules and the SA Unit Standards but this can be explained by the lower level of the SA standard (L4) to the Diploma level of the CII module. Some of the outcomes include:

- > Functions of the main body systems, their structure and interrelationship, including body cells, musculo-skeletal, cardiovascular, respiratory, digestive, genito-urinary and nervous systems and the endocrine glands.
- > Eyes, ears, heart, blood vessels, vitamins and the skin.
- > Main causes of diseases.
- > Diseases resulting from vitamin deficiency and their underwriting implications.
- > Abnormal skin reactions, skin manifestations of systemic disorder, skin diseases including malignancy and their underwriting implications.
- > Major disorders affecting the eyes and ears and their underwriting implications.
- > Pregnancy and diseases of the breast and their underwriting implications.
- > Genito-urinary disorders and sexually transmitted diseases, their investigation and underwriting implications.
- > Basic principles of genetics and underwriting implications.
- > Types and control of organisms that cause disease.
- > Disorders due to infections, tropical diseases and infestations and their underwriting implications.
- > Impact of lifestyle on mortality and morbidity with particular reference to smoking and use of alcohol and drugs.
- > Explain and apply ethical conduct in a business environment.
- > CII: Ethics and Confidentiality unit which is part of the underwriting Life and Disability Risks Module correlates, although this is specific to underwriting as opposed to generic business practices of the SA standard.
- > Analyse the different products available in the long term insurance industry and the benefits of each.

- > CII: Various types of policies in relation to life and disability underwriting and their application to the provision of health care is a corresponding outcome for the South African Unit Standard.
- > AQF: The Product Skills Stream has three Unit Standards that are relevant: Develop and maintain in depth knowledge of products and services used by your organisation or sector; Match financial products to customer needs; Tailor a product/service to meet customer needs.
- > Describe life insurance.
- > CII: These competencies are covered in the Diploma in Insurance module Long-term business at certificate level rather than the Advanced Diploma, which has been used for this comparison.
- > Apply the law of contract to insurance.
- > CII: A separate compulsory module in the Advanced Diploma: Company and Contract Law, has similar outcomes to the above standard.
- > Determine risk exposure in order to manage the risk in a specific situation.
- > Although not part of the Underwriting Module Risk and Insurance, (compulsory module) and Risk Management comprising the Advanced Diploma in Insurance, would likely cover the above outcomes.
- > Explain the roles of actuaries, underwriters, claims assessors and reinsurers in long term insurance
- > CII: The Financial Risk Assessment unit contains outcomes relating to Main objectives of financial underwriting, including anti-selection and fraud, and the Underwriting - Life and Disability Risks unit contains an outcome relating to the Structure of an underwriting department and the Role of the Chief Medical Officer. Without access to a standard or course content, it is difficult to determine whether the CII outcomes include actuarial and external reinsurance roles. The SA standard does not include specific reference to the Chief Medical Officer, although the AC: 2.3 The ways in which underwriters protect an organisation against anti-selection are explained with examples, and could include the role of the CMO in protecting the organisation.

No corresponding standards were found in the 3 Qualifications/learning streams researched for the following SA standards:

- > Demonstrate knowledge and application of the relationships between Life Style Measurements (LSM) and long term insurance.
- > Identify and explain trends and issues in the long term insurance market that present an abnormal risk.

#### Underwriting

- > Underwrite a standard risk in long term insurance and Explain Insurable risk
- > CII - Mechanics of Underwriting unit has the following outcomes with outcomes similar to those in the South African Standard: Supporting medical evidence with particular reference to the private medical attendant's report medical examiner's report and questionnaires; AIDS questions on examination form; Basic concepts of life underwriting; Assessing the risk; Selection against life offices; Classification of life risks; Numerical systems of rating and Structure of the full and short proposal forms
- > UK: Skills Council for Financial Services - Decide if applications are acceptable and rate them by technical underwriting, Assess and underwrite alterations; Assess and underwrite renewals correlate with the competencies of underwriting a standard risk, although the level of competence at level 3 is lower than the SA standard.
- > AQF: The Life Insurance stream has an elective called Undertake life insurance risk assessment with corresponding outcomes at Certificate Level 4.

#### Long term claims assessing

- > Assess a long term claim; Administer a long term claim; Describe the control of fraud in Long Term insurance.
- > CII Claims Unit comprises the following outcomes: Admission of death claims on individual policies, with particular reference to non-disclosure, cause of death not covered and overseas deaths; Validity of critical illness claims; Assessment of permanent health insurance claims, including evidence required and policy conditions; Assessment of permanent and total disability claims. Without access to the specific outcomes and/or content of the CII outcomes, it is difficult to say how accurately the outcomes correlate to the SA outcomes.

#### General long term insurance (life and pension funds)

- > Apply knowledge of basic accounting principles to financial services.
- > AQF: There are 7 standards available on the Accounting Stream. However, it is unlikely that a Risk Assessor would do these in addition to the Risk Assessment standards, as they only need to select 9 electives from the Qualification.
- > Describe group insured benefits; Analyse different group retirement products; Demonstrate knowledge and understanding of the role, functions and duties of trustees of medical schemes; Demonstrate knowledge and understanding of the role, functions and duties of trustees of retirement funds.



> Learners can elect a superannuation stream, which has corresponding competencies across the 8 standards comprising the stream.

No corresponding standards were found with the 3 Qualifications/learning streams researched for the following standards (Previous comparisons indicate that some of these may well exist, but they have not been packaged for the Qualifications researched):

- > Use an electronic system as a tool in a financial services context.
- > Indicate the scope of life insurance in South Africa.
- > Explain credit life insurance.
- > Describe funeral insurance.
- > Describe disability insurance solutions in the context of financial planning.
- > Investigate dread disease products and their place in wealth management.
- > Demonstrate ability to use and interpret texts that apply to the role and responsibilities of trustees of retirement funds.
- > Explain fiduciary responsibilities and the associated risks.

#### Legislation

As regulation is specific to a country the Legislation Unit Standards cannot be compared standard for standard. All Qualifications do however put value on acquisition of competencies relating to the legal environment:

- > CII: Underwriting - Life and disability risks: Social and legislative constraints on underwriting practice; Ethics and confidentiality; European Data Protection Directive 1999; Practical procedures in connection with the Access to Medical Reports Act 1988; Access to Medical Records Act 1990; Regulation by the Ombudsman, and The ABI Code of Practice 1999 in relation to the above matters, are the outcomes relating to legislation and regulation in the CII unit: Life and Disability Underwriting. Various other modules in the Advanced Diploma in Insurance also have legal outcomes.
- > AQF: The Compliance standards Conduct individual work within a compliance framework and Facilitate compliance with statutory, legislative and regulatory requirements via staff education refer to competencies required to adhere and comply with the law.

#### Personal development

- > Investigate the need to provide financially for own retirement.
- > AQF: Develop understanding of superannuation -registered as financial literacy.
- > Manage personal expenditure.
- > AQF: Financial Literacy modules have some overlaps: Develop and use a personal budget; Develop and use a savings plan; Develop understanding of debt and consumer credit.

No corresponding standards were found within the 3 Qualifications/learning streams researched for the following standards, (Previous comparisons indicate that some of these exist, but they have not been included in the Qualifications researched):

- > Manage risk in own work/business environment.
- > Research costs associated with marriage, birth, divorce and death in own circumstances.
- > Describe how to manage workplace relationships.
- > Apply problem-solving techniques to make a decision or solve a problem in a real life context.
- > Manage own work performance in relation to an organisation's performance management system.
- > Manage time effectively to enhance productivity and enable a balanced lifestyle.
- > Explain the impact of personal wellness on work performance.
- > Apply knowledge of self and own situation to manage the risks resulting from change in the workplace.
- > Explain how to manage diversity in the workplace.
- > Identify causes of stress and techniques to manage it in the workplace.
- > Describe how to support employees who are affected by a dread disease.
- > Explain the concept of disability and the associated challenges for an organisation.
- > Describe how to manage anxiety and depression in the workplace.
- > Apply knowledge of HIV/AIDS to a specific business sector and a workplace.
- > Investigate quality and control mechanisms in a business unit.

#### International comparability: conclusion

The standards in the Financial Services Qualifications in Long Term Risk Assessment at Level 4 on the AQF and CII have similar outcomes to the proposed South African Qualification. Unfortunately, not enough information is provided in the source document regarding the packaging of the NVQ Qualification, but the core function of underwriting has cross synergies. However:

- > There appear to be more personal development and management standards available as electives in the South African basket.
- > The AQF Qualification is not specific to long term risk assessment, but is a general financial services Qualification, which includes all sectors such as banking, retail financial services, etc. (As these standards have not been relevant for the comparison, they have been omitted).
- > There are additional competencies in the CII module not covered in the South African Qualification that intentionally covers only the assessment of a standard risk in long term insurance. This is because the CII Qualification is at UK degree level. South African Unit Standards that deal with these competencies will be developed as part of the proposed National Certificate in Long Term Risk Assessment and National Diploma in Long Term Risk Assessment at Level 5, which will focus on above average risk. The standards not covered in the SA Qualification are:
  - > Assessment of extra risk.
  - > Nature of extra risks.
  - > Methods of treating under-average lives and extra risks.
  - > Imposition of additional premiums or restrictions on cover provided.
  - > Mechanism of loading.
  - > Financial Risk Assessment.
  - > Range and underwriting of key person insurance.
  - > Business loans cover and the evidence required.
  - > Underwriting - Life and Disability Risks.
  - > Underwriting implications of advances in genetics.
  - > Non-Medical Risk Factors.
  - > Increased mortality and morbidity for residential risks.
  - > Geographical risk factors for major continents.

Underwriters and Long-term Risk Assessors have a critical role in managing risk for an insurance organisation. There are many international professional associations that provide information, education (online and workshop) and conferences to ensure that these role-player's competencies are current. While there are many professional designations for underwriters (indicating professional standards), the SGB's research did not identify any clear trend towards national standards for achieving these titles. Even the Australian Qualifications do not have a clear career path for Underwriters (the competencies are part of a more generic Qualification) and do not indicate how the national Qualification aligns with professional (and possibly more industry recognised) accreditation.

It therefore seems safe to assume that as a complete National Qualification, the FETC: Long Term Risk Assessment at Level 4 is unique and could lead the way for the Underwriting and Long Term Risk Assessment industry worldwide.

#### **ARTICULATION OPTIONS**

This Qualification articulates horizontally with:

- > The FETC: Long-term Insurance.
- > The FETC: Medical Claims Assessing.
- > The National Certificate in Wealth Management: Level 4.
- > The National Certificate in Long-term insurance: Level 4.
- > The National Certificate in Insurance: Long-term: NQF Level 4: Risk Assessment.
- > The National Certificate in Financial Services Management: Level 4.

It articulates vertically with:

- > The National Certificate in Wealth Management: Level 5.
- > The National Certificate in Long-term Risk Assessment: Level 5.
- > The National Diploma in Long-term Risk Assessment and Management: Level 5.

Note: Vertical articulation is subject to the admission requirements of the provider or Higher Education Institution.

#### **MODERATION OPTIONS**

This Qualification will be internally assessed and externally moderated by a moderator registered by a relevant accredited ETQA or an ETQA that has a Memorandum of Understanding with the relevant accredited ETQA.

- > Moderators, competent at the level of the Qualification, are registered by a relevant accredited ETQA to

ensure that the standard across assessors is consistent.

> Moderators must be registered as assessors with the relevant ETQA.

> Moderators are required to report to a relevant accredited ETQA.

> A relevant accredited ETQA will monitor and quality assure moderation and assessment according to guidelines in the Qualification.

#### CRITERIA FOR THE REGISTRATION OF ASSESSORS

This Qualification will be internally assessed by the provider and moderated by a moderator registered by a relevant accredited ETQA or an ETQA that has a Memorandum of Understanding with the relevant accredited ETQA.

> Assessors must be registered as assessors with a relevant accredited ETQA.

> Moderators, competent at the level of the Qualification are registered by a relevant accredited ETQA to ensure that the standard across assessors is consistent.

> Providers of the Qualification must be accredited as providers with a relevant accredited ETQA.

> Assessors should be in possession of a relevant insurance Qualification at NQF level 5 or higher.

#### NOTES

N/A

#### UNIT STANDARDS

(Note: A blank space after this line means that the qualification is not based on Unit Standards.)

	UNIT STANDARD ID AND TITLE	LEVEL	CREDITS	STATUS
Core	114983 Describe life insurance	Level 3	3	Registered
Core	13940 Demonstrate knowledge and application of ethical conduct in a business environment	Level 4	4	Registered
Core	14991 Apply the law of contract to insurance	Level 4	2	Registered
Core	15008 Determine risk exposure in order to manage the risk in a specific situation	Level 4	2	Registered
Core	118003 Analyse musculo-skeletal related impairments and their impact on the assessment of long-term risk	Level 4	2	Recommended
Core	118004 Analyse impairments of the reproductive system and their impact on the assessment of long-term risk	Level 4	2	Recommended
Core	118006 Analyse psychological and psychiatric impairments and the associated impact on the assessment of risk	Level 4	2	Recommended
Core	118007 Analyse neurological related impairments and the associated impact on risk assessment	Level 4	2	Recommended
Core	118008 Analyse respiratory related impairments and their impact on the assessment of long-term risk	Level 4	2	Recommended
Core	118009 Analyse impairments related to the endocrine system and their impact on the assessment of long-term risk	Level 4	2	Recommended
Core	118011 Analyse new developments reported in the media that could impact on long-term insurance	Level 4	10	Recommended
Core	118013 Analyse impairments related to blood disorders and the associated impact on the assessment of risk	Level 4	1	Recommended
Core	118015 Analyse cardiovascular related impairments and their impact on the assessment of long-term risk	Level 4	5	Recommended
Core	118016 Analyse cancer as an impairment and the associated impact on the assessment of risk	Level 4	2	Recommended
Core	118017 Analyse impairments related to the digestive and urinary systems and their impact on the assessment of long-term risk	Level 4	2	Recommended
Core	119259 Explain the roles of actuaries, underwriters, claims assessors and reinsurers in Long-term insurance	Level 4	3	Draft - Prep for P Comment
Core	119262 Demonstrate knowledge and application of the relationship between Life Style Measurement (LSM) and Long-term insurance	Level 4	6	Draft - Prep for P Comment
Core	119264 Identify and explain trends and issues in the Long-term insurance market that present an abnormal risk	Level 4	4	Draft - Prep for P Comment
Core	119478 Analyse the different products available in the Long-term Insurance industry and the benefits of each	Level 4	5	Draft - Prep for P Comment
Elective	114966 Explain the types of compulsory statutory insurance in South Africa	Level 2	2	Registered
Elective	10712 Manage personal expenditure	Level 3	3	Registered
Elective	10714 Research costs associated with marriage, birth, divorce and death in own circumstances	Level 3	4	Registered

Elective	12547 Demonstrate knowledge and understanding of the role, functions and duties of trustees of Group Retirement Funds	Level 3	4	Registered
Elective	12548 Demonstrate ability to use and interpret texts that apply to the role and responsibilities of trustees of Group Retirement Funds	Level 3	4	Registered
Elective	12550 Demonstrate knowledge and understanding of the role functions and responsibilities of Trustees of Medical Schemes	Level 3	4	Registered
Elective	113907 Explain the impact of personal wellness on work performance	Level 3	2	Registered
Elective	113911 Use an electronic system as a tool in a financial services context	Level 3	2	Registered
Elective	114932 Explain how to manage diversity in the workplace	Level 3	2	Registered
Elective	114934 Explain the concept of disability and the associated challenges for an organisation	Level 3	3	Registered
Elective	114938 Describe how to manage anxiety and depression in the workplace	Level 3	2	Registered
Elective	114941 Apply knowledge of HIV/AIDS to a specific business sector and a workplace.	Level 3	4	Registered
Elective	114943 Describe how to manage workplace relationships	Level 3	2	Registered
Elective	114946 Identify causes of stress and techniques to manage it in the workplace	Level 3	2	Registered
Elective	114948 Describe how to support employees who are affected by a dread disease	Level 3	2	Registered
Elective	114952 Apply problem-solving techniques to make a decision or solve a problem in a real life context	Level 3	2	Registered
Elective	114956 Describe funeral insurance	Level 3	2	Registered
Elective	114960 Investigate the need to provide financially for own retirement	Level 3	3	Registered
Elective	116966 Apply knowledge of self and own situation to manage risks resulting from change in the workplace	Level 3	3	Registered
Elective	117104 Administer a long term claim	Level 3	2	Registered
Elective	117111 Apply knowledge of basic accounting principles to financial services	Level 3	4	Registered
Elective	117133 Manage own work performance in relation to an organisation's performance management system	Level 3	2	Registered
Elective	117146 Indicate the scope of life insurance in South Africa	Level 3	4	Registered
Elective	117171 Manage time effectively to enhance productivity and enable a balanced lifestyle	Level 3	2	Registered
Elective	12164 Demonstrate knowledge and insight of the Financial Advisory and Intermediary Services Act (FAIS) (Act 37 of 2002)	Level 4	2	Reregistered
Elective	14315 Demonstrate knowledge and insight into the Income Tax Act (58 of 1962 and the accompanying regulations) as amended as it applies to insurance and investment products	Level 4	2	Reregistered
Elective	14506 Explain the Finance Intelligence Centre Act, Act 38 of 2001 and its implications to clients	Level 4	3	Registered
Elective	14994 Demonstrate knowledge and understanding of insurable risk	Level 4	2	Registered
Elective	113910 Describe disability insurance solutions in the context of financial planning	Level 4	4	Registered
Elective	113913 Investigate dread disease products and their place in wealth management	Level 4	2	Registered
Elective	113923 Explain fiduciary responsibilities and the associated risks	Level 4	1	Registered
Elective	117120 Analyse the Pension Funds Act as it applies to the administration of retirement funds	Level 4	3	Registered
Elective	117122 Analyse the role of group retirement benefits in the insurance industry	Level 4	2	Registered
Elective	117123 Analyse different group retirement products	Level 4	2	Registered
Elective	117126 Apply knowledge and insight into aspects of the Long Term Insurance Act, Act 52 of 1998	Level 4	2	Registered
Elective	117129 Apply the regulations for disclosure that are required as part of the financial sales process	Level 4	2	Registered
Elective	117131 Explain the legislation relating to marriage, divorce and maintenance as it applies to retirement benefits	Level 4	2	Registered
Elective	117137 Describe group insured benefits	Level 4	2	Registered
Elective	117149 Apply knowledge and insight into the statutory cover afforded under the Compensation for Occupational Injuries and Diseases Act, 130 of 1993, as amended (COIDA)	Level 4	3	Registered
Elective	117155 Explain the scope of the Compensation for Occupational Injuries and Diseases Act 130 of 1993 (COIDA)	Level 4	2	Registered
Elective	118005 Investigate quality and control mechanisms in a business unit	Level 4	2	Recommended
Elective	119260 Explain credit life insurance	Level 4	2	Draft - Prep for P Comment
Elective	119261 Describe the control of fraud in Long-term Insurance	Level 4	3	Draft - Prep for P Comment
Elective	119263 Assess a Long-term insurance claim	Level 4	5	Draft - Prep for P Comment

Elective	119265 Manage risk in own work environment	Level 4	2	Draft - Prep for P Comment
Elective	119266 Underwrite a standard risk in Long-term insurance	Level 4	5	Draft - Prep for P Comment
Fundamental	8968 Accommodate audience and context needs in oral communication	Level 3	5	Reregistered
Fundamental	8969 Interpret and use information from texts	Level 3	5	Reregistered
Fundamental	8970 Write texts for a range of communicative contexts	Level 3	5	Reregistered
Fundamental	8973 Use language and communication in occupational learning programmes	Level 3	5	Reregistered
Fundamental	7468 Use mathematics to investigate and monitor the financial aspects of personal, business, national and international issues	Level 4	6	Reregistered
Fundamental	8974 Engage in sustained oral communication and evaluate spoken texts	Level 4	5	Reregistered
Fundamental	8975 Read analyse and respond to a variety of texts	Level 4	5	Reregistered
Fundamental	8976 Write for a wide range of contexts	Level 4	5	Reregistered
Fundamental	8979 Use language and communication in occupational learning programmes	Level 4	5	Reregistered
Fundamental	9015 Apply knowledge of statistics and probability to critically interrogate and effectively communicate findings on life related problems	Level 4	6	Reregistered
Fundamental	9016 Represent analyse and calculate shape and motion in 2-and 3-dimensional space in different contexts	Level 4	4	Reregistered
Fundamental	12153 Use the writing process to compose texts required in the business environment	Level 4	5	Registered
Fundamental	12155 Apply comprehension skills to engage written texts in a business environment	Level 4	5	Registered
Fundamental	117127 Describe and apply the basic principles of personal income tax	Level 4	3	Registered
Fundamental	117156 Interpret basic financial statements	Level 4	4	Registered
Fundamental	117158 Investigate ways of managing financial risk in own lives	Level 4	5	Registered





## SOUTH AFRICAN QUALIFICATIONS AUTHORITY

### UNIT STANDARD:

#### Assess a Long-term insurance claim

SAQA US ID	UNIT STANDARD TITLE		
119263	Assess a Long-term insurance claim		
SGB NAME	NSB 03	PROVIDER NAME	
SGB Insurance and Investment	Business, Commerce and Management Studies		
UNIT STANDARD TYPE	FIELD DESCRIPTION	SUBFIELD DESCRIPTION	
Regular	Business, Commerce and Management Studies	Finance, Economics and Accounting	
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	5	Level 4	Regular

#### **SPECIFIC OUTCOME 1**

Gather and record information to assess Long-term risk.

#### **SPECIFIC OUTCOME 2**

Apply knowledge of Long-term risk to the assessment of a claim.

#### **SPECIFIC OUTCOME 3**

Access and use appropriate media in order to assess a Long-term claim.

#### **SPECIFIC OUTCOME 4**

Interpret and evaluate data in order to assess a claim.

#### **SPECIFIC OUTCOME 5**

Make a claims decision.



## SOUTH AFRICAN QUALIFICATIONS AUTHORITY

### UNIT STANDARD:

**Demonstrate knowledge and application of the relationship between Life Style Measurement (LSM) and Long-term insurance**

SAQA US ID		UNIT STANDARD TITLE	
119262		Demonstrate knowledge and application of the relationship between Life Style Measurement (LSM) and Long-term insurance	
SGB NAME		NSB 03	PROVIDER NAME
SGB Insurance and Investment		Business, Commerce and Management Studies	
UNIT STANDARD TYPE		FIELD DESCRIPTION	SUBFIELD DESCRIPTION
Regular		Business, Commerce and Management Studies	Finance, Economics and Accounting
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	6	Level 4	Regular

#### **SPECIFIC OUTCOME 1**

Analyse Life Style Measurements relevant to the Long-term market.

#### **SPECIFIC OUTCOME 2**

Explain economic cycles and the affect on the Long-term market.

#### **SPECIFIC OUTCOME 3**

Investigate the relationship between needs, priorities and affordability.

#### **SPECIFIC OUTCOME 4**

Apply knowledge of socio-economic conditions to Long-term insurance.



## SOUTH AFRICAN QUALIFICATIONS AUTHORITY

### UNIT STANDARD:

**Describe the control of fraud in Long-term Insurance**

SAQA US ID		UNIT STANDARD TITLE	
119261		Describe the control of fraud in Long-term Insurance	
SGB NAME		NSB 03	PROVIDER NAME
SGB Insurance and Investment		Business, Commerce and Management Studies	
UNIT STANDARD TYPE		FIELD DESCRIPTION	SUBFIELD DESCRIPTION
Regular		Business, Commerce and Management Studies	Finance, Economics and Accounting
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	3	Level 4	Regular

#### **SPECIFIC OUTCOME 1**

Describe fraud as it occurs in Long-term insurance.

#### **SPECIFIC OUTCOME 2**

Explain legal aspects relating to fraud in Long-term insurance.

#### **SPECIFIC OUTCOME 3**

Describe internal processes around the investigation of fraud in Long-term insurance.

#### **SPECIFIC OUTCOME 4**

Analyse trends and the impact of fraud in Long-term insurance.

#### **SPECIFIC OUTCOME 5**

Explain control mechanisms used to contain fraud in Long-term insurance.



## SOUTH AFRICAN QUALIFICATIONS AUTHORITY

### UNIT STANDARD:

#### Explain credit life insurance

SAQA US ID		UNIT STANDARD TITLE	
119260		Explain credit life insurance	
SGB NAME		NSB 03	PROVIDER NAME
SGB Insurance and Investment		Business, Commerce and Management Studies	
UNIT STANDARD TYPE		FIELD DESCRIPTION	SUBFIELD DESCRIPTION
Regular		Business, Commerce and Management Studies	Finance, Economics and Accounting
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	2	Level 4	Regular

#### **SPECIFIC OUTCOME 1**

Analyse the risks associated with debt.

#### **SPECIFIC OUTCOME 2**

Explain credit life cover.

#### **SPECIFIC OUTCOME 3**

Differentiate between life and credit life cover.

#### **SPECIFIC OUTCOME 4**

Analyse the terms and conditions of a credit life policy.



## SOUTH AFRICAN QUALIFICATIONS AUTHORITY

### UNIT STANDARD:

**Explain the roles of actuaries, underwriters, claims assessors and reinsurers in Long-term insurance**

SAQA US ID	UNIT STANDARD TITLE		
119259	Explain the roles of actuaries, underwriters, claims assessors and reinsurers in Long-term insurance		
SGB NAME	NSB 03	PROVIDER NAME	
SGB Insurance and Investment	Business, Commerce and Management Studies		
UNIT STANDARD TYPE	FIELD DESCRIPTION	SUBFIELD DESCRIPTION	
Regular	Business, Commerce and Management Studies	Finance, Economics and Accounting	
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	3	Level 4	Regular

#### SPECIFIC OUTCOME 1

Explain the specialist functions of actuaries.

#### SPECIFIC OUTCOME 2

Explain the specialist functions of underwriters.

#### SPECIFIC OUTCOME 3

Explain the specialist functions of claims assessors.

#### SPECIFIC OUTCOME 4

Explain how a Long-term product is developed.

#### SPECIFIC OUTCOME 5

Explain the role of reinsurers in Long-term insurance.





## SOUTH AFRICAN QUALIFICATIONS AUTHORITY

### UNIT STANDARD:

**Identify and explain trends and issues in the Long-term insurance market that present an abnormal risk**

SAQA US ID		UNIT STANDARD TITLE	
119264		Identify and explain trends and issues in the Long-term insurance market that present an abnormal risk	
SGB NAME		NSB 03	PROVIDER NAME
SGB Insurance and Investment		Business, Commerce and Management Studies	
UNIT STANDARD TYPE		FIELD DESCRIPTION	SUBFIELD DESCRIPTION
Regular		Business, Commerce and Management Studies	Finance, Economics and Accounting
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	4	Level 4	Regular

#### **SPECIFIC OUTCOME 1**

Recognise instances of non-disclosure as a potential business risk.

#### **SPECIFIC OUTCOME 2**

Analyse self-reported ailments to interpret the potential risk.

#### **SPECIFIC OUTCOME 3**

Analyse an application for Long-term cover to anticipate fraud.

#### **SPECIFIC OUTCOME 4**

Explain the role of the intermediary in identifying potential risk.



## SOUTH AFRICAN QUALIFICATIONS AUTHORITY

### UNIT STANDARD:

#### Manage risk in own work environment

SAQA US ID	UNIT STANDARD TITLE		
119265	Manage risk in own work environment		
SGB NAME	NSB 03	PROVIDER NAME	
SGB Insurance and Investment	Business, Commerce and Management Studies		
UNIT STANDARD TYPE	FIELD DESCRIPTION	SUBFIELD DESCRIPTION	
Regular	Business, Commerce and Management Studies	Finance, Economics and Accounting	
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	2	Level 4	Regular

#### **SPECIFIC OUTCOME 1**

Analyse own role and the risk associated with performance at work.

#### **SPECIFIC OUTCOME 2**

Demonstrate knowledge and understanding of work procedures in the workplace and the risk of non-compliance.

#### **SPECIFIC OUTCOME 3**

Suggest ways of managing risk in own work position.

#### **SPECIFIC OUTCOME 4**

Analyse the behaviours and attitudes that constitute positive and negative risk in the workplace.



## SOUTH AFRICAN QUALIFICATIONS AUTHORITY

### UNIT STANDARD:

#### Underwrite a standard risk in Long-term insurance

SAQA US ID	UNIT STANDARD TITLE		
119266	Underwrite a standard risk in Long-term insurance		
SGB NAME	NSB 03	PROVIDER NAME	
SGB Insurance and Investment	Business, Commerce and Management Studies		
UNIT STANDARD TYPE	FIELD DESCRIPTION	SUBFIELD DESCRIPTION	
Regular	Business, Commerce and Management Studies	Finance, Economics and Accounting	
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	5	Level 4	Regular

#### **SPECIFIC OUTCOME 1**

Gather and record information to assess Long-term risk.

#### **SPECIFIC OUTCOME 2**

Identify and explain the risks involved in underwriting lives.

#### **SPECIFIC OUTCOME 3**

Access and use a variety of media to assess Long-term risk.

#### **SPECIFIC OUTCOME 4**

Interpret and evaluate data for underwriting purposes.

#### **SPECIFIC OUTCOME 5**

Make an underwriting decision.



## SOUTH AFRICAN QUALIFICATIONS AUTHORITY

### UNIT STANDARD:

**Analyse the different products available in the Long-term Insurance industry and the benefits of each**

SAQA US ID		UNIT STANDARD TITLE	
119478		Analyse the different products available in the Long-term Insurance industry and the benefits of each	
SGB NAME		NSB 03	PROVIDER NAME
SGB Insurance and Investment		Business, Commerce and Management Studies	
UNIT STANDARD TYPE		FIELD DESCRIPTION	SUBFIELD DESCRIPTION
Regular		Business, Commerce and Management Studies	Finance, Economics and Accounting
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	5	Level 4	Regular

#### **SPECIFIC OUTCOME 1**

Analyse Term Products to determine the cover.

#### **SPECIFIC OUTCOME 2**

Analyse Conventional Life Insurance products.

#### **SPECIFIC OUTCOME 3**

Analyse Universal Life Products.

#### **SPECIFIC OUTCOME 4**

Analyse Retirement Annuities to determine the structure.

#### **SPECIFIC OUTCOME 5**

Analyse Investment Linked Products to determine the cover.

#### **SPECIFIC OUTCOME 6**

Interpret the different supplementary benefits available with life insurance policies.



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