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GOVERNMENT NOTICES

SOUTH AFRICAN QUALIFICATIONS AUTHORITY

No. 781

5 August 2005



SOUTH AFRICAN QUALIFICATIONS AUTHORITY (SAQA)

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

Mining and Minerals

publishes the following unit standards for public comment.

This notice contains the titles, fields, sub-fields, NQF levels, credits, and purpose of the unit standards. The unit standards can be accessed via the SAQA web-site at 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 qualification and unit standards should reach SAQA at the address **below and no later than 5 September 2005**. All correspondence should be marked **Standards Setting – SGB Mining and Minerals** and addressed to

The Director: Standards Setting and Development
SAQA

Attention: Mr. Eddie Brown

Postnet Suite 248

Private Bag X06

Waterkloof

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or faxed to 012 – 431-5144

e-mail: ebrown@saqa.co.za


DUGMORE MPHUTHING

ACTING DIRECTOR: STANDARDS SETTING AND DEVELOPMENT



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

1

Identify and maintain categories of merchandise in the jewellery industry

SAQA US ID		UNIT STANDARD TITLE	
119963		Identify and maintain categories of merchandise in the jewellery industry	
SGB NAME		NSB 06	PROVIDER NAME
SGB Mining and Minerals		Manufacturing, Engineering and Technology	
UNIT STANDARD TYPE		FIELD DESCRIPTION	SUBFIELD DESCRIPTION
Regular		Manufacturing, Engineering and Technology	Fabrication and Extraction
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	3	Level 1	Regular

SPECIFIC OUTCOME 1

Identify and maintain various categories of ladies merchandise.

SPECIFIC OUTCOME 2

Identify and maintain various categories of gents merchandise.

SPECIFIC OUTCOME 3

Identify various jewellery findings.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

2

Understand and apply a problem-solving technique

SAQA US ID	UNIT STANDARD TITLE		
119964	Understand and apply a problem-solving technique		
SGB NAME	NSB 06	PROVIDER NAME	
SGB Mining and Minerals	Manufacturing, Engineering and Technology		
UNIT STANDARD TYPE	FIELD DESCRIPTION	SUBFIELD DESCRIPTION	
Regular	Manufacturing, Engineering and Technology	Engineering and Related Design	
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	2	Level 2	Regular

SPECIFIC OUTCOME 1

Describe the components of a typical systematic problem solving technique.

SPECIFIC OUTCOME 2

Identify and elaborate on a problem related to the working environment.

SPECIFIC OUTCOME 3

Identify possible causes.

SPECIFIC OUTCOME 4

Rectify the problem.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

3

Demonstrate an understanding of the value of jewellery

SAQA US ID		UNIT STANDARD TITLE	
119965		Demonstrate an understanding of the value of jewellery	
SGB NAME		NSB 06	PROVIDER NAME
SGB Mining and Minerals		Manufacturing, Engineering and Technology	
UNIT STANDARD TYPE		FIELD DESCRIPTION	SUBFIELD DESCRIPTION
Regular		Manufacturing, Engineering and Technology	Fabrication and Extraction
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	2	Level 1	Regular

SPECIFIC OUTCOME 1

Identify and describe the cultural significance of jewellery.

SPECIFIC OUTCOME 2

Describe the materials used in contemporary commercial jewellery.

SPECIFIC OUTCOME 3

Demonstrate an understanding of the price of jewellery.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

4

Operate Tractor and ancillary equipment

SAQA US ID	UNIT STANDARD TITLE		
119966	Operate Tractor and ancillary equipment		
SGB NAME	NSB 06	PROVIDER NAME	
SGB Mining and Minerals	Manufacturing, Engineering and Technology		
UNIT STANDARD TYPE	FIELD DESCRIPTION	SUBFIELD DESCRIPTION	
Regular	Manufacturing, Engineering and Technology	Fabrication and Extraction	
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	1	Level 1	Regular

SPECIFIC OUTCOME 1

Prepare to operate tractor and ancillary equipment.

SPECIFIC OUTCOME 2

Operate Tractor and ancillary equipment.

SPECIFIC OUTCOME 3

Monitor tractor and ancillary equipment.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

5

Operate Tractor Loader Backhoe

SAQA US ID		UNIT STANDARD TITLE	
119967		Operate Tractor Loader Backhoe	
SGB NAME		NSB 06	PROVIDER NAME
SGB Mining and Minerals		Manufacturing, Engineering and Technology	
UNIT STANDARD TYPE		FIELD DESCRIPTION	SUBFIELD DESCRIPTION
Regular		Manufacturing, Engineering and Technology	Fabrication and Extraction
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	6	Level 1	Regular

SPECIFIC OUTCOME 1

Prepare to operate a Tractor Loader Backhoe.

SPECIFIC OUTCOME 2

Operate Tractor Loader Backhoe.

SPECIFIC OUTCOME 3

Monitor Tractor Loader Backhoe operations.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

6

Demonstrate understanding of the role and the processes of a laboratory involved in a mining operation

SAQA US ID	UNIT STANDARD TITLE		
119968	Demonstrate understanding of the role and the processes of a laboratory involved in a mining operation		
SGB NAME	NSB 06	PROVIDER NAME	
SGB Mining and Minerals	Manufacturing, Engineering and Technology		
UNIT STANDARD TYPE	FIELD DESCRIPTION	SUBFIELD DESCRIPTION	
Regular	Manufacturing, Engineering and Technology	Fabrication and Extraction	
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	3	Level 2	Regular

SPECIFIC OUTCOME 1

Demonstrate knowledge relating to the purpose of the laboratory.

SPECIFIC OUTCOME 2

Demonstrate knowledge relating to the laboratory processes.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

7

Understand the kinds of minerals and related products mined and beneficiated in South Africa

SAQA US ID		UNIT STANDARD TITLE	
119969		Understand the kinds of minerals and related products mined and beneficiated in South Africa	
SGB NAME		NSB 06	PROVIDER NAME
SGB Mining and Minerals		Manufacturing, Engineering and Technology	
UNIT STANDARD TYPE		FIELD DESCRIPTION	SUBFIELD DESCRIPTION
Regular		Manufacturing, Engineering and Technology	Fabrication and Extraction
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	2	Level 1	Regular

SPECIFIC OUTCOME 1

Demonstrate basic knowledge and understanding of the typical minerals found in South Africa and their beneficiation.

SPECIFIC OUTCOME 2

Demonstrate basic knowledge and understanding of the importance of the minerals and beneficiation industries to stakeholders in South Africa.

SPECIFIC OUTCOME 3

Demonstrate basic knowledge and understanding of the international importance of the South African minerals industry.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

8

Identify tools required for manufacturing hand made jewellery

SAQA US ID	UNIT STANDARD TITLE		
119970	Identify tools required for manufacturing hand made jewellery		
SGB NAME	NSB 06	PROVIDER NAME	
SGB Mining and Minerals	Manufacturing, Engineering and Technology		
UNIT STANDARD TYPE	FIELD DESCRIPTION	SUBFIELD DESCRIPTION	
Regular	Manufacturing, Engineering and Technology	Fabrication and Extraction	
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	1	Level 1	Regular

SPECIFIC OUTCOME 1

Identify and describe hand tools used in the manufacturing process.

SPECIFIC OUTCOME 2

Identify and describe power tools used in the manufacturing process.

SPECIFIC OUTCOME 3

Identify and describe melting tools used in the manufacturing process.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

9

Demonstrate an understanding of the workshop set-up for handmade jewellery

SAQA US ID		UNIT STANDARD TITLE	
119971		Demonstrate an understanding of the workshop set-up for handmade jewellery	
SGB NAME		NSB 06	PROVIDER NAME
SGB Mining and Minerals		Manufacturing, Engineering and Technology	
UNIT STANDARD TYPE		FIELD DESCRIPTION	SUBFIELD DESCRIPTION
Regular		Manufacturing, Engineering and Technology	Fabrication and Extraction
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	2	Level 1	Regular

SPECIFIC OUTCOME 1

Identify and describe a workbench and forming area.

SPECIFIC OUTCOME 2

Identify and describe the melting and pickling area.

SPECIFIC OUTCOME 3

Polishing and cleaning area



Established in terms of Act 58 of 1995

SOUTH AFRICAN QUALIFICATIONS AUTHORITY**UNIT STANDARD:**

10

Identify engineering tools material and equipment and explain the purpose and function of each

SAQA US ID	UNIT STANDARD TITLE		
119972	Identify engineering tools material and equipment and explain the purpose and function of each		
SGB NAME		NSB 06	PROVIDER NAME
SGB Mining and Minerals		Manufacturing, Engineering and Technology	
UNIT STANDARD TYPE		FIELD DESCRIPTION	SUBFIELD DESCRIPTION
Regular		Manufacturing, Engineering and Technology	Fabrication and Extraction
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	2	Level 1	Regular

SPECIFIC OUTCOME 1

Identify tools used in an engineering environment.

SPECIFIC OUTCOME 2

Identify equipment used in an engineering environment.

SPECIFIC OUTCOME 3

Identify materials used in an engineering environment.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

11

Read and interpret an elementary engineering drawing

SAQA US ID	UNIT STANDARD TITLE		
119976	Read and interpret an elementary engineering drawing		
SGB NAME	NSB 06	PROVIDER NAME	
SGB Mining and Minerals	Manufacturing, Engineering and Technology		
UNIT STANDARD TYPE	FIELD DESCRIPTION	SUBFIELD DESCRIPTION	
Regular	Manufacturing, Engineering and Technology	Fabrication and Extraction	
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	3	Level 1	Regular

SPECIFIC OUTCOME 1

Explain the critical components that an elementary engineering drawing is comprised of.

SPECIFIC OUTCOME 2

Read and interpret an elementary engineering drawing.

No. 782

5 August 2005

**SOUTH AFRICAN QUALIFICATIONS AUTHORITY (SAQA)**

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Electrical Engineering and Construction

publishes the following unit standards for public comment.

This notice contains the titles, fields, sub-fields, NQF levels, credits, and purpose of the unit standards. The unit standards can be accessed via the SAQA web-site at 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 5 September 2005*. All correspondence should be marked **Standards Setting SGB for – Electrical Engineering and Construction** and addressed to

The Director: Standards Setting and Development
SAQA

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or faxed to 012 – 431-5144

e-mail: ebrown@saqa.co.za


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



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

1

Afford on-track protection

SAQA US ID		UNIT STANDARD TITLE	
120021		Afford on-track protection	
SGB NAME		NSB 12	PROVIDER NAME
SGB Electrical Engineering & Construction		Physical Planning and Construction	
UNIT STANDARD TYPE		FIELD DESCRIPTION	SUBFIELD DESCRIPTION
Regular		Physical Planning and Construction	Electrical Infrastructure Construction
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	3	Level 2	Regular

SPECIFIC OUTCOME 1

Collect, transport, use and secure protection equipment in accordance with safety standards and relevant procedures.

SPECIFIC OUTCOME 2

Identify the specific site that requires protection.

SPECIFIC OUTCOME 3

Afford appropriate protection in accordance with procedures and/or work instruction.

SPECIFIC OUTCOME 4

Discontinue protection.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

2

Maintain associated works

SAQA US ID	UNIT STANDARD TITLE		
120024	Maintain associated works		
SGB NAME	NSB 12	PROVIDER NAME	
SGB Electrical Engineering & Construction	Physical Planning and Construction		
UNIT STANDARD TYPE	FIELD DESCRIPTION	SUBFIELD DESCRIPTION	
Regular	Physical Planning and Construction	Electrical Infrastructure Construction	
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	3	Level 2	Regular

SPECIFIC OUTCOME 1

Demonstrate an understanding of associated works.

SPECIFIC OUTCOME 2

Prepare for the maintenance of associated works.

SPECIFIC OUTCOME 3

Inspect and maintain associated works.

SPECIFIC OUTCOME 4

Complete post-maintenance operations.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

3

Demonstrate an understanding of materials and components used in rail construction and maintenance

SAQA US ID	UNIT STANDARD TITLE		
120025	Demonstrate an understanding of materials and components used in rail construction and maintenance		
SGB NAME	NSB 12	PROVIDER NAME	
SGB Electrical Engineering & Construction	Physical Planning and Construction		
UNIT STANDARD TYPE	FIELD DESCRIPTION	SUBFIELD DESCRIPTION	
Regular	Physical Planning and Construction	Electrical Infrastructure Construction	
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	9	Level 2	Regular

SPECIFIC OUTCOME 1

Demonstrate an understanding of the purpose, properties and application of ballast and sleepers.

SPECIFIC OUTCOME 2

Demonstrate an understanding of the purpose, properties and application of different rail types.

SPECIFIC OUTCOME 3

Demonstrate an understanding of the purpose, properties and application of turnouts and turnout components.

SPECIFIC OUTCOME 4

Demonstrate an understanding of the purpose, properties, application and combination of fastening components.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

4

Demonstrate an understanding of the "permanent way" context and related operations

SAQA US ID	UNIT STANDARD TITLE		
120028	Demonstrate an understanding of the "permanent way" context and related operations		
SGB NAME	NSB 12	PROVIDER NAME	
SGB Electrical Engineering & Construction	Physical Planning and Construction		
UNIT STANDARD TYPE	FIELD DESCRIPTION	SUBFIELD DESCRIPTION	
Regular	Physical Planning and Construction	Electrical Infrastructure Construction	
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	3	Level 2	Regular

SPECIFIC OUTCOME 1

Demonstrate an understanding of the organisational context.

SPECIFIC OUTCOME 2

Demonstrate an understanding of the permanent way context.

SPECIFIC OUTCOME 3

Demonstrate an understanding of rail construction and maintenance operations.

SPECIFIC OUTCOME 4

Demonstrate an understanding of the cost, statutory and regulatory considerations in relation to permanent way operations.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

5

Maintain ballast

SAQA US ID		UNIT STANDARD TITLE	
120032		Maintain ballast	
SGB NAME		NSB 12	PROVIDER NAME
SGB Electrical Engineering & Construction		Physical Planning and Construction	
UNIT STANDARD TYPE		FIELD DESCRIPTION	SUBFIELD DESCRIPTION
Regular		Physical Planning and Construction	Electrical Infrastructure Construction
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	6	Level 2	Regular

SPECIFIC OUTCOME 1
Prepare for ballast maintenance.

SPECIFIC OUTCOME 2
Screen ballast by hand.

SPECIFIC OUTCOME 3
Replenish ballast.

SPECIFIC OUTCOME 4
Complete post-maintenance operations.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

6

Maintain sleepers

SAQA US ID		UNIT STANDARD TITLE	
120034		Maintain sleepers	
SGB NAME		NSB 12	PROVIDER NAME
SGB Electrical Engineering & Construction		Physical Planning and Construction	
UNIT STANDARD TYPE		FIELD DESCRIPTION	SUBFIELD DESCRIPTION
Regular		Physical Planning and Construction	Electrical Infrastructure Construction
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	8	Level 2	Regular

SPECIFIC OUTCOME 1

Prepare to maintain sleepers.

SPECIFIC OUTCOME 2

Replace and space sleeper in track.

SPECIFIC OUTCOME 3

Tamp sleepers.

SPECIFIC OUTCOME 4

Complete post-maintenance operations.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

7

Select, use and maintain perway tools and equipment

SAQA US ID	UNIT STANDARD TITLE		
120035	Select, use and maintain perway tools and equipment		
SGB NAME	NSB 12	PROVIDER NAME	
SGB Electrical Engineering & Construction	Physical Planning and Construction		
UNIT STANDARD TYPE	FIELD DESCRIPTION	SUBFIELD DESCRIPTION	
Regular	Physical Planning and Construction	Electrical Infrastructure Construction	
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	18	Level 2	Regular

SPECIFIC OUTCOME 1

Select and use Perway hand tools.

SPECIFIC OUTCOME 2

Select and use Perway measuring equipment.

SPECIFIC OUTCOME 3

Select and use Perway power tools.

SPECIFIC OUTCOME 4

Ensure tools and equipment are maintained.

No. 783

5 August 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

Air Defence

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 full qualification and unit standards can be accessed via the SAQA web-site at 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 5 September 2005***. All correspondence should be marked **Standards Setting – SGB Air Defence** and addressed to

The Director: Standards Setting and Development
SAQA

Attention: Mr. E. Brown

Postnet Suite 248

Private Bag X06

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DUGMORE MPHUTHING

ACTING DIRECTOR: STANDARDS SETTING AND DEVELOPMENT



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

QUALIFICATION:

National Diploma: Applied Military Intelligence

SAQA QUAL ID	QUALIFICATION TITLE		
49852	National Diploma: Applied Military Intelligence		
SGB NAME	NSB 08	PROVIDER NAME	
SGB Air Defence	Law, Military Science and Security		
QUAL TYPE	FIELD	SUBFIELD	
National Diploma	Law, Military Science and Security	Sovereignty of the State	
ABET BAND	MINIMUM CREDITS	NQF LEVEL	QUALIFICATION CLASS
Undefined	240	Level 5	Regular-Unit Stds Based

PURPOSE AND RATIONALE OF THE QUALIFICATION

Purpose:

This qualification is aimed at learners who work or intend to work in the military intelligence environment as intelligence operator's or in related occupational fields, and who seek recognition for essential skills in the conduct of intelligence.

The qualification will also be valuable for those who may have been practising within the intelligence sector, but without formal recognition. This qualification is designed to be flexible and accessible so that learners who successfully complete this qualification know about and will be able to conduct the essential operations in military intelligence.

Learners studying towards achieving this qualification will be able to:

- > Manage people in the work environment.
- > Apply military intelligence.

In addition, recipients will be able perform some of the following according to their choice of elective specialisation:

- > Communicate in a foreign language.
- > Apply navigation skills.
- > Apply airward military intelligence.
- > Apply landward military intelligence.
- > Apply maritime military intelligence.
- > Apply medical military intelligence.
- > Apply defence intelligence.

Practitioners will generally carry out their role within the context of a military environment in times of peace and war.

Rationale:

Military intelligence refers to the interpretation of relevant information in order to provide intelligence to the defence community of the Republic of South Africa to maintain the sovereignty of the country. This qualification may be achieved in one of the intelligence streams - landward, airward, maritime, medical health or defence. In order to meet the requirements of the workplace, the identification and recognition of competencies required by intelligence operators and the identification of how these relate to other military

roles is vital. There is a critical need to provide recognition to people who are able to function within the military intelligence domain.

The majority of the learners for this qualification is likely to be working in the South African National Defence Force, with the knowledge gained in this qualification being directly applicable to the intelligence community of South Africa. Experienced intelligence operators are also in general demand in the intelligence sector.

This qualification will give learners the opportunity to build on the skills, knowledge, understanding and experience they have to earn a formal qualification in military intelligence. Learners will be able to work in a high stress situation and to apply integrity, assertiveness, professional conduct and self-discipline to their daily lives.

Intelligence operators through the gathering of intelligence data provide early warning in terms of developing situations that could lead to a military threat against the republic. Intelligence operators are also responsible for identifying flash points in the area of responsibility that may lead to South African National Defence Force involvement.

RECOGNIZE PREVIOUS LEARNING?

Y

LEARNING ASSUMED TO BE IN PLACE

- > Communication at NQF level 4.
- > Mathematics at NQF level 4.
- > Natural science at NQF level 3.
- > Geography at NQF level 4.
- > Computer literacy at NQF level 3.

Recognition of prior learning:

This qualification can be achieved wholly or in part through recognition of prior learning in terms of the defined exit level outcomes and/or individual unit standards.

Evidence can be presented in various ways, including international and/or previous local qualifications, products, reports, testimonials mentioning functions performed, work records, portfolios, videos of practice and performance records.

All such evidence will be judged in accordance with the general principles of assessment described above and the requirements for integrated assessment.

Access to the qualification:

Candidates applying for this qualification need to communicate effectively. Auditory skills will also limit access to the qualification in certain instances. Clear vision is also a requirement for achieving many of the outcomes of this qualification, and colour blindness or poor vision may hinder applicants from successfully completing this qualification.

QUALIFICATION RULES

Fundamental:

- > Candidates must achieve all 42 fundamental credits.

Core:

- > Candidates must achieve all 74 core credits.

Elective Specialisation:

Candidates must achieve at least 36 credits of their choice from any of the available elective credits in one of the specialisation streams (Airward Intelligence, Landward Intelligence, Military Health Intelligence, Maritime Intelligence and Defence Intelligence). Learners from the defence intelligence sector may select 20 Credits from a combination of any of the areas of specialisation. Elective streams of additional unit standards will be added to this qualification once they have been developed.

Airward Intelligence Elective Stream Unit Standards:

- > Demonstrate an understanding of the principles of flight.
- > Determine the integrated influence of the operational environment on flight operations in accordance with South African Air Force Doctrine.
- > Participate in the airward mission planning process.
- > Conduct air visual reconnaissance operations.
- > Interpret meteorology for aviation.
- > Demonstrate knowledge of airpower.

Elective Generic:

- > Candidates must achieve at least 88 credits of their choice from any of the available generic elective credits.

EXIT LEVEL OUTCOMES

1. Manage people in the work environment.
2. Analyse and apply military intelligence.
3. Communicate in a foreign language.
4. Apply navigation skills.
5. Apply airward military intelligence.

This qualification allows for further elective exit level outcomes once the unit standards have been developed and linked to this qualification by the landward military intelligence, maritime military intelligence, medical military intelligence and defence intelligence communities.

Critical cross-field outcomes:

This qualification addresses the following critical cross-field outcomes, as detailed in the unit standards:

- > Identifying and solving problems in which responses indicate that responsible decisions using critical and creative thinking have been made.
- > Working effectively with others as a member of a team, group, organisation or community.
- > Organising and managing oneself and one's activities responsibly and effectively.
- > Collecting, analysing, organising and critically evaluating information.
- > Communicating effectively using visual, mathematical and/or language skills in the modes of oral/written persuasion.
- > Demonstrating and understanding of the world as a set of related systems by recognising that problem-solving contexts do not exist in isolation.

ASSOCIATED ASSESSMENT CRITERIA

1.

- > The ability to communicate within an organisation is demonstrated in terms of personnel management.
- > Individual skills and competencies of personnel are analysed in accordance with organisational prescripts.
- > Training needs of personnel are evaluated in accordance with organisational requirements.
- > Timeframes are set and adhered to in terms of achieving agreed results.

2.

- > Military intelligence is analysed in terms of the impact, relevance and successive action needed in a given scenario.
- > International laws of armed conflict are understood and adhered to when planning and conducting a military intelligence operation.
- > The principles of deploying operational forces to collect military intelligence information are explained and taken into account in a controlled situation.
- > Information gathered is classified and analysed in terms of the usefulness for the mission.
- > Agreed timeframes are met during completion of daily functions and operations within a controlled situation.

3.

- > Foreign text is interpreted in terms of the original meaning.
- > Spoken text is interpreted in terms of the original meaning.
- > Information is communicated in writing in a foreign language.
- > Information is communicated orally in a foreign language.

4.

- > Routes are planned and marked on a topographical map.
- > Planned routes are navigated in accordance with tolerances.

5.

- > Airpower is explained in terms of its use in gathering intelligence.
- > Principles of flight are understood and applied when performing duties in a structured scenario simulating an operational environment.
- > Air visual reconnaissance operations are conducted in accordance with specified procedures and timeframes.

Integrated Assessment:

Assessment should be carried out at regular intervals as well as at the end of the periods of study and should be assessed in an integrated way. It is envisaged that learners will work at more than one unit standard at a time.

The achievement of applied competence of this qualification will be demonstrated if learners are able to apply intelligence techniques in their respective streams for the effective planning of joint, combined and multi-national operations through the gathering and dissemination of intelligence.

Candidates must demonstrate the ability to engage in the operations selected in an integrative way, dealing with divergent and "random" demands related to these work operations. Evidence is required that the candidate is able to achieve the purpose of the qualification as a whole at the time of the award of the qualification. Integration of skills will be demonstrated through the achievement of the core operational standards.

Assessors should note that evidence of integration could well be presented by candidates when being assessed against the individual unit standards. Thus, there should not necessarily be separate assessments for each unit standard and then further assessment for integration. Well-designed assessments should make it possible to gain evidence against each unit standard while at the same time gaining evidence of integration.

INTERNATIONAL COMPARABILITY

Due to the sensitive nature of the Intelligence environment it was difficult to compare the content (unit standards) of this qualification:

This is particularly difficult for comparison in African and Southern African countries. Attempts to compare with Zimbabwe were met with complete scepticism and no further attempt was made in this regard. Some data could be obtained from Namibia to place the comparison of the qualification in the African context.

India

Intelligence Structure. Military Intelligence forms an integral part of defence forces throughout the world. This does not only apply to first world countries but also to developing countries. Examples of this can be found in India where a new Defence Intelligence Agency (DIA) was recently established. The sole purpose of this agency is to collect, interpret and disseminate all defence related information and also to co-ordinate the directorates of army, air force and maritime intelligence. The DIA will have control over some of the Army's technical intelligence assets - the Directorate of Signals Intelligence and the Defence Image Processing and Analysis Centre (DIPAC). While the Signals Directorate is responsible for acquiring and decrypting enemy communications, the DIPAC controls India's satellite-based image acquisition capabilities. This is similar to the South African military intelligence's areas of responsibilities.

Command, Control, Communication and Intelligence (C³I). Successful military operations are based upon sound command and control principles. Intelligence is gathered through sensors, reconnaissance and other sources and the effective communication of subsequent intelligence products is essential to the success of any operation. India ensures the smooth conduct of this process through their Joint Intelligence Committee (JIC), whose task it is to keep the executive informed of all potential threats to national security. The SA National Defence Force (SANDF) employs the similar basic elements in its C³I structures.

Australia

Defence Intelligence Organisation (DIO). The DIO provides all-source intelligence assessment at national level to support defence and government decision-making and the planning and conduct of Australian Defence Force operations. DIO's intelligence products help inform decisions about Australia's military activities at home and abroad. This is similar to the mandate of the South African National Defence Force's Defence Intelligence (DI).

Defence Imagery and Geospatial Organisation (DIGO). DIGO is involved in a wide range of activities including imagery intelligence, mapping and geospatial intelligence, policy development, and information systems. These activities are in support of Australia's intelligence and national security efforts. Similar to these Australian structures, the South African National Defence Force (SANDF) employs the Directorate Geographical Information (DGI) and the Joint Air Reconnaissance Intelligence Centre (JARIC). These units perform all the roles and functions for the SANDF that DIGO performs for the Australian defence force.

The Surveillance and Response Group (SRG). The SRG enables the Australian Defence Force (ADF) to develop emergent intelligence, surveillance and reconnaissance systems and electronic warfare capability to prepare the information infrastructure for the introduction of electronic systems. This capability provides early warning and can be seen as a force multiplier in the operational environment. This is similar to the South African environment where these principles are embedded and practice by the Electronic Warfare (EW) centre.

Law Of Armed Conflict (LOAC). LOAC is based upon the concept of humanity. This concept provides a direct relationship between humanitarian concerns and military objectives. This concept forbids any attack on an enemy that inflicts unnecessary suffering, injury or destruction. There must be a valid military objective and the force used must not exceed the minimum required to achieve that objective. These principles are the foundation of all military training of members so in order to understand the laws dealing with the application of military power in combat. The SANDF also adheres to LOAC and training of this aspect forms an integral part of each soldier.

Military Power and the Principles of War. The principles of war and military power form an integral part of the training of members. These principles are foundational to the decision making process to commanders in preparation and execution of operations both at home and abroad. During this decision making process an understanding of the principles of war and military power enables commanders to make reasonable assumptions, projections and risk assessments of likely future events. The SANDF also base its force employment strategies on these principles.

Namibia

Intelligence Structure. Within the Namibian Defence Force (NDF) structure, various directorates form the total compilation of employment. One of these directorates is the Directorate Military Intelligence (DMI). The DMI is responsible for all issues regarding military and security, which include rendering security advice to the ministry; ensuring security of all military installations, personnel and equipment; collection and dissemination of security information. This is indicative that military intelligence is also practiced inside the Southern African Development Community (SADC) region. Members of the NDF are trained at the NDF's military school, the University of Namibia and by international defence forces. Training and procedures will be very similar to that of the SANDF due to the historical link between the two countries.

United Kingdom (UK)

Employment Profiles. Intelligence officers are utilised in the Royal Air Force (RAF) to specialise in gathering, analysing and provision of defence intelligence. These also include the interpretation of incoming reconnaissance imagery, production of intelligence assessment for the briefing of aircrews before their missions. All of these functions assist in the production of a strategic overview of the intelligence picture. These correlate to the SANDF's intelligence goals. Intelligence analysts (Voice) are employed to listen to, monitor and analyse radio messages. Training of these members includes linguistic abilities in a modern language. Intelligence Analysts (Imagery) are based at the Joint Air Reconnaissance Centre (JARIC) at RAF Brampton where they work on strategic imagery intelligence and other intelligence posts. The EW Centre and JARIC, situated at Air Force Base (AFB) Waterkloof fulfils both these for the SA Air Force (SAAF).

United States of America (USA)

The Joint Military Intelligence Centre (JMIC). The JMIC (situated in Washington DC) is the centre for educating military and civilian intelligence professionals and conducting and disseminating intelligence-

related research. This training enables these professionals to anticipate and tailor the intelligence required at the national, theatre and tactical levels. The training programmes offered by this institution ranges between Undergraduate intelligence programmes to full Master of Science of Strategic Intelligence degree programmes. This distinguishes the USA as world leaders in the field of military intelligence training on both academic and practical levels. Although service specific training takes place elsewhere in the USA, the JMIC is the primary Intelligence training facility.

Currently the SANDF does not have formally nationally recognised or accredited programmes in military intelligence. Training is provided at the SA Defence Intelligence College (Defence Intelligence and Navy Intelligence), the SA Military Intelligence School (Army Intelligence) and the Joint Air Reconnaissance Intelligence Centre (Air Force Intelligence). The successful completion of the National Diploma in Applied Military Intelligence: Airward will equip SANDF intelligence practitioner with knowledge and skills comparable to other world-class military intelligence services as mentioned above.

ARTICULATION OPTIONS

This qualification has been designed and structured so that qualifying learners can be recognised as a military intelligence operator. The qualification acts as a springboard from which learners may progress to qualifications in image interpretation, electronic warfare, counter intelligence, intelligence collection and defence intelligence analysts.

Learners can move horizontally or vertically between aviation related qualifications (still to be developed), although in most cases, certain standards will be required horizontally before moving to another qualification vertically.

This qualification articulates horizontally with the following qualifications:

- > National Certificate in Mission Administration (level 5).
- > National Certificate in Statutory Intelligence Practice (level 5).

Possibilities for articulation outside of military intelligence include qualifications that lead to the following roles:

- > Statutory intelligence.
- > Industrial intelligence.
- > Data analysis.
- > Researching.
- > Reporting of data.

MODERATION OPTIONS

> An individual wishing to be assessed (including through RPL) against this Unit Standard may apply to an assessment agency, assessor or provider institution accredited by the relevant ETQA, or an ETQA that has a Memorandum of Understanding with the relevant ETQA.

> Anyone assessing a learner against this Unit Standard must be registered as an assessor with the relevant ETQA or with an ETQA that has a Memorandum of Understanding with the relevant ETQA.

> Any institution offering learning that will enable achievement of this Unit Standard or assessing this Unit Standard must be accredited as a provider with the relevant ETQA or with an ETQA that has a Memorandum of Understanding with the relevant ETQA.

> Moderation of assessment will be conducted by the relevant ETQA at its discretion.

CRITERIA FOR THE REGISTRATION OF ASSESSORS

Assessors registered with the relevant ETQA must carry out the assessment of candidates for any of the unit standards that make up this qualification. However, the following criteria are specified for assessors who assess integration of this qualification:

- > Be competent in the outcomes of this qualification.
- > Have a minimum of 3 years' working knowledge in the intelligence fraternity.

NOTES

The elective unit standard category is open-ended to allow the learner to choose the elective specialization credits associated to the elective unit standards from any discipline that would add value to the purpose of the qualification or the learner's own development on a learning pathway.

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	114506 Apply intelligence analysis tradecraft	Level 5	35	Registered
Core	117985 Demonstrate an understanding of the Law of Armed Conflict during multi-national operations	Level 5	10	Registered
Core	120040 Demonstrate understanding of the concepts of operational command and control	Level 5	2	Draft - Prep for P Comment
Core	120046 Demonstrate understanding of the military intelligence environment	Level 5	20	Draft - Prep for P Comment
Core	10072 Monitor and review activity plan	Level 6	7	Reregistered
Elective	115001 Speak and respond by combining learnt vocabulary and structures in X	Level 3	6	Registered
Elective	11507 Conduct a security threat assessment in a defined operational area	Level 4	15	Registered
Elective	114589 Manage time productively	Level 4	4	Registered
Elective	114965 Understand, analyse and respond to a variety of texts in X	Level 4	6	Registered
Elective	115354 Understand, apply and maintain security awareness and security practices within the South African statutory environment	Level 4	10	Registered
Elective	115465 Use a hand held compass for navigational purposes	Level 4	2	Registered
Elective	115468 Interpret a topographical map for navigational purposes	Level 4	2	Registered
Elective	7876 Conduct on-the-job-Training	Level 5	8	Reregistered
Elective	11994 Monitor, reflect and improve on own performance	Level 5	3	Registered
Elective	15096 Demonstrate an understanding of stress in order to apply strategies to achieve optimal stress levels in personal and work situations	Level 5	5	Registered
Elective	114507 Understand, identify, and plan the exploitation of operational resources to collect information	Level 5	35	Registered
Elective	114991 Write a wide variety of texts in X	Level 5	5	Registered
Elective	115753 Conduct outcomes-based assessment	Level 5	15	Registered
Elective	120037 Participate in the airward mission planning process	Level 5	7	Draft - Prep for P Comment
Elective	120038 Conduct Air Visual Reconnaissance operations	Level 5	6	Draft - Prep for P Comment
Elective	120039 Determine the integrated influence of the operational environment on a flight operation in accordance with South African Air Force doctrine	Level 5	5	Draft - Prep for P Comment
Elective	120041 Demonstrate understanding of the principles of flight	Level 5	6	Draft - Prep for P Comment
Elective	120042 Interpret meteorology for aviation	Level 5	7	Draft - Prep for P Comment
Elective	120043 Integrate the functions of the Air Picture Display System (APDS)	Level 5	20	Draft - Prep for P Comment
Elective	120044 Demonstrate knowledge of Airpower	Level 5	5	Draft - Prep for P Comment
Fundamental	12433 Use communication techniques effectively	Level 5	8	Registered
Fundamental	15234 Apply efficient time management to the work of a department/division/section	Level 5	4	Registered
Fundamental	114505 Demonstrate an understanding of Statutory Intelligence	Level 5	30	Registered



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

1

Participate in the airward mission planning process

SAQA US ID	UNIT STANDARD TITLE		
120037	Participate in the airward mission planning process		
SGB NAME	NSB 08	PROVIDER NAME	
SGB Air Defence	Law, Military Science and Security		
UNIT STANDARD TYPE	FIELD DESCRIPTION	SUBFIELD DESCRIPTION	
Regular	Law, Military Science and Security	Sovereignty of the State	
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	7	Level 5	Regular

SPECIFIC OUTCOME 1

Conduct mission planning with aircrew in a structured scenario.

SPECIFIC OUTCOME 2

Conduct Intelligence mission debrief.

SPECIFIC OUTCOME 3

Compile and disseminate mission reports.

SPECIFIC OUTCOME 4

Compile and disseminate mission in-flight reports.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

2

Conduct Air Visual Reconnaissance operations

SAQA US ID		UNIT STANDARD TITLE	
120038		Conduct Air Visual Reconnaissance operations	
SGB NAME		NSB 08	PROVIDER NAME
SGB Air Defence		Law, Military Science and Security	
UNIT STANDARD TYPE		FIELD DESCRIPTION	SUBFIELD DESCRIPTION
Regular		Law, Military Science and Security	Sovereignty of the State
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	6	Level 5	Regular

SPECIFIC OUTCOME 1

Plan an AVR flight route on a map.

SPECIFIC OUTCOME 2

Plan and conduct an AVR mission brief.

SPECIFIC OUTCOME 3

Conduct air visual reconnaissance.

SPECIFIC OUTCOME 4

Report AVR flight results.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

3

Determine the integrated influence of the operational environment on a flight operation in accordance with South African Air Force doctrine

SAQA US ID	UNIT STANDARD TITLE		
120039	Determine the integrated influence of the operational environment on a flight operation in accordance with South African Air Force doctrine		
SGB NAME	NSB 08	PROVIDER NAME	
SGB Air Defence	Law, Military Science and Security		
UNIT STANDARD TYPE	FIELD DESCRIPTION	SUBFIELD DESCRIPTION	
Regular	Law, Military Science and Security	Sovereignty of the State	
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	5	Level 5	Regular

SPECIFIC OUTCOME 1

Demonstrate knowledge of military operational flight elements.

SPECIFIC OUTCOME 2

Describe military equipment and symbols.

SPECIFIC OUTCOME 3

Demonstrate understanding of battle space layout.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

4

Demonstrate understanding of the concepts of operational command and control

SAQA US ID	UNIT STANDARD TITLE		
120040	Demonstrate understanding of the concepts of operational command and control		
SGB NAME	NSB 08	PROVIDER NAME	
SGB Air Defence	Law, Military Science and Security		
UNIT STANDARD TYPE	FIELD DESCRIPTION	SUBFIELD DESCRIPTION	
Regular	Law, Military Science and Security	Sovereignty of the State	
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	2	Level 5	Regular

SPECIFIC OUTCOME 1

Describe command and control.

SPECIFIC OUTCOME 2

Evaluate elements of a command and control system.

SPECIFIC OUTCOME 3

Demonstrate an understanding of the South African National Defence Force approach to command and control in warfare operations.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

5

Demonstrate understanding of the principles of flight

SAQA US ID	UNIT STANDARD TITLE		
120041	Demonstrate understanding of the principles of flight		
SGB NAME	NSB 08	PROVIDER NAME	
SGB Air Defence	Law, Military Science and Security		
UNIT STANDARD TYPE	FIELD DESCRIPTION	SUBFIELD DESCRIPTION	
Regular	Law, Military Science and Security	Safety in Society	
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	6	Level 5	Regular

SPECIFIC OUTCOME 1

Demonstrate understanding of subsonic aerodynamics.

SPECIFIC OUTCOME 2

Describe transonic and supersonic aerodynamics.

SPECIFIC OUTCOME 3

Demonstrate understanding of aeroplane stability.

SPECIFIC OUTCOME 4

Demonstrate understanding of aeroplane controls.

SPECIFIC OUTCOME 5

Demonstrate an understanding of the mechanics of flight.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

6

Interpret meteorology for aviation

SAQA US ID	UNIT STANDARD TITLE		
120042	Interpret meteorology for aviation		
SGB NAME	NSB 08	PROVIDER NAME	
SGB Air Defence	Law, Military Science and Security		
UNIT STANDARD TYPE	FIELD DESCRIPTION	SUBFIELD DESCRIPTION	
Regular	Law, Military Science and Security	Safety in Society	
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	7	Level 5	Regular

SPECIFIC OUTCOME 1

Describe the atmosphere in relation to aviation.

SPECIFIC OUTCOME 2

Demonstrate understanding of wind.

SPECIFIC OUTCOME 3

Describe the effects of atmospheric water vapour on flight operations.

SPECIFIC OUTCOME 4

Demonstrate an understanding of airmasses and fronts.

SPECIFIC OUTCOME 5

Demonstrate an understanding of climatology.

SPECIFIC OUTCOME 6

Demonstrate an understating of meteorological hazards to aviation.

SPECIFIC OUTCOME 7

Interpret meteorological information for flight operations.

SPECIFIC OUTCOME 8

Demonstrate an understanding of the impact of aircraft operation on the environment.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

7

Integrate the functions of the Air Picture Display System (APDS)

SAQA US ID	UNIT STANDARD TITLE		
120043	Integrate the functions of the Air Picture Display System (APDS)		
SGB NAME	NSB 08	PROVIDER NAME	
SGB Air Defence	Law, Military Science and Security		
UNIT STANDARD TYPE	FIELD DESCRIPTION	SUBFIELD DESCRIPTION	
Regular	Law, Military Science and Security	Sovereignty of the State	
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	20	Level 5	Regular

SPECIFIC OUTCOME 1

Demonstrate an understanding of the application of the Air Picture Display System.

SPECIFIC OUTCOME 2

Operate the APDS in the Operations Mode.

SPECIFIC OUTCOME 3

Operate the APDS in the Alpha-Numeric Entry Device (ANED) Mode.

SPECIFIC OUTCOME 4

Operate the APDS in the Configuration and Air Traffic Control (ATC) Modes.

SPECIFIC OUTCOME 5

Operate the APDS in the Simulator Mode.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

8

Demonstrate knowledge of Airpower

SAQA US ID		UNIT STANDARD TITLE	
120044		Demonstrate knowledge of Airpower	
SGB NAME		NSB 08	PROVIDER NAME
SGB Air Defence		Law, Military Science and Security	
UNIT STANDARD TYPE		FIELD DESCRIPTION	SUBFIELD DESCRIPTION
Regular		Law, Military Science and Security	Sovereignty of the State
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	5	Level 5	Regular

SPECIFIC OUTCOME 1

Describe the concept airpower.

SPECIFIC OUTCOME 2

Analyse the support elements of airpower.

SPECIFIC OUTCOME 3

Analyse the core principles of airpower.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

9

Demonstrate understanding of the military intelligence environment

SAQA US ID	UNIT STANDARD TITLE		
120046	Demonstrate understanding of the military intelligence environment		
SGB NAME	NSB 08	PROVIDER NAME	
SGB Air Defence	Law, Military Science and Security		
UNIT STANDARD TYPE	FIELD DESCRIPTION	SUBFIELD DESCRIPTION	
Regular	Law, Military Science and Security	Sovereignty of the State	
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	20	Level 5	Regular

SPECIFIC OUTCOME 1

Demonstrate understanding of operations and tactical environment.

SPECIFIC OUTCOME 2

Demonstrate understanding of military tactics and doctrines.

SPECIFIC OUTCOME 3

Demonstrate knowledge of military equipment.

SPECIFIC OUTCOME 4

Demonstrate knowledge of military installations.

SPECIFIC OUTCOME 5

Demonstrate knowledge of electronic warfare environments.

SPECIFIC OUTCOME 6

Demonstrate knowledge of image environments.

SPECIFIC OUTCOME 7

Demonstrate understanding of counter intelligence and safeguarding.

SPECIFIC OUTCOME 8

Demonstrate knowledge of military power.

**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

Air Defence

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 full qualification and unit standards can be accessed via the SAQA web-site at 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 5 September 2005***. All correspondence should be marked **Standards Setting – SGB Air Defence** 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


DUGMORE MPHUTHING

ACTING DIRECTOR: STANDARDS SETTING AND DEVELOPMENT



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

QUALIFICATION:

National Diploma: Defensive Mission Control

SAQA QUAL ID		QUALIFICATION TITLE	
49853		National Diploma: Defensive Mission Control	
SGB NAME		NSB 08	PROVIDER NAME
SGB Air Defence		Law, Military Science and Security	
QUAL TYPE		FIELD	SUBFIELD
National Diploma		Law, Military Science and Security	Sovereignty of the State
ABET BAND	MINIMUM CREDITS	NQF LEVEL	QUALIFICATION CLASS
Undefined	240	Level 5	Regular-Unit Stds Based

PURPOSE AND RATIONALE OF THE QUALIFICATION

Purpose:

This qualification is aimed at persons who work or intend to work in the Command and Control environment as a Defensive Mission Controller or related occupational fields, and who seek recognition for essential skills in the conduct of defensive mission control.

The qualification will also be valuable for those who may have been practising within the discipline, but without formal recognition. This qualification is designed to be flexible and accessible so that recipients of this qualification know about and will be able to conduct the essential operations in South African Air Force Command and Control.

Recipients of this qualification are able to:

- > Demonstrate knowledge of aviation principles.
- > Perform mission control functions in a given scenario.
- > Plan military defensive air operations.

Practitioners will generally carry out their role within the context of a South African Air Force environment.

Rationale:

Defensive mission control relates to providing in-flight command and control to aircrew in combat. This is a crucial element in securing the national air space and thereby maintaining the sovereignty of the Republic of South Africa. In order to meet the requirements of national security within the context of defensive mission control it is important to be able to identify and recognise the competencies required by the defensive mission controller and to identify how these relate to other military and aviation roles. There is a critical need to provide recognition to persons who are able to function as defensive mission controllers within the South African Air Force Command and Control System.

The majority of the candidates for this qualification are likely to be working in the South African Air Force, with the knowledge gained in this qualification being directly applicable to the mission control fraternity of South Africa. Defensive Mission Controllers may also be used in civilian aviation, and job opportunities include operations officers, co-ordinators and flight dispatchers.

This qualification will give learners the opportunity to build on the skills, knowledge, understanding and experience they already have to earn a formal qualification in defensive mission control. Candidates will learn to work in a high stress situation and to apply integrity, assertiveness, professional conduct and self-

discipline to their daily lives in a competitive environment. Defensive Mission Controllers are also required to provide assistance in defending identified flash points in the area of responsibility that may lead to South African National Defence Force involvement.

RECOGNIZE PREVIOUS LEARNING?

Y

LEARNING ASSUMED TO BE IN PLACE

The design of this qualification is based on the assumption that learners are already competent in terms of the following outcomes or areas of learning when starting to learn towards this qualification. Any Further Education and Training Certificate with the following three subjects:

- > Communication at NQF level 4.
- > Mathematics at NQF level 4.
- > Physical Science at NQF level 4.
- > Computer literacy at NQF level 3.
- > Provide radar reporting service NQF Level 4.
- > Perform a ground control and clearance service NQF Level 4.
- > Provide assistance to air traffic services NQF Level 4.
- > Operate communication navigation and surveillance equipment NQF Level 4.
- > Provide aerodrome flight information services NQF Level 4.
- > Interpret and communicate aeronautical information NQF Level 4.
- > Provide flight information services NQF Level 4.
- > Perform the duties of a command and control assistant NQF Level 4.
- > Demonstrate an understanding of aviation regulations and procedures NQF Level 4.
- > Demonstrate understanding of aviation law and procedures NQF Level 4.
- > Demonstrate understanding of Air Traffic Control NQF Level 4.

Recognition of prior learning:

This qualification can be achieved wholly or in part through recognition of prior learning in terms of the defined exit level outcomes and/or individual unit standards.

Evidence can be presented in various ways, including international and/or previous local qualifications, products, reports, testimonials mentioning functions performed, work records, portfolios, videos of practice and performance records.

All such evidence will be judged in accordance with the general principles of assessment described above and the requirements for integrated assessment.

Access to the qualification:

Candidates applying for this qualification need to communicate effectively. Auditory skills will also limit access to the qualification in certain instances. Clear vision is also a requirement for achieving many of the outcomes of this qualification, and colour blindness or poor vision may hinder applicants from successfully completing this qualification.

QUALIFICATION RULES

Fundamental:

- > Candidates must achieve all 50 fundamental credits.

Core:

- > Candidates must achieve all 113 core credits.

Elective:

- > Candidates must achieve at least 77 credits of their choice from any of the elective credits.

EXIT LEVEL OUTCOMES

1. Demonstrate knowledge of aviation principles.

2. Perform mission control functions in a given scenario.
3. Plan military defensive air operations.

Critical Cross-Field Outcomes:

This qualification addresses the following critical cross-field outcomes, as detailed in the unit standards:

- > Identifying and solving problems in which responses indicate that responsible decisions using critical and creative thinking have been made.
- > Working effectively with others as a member of a team, group, organisation or community.
- > Organising and managing oneself and one's activities responsibly and effectively.
- > Collecting, analysing, organising and critically evaluating information.
- > Communicating effectively using visual, mathematical and/or language skills in the modes of oral/written persuasion.
- > Demonstrating and understanding of the world as a set of related systems by recognising that problem-solving contexts do not exist in isolation.

ASSOCIATED ASSESSMENT CRITERIA

1:

- > CAA regulations and standards are adhered to and applied in all aviation practices.
- > Flight details are calculated in terms of direction and flying time, taking into consideration the aircraft capabilities and the meteorological conditions.
- > The principles of flight are incorporated in flight planning.
- > Navigation is conducted in accordance with accepted aviation procedures.

2:

- > Mission control functions are performed in accordance with the international laws of armed conflict.
- > Mission control is described in terms of aerial warfare concepts.
- > Aircraft are controlled in various missions.
- > Range: Controlled refers to positive control.
- > The position and direction of aircraft is constantly monitored during a mission.
- > Calculations are used to provide information to flight crew in order to complete the mission.

3:

- > Military defensive air operations are planned in accordance with the international laws of armed conflict.
- > Aerial warfare principles are incorporated into air operations in terms of the planning of the defensive operation.
- > Air operations incorporate relevant military intelligence in terms of the planning of the defensive operation.

Integrated assessment:

The applied competence (practical, foundational and reflexive competencies) of this qualification will be achieved if a learner is able to undertake Mission Control at a tactical level of war in accordance with military doctrine, legal prescripts and procedures.

The importance of integrated assessment is to confirm that the learner is able to demonstrate applied competence (practical, foundational and reflexive) and ensure that the purpose of this qualification is achieved.

The achievement of applied competence of this qualification will be demonstrated if the learner is able to control defensive missions during joint, combined and multi-national operations through advice and support of higher authority and be able to communicate ideas, concepts and arguments verbally and in writing. To ensure this, all specific outcomes, embedded knowledge and critical cross-field outcomes of the unit standards of the qualification must be assessed as well as the exit level outcomes of the qualification.

Integrated assessment processes could be advanced by the "clustering" of unit standards in order to assess them simultaneously and to avoid duplication of assessment of learning outcomes and fragmented assessments. Even though learners will retain credits for those unit standards successfully completed, the learner must, in order to successfully complete the qualification, demonstrate applied competence through an integrated summative assessment of the exit level outcomes of the qualification.

During formative and summative assessments, a combination of a variety of assessment methods could be

used to provide the learner with sufficient opportunity to demonstrate applied competence. Assessment methods could include amongst others observation (e.g. during simulation exercises), product evaluation (e.g. the research tasks) and questioning (oral and/or written). Exit level summative assessments of this qualification should include the assessment of knowledge, skills and values whilst greater weighting should be given to application in the workplace environment in order to integrate theory and practice. Simulated scenarios must be utilised (e.g. planning and execution of interceptions during defensive counter air operations) to enable the learner to demonstrate the ability to integrate the knowledge, concepts and ideas and put into practise the learning outcomes achieved across the unit standards.

Learners must be assessed on individual work and as part of a team during formative and summative assessments.

The above-mentioned assessment processes are also capable of being applied to recognition of prior learning.

INTERNATIONAL COMPARABILITY

Germany:

> Command and Control: Effective control and use of airspace directly influences the outcome of campaigns and battles. In Germany, provision for airspace control enables airspace users to operate with minimum mutual interference and without undue restraints. In any military organization worldwide, the use of warning and readiness states has become an imperial necessity. The SAAF as well as Germany has also adopted certain warning and readiness states.

> Geometry of the Interception: Modern fighter aircraft intercepting intruders at supersonic speeds need assistance from mission control so as to gain maximum tactical surprise over the intruder. The way, in which German Mission Control approaches interception of aircraft, is very similar to that of the South African Air Force. Enemy aircraft is detected, a warning is issued and fighter aircraft is scrambled to counter the threat. The manner in which the fighter pilots are guided towards their target is also very similar.

> Pattern control: In the execution of the combat profile, pattern control can increase the rate of success when intercepting a hostile, unidentified or enemy aircraft. All the factors that might have an influence in the execution of an interception should be taken into consideration. Both the German and SAAF consider that pattern control forms the basis of interceptions. Pattern control is utilized to keep mission controllers combat ready.

> Air Defence Operations: Air Defence operations are designed to gain and maintain a favourable air situation to the degree that the enemy is prevented from interfering effectively with our own ground, air and naval operations. It is the first priority task of the SAAF as well as for the German Air Force to gain and maintain a favourable air situation whenever an enemy air force poses a threat.

> The Management Environment: Analysing the external environment is a critical part of the management process. The approach of Germany is similar to the SAAF when making decisions. The situation in which one operates needs to be analysed before one can make a decision. Important factors are taken into consideration while operating in the current situation.

> Electronic Warfare: German Mission Controllers need to have an understanding of electronic warfare to be able to use it effectively as a decisive element of combat power. SAAF mission control also requires this knowledge to co-ordinate and integrates the use of electronic warfare in the tactical plan. The use of electronic warfare throughout the battlefield can support the synergy needed to locate, identify, damage and possibly destroy command and control structures and associated information systems. Training in electronic warfare provides mission controllers with a knowledge that will enable them to understand its integration into all aspects of modern warfare. SAAF electronic warfare training emphasizes the vocabulary of electronic warfare, radar and communications principles, electronic countermeasures and electronic protection measures, infrared theory and countermeasures, electronic reconnaissance as well as air defence systems.

> Aircraft Instruments and own Equipment: The Mission Controller should know his/her own equipment and aircraft limitations and must have confidence in own abilities to handle his/her equipment under all conditions of flight. For the controller to be able to render assistance to pilots, he/she must be conversant with aircraft types, rules and regulations, tactics and equipment. The controller should also be fully aware and conversant with the pilot's difficulties when engaging enemy fighters.

Australia:

> Law of Armed Conflict (LOAC): LOAC is based upon the concept of humanity. This concept provides a direct relationship between humanitarian concerns and military objectives. This concept forbids any attack on an enemy that inflicts unnecessary suffering, injury or destruction. There must be valid military objective and the force used must not exceed the minimum required to achieve that objective. These principles are the foundation of all military training so those members understand the laws dealing with the application of military power in combat. The SAAF also adheres to the LOAC and training of this aspect form an integral part of every soldier.

> Military Power and the Principles of War: The principles of war and military power form an integral part of training. These principles are the foundation to a sound decision making process. Mission controllers should understand military power and the application of principles of war, as this will enable him/her to make reasonable assumptions, projections and risk assessments of any battlefield spectrum.

Canada:

> Systems Studies: The core of this field of studies focus on radar, electro-optics, communications, display systems, navigation and guidance and weapons. These are brought into perspective by a study of the issues and techniques of systems engineering and integration.

> Environmental Factors: In order for a mission controller to assist the pilot's survivability in battle (excluding aircraft performance and weapon systems), he/she must have knowledge of the effects the environment has within the battlefield. The workload of the pilot is extremely high. It is therefore expected from mission controllers to be aware especially if it is a single seat, non-radar-equipped aircraft. Clouds, haze, contrail levels and the sun are also contributing factors that can affect a pilot's survivability in battle.

> Communications: Effective communication in aviation is extremely important. Methods or types of tactical communication include geographic broadcast control and tactical control. Communication (ground to air radio network system, ground to air radio communication coverage in the battlefield, voice links between command and control facilities as well as data links between command and control systems and subsystems), has physical limitations such as altitude, range and terrain. It is therefore very important for Mission Controllers to understand communications, as it is the most important tool for the command and control of any military activity.

United Kingdom:

> Scrambling: Once a potential air threat exists, the readiness of aircraft for air defence should be high otherwise the threat can materialize before the defender can react. Almost similar to the Royal Air Force, the SAAF has adopted procedures that predetermined aircraft be scrambled by means of audio and visual signals from predetermined positions for Air Defence.

France:

> Interception Techniques: The use of interception techniques contributes to the various types of interception course, the decisive parameters of an interception as well as the environmental conditions. Regulations for using fighters in interceptions, aircraft configurations, and the different categories of control, anti-collision regulations silent procedures, and supersonic flight regulations as well as the use of combat zones determine the application of the interception aircraft. Mission controllers need to have a extensive knowledge of interception technique to provide superior control for all airborne military missions.

Currently the SANDF does not have formally nationally recognised or accredited programmes in Defensive Mission Control. The successful completion of the ND in Defensive Mission Control will equip South African Air Force Command and Control members with knowledge and skills comparable to other world-class military services as mentioned above.

ARTICULATION OPTIONS

This qualification has been designed and structured so that qualifying learners can be recognised as a Defensive Mission Controller. This qualification acts as a springboard from which learners may progress to qualifications in offensive (learners are normally first trained in defensive mission control before embarking on offensive mission control) mission control, electronic warfare, air operations management and aviation.

Learners can move horizontally or vertically between aviation related qualifications, although in most cases, some standards will be required horizontally before moving to another qualification vertically. This

qualification has horizontal articulation with the following qualifications:

- > B Com or BA in Aviation Management (level 6).
- > National Certificate in Air Traffic Management (level 5).
- > National Diploma in Applied Military Intelligence (level 5).

Possibilities for articulation outside of defensive mission control include qualifications that lead to the following roles:

- > Operational planning and management.
- > Flight dispatching.
- > Deployment commanding within the SAAF.
- > Aircraft accident investigation.

MODERATION OPTIONS

An individual wishing to be assessed (including through RPL) against this Unit Standard may apply to an assessment agency, assessor or provider institution accredited by the relevant ETQA, or an ETQA that has a Memorandum of Understanding with the relevant ETQA.

Anyone assessing a learner against this Unit Standard must be registered as an assessor with the relevant ETQA or with an ETQA that has a Memorandum of Understanding with the relevant ETQA.

Any institution offering learning that will enable achievement of this Unit Standard or assessing this Unit Standard must be accredited as a provider with the relevant ETQA or with an ETQA that has a Memorandum of Understanding with the relevant ETQA.

CRITERIA FOR THE REGISTRATION OF ASSESSORS

Assessors registered with the relevant ETQA must carry out the assessment of candidates for any of the unit standards that make up this qualification. However, the following criteria are specified for assessors who assess integration of this qualification:

- > Be competent in the outcomes of this qualification.
- > Have a minimum of 3 years experience in Defensive Mission Control.

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	120039 Determine the integrated influence of the operational environment on a flight operation in accordance with South African Air Force doctrine	Level 5	5	Draft - Prep for P Comment
Core	120040 Demonstrate understanding of the concepts of operational command and control	Level 5	2	Draft - Prep for P Comment
Core	120043 Integrate the functions of the Air Picture Display System (APDS)	Level 5	20	Draft - Prep for P Comment
Core	120044 Demonstrate knowledge of Airpower	Level 5	5	Draft - Prep for P Comment
Core	120045 Demonstrate understanding of aircraft instrumentation	Level 5	6	Draft - Prep for P Comment
Core	120048 Provide a Flight Authorisation Service	Level 5	4	Draft - Prep for P Comment
Core	120049 Conduct mission control for practice patterns	Level 5	8	Draft - Prep for P Comment
Core	120050 Control missions outside controlled airspace	Level 5	5	Draft - Prep for P Comment
Core	120053 Scramble aircraft for air defence missions	Level 5	5	Draft - Prep for P Comment
Core	120054 Demonstrate understanding of the components of aerial warfare in mission control	Level 5	8	Draft - Prep for P Comment
Core	120055 Conduct mission control for combat profiles	Level 5	15	Draft - Prep for P Comment

Core	120056 Conduct mission control for recovery control profiles	Level 5	5	Draft - Prep for P Comment
Core	120057 Demonstrate knowledge of electronic emission theory	Level 5	12	Draft - Prep for P Comment
Core	120059 Demonstrate an understanding of the principles of operation and use of radio aids in air navigation	Level 5	8	Draft - Prep for P Comment
Core	120051 Conduct mission control for a combination of profiles	Level 6	5	Draft - Prep for P Comment
Elective	7997 Managing self-development	Level 4	12	Reregistered
Elective	13939 Apply technical knowledge and skill in order to manage risk in emergency planning	Level 4	3	Registered
Elective	114589 Manage time productively	Level 4	4	Registered
Elective	115465 Use a hand held compass for navigational purposes	Level 4	2	Registered
Elective	115468 Interpret a topographical map for navigational purposes	Level 4	2	Registered
Elective	7876 Conduct on-the-Job-Training	Level 5	8	Reregistered
Elective	11994 Monitor, reflect and improve on own performance	Level 5	3	Registered
Elective	15096 Demonstrate an understanding of stress in order to apply strategies to achieve optimal stress levels in personal and work situations	Level 5	5	Registered
Elective	15225 Identify and interpret related legislation and its impact on the team, department or division and ensure compliance	Level 5	4	Registered
Elective	15230 Monitor team members and measure effectiveness of performance	Level 5	4	Registered
Elective	15233 Harness diversity and build on strengths of a diverse working environment	Level 5	3	Registered
Elective	115753 Conduct outcomes-based assessment	Level 5	15	Registered
Elective	120046 Demonstrate understanding of the military intelligence environment	Level 5	20	Draft - Prep for P Comment
Elective	120052 Manage short range communication specific to aircraft	Level 5	3	Draft - Prep for P Comment
Elective	7859 Lead and manage teams of people	Level 6	6	Reregistered
Elective	7881 Manage workplace diversity	Level 6	5	Reregistered
Elective	7888 Monitor staff performance	Level 6	5	Reregistered
Elective	120060 Manage HF, UHF and data communication specific to aeroplanes	Level 6	4	Draft - Prep for P Comment
Fundamental	10622 Conduct communication within a business environment	Level 5	8	Reregistered
Fundamental	15234 Apply efficient time management to the work of a department/division/section	Level 5	4	Registered
Fundamental	15237 Build teams to meet set goals and objectives	Level 5	3	Registered
Fundamental	117985 Demonstrate an understanding of the Law of Armed Conflict during multi-national operations	Level 5	10	Registered
Fundamental	120041 Demonstrate understanding of the principles of flight	Level 5	6	Draft - Prep for P Comment
Fundamental	120042 Interpret meteorology for aviation	Level 5	7	Draft - Prep for P Comment
Fundamental	120047 Demonstrate understanding of human performance and limitations in aviation	Level 5	5	Draft - Prep for P Comment
Fundamental	120058 Demonstrate understanding of the principles of navigating an aircraft	Level 5	7	Draft - Prep for P Comment



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

1

Demonstrate understanding of aircraft instrumentation

SAQA US ID	UNIT STANDARD TITLE		
120045	Demonstrate understanding of aircraft instrumentation		
SGB NAME	NSB 08	PROVIDER NAME	
SGB Air Defence	Law, Military Science and Security		
UNIT STANDARD TYPE	FIELD DESCRIPTION	SUBFIELD DESCRIPTION	
Regular	Law, Military Science and Security	Safety in Society	
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	6	Level 5	Regular

SPECIFIC OUTCOME 1

Describe aircraft instrumentation.

SPECIFIC OUTCOME 2

Describe automatic flight control systems for heading height control.

SPECIFIC OUTCOME 3

Describe on-board warning and recording equipment.

SPECIFIC OUTCOME 4

Describe powerplant and systems monitoring instruments.

SPECIFIC OUTCOME 5

Manage on board environment.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

2

Demonstrate understanding of human performance and limitations in aviation

SAQA US ID	UNIT STANDARD TITLE		
120047	Demonstrate understanding of human performance and limitations in aviation		
SGB NAME	NSB 08	PROVIDER NAME	
SGB Air Defence	Law, Military Science and Security		
UNIT STANDARD TYPE	FIELD DESCRIPTION	SUBFIELD DESCRIPTION	
Regular	Law, Military Science and Security	Safety in Society	
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	5	Level 5	Regular

SPECIFIC OUTCOME 1

Demonstrate understanding of human factors which influence the performance of persons within the aviation environment.

SPECIFIC OUTCOME 2

Demonstrate understanding of aviation physiology and health maintenance.

SPECIFIC OUTCOME 3

Demonstrate understanding of aviation psychology.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

3

Provide a Flight Authorisation Service

SAQA US ID	UNIT STANDARD TITLE		
120048	Provide a Flight Authorisation Service		
SGB NAME		NSB 08	PROVIDER NAME
SGB Air Defence		Law, Military Science and Security	
UNIT STANDARD TYPE		FIELD DESCRIPTION	SUBFIELD DESCRIPTION
Regular		Law, Military Science and Security	Sovereignty of the State
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	4	Level 5	Regular

SPECIFIC OUTCOME 1

Co-ordinate information regarding all military flights operating in the area of responsibility.

SPECIFIC OUTCOME 2

Process an Air Movement Issue.

SPECIFIC OUTCOME 3

Process mission orders.

SPECIFIC OUTCOME 4

Process airspace booking requirements.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

4

Conduct mission control for practice patterns

SAQA US ID	UNIT STANDARD TITLE		
120049	Conduct mission control for practice patterns		
SGB NAME	NSB 08	PROVIDER NAME	
SGB Air Defence	Law, Military Science and Security		
UNIT STANDARD TYPE	FIELD DESCRIPTION	SUBFIELD DESCRIPTION	
Regular	Law, Military Science and Security	Sovereignty of the State	
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	8	Level 5	Regular

SPECIFIC OUTCOME 1

Demonstrate understanding of practice pattern control technique.

SPECIFIC OUTCOME 2

Accept positive control of aircraft for practice patterns.

SPECIFIC OUTCOME 3

Provide positive control of practice patterns.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

5

Control missions outside controlled airspace

SAQA US ID	UNIT STANDARD TITLE		
120050	Control missions outside controlled airspace		
SGB NAME		NSB 08	PROVIDER NAME
SGB Air Defence		Law, Military Science and Security	
UNIT STANDARD TYPE		FIELD DESCRIPTION	SUBFIELD DESCRIPTION
Regular		Law, Military Science and Security	Sovereignty of the State
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	5	Level 5	Regular

SPECIFIC OUTCOME 1

Demonstrate understanding of Search and Rescue (SAR) missions.

SPECIFIC OUTCOME 2

Accept positive control of aircraft outside controlled airspace.

SPECIFIC OUTCOME 3

Provide positive control of SAR mission.

SPECIFIC OUTCOME 4

Demonstrate understanding of marshal missions.

SPECIFIC OUTCOME 5

Hand over control of aeroplane.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

6

Conduct mission control for a combination of profiles

SAQA US ID	UNIT STANDARD TITLE		
120051	Conduct mission control for a combination of profiles		
SGB NAME	NSB 08	PROVIDER NAME	
SGB Air Defence	Law, Military Science and Security		
UNIT STANDARD TYPE	FIELD DESCRIPTION	SUBFIELD DESCRIPTION	
Regular	Law, Military Science and Security	Sovereignty of the State	
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	5	Level 6	Regular

SPECIFIC OUTCOME 1

Demonstrate understanding of the difference between single and multiple profile control techniques.

SPECIFIC OUTCOME 2

Scramble multiple aeroplanes for a combination of profiles.

SPECIFIC OUTCOME 3

Accept positive control of multiple aeroplanes.

SPECIFIC OUTCOME 4

Provide positive control of two combat profiles simultaneously.

SPECIFIC OUTCOME 5

Provide positive control of a combination of practice patterns.

SPECIFIC OUTCOME 6

Provide positive control of multiple recovery profiles.

SPECIFIC OUTCOME 7

Positively hand over control of multiple aeroplanes.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

7

Manage short range communication specific to aircraft

SAQA US ID	UNIT STANDARD TITLE		
120052	Manage short range communication specific to aircraft		
SGB NAME		NSB 08	PROVIDER NAME
SGB Air Defence		Law, Military Science and Security	
UNIT STANDARD TYPE		FIELD DESCRIPTION	SUBFIELD DESCRIPTION
Regular		Law, Military Science and Security	Safety in Society
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	3	Level 5	Regular

SPECIFIC OUTCOME 1

Describe the principles of VHF (very high frequency) radio communication.

SPECIFIC OUTCOME 2

Demonstrate the use of procedures relating to VHF communication.

SPECIFIC OUTCOME 3

Conduct standard radio communication procedures relevant to radio.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

8

Scramble aircraft for air defence missions

SAQA US ID	UNIT STANDARD TITLE		
120053	Scramble aircraft for air defence missions		
SGB NAME	NSB 08	PROVIDER NAME	
SGB Air Defence	Law, Military Science and Security		
UNIT STANDARD TYPE	FIELD DESCRIPTION	SUBFIELD DESCRIPTION	
Regular	Law, Military Science and Security	Sovereignty of the State	
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	5	Level 5	Regular

SPECIFIC OUTCOME 1

Prepare to scramble aircraft.

SPECIFIC OUTCOME 2

Demonstrate understanding of scrambling aircraft.

SPECIFIC OUTCOME 3

Scramble air defence aircraft.



Established in terms of Act 58 of 1995

SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

9

Demonstrate understanding of the components of aerial warfare in mission control

SAQA US ID	UNIT STANDARD TITLE		
120054	Demonstrate understanding of the components of aerial warfare in mission control		
SGB NAME	NSB 08	PROVIDER NAME	
SGB Air Defence	Law, Military Science and Security		
UNIT STANDARD TYPE	FIELD DESCRIPTION	SUBFIELD DESCRIPTION	
Regular	Law, Military Science and Security	Sovereignty of the State	
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	8	Level 5	Regular

SPECIFIC OUTCOME 1

Describe the concept and characteristics of an air force.

SPECIFIC OUTCOME 2

Demonstrate understanding of defensive counter air operations.

SPECIFIC OUTCOME 3

Compare airborne platforms.

SPECIFIC OUTCOME 4

Demonstrate knowledge of defensive weapon systems.

SPECIFIC OUTCOME 5

Demonstrate knowledge of mission control rules and regulations.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

10

Conduct mission control for combat profiles

SAQA US ID	UNIT STANDARD TITLE		
120055	Conduct mission control for combat profiles		
SGB NAME	NSB 08	PROVIDER NAME	
SGB Air Defence	Law, Military Science and Security		
UNIT STANDARD TYPE	FIELD DESCRIPTION	SUBFIELD DESCRIPTION	
Regular	Law, Military Science and Security	Sovereignty of the State	
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	15	Level 5	Regular

SPECIFIC OUTCOME 1

Demonstrate understanding of combat profile control techniques.

SPECIFIC OUTCOME 2

Scramble aeroplanes for combat profiles.

SPECIFIC OUTCOME 3

Accept positive control of aircraft for combat profiles.

SPECIFIC OUTCOME 4

Provide positive control of combat profiles.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

11

Conduct mission control for recovery control profiles

SAQA US ID		UNIT STANDARD TITLE	
120056		Conduct mission control for recovery control profiles.	
SGB NAME		NSB 08	PROVIDER NAME
SGB Air Defence		Law, Military Science and Security	
UNIT STANDARD TYPE		FIELD DESCRIPTION	SUBFIELD DESCRIPTION
Regular		Law, Military Science and Security	Sovereignty of the State
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	5	Level 5	Regular

SPECIFIC OUTCOME 1

Demonstrate understanding of basic approach control procedures.

SPECIFIC OUTCOME 2

Demonstrate understanding of radar control procedures.

SPECIFIC OUTCOME 3

Demonstrate understanding of recovery control techniques.

SPECIFIC OUTCOME 4

Provide positive control of recovery profiles.

SPECIFIC OUTCOME 5

Hand over control of aeroplane.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

12

Demonstrate knowledge of electronic emission theory

SAQA US ID	UNIT STANDARD TITLE		
120057	Demonstrate knowledge of electronic emission theory		
SGB NAME	NSB 08	PROVIDER NAME	
SGB Air Defence	Law, Military Science and Security		
UNIT STANDARD TYPE	FIELD DESCRIPTION	SUBFIELD DESCRIPTION	
Regular	Law, Military Science and Security	Sovereignty of the State	
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	12	Level 5	Regular

SPECIFIC OUTCOME 1

Demonstrate knowledge of radar concepts.

SPECIFIC OUTCOME 2

Demonstrate knowledge of radio communication concepts.

SPECIFIC OUTCOME 3

Demonstrate knowledge of electronic warfare environments.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

13

Demonstrate understanding of the principles of navigating an aircraft

SAQA US ID	UNIT STANDARD TITLE		
120058	Demonstrate understanding of the principles of navigating an aircraft		
SGB NAME	NSB 08	PROVIDER NAME	
SGB Air Defence	Law, Military Science and Security		
UNIT STANDARD TYPE	FIELD DESCRIPTION	SUBFIELD DESCRIPTION	
Regular	Law, Military Science and Security	Safety in Society	
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	7	Level 5	Regular

SPECIFIC OUTCOME 1

Explain and apply basic navigation concepts.

SPECIFIC OUTCOME 2

Explain magnetism in navigation.

SPECIFIC OUTCOME 3

Utilise aeronautical charts.

SPECIFIC OUTCOME 4

Conduct dead reckoning navigation (DR).

SPECIFIC OUTCOME 5

Navigate an aircraft in equatorial and mid latitude flights.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

14

Demonstrate an understanding of the principles of operation and use of radio aids in air navigation

SAQA US ID	UNIT STANDARD TITLE		
120059	Demonstrate an understanding of the principles of operation and use of radio aids in air navigation		
SGB NAME	NSB 08	PROVIDER NAME	
SGB Air Defence	Law, Military Science and Security		
UNIT STANDARD TYPE	FIELD DESCRIPTION	SUBFIELD DESCRIPTION	
Regular	Law, Military Science and Security	Safety in Society	
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	8	Level 5	Regular

SPECIFIC OUTCOME 1

Describe radio wave propagation.

SPECIFIC OUTCOME 2

Describe different types of radar systems used in aviation.

SPECIFIC OUTCOME 3

Describe area navigation systems.

SPECIFIC OUTCOME 4

Demonstrate an understanding of satellite navigation systems.

SPECIFIC OUTCOME 5

Describe the use of radio aids to facilitate navigation.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

15

Manage HF, UHF and data communication specific to aeroplanes

SAQA US ID	UNIT STANDARD TITLE		
120060	Manage HF, UHF and data communication specific to aeroplanes		
SGB NAME	NSB 08	PROVIDER NAME	
SGB Air Defence	Law, Military Science and Security		
UNIT STANDARD TYPE	FIELD DESCRIPTION	SUBFIELD DESCRIPTION	
Regular	Law, Military Science and Security	Sovereignty of the State	
ABET BAND	CREDITS	NQF LEVEL	UNIT STANDARD TYPE
Undefined	4	Level 6	Regular

SPECIFIC OUTCOME 1

Explain the meanings and significance of terms and definitions relating to HF and UHF and data communication (VFR and IFR).

SPECIFIC OUTCOME 2

Conduct HF, UHF and data communication procedures.

SPECIFIC OUTCOME 3

Describe the general principles of UHF (Ultra High Frequency) and HF (High Frequency) radio wave propagation and allocation of frequencies.

SPECIFIC OUTCOME 4

Describe the general principles of data link communications.



Established in terms of Act 58 of 1995

SOUTH AFRICAN QUALIFICATIONS AUTHORITY (SAQA)

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

Insurance and Investment

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. 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 qualification and unit standards should reach SAQA at the address *below and no later than 5 September 2005*. All correspondence should be marked **Standards Setting – SGB Insurance and Investment** and addressed to

The Director: Standards Setting and Development
SAQA

Attention: Mr. Eddie Brown
Postnet Suite 248
Private Bag X06
Waterkloof
0145
or faxed to 012 – 431-5144
e-mail: ebrown@saga.co.za


DUGMORE MPHUTHING

ACTING DIRECTOR: STANDARDS SETTING AND DEVELOPMENT



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

QUALIFICATION:

National Diploma: Financial Services: Long-Term Risk Assessment

SAQA QUAL ID		QUALIFICATION TITLE	
49860		National Diploma: Financial Services: Long-Term Risk Assessment	
SGB NAME		NSB 03	PROVIDER NAME
SGB Insurance and Investment		Business, Commerce and Management Studies	
QUAL TYPE		FIELD	SUBFIELD
National Diploma		Business, Commerce and Management Studies	Finance, Economics and Accounting
ABET BAND	MINIMUM CREDITS	NQF LEVEL	QUALIFICATION CLASS
Undefined	245	Level 5	Regular-Unit Stds Based

PURPOSE AND RATIONALE OF THE QUALIFICATION

Purpose:

The National Diploma: Long-Term Risk Assessment: Level 5 is intended for Senior Underwriters, Senior Claims Assessors, Risk Consultants, Product Developers and Reinsurers in Long-Term Insurance (Group Benefits, Life, Disability and Healthcare Benefits Administration). It requires the application of medical knowledge to assess Long-Term Risk. The purpose of the Qualification is to build the knowledge and skills required by learners in Underwriting and Claims Assessing who are competent in the knowledge and skills required in the FETC: Long-Term Risk Assessment and are ready to study at Level 5. It is intended to empower learners to acquire knowledge, skills, attitudes and values required to operate ethically and responsibly as Senior Underwriters and Senior Claims Assessors and to respond to the challenges of the economic environment and changing nature of 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 in Long-Term Risk Assessment, it provides a framework for learners to develop competencies related to the assessment of Risk in the Long-Term Insurance Sector in general. It provides a balanced learning experience that allows flexible access to life-long learning 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 and will allow for multi-skilling.

Qualifying learners should be knowledgeable about and competent in:

- > Researching and evaluating information and manipulating and interpreting data to substantiate an argument and to interpret changing trends in the Long-Term insurance environment.
- > The changing nature of the financial services industry in general and Underwriting and Claims Assessing in particular.
- > Applying knowledge of risk and basic economics to make risk assessments.
- > The impact of HIV/AIDS on the Long-Term risk environment and related decisions.
- > Making professional and ethical Long-Term Risk Assessment decisions.

Rationale:

The National Diploma: Financial Services: Long-Term Risk Assessment: NQF Level 5 is designed specifically to meet the needs of learners in Underwriting, Claims Assessing and Reinsurance in the Long-Term Insurance Sector of the Financial Services Industry. It aims to develop informed and skilled learners who are able to assess risk in Long-Term Insurance. It is intended for learners who:

- > Have attained a National Certificate: Long-Term Insurance: Risk Assessment at NQF Level 4, or FETC:

Long-Term Risk Assessment and who wish to continue on a path of life-long learning specialising in the assessment of Long-Term Risk.

- > Have worked in Underwriting and/or Claims Assessing in the Long-Term Insurance sector for many years, but have no formal Qualifications in their area of specialisation.
- > Aspire to, or are already in senior positions in Underwriting and Claims Assessing.

The National Diploma: Financial Services: Long-Term Risk Assessment: NQF Level 5 is flexible enough to accommodate learners in formal education, in learnerships and learners already employed in the Financial Services Industry. The Qualification is part of a career path in Long-Term Risk Assessment. It requires the application of medical knowledge to Long-Term Risk Assessment. The intention is:

- > To promote the development of knowledge and skills which are required in the assessment of Long-Term Risk.
- > To provide opportunities for lifelong learning for people who work in Long-Term Risk Assessment where there were previously a variety of short courses but no nationally registered Qualification.

The skills, knowledge, values and attitudes reflected in the Qualification are required at a senior level to assess Long-Term Risk. Learners already employed in underwriting and claims assessing at this Level do work that requires specialised, technical skills and a broad knowledge base of the applicable legislation, economic principles, risk and the Financial Services Industry in general.

The National Diploma: Financial Services: Long-Term Risk Assessment: Level 5 should provide the means for current workers to receive Recognition of Prior Learning, to upgrade their skills and achieve a nationally recognised Qualification. The Qualification is structured in a way that exposes learners to the knowledge and skills necessary for Long-Term Underwriting, Reinsurance and Claims Assessing. Learners in Tendering and Pricing should do the National Certificate in Financial Services: Long-Term Risk Assessment: Level 5 rather than The National Diploma: Financial Services: Long-Term Risk Assessment: Level 5.

RECOGNIZE PREVIOUS LEARNING?

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LEARNING ASSUMED TO BE IN PLACE

Learners should be competent in Communication and Mathematical Literacy at NQF Level 4 and are ready to learn at Level 5. It is assumed that learners are competent in the Unit Standards in the National Certificate in Long-Term Insurance: Risk Assessment NQF Level 4 or the FETC: Long-Term Risk Assessment before accessing this Qualification.

Recognition of prior learning:

- > 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.

Access to the qualification:

There is open access to this Qualification for all learners in possession of an FETC or equivalent qualification but the Learning assumed to be in place, detailed below should be borne in mind.

QUALIFICATION RULES

Level, credits and learning components assigned to the qualification:

The National Diploma: Financial Services: Long-Term Risk Assessment is made up of a planned combination of learning outcomes that have a defined purpose and will equip learners to make decisions at a high level and to conduct risk assessments. The Diploma will provide a final step in a specialised career path in Underwriting and/or Claims Assessing. The next step in the career path would be a Management Qualification at level 6. The Qualification articulates with the National Certificate in Financial

Services: Long-Term Risk Assessment: Level 5 in that the Unit Standards classified as Fundamental and six of the Unit Standards classified as Core in the Certificate are also Fundamental and Core in the National Diploma in Financial Services: Long-Term Risk Assessment: NQF Level 5.

The Qualification is made up of Unit Standards that are classified as Fundamental, Core and Elective for the purpose of this Qualification. A minimum of 245 credits is required to complete the Qualification. In this Qualification the credits are allocated as follows:

- > Fundamental: 41 Credits - 17%
- > Core: 123 Credits - 50%
- > Electives: 81 Credits - 33%
- > Total: 245 Credits - 100%

Fundamental Component (All are compulsory):

After wide consultation in the Financial Services industry it was agreed that there should be a common set of Unit Standards that are Fundamental to all Financial Services Qualifications at NQF Level 5 to allow for articulation and portability of Qualifications within the industry. The Unit Standards that are Fundamental in this Qualification are those agreed to at a meeting of the Financial Services Standards Generating Body (FSSGB) on 15 January 2003.

Core Component (All are compulsory):

One hundred and twenty three credits have been allocated to Unit Standards designated as Core for the purpose of this Qualification. This is to ensure that the Qualification has a definite Long-Term Risk Assessment focus. They provide an opportunity to develop knowledge through research and the application of knowledge and study skills. The Core Unit Standards provide the knowledge, insight and skills required in the assessment of medical and non-medical related Long-Term Risk.

Elective Component:

The Unit Standards classified as Electives in this Qualification have been carefully selected to allow learners to achieve a Qualification that is relevant to the work that they do and to their chosen career path in Underwriting and/or Claims Assessing. They are specifically indicated because of the specialised nature of the work in Underwriting and Claims Assessing and to ensure that there is at least a 60% difference between the National Certificate: Financial Services: Long-Term Risk Assessment: NQF Level 5 and the National Diploma in Financial Services: Long-Term Risk Assessment: NQF Level 5.

Learners are required to select electives that add up to at least 81 credits. In the second round of the FAIS Fit and Proper implementation, Claims Assessors will require a Qualification to be licensed by the Financial Services Board (FSB).

There are electives that are particularly appropriate to Underwriters and electives apply more specifically to Claims Assessors. Underwriters and Claims Assessors are strongly advised to select electives from the appropriate group. 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:

- > Claims Assessing.
- > Underwriting.
- > Group Retirement Benefits.
- > General Industry.
- > Personal Development.

EXIT LEVEL OUTCOMES

The National Diploma: Financial Services: Long-Term Risk Assessment: Level 5 is intended for personnel already employed in Underwriting or Claims Departments in the industry or learners in learnerships. Learners require an informed understanding of the important terms, rules, concepts, principles and theories of the assessment of Long-Term Risk. They are required to gather, analyse, interpret, evaluate and synthesis information and to use their knowledge to solve both routine and unfamiliar problems related to preferred and/or sub-standard risk, to adjust an application of a solution when necessary and to evaluate the change using relevant evidence.

Learners are required to apply communicated information coherently in the language used in Underwriting and Claims contexts, including the use of medical terminology, and to present and communicate information reliably and accurately orally and in writing.

Learners should have the capacity to take responsibility for their own learning and their actions and should be able to evaluate their own performance against given criteria.

The learner will be able to:

1. Gather, analyse, synthesise and evaluate information, manipulate and interpret data and identify trends, communicate information coherently in writing and orally, and show insight into current affairs in the Financial Services sector.
2. Demonstrate insight into the Long-Term Risk Assessment operating environment as a system within the Financial Services Industry in general and the Long-Term Insurance sector in particular.
3. Apply knowledge of legislation, ethics, and compliance in order to assess a Long-Term Risk, adjust the solution if necessary and evaluate the proposed change using relevant evidence.
4. Apply specialised technical knowledge to assess Long-Term Risk in a non-standard situation.
5. Research information to inform a risk assessment and/or substantiate a decision and motivate changes in corporate policy.

Exit Level Outcomes for the Critical Cross-Field Outcomes:

The learner is able to demonstrate ability to:

- > Identify and solve well-defined problems of a routine and non-routine and unfamiliar nature within the context Long-Term risk assessment in which responses show that responsible decisions have been made, adjust common solutions to meet changes in the problem and motivate the changes within own limit of authority.
- > Work effectively with others as a member of a team, group, organisation or community. As the Qualification is intended to be part of a learnership it is unlikely that the learner would work alone and decisions at this level are usually made by a committee.
- > Organise and manage him/herself and his/her 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. She/he is required to complete research assignments timeously and to demonstrate insight into different aspects of Long-Term Risk Assessment.
- > 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, mathematics 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 Financial Services environment is technology driven and very few Underwriting and/or Claims Assessing activities take place without the application of technology.
- > Demonstrate an understanding of the world as a set of related systems by recognising that problem-solving contexts do not exist in isolation in demonstrating insight into current affairs in the sector, understanding the consequences of non-compliance and the interrelationship between the various indicators and trends in the market.

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 on and exploring a variety of strategies to learn more effectively in order to become an informed worker in Long-Term Risk Assessment.
- > Being culturally and aesthetically sensitive across a range of social contexts in dealing with diverse people in the workplace including clients and co-workers and in making assessment decisions.

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 Standard change, the validity of the credit towards the Qualification may be reviewed. In such cases, learners should apply to SAQA for an official record of learning.
- > Learners who change their provider or learning site before completing the Qualification may transfer their credits to the new learning site.
- > An official, original SAQA record of learning is required as proof of learning before the learner is officially transferred to the new learning site.

ASSOCIATED ASSESSMENT CRITERIA

The National Diploma: Financial Services: Long-Term Risk Assessment: Level 5 is intended for personnel already employed in Underwriting or Claims Departments in the industry or learners in learnerships. Learners require an informed understanding of the important terms, rules, concepts, principles and theories of the assessment of Long-Term Risk. They are required to gather, analyse, interpret, evaluate and synthesis information and to use their knowledge to solve both routine and unfamiliar problems related to preferred and/or sub-standard risk, to adjust an application of a solution when necessary and to evaluate the change using relevant evidence.

Learners are required to apply communicated information coherently in the language used in Underwriting and Claims contexts, including the use of medical terminology, and to present and communicate information reliably and accurately orally and in writing.

Learners should have the capacity to take responsibility for their own learning and their actions and should be able to evaluate their own performance against given criteria.

The learner will be able to:

1:

- > Current events and developments that could impact on the financial services sector in general and the assessment of Long-Term risk in particular are analysed and discussed and an informed personal opinion is expressed and substantiated in the discussion indicating ability to anticipate or predict future trends and the potential impact on the industry.
- > Knowledge learnt in various Unit Standards and current events as they occur is integrated with an informed understanding of Financial Services environment in general, and the Long-Term environment in particular so that knowledge of the industry is applied in authentic situations.
- > Information is gathered, analysed, interpreted, and summarised, from a range of sources and presented reliably and accurately.
- > Financial and other data is manipulated and interpreted to identify trends.

2:

- > The Underwriting and/or claims assessing environment is explained as a system within the Financial Services sector in general and the Long-Term Insurance sub-sector in particular and an indication is given of current issues and changes in the sector.

3:

- > Methods, procedures and techniques of Long-Term Risk Assessment are applied with reference to specific company policy, legislative requirements and competitive industry practices.
- > Decisions are substantiated based on available information with due regard for compliance and within own authority limits or mandate.
- > The concept of ethics is explained with reference to the South African Constitution, the application in an organisation's code of conduct and the implications for confidentiality and the right to information.
- > Knowledge of legislation, regulations and LOA codes are applied to make an ethical non-standard assessment decision.

4:

- > Non-standard assessment decisions are made in line with an agreed mandate, relevant service

agreements, treaties with reinsurers and an organisation's customer service policy.

> The impact of current trends on risk profiles and a specific market are analysed and the principles of risk are applied to make a financial decision.

> Medical and risk related knowledge are applied to underwrite a non-standard risk or assess a complex claim.

5:

> Evidence is evaluated and used to substantiate an argument and to interpret changing trends in the macro, micro and medical environments that impact on risk profiles.

> Decisions are substantiated based on research with due regard for compliance and within own authority limits or mandate.

> Trends and issues in Long-Term insurance that present an abnormal risk are analysed and interpreted in order to recommend a course of action.

> A risk related topic or issue is identified and researched, using a variety of sources, and new ideas are accommodated to inform current practice.

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 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 can 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 National Diploma in Financial Services: Long-Term Risk Assessment: Level 5 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

A search for international Qualifications to be used for a comparison with the National Diploma in Financial Services: Long-Term Risk Assessment: Level 5 was facilitated by previous comparisons for the FETC:

Medical Claims Assessing and FETC Long-Term Risk Assessment L4.

As part of the Level 4 international research, documentation was obtained from the Chartered Insurance Institute (CII) in the UK and the project team responsible for reviewing the financial Qualifications for the National Finance Industry Training Advisor in Australia. These formed the basis of the international comparison for the National Certificate in Financial Services: Long-Term Risk Assessment: Level 5 and were the reason the UK and Australia were selected for the international comparison for the National Diploma in Financial Services: Long-Term Risk Assessment: Level 5.

The findings of the international comparison were shared with a group of South African Subject Matter Experts who are familiar with the modules offered by the Chartered Insurance Institute in the UK. The South African Qualification and the International Qualifications are very different. The international standards are written by function as opposed to integrated knowledge (seeing the relationship and implications between variables) that is integral to the National Diploma in Financial Services: Long-Term Risk Assessment: Level 5. The subject matter experts indicated the holistic competencies of skilled workers in assessing Long-Term risk include non-medical and specialised medical knowledge as well as liaising with decision makers and/or setting or influencing underwriting and claims risk assessment policy. The topics covered in the international Qualifications were compared to the Exit Level Outcomes of the National Diploma In Financial Service: Long-Term Risk Assessment: Level 5 as it was not possible to compare topic headings of the CII modules and the more generic Risk Management outcomes of the Australian Unit Standards.

Sites researched/organisations contacted:

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. However, the industry standards sourced at this site are set at level three and lower and were used for the FETC: Long Term Risk Assessment comparison, but are not appropriate for the purposes of the comparison for the National Diploma In Financial Services: Long-Term Risk Assessment: Level 5. <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 various elective modules that have risk assessment competencies included. The SGB received documentation from the CII regarding two of their underwriting and risk related electives, viz. (Module 555) Life and disability underwriting and (Module 556) Life and Disability Claims which have been used for this comparison. <http://www.cii.co.uk>.

Australia:

> 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>.

Background and Rationale for the choice of countries for comparison with the National Diploma In Financial Services: Long-Term Risk Assessment: Level 5.

During October and November 2004 the SGB submitted the FETC: Medical Claims Assessing and the FETC: Long-Term Risk Assessment Qualifications to SAQA for registration. In the process, a great deal of information was gathered that was relevant to the National Diploma in Financial Services: Long-Term Risk Assessment: Level 5. This information also identified trends at Diploma and Degree level internationally and facilitated the identification of Unit Standards to be included in the South African Qualification to ensure that it meets international best practice. By using existing information and selecting the same countries for this for comparison, the SGB not only managed to maximise resources and minimise time and costs, without losing quality, but also maintained consistency for the comparison of this cluster of Financial Services standards. For this reason the comparison is based on Qualifications sourced from the UK and Australia.

United Kingdom (UK):

Chartered Insurance Institute (UK) Advanced Diploma In Insurance, Elective Modules 555: Life And Disability Underwriting And 556: Module 556 Life And Disability Claims.

The CII provides an Advanced Diploma in Insurance, which is set at a UK degree level. Two of the units in the advanced diploma are Life and Disability Underwriting and Life and Disability Claims. These units comprise 120 hours of learning each, roughly equivalent to 24 credits on the South African NQF at level 6. The CII provided an overview of the units, which enabled the SGB to compare the Core Unit Standards and Outcomes in the proposed Qualification with the unit at a broad level. Module 555 is aimed at the medical underwriting function and module 556 involves the application of non-medical underwriting practice. Since together, the CII modules cover medical and non-medical underwriting and claims assessing, they will both be used for the comparison against the National Diploma in Financial Services: Long-Term Risk Assessment: Level 5.

The medical underwriting outcomes of the Life and disability-underwriting module are as follows:

Module 555 Life and Disability Underwriting:

- > Anatomy and physiology.
- > Disorders and diseases.
- > Non-medical risk factors.
- > Assessment of extra risk.
- > Financial risk assessment.
- > Underwriting - Life and disability risks.
- > Mechanics of underwriting.

The National Diploma: Financial Services: Long-Term Risk Assessment: Level 5 requires the application of knowledge in each case.

Module 556 - Life And Disability Claims:

- > Introduction to Claims Management.
- > Pre-Claims considerations.
- > Claims assessment tools - what is available and when to use them.
- > Financial claims assessment.
- > Determining validity of the claim.
- > Legal issues at claim stage.
- > Actuarial considerations and reinsurance.
- > Assessment of medical risks.
- > Disability terms and concepts.
- > Disability assessment - principles and practice.
- > Medical aspects of claims assessment.
- > Work and work environment.
- > Rehabilitation.

There are synergies with the National Diploma in Financial Services: Long-Term Risk Assessment: Level 5 which focuses on both medical and other Long-Term risk.

Australia:

Australian National Training Authority, Financial Services Training Package Diploma of Insurance Services is intended for employees working in Underwriting and Claims Management and/or specialist roles within general insurance (e.g. lead a claims team, lead an underwriting team, handle complex claims, underwrite complex risk, surveying risk exposure, claims recovery, portfolio performance etc). It includes:

- > Loss Adjusting.
- > Life Distribution.
- > General Distribution.
- > ASIC accreditation - Financial Product Adviser in Life Insurance.

Detailed Comparison against the Exit Level Outcomes:

The South African Exit Level Outcomes are listed below with their associated Unit Standards. CII units/and Australian Unit Standards which have similar outcomes are listed for each Exit Outcome:

1. Gathering, analysing, synthesising and evaluating information, manipulating and interpreting data and identifying trends, communicating information coherently in writing and verbally, and showing insight into current affairs in the Financial Services sector.

Associated SA Unit Standards:

- > Demonstrate knowledge and insight into current affairs in the Financial Services Sector.
- > Interpret how current trends impact on risk profiles.
- > Describe the financial lifecycle of an individual.
- > Evaluate the inherent risks to an organisation in a specific market.

Associated CII Units/Topics - Module 555:

- > The following topics covered under the Underwriting - Life and disability risk unit infer data gather and analysis:
 - > Mechanics of application processing.
 - > Requirements for medical evidence, including non-medical limits, private medical attendant's report and medical examiners report.
- > The following topics covered under the Mechanics of underwriting unit infer data gathering and analysis:
 - > Supporting medical evidence, with particular reference to the private medical attendant's report, medical examiner's report and questionnaires.

Associated CII Units/Topics - Module 556:

In the absence the outcomes or Unit Standards against which the CII develops their courses and modules, the SGB used other available information to identify the exit level outcome of the topics. In this instance the knowledge rating of the topics included in the Module indicated the extent to which each topic required "Gathering, analysing, synthesising and evaluating information". Each sub-topic in the CII has been designated a numerical knowledge rating as follows:

- > General background awareness necessary.
- > Requires a knowledge of the major elements of procedures or concepts and their uses.
- > Requires the ability to evaluate concepts, issues, policies and procedures, together with an understanding of associated aspects of these items and their application to various situations.

The topics and sub-topics indicated by a knowledge rating of 3 have some synergies with the exit level outcome of Gathering, analysing, synthesising and evaluating information (with less emphasis on synthesis). Most topics are covered in the outcomes of the FETC: Long-Term Risk Assessment.

Related CII Topics and sub-topics with their designated rating.

- > The product control cycle and principles of risk management; 3.
- > Major benefit types: income protection and waiver of premium, critical illness, terminal illness and total permanent disability, long-term care, death; 3.
- > The importance of policy conditions; 3.
- > Pre-claim considerations.
- > Determining whether the policy is in force; lapse procedure; 3.
- > The importance of reviewing the proposal and underwriting papers; 3.
- > ABI Statement of Long-term Insurance Practice; 3.
- > Claim policy conditions for each benefit type, including exclusions; 3.
- > ABI Statements of Best Practice for income protection and critical illness; 3.
- > Determining validity of the claim.
- > Claim policy conditions for each benefit type, including exclusions; 3.
- > ABI Statements of Best Practice for income protection and critical illness; 3.
- > Problem areas for each claim type.
- > Income protection and waiver of premium: prisoners and overseas claimants, loss of earnings, rehabilitation benefit for the self employed, importance of waiver of premium; 3.
- > Group claims: actively at work, switched schemes, pre-existing conditions, eligibility, termination of employment, free cover; 3.
- > Review procedures for income protection, waiver of premium, long-term care: flow chart; 3.
- > Critical illness, terminal illness and permanent total disablement: definition problems; 3.
- > Death: overseas disappearance, murder, suicide, AIDS; 3.

- > Determining title: death, assignment, trusts and bankruptcy; 3.
- > Non-contractual provisions: commuted values, ex-gratia payments, provisional/on account, commercial decisions; 3.
- > Declining claims: recommended procedure; 3.
- > Legal issues at claim stage.
- > Non-disclosure and misrepresentation: definitions and remedies; 3.
- > Determining and responding to fraud: fraud conditions, burdens of proof; 3.
- > Utmost good faith: duty at proposal, commencement and claim stage; 3.
- > Capacity: insurable interest, prisoners, rights of third parties; 3.
- > ABI codes of practice; 3.
- > How the strict law is modified; 3.
- > Arbitration: contractual and other types; 3.
- > Actuarial considerations and reinsurance.
- > Commuted values; 3.
- > Disability terms and concepts.
- > Definition of terms: disability, incapacity, functional capacity, impairment, handicap and deficit; 3.
- > Definition of different models of disability; 3.
- > Disability assessment - principles and practice.
- > Mental health and psychological evaluation; 3.
- > Functional limitations, restrictions and functional capacity assessment; 3.
- > Formation of ranges of expectation and evaluation of consistency and consensus; 3.
- > Medical aspects of claims assessment.
- > General considerations and product-specific details in respect of:
 - > Musculo-skeletal problems; 3.
 - > Cardio-respiratory diseases; 3.
 - > Cancer; 3.
 - > Neurological diseases and injuries; 3.
 - > Sensory disabilities - vision and hearing; 3.
 - > Mental health problems; 3.
- > Assessment of subjective and variable conditions; 3.
- > Multiple impairments and their implications; 3.

Associated Australian Unit Standards:

- > Determine and manage risk exposure strategies:

This unit describes the high level competencies needed to analyse risk factors, determine appropriate risk assessment strategies, communicate risk assessment strategies to relevant staff and Intermediaries, and manage risk assessment strategies.

- > Communicate in the workplace (Industry core Unit Standard):

This unit covers the basics of written and oral communication as they apply in the work environment.

2. Demonstrating insight into the Long-Term Risk Assessment operating environment as a system within the Financial Services Industry in general and the Long-Term Insurance sector in particular.

Associated SA Unit Standards:

- > Apply basic economic principles to the financial services sector.
- > Demonstrate knowledge and insight into the changing nature of the financial services industry and its consumers in South Africa.
- > Demonstrate knowledge and understanding of risk in a financial services environment.
- > Liaise with decision makers in an organisation at strategic level to manage the risk in high-risk target markets.
- > Analyse a facultative arrangement in order to comment on its appropriateness for a specific organisation.
- > Negotiate terms on a facultative basis in order to achieve a competitive advantage.

Associated CII Units/Topics - Module 555:

- > Non medical Risk Factors.
- > Financial Risk Assessment.
- > Underwriting - Life and disability risk.
- > Mechanics of Underwriting.

Associated CII Units/Topics - Module 556:

Financial Claims Assessment:

- > Financial underwriting of income protection, critical illness.
- > Total permanent disability, long-term care and death.
- > Limitation of benefit: income protection and death in service.
- > Types of employment: types of evidence:
 - > Employed.
 - > Self employed.
 - > employed directors.
 - > Partnerships.
 - > Key-person/locum cover.
 - > Group income protection benefits.
 - > Benefits in kind and dividends.
 - > Ill health early retirement.
 - > Continuing income and benefit from other sources.
- > State benefit system:
 - > Available benefits.
 - > Assessment and entitlement to those benefits.
 - > Proportionate and rehabilitation benefits.

Associated Australian Unit Standards:

- > Negotiate treaty reinsurance:

This unit covers the functions for negotiating treaty reinsurance in accordance with the company guidelines and procedures.

3. Applying knowledge of legislation, ethics, and compliance in order to assess a Long-Term risk, adjust the solution if necessary and evaluate the proposed change using relevant evidence.

Associated SA Unit Standards:

- > Apply basic principles of ethics and professionalism in a business environment.
- > Analyse the impact of the South African Constitution and other legislation on ethical risk assessment principles and practices in South Africa.
- > Apply technical knowledge to advise and support Intermediaries on risk in Long-Term products.

Associated CII Units/Topics - Module 555:

The following topics covered under the Underwriting - Life and disability risk unit cover legislation, ethics and compliance:

- > Ethics and confidentiality. European Data Protection Directive 1999.
- > Practical procedures in connection with the access to Medical Reports Act 1988.
- > Regulation of the Ombudsman.
- > The ABI code of Practice 1999 in relation to the above matters.

Associated CII Units/Topics - Module 556:

Legal issues at claim stage - This CII Unit of Titles relates to the SA elective stream of competencies around legislation and ethics surrounding Claims assessing.

- > Appeals process within the life office: British Standard.
- > Role of the Financial Ombudsman Service and procedures: how the strict law is modified.
- > Woolf reforms: impact on dispute resolution.
- > Arbitration: contractual and other types.
- > Financial Services & Markets Act 2000; 1.
- > Contract Rights of Third Parties Act 1999.
- > Human Rights Act 1998.
- > Data Protection Act 1998.
- > Protection from Harassment Act 1997.
- > Disability Discrimination Act 1995.
- > Unfair Terms in Consumer Contract Regulations 1994.
- > Health Records Act 1990.
- > Access to Medical Records Act 1988.
- > Unfair Contract Terms Act 1977.
- > Married Women's Property Act 1882.

- > ABI codes of practice.
- > Determining validity of the claim.
- > Managing claimant expectation; early intervention.
- > Claim policy conditions for each benefit type, including exclusions.
- > ABI Statements of Best Practice for income protection and critical illness.
- > The role of experts: chief medical officers, lawyers, accountants. of premium group claims: actively at work, switched schemes, pre-existing conditions, eligibility, termination of employment, free cover. premium, long-term care: flow chart.
- > Critical illness, terminal illness and permanent total disablement: definition problems.
- > Death: overseas disappearance, murder, suicide, AIDS.
- > Determining title: death, assignment, trusts and bankruptcy.
- > Making a claim payment: interest and UK tax implications.
- > Non-contractual provisions: commuted values, ex-gratia payments, provisional/on account, commercial decisions.
- > Declining claims: recommended procedure.

Associated Australian Unit Standards:

> Investigate claims:

This unit covers the competencies needed to investigate a claim. The investigation may cover the degree of liability or a potential fraud. The unit includes competencies for clarifying the brief, conducting the investigation and reporting. The function may be conducted within an organisation or it may be outsourced.

> Determine and manage risk exposure strategies:

This unit describes the high level competencies needed to analyse risk factors, determine appropriate risk assessment strategies, communicate risk assessment strategies to relevant staff and Intermediaries, and manage risk assessment strategies.

> Apply principles of professional practice to work in the financial services industry - Industry core standard.

4. Apply specialised technical knowledge to assess Long-Term risk in a non standard situation.

Associated SA Unit Standards:

> Apply technical knowledge of Long-Term risk to make a competitive business decision in a non-standard situation.

> Interpret how current trends impact on risk profiles.

> Apply a researched trend to refine non-medical risk assessments in terms of occupation and avocation.

> Apply technical knowledge and insight to process a complex claim in Long-Term Insurance.

> Analyse a potentially fraudulent Long-Term insurance claim.

> Present a case to substantiate a decision to repudiate a high risk Long-Term claim in a legal action.

> Apply a researched trend to manage disability claims.

> Analyse the medical risk impacting on occupations and avocations.

> Interpret medical reports on a high risk proposal or client to assess the Long-Term risk.

> Demonstrate knowledge and insight into the impact of HIV/AIDS on financial products, markets and the workforce.

> Apply technical knowledge of Long-Term risk to make a competitive business decision in a non-standard situation.

Associated CII Units/Topics - Module 555:

> Assessment of extra risk.

> Nature of extra risk.

> Methods of treating under-average lives and extra risks.

> Imposition of additional premiums or restrictions on cover provided.

> Mechanism of loading.

> Non medical risk factors.

> Various types of policies in relation to life and disability underwriting and their application to the provision of health care.

> The nature of occupational and recreational risks and the impact of these risks on the type of insurance product offered.

> Underwriting process and consideration of specific hazardous occupational and recreational risks. The use of special questionnaires.

> Increased mortality and morbidity for residential risks and the underwriting process.

> Geographical risk for major continents.

Associated Australian Unit Standards:

> Issue contracts of insurance covering non-routine situations.

> Investigate claims:

This unit covers the competencies needed to investigate a claim. The investigation may cover the degree of liability or a potential fraud. The unit includes competencies for clarifying the brief, conducting the investigation and reporting. The function may be conducted within an organisation or it may be outsourced.

5. Researching information to inform a risk assessment and/ or substantiate a decision and motivate changes in corporate policy.

Associated SA Unit Standards:

> Present an informed argument on a current issue in a business environment.

> Research trends in disease and disease management that could impact on Long-Term mortality and morbidity.

> Demonstrate knowledge and understanding of the financial consequences of a claim to an organisation and the carrier of insurance.

Associated CII Units/Topics - Module 555:

> Not apparent in the topics of the Life and Underwriting Module - However, one could surmise changes to corporate policy could be covered in the Underwriting Management Module offered as an elective as part of the Advanced Diploma by the Chartered Insurance Institute.

Associated Australian Unit Standards:

> Undertake post loss risk management:

This unit describes the high-level competencies needed to review the effect of losses on the portfolio, identify problems and develop remedial risk management strategies.

> Determine risk rating for investment and insurance products:

This unit covers the functions involved in monitoring and analysing risks and determining the risk rating associated with an existing or new investment or insurance product.

Exit Level Outcomes for the Critical Cross-Field Outcomes that have synergies with the Australian Unit Standards:

> Communicate effectively using visual, mathematics 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.

> Communicate in the workplace - Industry Core Unit Standard. This unit covers the basics of written and oral communication as they apply in the work environment.

> Use science and technology effectively and critically showing responsibility towards the environment and the health of others in that the Financial Services environment is technology driven and very few activities take place without the application of technology.

> Use technology in the workplace - Industry Core Unit Standard.

Conclusion:

Competent learners achieving the South African and Australian standards will have acquired risk management strategies that are Fit for Purpose in the environments in which they work. In South Africa the focus is on both non-medical and specialised medical knowledge competencies, and in Australia it is on broader, more generic risk management strategies that could provide a foundation to specialise in any aspect of risk management. The main differences between the SA and Australian Qualification are:

> The South Africa Qualification is more focused on medical risk assessment strategies than generic risk assessment.

> The South Africa standard is more focused on Life and Group Risk while the international Qualifications are more generic and cover the Banking, Accounting and Finance fields and can be cross-sectoral.

The CII module is similar to the South African Qualification in that it also covers the application of medical risk assessment strategies. The main differences are:

- > Where Aids is covered as a topic in the CII module it appears to be from a business perspective and does not observe the clinical features of HIV/AIDS.
- > Risk communication and/or providing input to underwriting policy are not apparent in the CII module reviews.

In conclusion the three Qualifications have similar Exit Level Outcomes with the following major differences:

- > Learners exiting all the Qualifications will have Risk Management competencies but it appears that the South African learner will have a far wider understanding of implications for the Management of Long-Term Risk (as opposed to the narrow task focus). In addition, the South African Qualification includes Economic Risk, Financial Underwriting and Environmental, Occupational, Vocational, Environmental and Demographical risk factors.
- > There is also more focus on personal development and empowerment of the learner in the South African Qualification. I.e. the focus is not limited to work based competencies, but to increasing competency of the learner as a whole person.

ARTICULATION OPTIONS

This Qualification articulates horizontally with:

- > The National Certificate in Financial Services: Wealth Management: Level 5 and other yet to be developed Qualification in Financial Services at Level 5 on the basis of the Fundamentals.
- > The National Certificate in Financial Services: Long-Term Risk Assessment: Level 5.

It articulates vertically with:

- > Management Qualifications at Level 6 depending on the admission requirements of specific Higher Education Institutions.
- > Actuarial Qualifications depending on admission requirements of specific Higher Institutions.

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 registration of internal and external assessors in the sub-field:

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.
- > Providers 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.

CRITERIA FOR THE REGISTRATION OF ASSESSORS

N/A

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	119996 Evaluate the inherent risk to an organisation in a specific market	Level 5	10	Draft - Prep for P Comment
Core	120003 Interpret how current trends impact on risk profiles	Level 5	15	Draft - Prep for P Comment
Core	120007 Apply technical knowledge of Long-Term risk to make a competitive business decision in a non-standard situation	Level 5	10	Draft - Prep for P Comment
Core	120010 Apply a researched trend to refine non-medical risk assessments in terms of avocation and occupation	Level 5	10	Draft - Prep for P Comment
Core	120062 Analyse the impact of the South African Constitution and other legislation on ethical Long-Term risk assessment principles and practices in South Africa	Level 5	7	Draft - Prep for P Comment
Core	120063 Analyse the medical risk impacting on occupations and avocations	Level 5	8	Draft - Prep for P Comment
Core	120066 Demonstrate knowledge and understanding of the financial consequences of a claim to an organisation and the carrier of insurance	Level 5	10	Draft - Prep for P Comment
Core	120068 Apply technical knowledge to advise and support Intermediaries on risk in long term products	Level 5	8	Draft - Prep for P Comment
Core	120070 Interpret medical reports on a high risk proposal or client to assess a long term risk	Level 5	10	Draft - Prep for P Comment
Core	120072 Research trends in disease and disease management that could impact on long term mortality and morbidity	Level 5	15	Draft - Prep for P Comment
Core	120073 Liaise with decision makers in an organisation at strategic level to manage the risk in high risk target markets	Level 5	8	Draft - Prep for P Comment
Core	14505 Apply the principles of ethics and professionalism to a business environment	Level 6	6	Registered
Core	14510 Demonstrate knowledge and insight into the impact of HIV/AIDS on financial products, markets and the workforce	Level 6	6	Registered
Elective	14509 Apply a researched trend to individual financial risk	Level 5	5	Registered
Elective	14514 Adapt and communicate a potential financial solution to a range of audiences	Level 5	3	Registered
Elective	14522 Analyse and explain the impact of one's personal interactive style on one's relationship with a client	Level 5	6	Registered
Elective	14530 Apply scenario planning to explain potential risk in a specified financial services context	Level 5	6	Registered
Elective	15093 Demonstrate insight into democracy as a form of governance and its implications for a diverse society	Level 5	5	Registered
Elective	15094 Demonstrate insight into the application of theories of Emotional and Spiritual Intelligence in personal development	Level 5	5	Registered
Elective	15096 Demonstrate an understanding of stress in order to apply strategies to achieve optimal stress levels in personal and work situations	Level 5	5	Registered
Elective	114206 Analyse the strategic impact of a successful wellness programme	Level 5	5	Registered
Elective	119998 Apply technical knowledge and insight to manage the risks inherent in a group scheme	Level 5	8	Draft - Prep for P Comment
Elective	119999 Apply actuarial knowledge to the assessment of risk in long term insurance	Level 5	12	Draft - Prep for P Comment
Elective	120000 Identify and analyse risk information that could impact on underwriting and/or pricing in the long term insurance industry	Level 5	12	Draft - Prep for P Comment
Elective	120001 Negotiate terms on a facultative basis to achieve a competitive advantage	Level 5	6	Draft - Prep for P Comment
Elective	120002 Apply knowledge of legislation, product features and risk to modify terms and conditions for a specific group risk contract	Level 5	4	Draft - Prep for P Comment
Elective	120004 Analyse a facultative arrangement in order to comment on its appropriateness to an organisation's underwriting framework	Level 5	6	Draft - Prep for P Comment
Elective	120061 Apply technical knowledge and insight to process a complex claim in Long-Term insurance	Level 5	5	Draft - Prep for P Comment
Elective	120064 Apply technical knowledge to advise Intermediaries on Long-Term Insurance claims	Level 5	6	Draft - Prep for P Comment
Elective	120065 Review a claims department to determine whether a business is protected by an organisation's business practices	Level 5	10	Draft - Prep for P Comment
Elective	120067 Analyse a potentially fraudulent Long-Term insurance claim	Level 5	5	Draft - Prep for P Comment
Elective	120071 Present a case to substantiate a decision to repudiate a high risk Long-Term claim in a legal action	Level 5	5	Draft - Prep for P Comment
Elective	120074 Apply a researched trend to manage disability claims	Level 5	15	Draft - Prep for P Comment
Elective	14504 Demonstrate knowledge and understanding of e-business as a competitive tool	Level 6	7	Registered

Fundamental	12185 Demonstrate knowledge and understanding of risk in a financial services environment	Level 5	5	Reregistered
Fundamental	14517 Apply basic economic principles to the financial services sector	Level 5	5	Registered
Fundamental	14518 Demonstrate knowledge and insight into the changing nature of the financial services industry and its consumers	Level 5	6	Registered
Fundamental	14523 Describe the financial life cycle of an individual	Level 5	10	Registered
Fundamental	14525 Present an informed argument on a current issue in a business sector	Level 5	5	Registered
Fundamental	120075 Demonstrate insight into current affairs in the Financial Services sector	Level 5	10	Draft - Prep for P Comment



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

1

Apply technical knowledge and insight to process a complex claim in Long-Term insurance

SAQA US ID		UNIT STANDARD TITLE	
120061		Apply technical knowledge and insight to process a complex claim 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 5	Regular

SPECIFIC OUTCOME 1

Substantiate a request for additional information.

SPECIFIC OUTCOME 2

Analyse all aspects required to assess the validity of a claim.

SPECIFIC OUTCOME 3

Synthesise relevant aspects of a claim.

SPECIFIC OUTCOME 4

Make and substantiate a decision about a complex claim.



Established in terms of Act 58 of 1995

SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

2

Analyse the impact of the South African Constitution and other legislation on ethical Long-Term risk assessment principles and practices in South Africa

SAQA US ID	UNIT STANDARD TITLE		
120062	Analyse the impact of the South African Constitution and other legislation on ethical Long-Term risk assessment principles and practices in South Africa		
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	7	Level 5	Regular

SPECIFIC OUTCOME 1

Interpret aspects of legislation that impact on Long-Term risk assessment decisions.

SPECIFIC OUTCOME 2

Analyse the impact of ethical principles enshrined in the South African Constitution on Long-Term risk assessment policies.

SPECIFIC OUTCOME 3

Analyse the impact of good corporate governance on Long-Term risk assessment policies.

SPECIFIC OUTCOME 4

Analyse the impact of current legislation on market positioning within the financial services industry.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

3

Analyse the medical risk impacting on occupations and avocations

SAQA US ID		UNIT STANDARD TITLE	
120063		Analyse the medical risk impacting on occupations and avocations	
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	8	Level 5	Regular

SPECIFIC OUTCOME 1

Analyse the medical risk related to specific occupations.

SPECIFIC OUTCOME 2

Analyse the medical risk associated with specific avocations.

SPECIFIC OUTCOME 3

Apply research on an unusual medical condition to underwrite an occupation or avocation risk.

SPECIFIC OUTCOME 4

Demonstrate insight into occupations and avocations in order to apply conditions and exclusions.



Established in terms of Act 58 of 1995

SOUTH AFRICAN QUALIFICATIONS AUTHORITY**UNIT STANDARD:**

4

Apply technical knowledge to advise Intermediaries on Long-Term insurance claims

SAQA US ID	UNIT STANDARD TITLE		
120064	Apply technical knowledge to advise Intermediaries on Long-Term insurance claims		
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 5	Regular

SPECIFIC OUTCOME 1

Apply product knowledge to interpret and explain the viability of a claim.

SPECIFIC OUTCOME 2

Explain an insurer's claims practices.

SPECIFIC OUTCOME 3

Explain the use of LOA protocols and guidelines interpret a claims decision.

SPECIFIC OUTCOME 4

Explain an unfavourable claims decision.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

5

Review a claims department to determine whether a business is protected by an organisation's business practices

SAQA US ID		UNIT STANDARD TITLE	
120065		Review a claims department to determine whether a business is protected by an organisation's business practices	
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	10	Level 5	Regular

SPECIFIC OUTCOME 1

Evaluate the workflow in a claims department.

SPECIFIC OUTCOME 2

Analyse the effectiveness of a claims department structure.

SPECIFIC OUTCOME 3

Analyse people related risks in a claims department.

SPECIFIC OUTCOME 4

Recommend audit procedures for a claims department.

SPECIFIC OUTCOME 5

Evaluate the support systems available to a claims department.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

6

Demonstrate knowledge and understanding of the financial consequences of a claim to an organisation and the carrier of insurance

SAQA US ID	UNIT STANDARD TITLE		
120066	Demonstrate knowledge and understanding of the financial consequences of a claim to an organisation and the carrier of 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	10	Level 5	Regular

SPECIFIC OUTCOME 1

Analyse the extent to which a product anticipates changing needs.

SPECIFIC OUTCOME 2

Research the history of a product and explain subsequent changes.

SPECIFIC OUTCOME 3

Investigate the impact of an extraordinary claim.

SPECIFIC OUTCOME 4

Investigate the changes required in response to a claim's trend.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

7

Analyse a potentially fraudulent Long-Term insurance claim

SAQA US ID		UNIT STANDARD TITLE	
120067		Analyse a potentially fraudulent 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 5	Regular

SPECIFIC OUTCOME 1

Explore the concept of fraud in Long-Term insurance.

SPECIFIC OUTCOME 2

Analyse the circumstantial evidence of fraud.

SPECIFIC OUTCOME 3

Analyse medical related inconsistencies in a Long-Term claim.

SPECIFIC OUTCOME 4

Apply technical knowledge to analyse a potentially fraudulent claim.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

8

Apply technical knowledge to advise and support Intermediaries on risk in long term products

SAQA US ID	UNIT STANDARD TITLE		
120068	Apply technical knowledge to advise and support Intermediaries on risk in long term products		
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	8	Level 5	Regular

SPECIFIC OUTCOME 1

Interpret the relationship between mortality, morbidity, diseases and Long-Term products.

SPECIFIC OUTCOME 2

Explain the concept of disability with reference to loading.

SPECIFIC OUTCOME 3

Communicate information on a specific proposal to an Intermediary.

SPECIFIC OUTCOME 4

Communicate changes and developments in underwriting practice that may impact on an Intermediary.

SPECIFIC OUTCOME 5

Indicate the interface between Underwriters and Intermediaries.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

9

Interpret medical reports on a high risk proposal or client to assess a long term risk

SAQA US ID	UNIT STANDARD TITLE		
120070	Interpret medical reports on a high risk proposal or client to assess a long term 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	10	Level 5	Regular

SPECIFIC OUTCOME 1

Interpret medical terminology in order to make an assessment decision.

SPECIFIC OUTCOME 2

Apply technical knowledge to predict the probability of a claim or future claim.

SPECIFIC OUTCOME 3

Access resources to inform a decision.

SPECIFIC OUTCOME 4

Evaluate the suitability of information in medical reports from a business perspective.

SPECIFIC OUTCOME 5

Consult with relevant parties to agree a decision.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

10

Present a case to substantiate a decision to repudiate a high risk Long- Term claim in a legal action

SAQA US ID	UNIT STANDARD TITLE		
120071	Present a case to substantiate a decision to repudiate a high risk Long- Term claim in a legal action		
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 5	Regular

SPECIFIC OUTCOME 1

Interpret information relating to a specific case.

SPECIFIC OUTCOME 2

Apply the reasonable man test to make a decision about a specific case.

SPECIFIC OUTCOME 3

Present a case with supporting documentation.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

11

Research trends in disease and disease management that could impact on long term mortality and morbidity

SAQA US ID		UNIT STANDARD TITLE	
120072		Research trends in disease and disease management that could impact on long term mortality and morbidity	
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	15	Level 5	Regular

SPECIFIC OUTCOME 1

Identify and research a trend in disease management.

SPECIFIC OUTCOME 2

Analyse trends in researched information.

SPECIFIC OUTCOME 3

Suggest an approach to assess the risk associated with a selected disease.

SPECIFIC OUTCOME 4

Present research findings.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

12

Liaise with decision makers in an organisation at strategic level to manage the risk in high risk target markets

SAQA US ID	UNIT STANDARD TITLE		
120073	Liaise with decision makers in an organisation at strategic level to manage the risk in high risk target markets		
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	8	Level 5	Regular

SPECIFIC OUTCOME 1

Gather information from a customer data base in order to make a recommendation.

SPECIFIC OUTCOME 2

Analyse administrative and personnel issues relevant to a recommendation in order to fulfil the expectations of a specific product.

SPECIFIC OUTCOME 3

Analyse an actuarial proposal to determine the feasibility from a claims perspective.

SPECIFIC OUTCOME 4

Participate in a strategy meeting to contribute to a decision.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

13

Apply a researched trend to manage disability claims

SAQA US ID		UNIT STANDARD TITLE	
120074		Apply a researched trend to manage disability claims	
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	15	Level 5	Regular

SPECIFIC OUTCOME 1

Interpret information required to assess a disability claim.

SPECIFIC OUTCOME 2

Apply current knowledge of disability to analyse a claim.

SPECIFIC OUTCOME 3

Investigate and compare market decisions on disability conditions.

SPECIFIC OUTCOME 4

Present a plan to manage a specific disability condition.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

14

Demonstrate insight into current affairs in the Financial Services sector

SAQA US ID	UNIT STANDARD TITLE		
120075	Demonstrate insight into current affairs in the Financial Services sector		
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	10	Level 5	Regular

SPECIFIC OUTCOME 1

Analyse the impact of changes in financial indicators on Financial Markets.

SPECIFIC OUTCOME 2

Analyse issues related to corporate governance and ethics.

SPECIFIC OUTCOME 3

Analyse corporate events and the potential impact on the Financial Services industry.

SPECIFIC OUTCOME 4

Identify commentators and analysts in the industry and the potential impact of their opinions on the market.

No. 786

5 August 2005

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ENSURING QUALITY QUALIFICATIONS

29 July 2005

The South African Qualifications Authority in terms of the National Standards Body Regulations (Government Gazette No. 18787) published on 28 March 1998, hereby gives notice of additional names of the following Standards Generating Body:

Additional Name for the SGB for **Psychology** Organising Field 07: **Human and Social Studies**

NOMINEE	WORKPLACE	NOMINATING BODY	EXPERIENCE/QUALIFICATION
M. I. Moloabi	Trinity Methodist Church, Linden	Health Professions Council of South Africa (HPCSA)	<ul style="list-style-type: none"> • Diploma in Theology • Senior Minister, Member of HPCSA: Professional Board of Psychology • Executive member of the South African Alliance for the prevention of Substance Abuse; • Previous Chairperson of the Alcohol and Drug Concerns Council of South Africa.
A. S. B. Smale	Private Practice	Health Professions Council of South Africa (HPCSA)	<ul style="list-style-type: none"> • BA: Psychology and Sociology; • Diploma: Business Administration (Human Resources) • Consulting experience in Human Resources, • Completed a 6-month Psychometric Internship

DUGMORE MPHUTHING

ACTING DIRECTOR: STANDARDS SETTING AND DEVELOPMENT

SAQA'S MISSION

"To ensure the development and implementation of a National Qualification Framework which contributes to the full development of each learner and to the social and economic development of the nation at large"



INVESTOR IN PEOPLE



SOUTH AFRICAN QUALIFICATIONS AUTHORITY (SAQA)

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

Insurance and Investment

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.saqqa.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 qualification and unit standards should reach SAQA at the address ***below and no later than 5 September 2005***. All correspondence should be marked **Standards Setting – SGB Insurance and Investment** and addressed to

The Director: Standards Setting and Development
SAQA

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

or faxed to 012 – 431-5144
e-mail: ebrown@saqa.co.za


DUGMORE MPHUTHING

ACTING DIRECTOR: STANDARDS SETTING AND DEVELOPMENT



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

QUALIFICATION:

National Certificate: Financial Services: Long-Term Risk Assessment

SAQA QUAL ID		QUALIFICATION TITLE	
49834		National Certificate: Financial Services: 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	115	Level 5	Regular-Unit Stds Based

PURPOSE AND RATIONALE OF THE QUALIFICATION

Purpose:

The purpose of the Qualification is to build the knowledge and skills required by employees in Tendering and Quoting who have achieved a School Leaving or professional Qualification equivalent to a FETC and are ready to study at Level 5. It is intended to empower learners to acquire knowledge, skills, attitudes and values required to operate ethically and responsibly as senior Tendering and Quoting Clerks and to respond to the challenges of the economic environment and changing nature of 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 in Long-Term Risk Assessment, it provides a framework for learners to develop competencies related to the assessment of non-medical Risk in the Long-Term Insurance Sub-Sector, in general, as well as those specific to Group Retirement Benefits. It provides a balanced learning experience that allows flexible access to life-long learning 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 and will allow for multi-skilling. It is intended for learners who do not need medical knowledge to assess Long-Term Risk. Underwriters, Claims Assessors and Reinsurers should elect to do the National Diploma in Financial Services: Long-Term Risk Assessment: Level 5 rather than this Certificate.

Qualifying learners should be knowledgeable about and competent in:

- > Researching and evaluating information and manipulating and interpreting data to substantiate an argument and to interpret changing trends in the tendering and pricing environment.
- > The changing nature of the financial services industry in general, and Tendering and Pricing for Group Retirement Funds in particular.
- > Applying knowledge of risk and basic economics to make non-medical risk assessments.
- > The impact of HIV/AIDS on the Long-Term risk environment and related decisions.
- > Making professional and ethical assessment decisions.

Rationale:

The National Certificate in Financial Services: Long-Term Risk Assessment: NQF Level 5 is designed specifically to meet the needs of learners in Tendering and Quoting in the Long-Term Insurance Sector of the Financial Services Industry. It will be useful for Scheme Administrators and learners who work in Scheme Maintenance. It aims to develop informed and skilled learners who are able to assess non-medical risk in Long-Term Insurance, specifically in Group Schemes and Reinsurance. It is intended for learners who:

- > Have attained a National Certificate in Insurance at NQF Level 4 and who wish to continue on a path of life-

long learning specialising in the assessment of group risk.

> Wish to pursue a career as actuaries and elect to do the National Certificate in Financial Services: Long-Term Risk Assessment: NQF Level 5 as a bridging course between FETC: (Schooling) and a degree in Actuarial Sciences at University.

> Have worked in tendering and quoting in the Long-Term Insurance sector for many years, but have no formal Qualifications in their area of specialisation.

> Aspire to, or are already in senior positions in Tendering and Quoting, □ Scheme Administration and/or Scheme Maintenance.

The National Certificate in Financial Services: Long-Term Risk Assessment: NQF Level 5 is flexible enough to accommodate both learners in formal education, in learnerships and learners already employed in the Financial Services Industry. The Qualification at this Level is part of a career path in Long-Term Risk Assessment. It is generic enough to allow maximum mobility between positions in Tendering and Quoting, and Underwriting, Claims and Reinsurance in the Long-Term Insurance industry. The intention is:

> To promote the development of knowledge and skills which are required in the assessment of non-medical Long-Term risk.

> To provide opportunities for lifelong learning for people who work in Long-Term Risk Assessment where there were previously a variety of short courses but no nationally registered Qualification.

The skills, knowledge, values and attitudes reflected in the Qualification are building blocks that can be developed further in the National Diploma in Financial Services: Long Term Risk Assessment: NQF Level 5 and in Actuarial Qualifications.

Learners already employed in Tendering and Quoting at this Level do work that requires specialised, technical skills and a broad knowledge base of the applicable legislation, economic principles, risk and the Financial Services Industry in general. The National Certificate in Financial Services: Long-Term Risk Assessment: Level 5 should provide the means for current workers to receive Recognition of Prior Learning, to upgrade their skills and achieve a nationally recognised qualification. The qualification is structured in a way that exposes learners to the non-medical knowledge and skills necessary for Long-Term Underwriting, Reinsurance and Claims Assessing. Learners who wish to move into positions as Life Underwriters and/or Claims Assessors or Reinsurers within the Long-Term Insurance Industry, where medical knowledge is essential, may progress to the National Diploma in Financial Services: Long Term Risk Assessment: NQF Level 5 and will receive credits towards that Qualification.

RECOGNIZE PREVIOUS LEARNING?

Y

LEARNING ASSUMED TO BE IN PLACE

Learners should be competent in Communication and Mathematical Literacy at NQF Level 4.

Recognition of Prior Learning:

> 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.

Access to the qualification:

There is open access to this Qualification but the Learning assumed to be in place, should be borne in mind. It is preferable that learners should first complete one of the Long-Term Insurance Qualifications at NQF Level 4 before accessing this Qualification.

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 equip a learner to make decisions at a high level and conduct non-medical risk assessments. It will provide qualifying learners with applied competence and a basis for further training.

The Qualification is made up of Unit Standards that are classified as Fundamental, Core and Elective for the purpose of this Qualification. A minimum of 115 credits is required to complete the Qualification. In this Qualification the credits are allocated as follows:

Fundamental: 36 credits, 34%
 Core: 57 credits, 48%
 Electives: 22 credits, 18%
 Total: 115 credits, 100%

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

The Unit Standards that make up the Certificate are the building blocks of knowledge and skill that are necessary to make a non-medical Long Term Risk Assessment.

Fundamental Component (All are compulsory)

After wide consultation in the Financial Services industry it was agreed that there should be a common set of Unit Standards that are Fundamental to all Financial Services Qualifications at NQF Level 5 to allow for articulation and portability of Qualifications within the industry. The Unit Standards that are Fundamental in this Qualification are those agreed to at a meeting of the Financial Services Standards Generating Body (FSSGB) on 15 January 2003. They total 36 credits and all are compulsory.

Core Component (All are compulsory)

Fifty seven credits have been allocated to Unit Standards designated as Core for the purpose of this Qualification. This is to ensure that the Qualification has a definite Risk Assessment focus. They provide an opportunity to develop knowledge through research and the application of knowledge and study skills. The Core Unit Standards provide the knowledge, insight and skills required in the assessment of non-medical related Long-Term Risk.

Elective Component

The Unit Standards classified as Electives in this Qualification have been carefully selected to allow learners to achieve a Qualification that is relevant to the work that they do and to their chosen career path. They are specifically indicated because of the specialised nature of the work in Tendering and Quoting and to ensure that there is at least a 60% difference between the National Certificate in Financial Services: Long Term Risk Assessment: NQF Level 5 and the National Diploma in Financial Services: Long Term Risk Assessment: NQF Level 5.

Learners are required to select electives that add up to at least 22 credits.

EXIT LEVEL OUTCOMES

The National Certificate in Financial Services: Long-Term Risk Assessment: Level 5 is intended for personnel already employed in Tendering and Pricing departments in the industry or learners in learnerships. It will be useful for Scheme Administrators and learners involved in Scheme Maintenance. Learners require an informed understanding of the important terms, rules, concepts, principles and theories of the assessment of non-medical Long-Term Risk. They are required to gather, analyse, interpret, evaluate and synthesis information and to use their knowledge to solve routine, non-standard and unfamiliar problems, to adjust an application of a solution when necessary and to evaluate the change using relevant evidence.

Learners are required to apply communicate information coherently in the language used in Tendering and Pricing contexts and to present and communicate information reliably and accurately verbally and in writing.

Learners should have the capacity to take responsibility for their own learning and to take decisions about responsibility for their actions and be able to evaluate their own performance against given criteria.

The Exit Level Outcomes and their Associated Assessment Criteria are the following, which means that the learner will be able to:

1. Gather, analyse, synthesise and evaluate information, manipulate and interpret data and identify trends, communicate information coherently in writing and verbally, and show insight into current affairs in the Financial Services sector.
2. Demonstrate insight into the Long-Term Risk Assessment operating environment as a system within the Financial Services Industry, the Long-Term Insurance sector, and the self management of group life risk.
3. Apply knowledge of legislation, ethics, and compliance in order to assess a non-medical related Long-Term Risk, adjust the solution if necessary and evaluate the proposed change using relevant evidence.
4. Apply specialised technical knowledge to assess a non-medical Long-Term risk in a non-standard situation.

Exit Level Outcomes for the Critical Cross-Field Outcomes

The learner is able to demonstrate ability to:

- > Identify and solve well-defined problems of a routine, non-standard and unfamiliar nature within the context Long-Term risk assessment in which responses show that responsible decisions have been made, adjust common solutions to meet changes in the problem and motivate the changes within own limit of authority.
- > Work effectively with others as a member of a team, group, organisation or community. As the Qualification is intended to be part of a learnership it is unlikely that the learner would work alone and decisions at this level are usually made in committee.
- > Organise and manage him/herself and his/her 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. She/he is required to complete research assignments timeously and to demonstrate insight into different aspects of Long-Term Risk Assessment.
- > 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, mathematics 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 Financial Services environment is technology driven and very few activities take place without the application of technology.
- > Demonstrate an understanding of the world as a set of related systems by recognising that problem-solving contexts do not exist in isolation in demonstrating insight into current affairs in the sector, understanding the consequences of non-compliance and the interrelationship between the various indicators and trends in the market.

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 on and exploring a variety of strategies to learn more effectively in order to become an informed worker in Long-Term Risk Assessment.
- > Being culturally and aesthetically sensitive across a range of social contexts in dealing with diverse people in the workplace including clients and co-workers and in making assessment decisions.

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 Standard change, the validity of the credit towards the

Qualification may be reviewed. In such cases, learners should apply to SAQA for an official record of learning.

> Learners who change their provider or learning site before completing the Qualification may transfer their credits to the new learning site.

> An official, original SAQA 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 the Financial Services Sector in general, and the assessment of Long-Term risk in particular, are analysed and discussed and an informed personal opinion is expressed and substantiated in the discussion indicating ability to anticipate or predict future trends and the potential impact on the industry.

> Knowledge learnt in various Unit Standards and current events as they occur is integrated with an informed 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, interpreted, and summarised, from a range of sources and presented reliably and accurately.

> Evidence is evaluated and used to substantiate an argument and to interpret changing trends in the macro and micro environments that impact on risk profiles.

> Financial and other data is manipulated and interpreted to identify trends.

2.

> The group risk operating environment is explained as a system within the Financial Services sector and an indication is given of current issues and changes in the sector.

3.

> Methods, procedures and techniques of group risk assessment are applied with reference to specific company policy, legislative requirements and competitive industry practices.

> Decisions are substantiated based on available information with due regard for compliance and within own authority limits or mandate.

> The concept of ethics is explained with reference to an organisations code of conduct, the rules of a fund and an individual's personal and property rights.

> Knowledge of legislation, regulations and LOA codes are applied to make an ethical non-standard assessment decision.

> Trends and issues in Long-Term insurance that present an abnormal risk are analysed and interpreted in order recommend a course of action.

4.

> Technical knowledge is applied to make a non-routine assessment decision in line with an agreed mandate, relevant service agreements, treaties with Reinsurers and an organisation's customer service policy.

> The impact of current trends on risk profiles and a specific market are analysed and the principles of risk are applied to make a financial decision.

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 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 can 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 National Certificate in Financial Services: Long-Term Risk Assessment: Level 5 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

South Africa is one of the most advanced Underwriting countries in the world and no other country has such an extensive Broker/Intermediary network. There is a smaller Facultative market in Australia. Both Australia and New Zealand are currently recruiting South African Underwriters as South African Underwriting Skills are held in high regard internationally.

A group of Reinsurers recently visited Canada to compare Underwriting practices in the two countries. It transpired that the Canadians had much to learn from the South Africans.

A search for international qualifications to be used for a comparison with the National Certificate in Financial Services: Long Term Risk Assessment: Level 5 was facilitated by previous comparisons for the FETC: Medical Claims Assessing and FETC: Long-Term Risk Assessment.

As part of the Level 4 international research, documentation was obtained from the Chartered Insurance Institute in the UK (CII) and the project team responsible for reviewing the financial qualifications for the National Finance Industry Training Advisor in Australia. This formed the basis of the international comparison for the National Certificate in Financial Services: Long Term Risk Assessment: Level 5 and was the reason for the selection of the UK and Australia for the international comparison for the National Certificate in Financial Services: Long Term Risk Assessment: Level 5.

The findings of the international comparison were shared with a group of South African Subject Matter Experts who are familiar with the modules offered by the Chartered Insurance Institute in the UK. The South African Qualification and the International Qualifications are very different. The international standards are written by function as opposed to integrated knowledge (seeing the relationship and implications between variables) that is integral to the National Certificate in Financial Services: Long Term Risk Assessment: Level 5. The subject matter experts identified the competencies of skilled workers in Quoting and Tendering and non-medical Claims and Underwriting functions and compared these to topics covered in the

international qualification as it was not possible to compare the individual Unit Standards and Outcomes of the National Certificate in Financial Services: Long Term Risk Assessment: Level 5 with the unit standards of the CII.

Sites Researched/ Organisations Contacted:

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. However, the industry standards sourced at this site are for level three and lower and were used for the FETC: Long Term Risk Assessment comparison, but are not appropriate for comparison with the National Certificate In Financial Services: Long-Term Risk Assessment: Level 5. <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 various elective modules that have risk assessment competencies included. The SGB received documentation from the CII regarding two of their underwriting and risk related electives, viz. (Module 555) Life and disability underwriting and (module 556) Life and Disability Claims which have been used for this comparison. <http://www.cii.co.uk>

Australia

> 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>

Background and Rationale for the Choice Of Countries for Comparison with National Certificate In Financial Services: Long-Term Risk Assessment: Level 5.

During October and November 2004 the SGB submitted the FETC: Medical Claims Assessing and the FETC: Long Term Risk Assessment Qualifications to SAQA for registration. In the process, a great deal of information was gathered that was relevant to the National Certificate in Financial Services: Long Term Risk Assessment: Level 5. This information also identified trends at Diploma and Degree level internationally and facilitated the identification of Unit Standards to be included in the South African qualification to ensure that it meets international best practice. By utilising existing information and by selecting the same countries for this for comparison, the SGB not only managed to maximise resources and minimise time and costs, without losing quality, but also maintain consistency for the comparison of this cluster of financial standards. For this reason the comparison is based on qualifications sourced from the UK and Australia:

United Kingdom (UK)

Chartered Insurance Institute (UK) Advanced Diploma In Insurance, Elective Modules 555: Life and Disability Underwriting, and 556: Module 556 Life and Disability Claims.

The CII provides an Advanced Diploma in Insurance, which is set at a UK degree level. The on-line brochures indicate that from 2005 the CII has aligned their courses to NVQ standards. The course outlines are unfortunately not available on the web sites). Two of the units in the advanced diploma are Life and Disability Underwriting and Life and Disability Claims. These are units of study comprising 120 hours of learning each, roughly equivalent to 24 credits on the South African NQF at level 6. The CII kindly provided an overview of the units, which enabled the SGB to compare the Core Unit Standards and outcomes in the proposed qualification with the unit on a broad level. The outcomes of Module 556 are more closely aligned to the non-medical underwriting function and will be used for this comparison. The Module 555 involves the application of medical knowledge and is more relevant to the National Diploma in Financial Services: Long Term Risk Assessment: Level 5. There are no correlations between the Life and disability claims module and the National Certificate in Financial Services: Long Term Risk Assessment: Level 5 which specifically covers the assessment of non-medical long term risk.

It must be noted that the overview received from the CII consists only of the units (modules,) and then the topic outlines of the units. There are no unit standards from the CII for the comparison, but CII provided a selection of past exams which assisted in identifying the performance criteria. It is not possible to compare standards to standards, but it is possible to form a general idea by comparing the exit outcomes of the proposed National Certificate in Financial Services: Long Term Risk Assessment: Level 5 to the CII module's units and topics.

The units comprising Module 556 - Life and Disability Claims are:

- > Introduction to Claims Management
- > Pre-Claims considerations
- > Claims assessment tools - what is available and when to use them
- > Financial claims assessment
- > Determining validity of the claim
- > Legal issues at claim stage
- > Actuarial considerations and reinsurance
- > Assessment of medical risks
- > Disability terms and concepts
- > Disability assessment - principles and practice
- > Medical aspects of claims assessment
- > Work and work environment
- > Rehabilitation

The highlighted topics appear to have synergies with the National Certificate in Financial Services: Long Term Risk Assessment: Level 5 which focuses on non-medical long term risk. Many other topics in the Module are dealt with in the FETC: Long-Term Risk Assessment.

Australia:

Australian National Training Authority, Financial Services Training Package Diploma of Financial Risk Management.

The Financial Services Package in Australia is aimed at the whole insurance and banking and accounting market. Their risk management qualification is more generic in terms of risk management strategies than the life underwriting risk management strategies that are familiar in the insurance sector in South Africa. The Diploma of Financial Risk Management provides a cross-industry qualification in Risk Management that is more generic than the proposed National Certificate in Financial Services: Long Term Risk Assessment: Level 5; but there are synergies that make it relevant for comparison.

Detailed comparison against exit level outcomes:

The South African exit level outcomes are listed below with associated unit standards. CII units and Australian unit standards which have similar outcomes are listed per exit outcomes:

1. Gathering, analysing, synthesising and evaluating information, manipulating and interpreting data and identifying trends, communicating information coherently in writing and verbally, and showing insight into current affairs in the Financial Services sector.

Associated SA Unit Standards:

- > Present an informed argument on a current issue in a business environment.
- > Demonstrate knowledge and insight into current affairs in the Financial Services Sector.
- > Interpret how current trends impact on risk profiles.

Associated CII Modules:

- > Several topics of the CII unit infer gathering, analyzing and evaluating information, however, they all relate to claims which are not dealt with in the National Certificate in Long-Term Risk Assessment: Level 5. Only topics that could have relevance at Tendering and Quoting stage are indicated.
- > Pre Claims considerations:
 - > The importance of reviewing the proposal and underwriting papers.
 - > ABI Statement of Long-term Insurance Practice.
 - > Use of the telephone and other forms of communication.
 - > GP reports and notes.

> Consultant reports.

Associated Australian Standards:

- > Undertake risk identification: This unit covers identifying the risks faced by an organisation, or a subsection of it, and assessing the adequacy of existing controls which mitigate the impact of those risks. There are correlations with the SA unit standards: Demonstrate knowledge and insight into the changing nature of the financial services industry and its consumers in South Africa, and Demonstrate knowledge and insight into current affairs in the financial services sector in that competent learners on either framework are required to be attentive to changes in and information from the environment.
- > Determine and manage risk exposure strategies: This unit describes the high-level competencies needed to analyse risk factors, determine appropriate risk assessment strategies, communicate risk assessment strategies to relevant staff and intermediaries, and manage risk assessment strategies.
- > Elective unit: Develop and monitor policy and procedures: This unit describes the functions involved in developing and maintaining policy and procedures in line with best practice.

The Australian standards appear to be more closely aligned to the South African Qualification.

2. Demonstrating insight into the Long-Term Risk Assessment operating environment as a system within the Financial Services Industry, the Long-Term Insurance sector, and the self management of group life risk.

Associated SA Unit Standards:

- > Demonstrate knowledge and insight into the impact of HIV/AIDS on financial products, markets and the workforce.
- > Apply basic economic principles to the financial services sector.
- > Demonstrate knowledge and insight into the changing nature of the financial services industry and its consumers in South Africa.
- > Demonstrate knowledge and understanding of risk in a financial services environment.

Associated CII Modules: Financial claims assessment - Topics that could have relevance at tendering and quoting stage are highlighted.

- > Financial underwriting of income protection, critical illness.
- > Total permanent disability, long-term care and death.
- > Limitation of benefit: income protection and death in service.
- > Types of employment: types of evidence:
 - > Employed.
 - > Self employed.
 - > Employed directors.
 - > Partnerships.
- > Key-person/locum cover.
- > Group income protection benefits.
- > Benefits in kind and dividends.
- > Ill health early retirement.
- > Continuing income and benefit from other sources.
- > State benefit system:
 - > Available benefits.
 - > Assessment and entitlement to those benefits.
- > Proportionate and rehabilitation benefits.

Associated Australian Standards:

- > Undertake risk identification: This unit covers identifying the risks faced by an organisation, or a subsection of it, and assessing the adequacy of existing controls which mitigate the impact of those risks. The unit standard: Demonstrate knowledge and understanding of risk in a financial services environment also has obvious correlations. South African learners will identify and assess risks because the unit standard identifies the underpinning competencies, whilst the Australian standard is task focused.
- > Assess risks: This unit takes the risks identified in the unit Identify risks, and covers the skills in assessing the organisation's exposure to those risks and has overlapping competencies with Demonstrate knowledge and understanding of risk in a financial services environment and Evaluate the inherent risk to an

organisation in a specific market. The SA standards cover more interrelated concepts that are seen as part of an integrated risk management process and an application non- medical Long-Term risk.

> Develop and implement risk mitigation plan: This unit covers the development and implementation of a plan or strategy for the treatment of the organisation's risks. It is applicable to managers, specialists, identified risk owners and personnel with risk management responsibilities. The Australian standard is generic and has correlations with the South African Unit Standard: Demonstrate knowledge and understanding of risk in a financial services environment. The South African standard also includes competencies and strategies for reducing risk (Risk Strategy) in Specific Outcome Four.

3. Applying knowledge of legislation, ethics, and compliance in order to assess a non-medical related Long-Term Risk, adjust the solution if necessary and evaluate the proposed change using relevant evidence.

Associated SA Unit Standards:

> Apply basic principles of ethics and professionalism in a business environment.

Associated CII Modules: Note that claims assessment is part of the South African National Diploma in Long-Term Risk Assessment and does not form part of the National Certificate in Long Term Risk Assessment. The full contents of each module are not indicated as they are not relevant to the National Certificate in Long-Term Risk Assessment. Relevant topics are:

- > Legal issues at claim stage.
- > Determining validity of the claim.

Associated Australian Standards:

- > Comply with financial services, legislation, industry and professional codes of practice: This elective unit on the AQF describes the functions involved with ensuring compliance with financial laws, regulations, ethics and industry codes of practice at an organisational level.
- > Implement and maintain internal control procedures: This elective unit covers the implementation and maintenance of internal control procedures for corporate governance.

4. Apply specialised technical knowledge to assess a non-medical Long-Term risk in a non-standard situation.

Associated SA Unit Standards:

- > Apply technical knowledge of Long-Term risk to make a competitive business decision in a non-standard situation.
- > Interpret how current trends impact on risk profiles.
- > Evaluate the inherent risks to an organisation in a specific market.
- > Apply a researched trend to refine non medical risk assessments in terms of occupation and avocation.

Associates CII modules: These areas are covered in Module 555 of the following CII Modules:

- > Assessment of Extra Risk, (note that the topic overviews do not appear to have the same depth and breadth as the outcomes of the South African standards.
 - > Nature of extra risk.
 - > Methods of treating under-average lives and extra risks.
 - > Imposition of additional premiums or restrictions on cover provided.
 - > Mechanism of loading.
- > Non-medical risk factors.
 - > Various types of policies in relation to life and disability underwriting and their application to the provision of health care.
 - > The nature of occupational and recreational risks and the impact of these risks on the type of insurance product offered.
 - > Underwriting process and consideration of specific hazardous occupational and recreational risks. The use of special questionnaires.
 - > Increased mortality and morbidity for residential risks and the underwriting process.
 - > Geographical risk for major continents.

Exit Level Outcomes for the Critical Cross-Field Outcomes that have synergies with the Australian unit standards:

> Identify and solve well-defined problems of a routine and non-routine and unfamiliar nature within the context Long-Term risk assessment in which responses show that responsible decisions have been made, adjust common solutions to meet changes in the problem and motivate the changes within own limit of authority.

Associated Australian unit standards:

> Elective unit: Solve workplace problems: This unit covers the skills and knowledge needed to solve workplace problems using a structured approach.

> Organise and manage him/herself and his/her 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. She/he is required to complete research assignments timeously and to demonstrate insight into different aspects of Long-Term Risk Assessment.

Associated Australian unit standards:

> Elective Unit: Manage a project: This unit covers the skills and knowledge needed to plan, manage and evaluate a project.

> Communicate effectively using visual, mathematics 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.

Associated Australian unit standards:

> Implement quality systems within work area: This unit describes the functions involved in establishing and maintaining quality practices, procedures and systems within area of work responsibility.

CII modules and/or topics dealing with medical related Long-Term risk assessment do not have synergies with the National Certificate in Financial Services: Long-Term Risk Assessment: Level 5 but are covered in the FETC Long Term Risk Assessment or the National Diploma In Financial Services: Long Term Risk Assessment Level 5. This is because the Certificate deals only with non-medical risk. The National Certificate in Financial Services: Long Term Risk Assessment: Level 5 covers non-medical long term risk in far greater detail than the international qualifications. The medical comparison is therefore irrelevant and is not included in this comparison.

Conclusion

Competent learners achieving the South African and Australian standards will have acquired risk management strategies that are Fit for Purpose in the environments in which they work. In South Africa, there is a more specialised set of competencies for Tendering and Quoting for Group Retirement Funds, and in Australia there is a focus on broader risk management strategies that could provide a foundation to specialise in any risk management career.

The CII module is more related to claims assessment and has some overlaps with the SA and Australian standards. It does not appear that the international qualifications allow for learners who are neither Underwriters nor Claims Assessors but nevertheless assess Long-Term Risk for Group Retirement Funds under the management of Actuaries. The main differences are listed below.

- > The South African qualification is more focused on non-standard non-medical assessment of risk than generic risk assessment.
- > The South African is more geared for Life and Group Risk and the international qualifications are focused on Banking, Accounting and Finance fields but can be cross-sectoral.
- > Learners exiting all the qualifications will have risk management competencies but it appears that the South African learner will have a far wider understanding of implications of risk management (as opposed to the task focus). With regard to Insurance risk management the element of economic risk is more apparent and includes financial underwriting, environmental, occupational, vocational, environmental and demographical risk factors.
- > Specifying HIV/AIDS as a risk is characteristic of the SA environment but not overtly evident on the international standards (This is also evident from previous comparisons).
- > There is more focus on personal development and empowerment of the learner in the South African Qualification i.e. the focus is not limited to work based competencies, but to increasing competency of the learner as a whole person.
- > The South African Qualification is broader and goes way beyond the scope of the international qualifications.

ARTICULATION OPTIONS

This Qualification articulates horizontally with:

- > The National Certificate in Financial Services: Wealth Management: Level 5 on the basis of the Fundamentals.
- > The National Diploma in Financial Services: Long-Term Risk Assessment: Level 5 on the basis of the Fundamentals and Core.
- > National Certificate: Management: Level 5.

As this is a Level 5 Qualification it should provide the learner with access to any Qualification at Level 6, subject to the admission requirements of the provider/Higher Education Institutions.

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.
- > 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	119996 Evaluate the inherent risk to an organisation in a specific market	Level 5	10	Draft - Prep for P Comment
Core	120003 Interpret how current trends impact on risk profiles	Level 5	15	Draft - Prep for P Comment
Core	120007 Apply technical knowledge of Long-Term risk to make a competitive business decision in a non-standard situation	Level 5	10	Draft - Prep for P Comment
Core	120010 Apply a researched trend to refine non-medical risk assessments in terms of avocation and occupation	Level 5	10	Draft - Prep for P Comment
Core	14505 Apply the principles of ethics and professionalism to a business environment	Level 6	6	Registered
Core	14510 Demonstrate knowledge and insight into the impact of HIV/AIDS on financial products, markets and the workforce	Level 6	6	Registered
Elective	14509 Apply a researched trend to individual financial risk	Level 5	5	Registered
Elective	14530 Apply scenario planning to explain potential risk in a specified financial services context	Level 5	6	Registered
Elective	15094 Demonstrate insight into the application of theories of Emotional and Spiritual Intelligence in personal development	Level 5	5	Registered
Elective	15096 Demonstrate an understanding of stress in order to apply strategies to achieve optimal stress levels in personal and work situations	Level 5	5	Registered
Elective	114206 Analyse the strategic impact of a successful wellness programme	Level 5	5	Registered
Elective	119998 Apply technical knowledge and insight to manage the risks inherent in a group scheme	Level 5	8	Draft - Prep for P Comment

Elective	119999 Apply actuarial knowledge to the assessment of risk in long term insurance	Level 5	12	Draft - Prep for P Comment
Elective	120000 Identify and analyse risk information that could impact on underwriting and/or pricing in the long term insurance industry	Level 5	12	Draft - Prep for P Comment
Elective	120001 Negotiate terms on a facultative basis to achieve a competitive advantage	Level 5	6	Draft - Prep for P Comment
Elective	120002 Apply knowledge of legislation, product features and risk to modify terms and conditions for a specific group risk contract	Level 5	4	Draft - Prep for P Comment
Elective	120004 Analyse a facultative arrangement in order to comment on its appropriateness to an organisation's underwriting framework	Level 5	6	Draft - Prep for P Comment
Fundamental	14517 Apply basic economic principles to the financial services sector	Level 5	5	Registered
Fundamental	14518 Demonstrate knowledge and insight into the changing nature of the financial services industry and its consumers	Level 5	6	Registered
Fundamental	14523 Describe the financial life cycle of an individual	Level 5	10	Registered
Fundamental	14525 Present an informed argument on a current issue in a business sector	Level 5	5	Registered
Fundamental	14529 Demonstrate knowledge and insight into current affairs in the financial services sector	Level 5	5	Registered
Fundamental	119997 Demonstrate knowledge and understanding of risk in a Financial Services environment	Level 5	5	Draft - Prep for P Comment



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

1

Evaluate the inherent risk to an organisation in a specific market

SAQA US ID	UNIT STANDARD TITLE		
119996	Evaluate the inherent risk to an organisation in a specific market		
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	10	Level 5	Regular

SPECIFIC OUTCOME 1

Interpret current political and socio-economic trends that could impact on a future risk in a specific market.

SPECIFIC OUTCOME 2

Analyse the impact of legislation on a specific market.

SPECIFIC OUTCOME 3

Use an evidence base to justify a fair discrimination risk assessment practice.

SPECIFIC OUTCOME 4

Analyse natural and enforced boundaries in a specific market.

SPECIFIC OUTCOME 5

Apply knowledge of risk in a specific market to make a business decision.



Established in terms of Act 58 of 1995

SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

2

Demonstrate knowledge and understanding of risk in a Financial Services environment

SAQA US ID	UNIT STANDARD TITLE		
119997	Demonstrate knowledge and understanding of risk in a Financial Services 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	5	Level 5	Regular

SPECIFIC OUTCOME 1

Explain the concept of risk in a financial services environment.

SPECIFIC OUTCOME 2

Explain the relationship between investment instruments and the financial markets.

SPECIFIC OUTCOME 3

Demonstrate insight into current global economic issues.

SPECIFIC OUTCOME 4

Develop a group investor profile.

SPECIFIC OUTCOME 5

Apply the principles of risk to make a financial decision.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

3

Apply technical knowledge and insight to manage the risks inherent in a group scheme

SAQA US ID	UNIT STANDARD TITLE		
119998	Apply technical knowledge and insight to manage the risks inherent in a group scheme		
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	8	Level 5	Regular

SPECIFIC OUTCOME 1

Analyse people related risk in a group proposal.

SPECIFIC OUTCOME 2

Apply knowledge of a specific industry to a group proposal.

SPECIFIC OUTCOME 3

Analyse financial aspects that could impact on risk in a group proposal.

SPECIFIC OUTCOME 4

Analyse group data to adjust a standard rate to reflect a group's risk accurately.

SPECIFIC OUTCOME 5

Suggest changes to an organisation's system to allow for non-standard requirements.

SPECIFIC OUTCOME 6

Analyse the free cover limit on a group scheme.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

4

Apply actuarial knowledge to the assessment of risk in long term insurance

SAQA US ID		UNIT STANDARD TITLE	
119999		Apply actuarial knowledge to the assessment of 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	12	Level 5	Regular

SPECIFIC OUTCOME 1

Explain the role of an actuary in long term insurance.

SPECIFIC OUTCOME 2

Apply actuarial instruments to assess a risk.

SPECIFIC OUTCOME 3

Use a data set to determine a price.

SPECIFIC OUTCOME 4

Substantiate a proposed price.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

5

Identify and analyse risk information that could impact on underwriting and/or pricing in the long term insurance industry

SAQA US ID	UNIT STANDARD TITLE		
120000	Identify and analyse risk information that could impact on underwriting and/or pricing in the long term insurance industry		
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	12	Level 5	Regular

SPECIFIC OUTCOME 1

Identify underwriting and/or pricing trends in Long-Term insurance.

SPECIFIC OUTCOME 2

Analyse risk assessment practices to make a competitive risk assessment.

SPECIFIC OUTCOME 3

Recommend changes to current company practice in Long-Term risk assessment.

SPECIFIC OUTCOME 4

Communicate information to internal and external customers.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

6

Negotiate terms on a facultative basis to achieve a competitive advantage

SAQA US ID		UNIT STANDARD TITLE	
120001		Negotiate terms on a facultative basis to achieve a competitive advantage	
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 5	Regular

SPECIFIC OUTCOME 1

Investigate the potential of a source of business.

SPECIFIC OUTCOME 2

Analyse a proposed product to negotiate a competitive advantage.

SPECIFIC OUTCOME 3

Describe the relationship between the parties in an underwriting negotiation.

SPECIFIC OUTCOME 4

Apply knowledge of the insurer to negotiate a facultative contract.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

7

Apply knowledge of legislation, product features and risk to modify terms and conditions for a specific group risk contract

SAQA US ID	UNIT STANDARD TITLE		
120002	Apply knowledge of legislation, product features and risk to modify terms and conditions for a specific group risk contract		
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 5	Regular

SPECIFIC OUTCOME 1

Analyse the risk in an existing group risk contract.

SPECIFIC OUTCOME 2

Indicate how legislation could impact on the modification of a group risk contract.

SPECIFIC OUTCOME 3

Analyse product features of a group risk contract.

SPECIFIC OUTCOME 4

Negotiate changes to the terms and conditions of a group risk contract.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

8

Interpret how current trends impact on risk profiles

SAQA US ID		UNIT STANDARD TITLE	
120003		Interpret how current trends impact on risk profiles	
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	15	Level 5	Regular

SPECIFIC OUTCOME 1

Analyse potential changes in current practice as a result of new developments.

SPECIFIC OUTCOME 2

Interpret changing trends in the macro and micro environment that impact on risk profiles.

SPECIFIC OUTCOME 3

Analyse current medical research and development that could impact on risk profiles.

SPECIFIC OUTCOME 4

Collate evidence to propose a change to an existing company specific risk profile.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

9

Analyse a facultative arrangement in order to comment on its appropriateness to an organisation's underwriting framework

SAQA US ID	UNIT STANDARD TITLE		
120004	Analyse a facultative arrangement in order to comment on its appropriateness to an organisation's underwriting framework		
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 5	Regular

SPECIFIC OUTCOME 1

Gather information from a customer data base in order to make a recommendation.

SPECIFIC OUTCOME 2

Analyse the limitations on a specific product line.

SPECIFIC OUTCOME 3

Analyse proposed facultative arrangements in order to select the arrangement with the best terms within an organisation's underwriting framework.

SPECIFIC OUTCOME 4

Provide input to inform a decision about a facultative arrangement.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

10

Apply technical knowledge of Long-Term risk to make a competitive business decision in a non-standard situation

SAQA US ID		UNIT STANDARD TITLE	
120007		Apply technical knowledge of Long-Term risk to make a competitive business decision in a non-standard situation	
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	10	Level 5	Regular

SPECIFIC OUTCOME 1

Evaluate own ability to make a competitive risk assessment.

SPECIFIC OUTCOME 2

Apply sound business practice to make a professional risk assessment decision.

SPECIFIC OUTCOME 3

Present an argument to counter negative marketing or disinformation.

SPECIFIC OUTCOME 4

Contribute to a competitive risk assessment decision.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

11

Apply a researched trend to refine non-medical risk assessments in terms of avocation and occupation

SAQA US ID		UNIT STANDARD TITLE	
120010		Apply a researched trend to refine non-medical risk assessments in terms of avocation and occupation	
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	10	Level 5	Regular

SPECIFIC OUTCOME 1

Analyse the risk in high risk occupations and avocations.

SPECIFIC OUTCOME 2

Apply technical knowledge of products and benefits to assess a high risk.

SPECIFIC OUTCOME 3

Analyse the effect of environmental issues on Long-Term risk.

SPECIFIC OUTCOME 4

Analyse morbidity and mortality trends in order to determine possible changes to underwriting and/or pricing practices.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY (SAQA)

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

Insurance and Investment

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. 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 qualification and unit standards should reach SAQA at the address *below and no later than 5 September 2005*. All correspondence should be marked **Standards Setting – SGB Insurance and Investment** and addressed to

The Director: Standards Setting and Development
SAQA

Attention: Mr. Eddie Brown

Postnet Suite 248

Private Bag X06

Waterkloof

0145

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e-mail: ebrown@saqa.co.za


DUGMORE MPHUTHING

ACTING DIRECTOR: STANDARDS SETTING AND DEVELOPMENT



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

QUALIFICATION:

Further Education and Training Certificate: Retail Insurance

SAQA QUAL ID		QUALIFICATION TITLE	
49835		Further Education and Training Certificate: Retail Insurance	
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	140	Level 4	Regular-Unit Stds Based

PURPOSE AND RATIONALE OF THE QUALIFICATION

Purpose:

The purpose of the Qualification is to build knowledge and skill required for licensing with the insurance. It is intended to empower learners to acquire 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 as a result of regulation in Financial Services industry. It should add value to the qualifying learner in terms of enrichment of the person, status and recognition.

The Qualification covers Long-Term and Short-Term insurance related learning. It introduces a fundamental understanding of the key terms, rules, concepts and principles of insurance that will enable learners to be informed workers in the Retail Insurance industry. It provides a balanced learning experience that allows flexible access to life long learning, higher education and to productive employment. It provides an opportunity for learners to learn and apply academic skills in relation to the workplace and will allow for multi-skilling. The focus is on basic information gathering, analysis, evaluation, presentation and the ability to apply knowledge of the sub-field to solve common problems within given a familiar context. The knowledge and skills learnt towards the Qualification should make learners who sell insurance policies in the Retail Sector more informed, efficient and cost effective workers who meet the Fit and Proper Qualification requirements. This should result, in more effective and efficient service to the consumer and should make the industry more competitive and compliant in the global market.

Qualifying learners are capable of:

- > Carrying out basic research, information gathering and analysis.
- > Interpreting current affairs and their influence on insurance.
- > Managing personal finances and risk in a work environment.
- > Operating a computer for business purposes.
- > Understanding the nature and scope of Short Term insurance.
- > Understanding the nature and scope of Long-Term insurance.
- > Applying knowledge of legislation, ethics and compliance in a Retail Insurance environment.
- > Applying skills of customer care to build a professional relationship with a client.

It is anticipated that the Unit Standards that make up this Qualification may be included in Qualifications for other sectors which have reached an agreement with the Financial Services Board that allows for an industry Qualification with Financial Services electives.

Rationale for the qualification:

The FETC: Retail Insurance is designed to meet the needs of learners who earn commission from the sale of insurance or financial service products, but do not necessarily work in the insurance sector. Learners may be employed in a variety of positions in retail outlets across a number of different industries. The Financial Advisory and Intermediary Services Act (FAIS) (Act 37 of 2002) imposes licensing requirements in terms of the Fit and Proper determination of the Financial Services Board (FSB). Learners who offer combinations of Long-Term and Short-Term insurance as subsidiary products or services are construed to be giving financial advice. They are therefore required to be licensed with the Financial Services Board.

The FETC: Retail Insurance is a generic Qualification that combines aspects of Long-Term and Short-Term insurance for niche markets. It allows the individual to work towards a nationally recognised Financial Services Qualification that combines features of Long and Short Term insurance. It is flexible enough to accommodate both learners in formal education and learners who already arrange Insurance within a selected industry. The intention is to promote the development of knowledge and skills that is required in Retail Insurance for licensing purposes.

Learners at this level do work that requires fundamental knowledge of appropriate legislation and the most important areas of the insurance within a business context. They require a range of skills and the ability to apply essential methods and procedures within the limits of their authority. The work roles are in retail outlets and include, but are not limited to:

- > Travel agents.
- > Telemarketing.
- > Finance and Insurance Managers in motor dealers.
- > Salesman who insure packaged goods.
- > Agents who insure household goods in transit.
- > Sales people in furniture and electrical appliances.
- > Credit card insurance.
- > Employees in retail outlets that run accounts, in-store cards or debtors books and who sell debt protection insurance.
- > Estate Agents who offer credit life cover and life cover for owners of bonds and rentals.
- > Aviation management agents and people who recommend insurance or give advice.
- > Managing Agents who advise on insurance for Sectional Title Schemes.

The FETC: Retail Insurance should produce knowledgeable, multi-skilled workers who are FAIS compliant and are able to contribute to improved productivity and efficiency within the Retail Insurance sub-sector. It should provide the means for learners to receive recognition of prior learning, to upgrade their skills and achieve a nationally recognised Qualification. It should also assist learners who move into positions where they give financial advice but are not necessarily employed by Financial Services institutions.

RECOGNIZE PREVIOUS LEARNING?

Y

LEARNING ASSUMED TO BE IN PLACE

It is assumed that learners are competent in Communication and Mathematical Literacy at NQF Level 3 and the Level 2 Unit Standard, Investigate credit in own circumstances (NLRD 10715).

Access to the qualification:

There is open access to this Qualification bearing in mind the Learning Assumed to be in Place, detailed below.

Recognition of prior learning:

- > The FETC: Retail Insurance 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 140 credits is required to complete the Qualification.

In this Qualification the credits are allocated as follows:

- > Fundamental: 68 credits; 49%
- > Core: 57 credits; 41%
- > Electives: 15 credits; 10%
- > Total: 140 credits; 100%

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 First Language at Level 4 and twenty for an additional language at level 3) and sixteen credits to Mathematical Literacy at the level of the Qualification. For the purpose of this Qualification twelve credits are also required for Financial Literacy at Level 4. Although this is not a SAQA requirement, it is consistent with the philosophy that has been used in all Insurance and Investment Qualifications, as the Financial Services 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 Communication, Mathematical Literacy and Financial Literacy Unit Standards at Level 4 designated as Fundamental are compulsory.

Core Component:

Fifty-seven credits have been allocated to Unit Standards designated as Core for the purpose of this Qualification. These Unit Standards provide the basic insurance knowledge and skills needed to ensure that the Qualification is a Financial Services Qualification and that it meets diverse insurance needs across the Retail Insurance sector. The Core Unit Standards provide an opportunity to develop industry knowledge through research and the application of study skills.

All the Unit Standards indicated as Core are compulsory.

Elective Component:

There is a wide selection of Electives in this Qualification. This is to cater for the extremely diverse needs of learners who work in the Retail Sector and are required to be licensed by the Financial Services Board. Electives that add up to at least fifteen credits should be selected from the allocated list of Electives.

Electives selected should relate directly to the type of insurance specific to a learner's work role. This is to ensure that the Qualification is fit for purpose and meets the Financial Services Board's requirements for licensing.

The Electives cover the following areas:

- > General Insurance Industry knowledge
- > Motor Insurance
- > Transportation Insurance
- > Computer Literacy

- > Telesales
- > Legislation
- > Personal Development
- > Management

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

Unit Standards from Life Skills that serve as a means of personal development may also be included as Electives.

Management related Unit Standards may be included as electives as learners may be Team Leaders, Supervisors or Finance and Insurance Managers. The Unit Standards will add value to the Qualification and ensure that learners in these positions are able to perform their management functions.

EXIT LEVEL OUTCOMES

The focus of The FETC: Retail Insurance is on fundamental knowledge of insurance 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 Retail Insurance contexts. They are expected to gather, analyse and evaluate information from a range of sources and to present and communicate information reliably and accurately 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.

The Exit Level Outcomes and their Associated Assessment Criteria are the following, which means that the learner will be able to:

1. Carry out basic research tasks and apply literacy and numeracy skills to analyse, interpret and evaluate information from a range of sources related to Retail Insurance.
2. Manage personal finances and risk.
3. Apply knowledge of legislation, ethics, compliance and organisational protocols in the Retail Insurance environment.
4. Apply knowledge of Short and Long-Term insurance in a retail environment.
5. Apply the skills of customer care to project a professional image and build a relationship with a client.

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 a Retail environment.
- > Work effectively with others as a member of a team, group, organisation or community. It is anticipated that learners will be part of a sales team within a Retail organisation and will therefore work with customers and co-workers.
- > 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 within a Retail Insurance environment. The learner is required to complete research assignments timeously and to apply knowledge of different aspects of 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, mathematics 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 in that the learner is expected to access information from electronic media and use a computerised data base.

> Demonstrate an understanding of the world as a set of related systems by recognising that problem-solving contexts do not exist in isolation in that references are made wherever applicable to the learners' part in the big picture and to issues of compliance.

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:

> 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.

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 credit towards the Qualification may be reviewed.

> Learners who change their provider or learning site before completing the Qualification may transfer their credits to the new learning site.

> An official, 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 Short-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 are integrated with a developing understanding of the Retail Insurance environment in general and a selected sector 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.

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.

> Work related risk in own life is analysed and ways of managing the positive and negative risk are proposed for a specific work situation.

3.

- > The concept of ethics is explained with reference to an organisations code of conduct and an individual's personal and property rights.
- > Knowledge of legislation is applied to Retail Insurance.
- > Risks associated with non-compliance that could result in liability are identified within the context of Retail Insurance.
- > Knowledge of personality styles and emotional intelligence are applied to customer service.
- > The know your client requirements in FAIS and FICA are explained with reference to interactions with a client and record keeping.

4.

- > The differences between Short and Long-Term insurance are explained with reference to the role of each in the Retail environment.

5.

- > Communication is adapted to the needs and personality style of a specific client.
- > Information is accessed electronically in order to respond to customer needs.
- > Own time management and performance are critically evaluated in with a view to improved client service.

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 can 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: Retail Insurance 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

Introduction

Research across international Qualifications and Qualification frameworks for a similar Qualification that would cover fundamental Long- and Short term insurance concepts for employees in Retail Insurance revealed that worldwide there is a trend for people employed in the retail industry to provide insurance related advice. There are discrete learning pathways or Unit Standards forming parts of Qualifications in international Qualifications, but there are no international Qualifications that specialise in Retail Insurance.

Sites Researched:

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>

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>

New Zealand:

> New Zealand Qualifications Authority: The New Zealand Qualifications Authority provides national and international leadership in assessment and Qualifications. They are responsible for quality assuring secondary and tertiary Qualifications and education providers, evaluating overseas Qualifications and administering the New Zealand Register of Quality Assured Qualifications and the National Qualifications Framework. <http://www.nzqa.govt.nz/Africa>

> Botswana Training Authority (BOTA): BOTA has registered 164 Unit Standards for three 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. An attempt was made to source the standards for the wholesale and retail sector to establish whether there are any standards with insurance competencies. There are none published on the BOTA website. <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: Lembaga 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/>.

Detailed Comparison:

The Countries selected for the comparison were based on the closest matches found during the research process.

United Kingdom (UK):

> Skills council for financial services national standards: retail investment advice.

The focus of this UK based Qualification is on employees providing retail investment advice. From the documentation provided on the website it is not clear at what level the Qualification is set at or what is meant by retail investment advice i.e. whether the scope is intended for employees within or outside of the Financial Services industry.

"The Qualification provides knowledge and understanding that underpins achievement of the appropriate National Standards for Providing Financial Advice, which are the benchmarks for assessing the individual's ability to practice competently in the role of retail investment advice. Taken together, the Standards are the definitive statement of the knowledge and understanding, which needs to be assessed within an Appropriate Examination for investment advisers to enable them to satisfy the FSA's examination requirement, subject to the examination being regarded as appropriate by their firm".

Awarding bodies are required to devise proposals for testing this outcome. The test or tests must provide evidence of candidates' capacity, when advising on investments, which are packaged products, to demonstrate their ability to analyse, synthesise and evaluate information.

The differences between the UK and South African Qualifications are that the UK's Qualification focuses on providing Retail Investment advice, while the proposed FETC: Retail Insurance does not include investment advice. There are no Qualifications on the NVQ specifically for retail insurance, but there are equivalencies in various other Insurance Qualifications registered by the Financial Services Skills Council. These are not packaged as a specialised Retail Insurance Qualification.

The learning outcomes for the NVQ's Retail investment Advice modules are listed below, however, as the intention of the UK Qualification is investment rather than insurance advice, a full comparison is not possible. The underpinning knowledge and skills of the NVQ units correlate to various other Unit Standards across the South African Financial Services Qualifications from levels 2 - 5.

Fundamentals:

There are no key skills (fundamental) units indicated for the Skills Council for Financial Services National Standards: Retail Investment Advice Qualification.

Core:

The core Unit Standards comprising the NVQ Retail Investment Qualification cover mainly investment topics. Only topics that have equivalents in the FETC: Retail Insurance are indicated below.

> Introduction to UK financial markets:

- > Demonstrate an understanding of:
 - > The process of giving financial advice, including the importance of regular reviews of the consumers circumstances
 - > The basic legal concepts relevant in financial advice
 - > The UK taxation and social security systems and how they affect personal financial circumstances
 - > The impact of inflation, interest rate volatility and other relevant socio-economic factors on personal

financial plans

SA Unit Standards with overlapping competencies: Apply the law of contract to insurance, Indicate the scope of life insurance in South Africa; Explain the structure of the Financial Services Industry in South Africa, Apply the regulations for disclosure that are required as part of the financial sales process, Explain aspects of the regulatory framework relating to consumer credit agreements in Retail Insurance in South Africa, Apply knowledge and insight into aspects of the Long Term Insurance Act (1998), Demonstrate knowledge and insight of the financial Advisory and Intermediary Services Act (FAIS) (Act 37 of 2002), Describe and apply the basic principles of personal income tax, Explain basic economics, Demonstrate knowledge and application of the Value Added Tax Act (VAT) 89 of 1991, as amended, as it applies to insurance policies.

> Regulations and ethics:

> Demonstrate a knowledge of:

> The main aims and activities of the Financial Services Authority (FSA) and its approach to ethical conduct by firms and individuals

> How other non-tax laws and regulations are relevant to firms and to the process of advising clients

> Demonstrate an understanding of:

> The FSA's approach to regulating firms and individuals

> How the FSA rules affect the control structures of firms and their relationship with the FSA

> How the FSA's Conduct of Business rules apply to the process of advising customers / clients

> How the anti money laundering rules apply to dealings with private and intermediate customers

> The main features of the rules for dealing with complaints and compensation

> How the data Protection Act 1998 act affects the provision of financial advice and the conduct of firms generally

The SA standards that correlate are: Demonstrate knowledge and insight of the Financial Advisory and Intermediary Services Act (FAIS) (Act 37 of 2002), Apply the regulations for disclosure that are required as part of the financial sales process, Explain the Financial Intelligence Centre Act, 38 of 2001 and the implications of the act for client relations. Describe issues of compliance or non-activity that could result in civil or criminal liability in terms of business law, Explain and apply ethical conduct in a business environment, Explain aspects of the regulatory framework relating to consumer credit agreements in Retail Insurance in South Africa.

> Investment and Risk:

> Investment is not covered in the FETC: Retail Insurance.

> Protection:

> Demonstrate an understanding of:

> The purpose and scope of financial protection and how the main types of state benefit and existing protection arrangements have an impact on protection planning.

> The main types of life assurance policy, their functions, how they are arranged, the tax rules and the use of life assurance in mitigating inheritance tax and estate planning.

> The use of trusts in life assurance.

> The main types of income protection insurance policies, their functions, how they are arranged and the tax rules.

> The main types of critical illness insurance policies, their functions, how they are arranged and the tax rules.

> The main features and functions of mortgage payment protection insurance (MPPI) and accident, sickness and unemployment (ASU) insurance.

> The main features and functions of personal accident insurance.

> The main features and functions of long-term care insurance and the context in which it is used.

> The main types of medical insurance and their uses.

> The main needs for business insurance protection and how they can be met.

> Demonstrate an ability to:

> Analyse consumers' circumstances and suitable protection products, taking account of any existing arrangements

> Demonstrate an ability to apply suitable protection product solutions to specific consumers' circumstances

SA: Demonstrate knowledge and understanding of personal accident insurance; Indicate the scope of life insurance in South Africa, Explain credit life insurance, Explain house owners insurance, Describe Life Insurance and Describe Short Term Insurance.

> Retirement Planning:

> Retirement funding/planning is not included in the FETC: Retail Insurance. Electives in the Qualification cover aspects relating to Retirement Funds as personal empowerment.

> Demonstrate an ability to:

- > Analyse consumers' circumstances and products suitable to meeting retirement needs, taking account of any existing arrangements
- > Apply suitable retirement product solutions to specific consumers' circumstances

SA: Investigate the need to provide financially for own retirement, Explain fiduciary responsibilities and the associated risks, Demonstrate knowledge and understanding of the role, functions and duties of trustees of retirement funds, Demonstrate ability to use and interpret texts that apply to the role and responsibilities of trustees of retirement funds, Demonstrate knowledge and understanding of the role, functions and duties of trustees of medical schemes, Apply the regulations for disclosure that are required as part of the financial sales process, Explain the Financial Intelligence Centre Act, 38 of 2001 and the implications of the act for client relations.

Australia:

> Certificate iv in financial services, registered on aqf. The financial services training package

On the Australian framework, the closest match for the FETC: Retail Insurance is the recently endorsed Certificate IV in Financial Services, provided a learner selects the retail financial services stream, which comprises four units. However, the focus is more on banking than insurance with some embedded insurance knowledge outcomes. A learner may select one unit from the Level III certificate as part of the Level IV Qualification. Retail finance electives from the level III include the following units. The SA equivalent is indicated:

> AQF Level III - Retail Finance:

- > Provide customer service in a retail agency
- > Prepare statistical and ad hoc reports

> Equivalent SA Standard on FETC Retail Insurance:

- > Apply the skills of customer care in a specific work environment
- > Apply the budget function in a business unit - there are overlapping competencies although the intentions of the Unit Standards are not entirely the same

There are some overlapping competencies with the South African Unit Standards.

> Administer portfolios

> Underpinning knowledge includes:

> Knowledge of relevant legislation and statutory requirements SA: Apply the regulations for disclosure that are required as part of the financial sales process, Explain the Financial Intelligence Centre Act, 38 of 2001 and the implications of the act for client relations.

> Knowledge of industry codes of practice including Consumer Credit Code, Privacy Act, Credit Act: SA: Apply the regulations for disclosure that are required as part of the financial sales process, Explain the Financial Intelligence Centre Act, 38 of 2001 and the implications of the act for client relations; Demonstrate knowledge and insight of the Financial Advisory Services Act (FAIS) (Act 37 of 2002), Explain aspects of the regulatory framework relating to consumer credit agreements in Retail Insurance in South Africa.

> Knowledge of questioning/listening techniques: SA: Apply comprehension skills to engage oral texts in a business environment, Communicate verbally with clients in a financial services environment and Engage in sustained oral communication and evaluate spoken texts.

> Introductory knowledge of the finance industry: SA: Explain the structure of the Financial Services Industry in South Africa.

> Business law: SA: Apply the law of contract to insurance, Describe issues of compliance and/or non-activity that could result in civil or criminal liability in terms of business law.

> Insurance products available: SA: Describe life insurance, Indicate the scope of life insurance in South Africa, Describe short term insurance, and indicate the scope of short term insurance in South Africa and

specific standards that deal with credit life, warranty, SASRIA, NASRIA, watercraft, personal accident insurance, house owners, household contents, personal all risks, motor, transportation, aviation, single product insurance, public liability and insurance for Sectional Titles Schemes.

> Travel products: SA: Explain the scope of travel insurance in South Africa.
 > Appropriate documentation: SA: Explain insurance transactions specific to Lloyd's of London, Apply financial knowledge and skill to compile a finance agreement. Documentation is an integral part of most Unit Standards on different products.

> Knowledge of the operation and maintenance of equipment, which may include keyboard operations, security equipment, terminals, numerical displays boards, calculators, scanners: SA: Operate a computer workstation in a business environment and aspects of the Mathematical Literacy Unit Standards.

> Underpinning skills include:

> Literacy skills with regard to written documentation: SA: Apply comprehension skills to interrogate a written text in a business environment and Read analyse and respond to a variety of texts.

> Time management skills: SA: Manage time effectively to enhance productivity and enable a balanced lifestyle.

> Use of specialist product/services software: SA: Use an electronic system as a tool in a financial services context.

> Problem solving skills: SA: Apply problem-solving techniques to make a decision or solve a problem in a real life context.

> Numeracy skills in regard to calculating premiums, repayment rates: SA: Use mathematics to investigate and monitor the financial aspects of personal, business and national issues.

> Prepare Government returns - The standard has some synergies with the South African Unit Standard Describe the basic principles of personal income tax, but as indicated below, the underpinning competencies of the Australian standard have overlaps with other standards in the proposed South African Qualification:

> Underpinning knowledge includes:

> Knowledge of financial accounting principles and practices: SA: Introductory knowledge of the finance industry: Describe life insurance, Indicate the scope of life insurance in South Africa, Describe short term insurance, and Indicate the scope of short term insurance in South Africa, Apply knowledge and understanding of basic accounting principles to financial services.

> Business law - SA: Apply the law of contract to insurance, Describe issues of compliance and/or non-activity that could result in civil or criminal liability in terms of business law.

> Accounting principles and business accounting: SA: Explain basic economics, Apply financial knowledge and skill to compile a finance agreement, Apply knowledge and understanding of basic accounting principles to financial services.

> Knowledge of:

> Working environment and information technology: SA: Use an electronic system as a tool in a financial services context and various IT competencies included in the critical cross field outcomes.

New Zealand:

The New Zealand NQF was researched in an effort to find a closer match than those found in the UK and Australia. There is no Qualification that is packaged specifically for Retail Insurance although various other industry Qualifications have insurance Unit Standards included to ensure that workers who advise about or sell insurance products, but do not work in the insurance industry have the necessary knowledge and skills. The Qualifications have not been compared as a whole, but the discrete Unit Standards relating to insurance advice have been checked for synergies with the South African Qualification. The insurance units across the New Zealand retail Qualifications include:

> Marine sales and services - registered at Level 3 with the Boating Industries Training organisation

> Provide information to purchasers regarding the availability of finance and insurance

> People credited with this Unit Standard are able to identify and quantify purchasers' finance and insurance requirements, and inform purchasers how to obtain finance and insurance

The overlaps with the SA standards are as follows: Describe the insurance of pleasure craft. The standards correlate with regard to competencies of assessing the risk associated with water craft (It is not clear if the NZ standard refers to all water craft or only those used for pleasure). The New Zealand standard competencies require the competent learner to refer the consumer to finance and insurance, which includes underpinning knowledge of financial and insurance concepts whereas the SA standard infers the same knowledge requirements but includes hands-on-involvement in processing the financing. This could

possibly be covered in other units in the NZ Qualification. Furthermore, the SA standard is more in depth than its NZ counterpart in that it covers areas of extension to and exclusions from cover.

- > Real Estate Management - registered at level 5 with the Real Estate Training Organisation
 - > Arrange insurance cover and loss prevention strategies in real estate firms
 - > This Unit Standard is for people who intend to contribute as licensees in the real estate industry. People credited with this Unit Standard are able to identify and quantify risks in real estate companies and develop strategies to minimise and prevent loss. The elements of competence (specific outcomes) include:
 - > Identify and quantify risks in real estate firms.
 - > Develop loss prevention and loss minimisation strategies and services in real estate companies.

A similar standard for the South African financial services industry would be more appropriate if included in the proposed level 5 Risk Management Qualification to be developed shortly. The Unit Standards, Demonstrate knowledge and application of Sectional Title Insurance and Explain house owners insurance involve the competencies of advising clients about insurance options regarding real estate. The competencies included in these standards are not found in the above NZ standard.

- > Road transport management - registered at Level 5 with the NZ Road Transport and Logistics Industry Training Organisation
 - > Demonstrate knowledge of insurance for a road transport operation
 - > People credited with this Unit Standard are able to: identify and evaluate the financial and physical risks within a road transport operation; describe considerations impacting on insurance decisions by a road transport operation; describe insurance cover for a road transport operation; describe public liability insurance for a road transport operation; and demonstrate knowledge of material fact which can affect insurance cover and compensation for a road transport operation

SA: Describe transportation insurance - the South African standard has the following similarities: The overlaps occur with the proposed SA standards in the Transport Stream (excluding Aviation and Marine insurance) as follows:

SA: Describe transportation insurance, specifically with regard to specific outcome 4: Identify events in the news that could impact on goods that are in transit. The NZ standard has an element that has a similar risk impact analysis: "Potential risks, including possible sources of risk, are identified in relation to areas of impact. Range: sources of risk include but are not limited to - commercial and legal relations, market events, economic events, natural perils, environmental events, political circumstances, human behaviour, technology processes, technical stoppages; areas of impact include but are not limited to - asset and resource base, cost, people, community, environment, contractual risks, property damage, health, liability (public, product, professional), loss of goodwill and reputation, security; evidence is required for three different sources of risk. Both the SA and NZ standards identify describe types of insurance, insurance terminology and insurance legislation for goods in transit, but the NZ standard is limited to goods traveling by road. The major difference in the standards is that the South African Unit Standards cover concepts of international trade, not covered in the NZ standards.

- > Travel - registered at Level 3 with the NZ Aviation, Tourism and Travel Training Organisation
 - > Advise on and sell travel insurance
 - > People credited with this Unit Standard are able to establish customer requirements and advise on travel insurance, and complete travel insurance documentation

SA: Explain the scope of travel insurance in South Africa Correlates with the NZ standard in terms of the following outcomes: Establishing customer requirements (identifying the risks), but the SA standard is much broader in terms of competencies such as:

- > Describing the risks associated with travel (needed to establish client requirements).
- > Explaining the role players in a travel insurance contract.
- > Analysing a travel policy wording.
- > Explaining the procedure in the event of a claim.

The NZ standard measures the following tasks: selling insurance and completing the documentation not measured in the SA standard) however, a learner competent in the SA standard will be able to process these tasks.

- > Small business management - registered at Level 3 with the NZ Management sub field
 - > Describe taxation, financial, and insurance responsibilities for small business owner operators
 - > People credited with this Unit Standard are, for a small business owner operator, able to demonstrate

knowledge of taxation responsibilities, and describe financial and insurance responsibilities

Element Three (specific outcome) of this Unit Standard would be relevant for a small business owner or anyone advising a small business owner in the South African Retail Insurance Qualification, and is not covered in the proposed SA Qualification. A similar standard is under discussion for the proposed Risk Management Qualification at Level 5.

> Tourism conventions and incentives registered at Level 5 with the NZ Aviation, Tourism and Travel Training Organisation.

> Brief clients on legal and insurance matters for a conventions and incentives industry project.

> People credited with this Unit Standard are able to: brief clients on legislation affecting a convention and incentives industry project; brief clients on taxation matters affecting conventions and incentives industry project; and determine insurance requirements and arrange cover for a conventions and incentives industry project.

The relevant competencies of identifying insurance cover and providing relating to conventions and incentives (viz. element 3: Determine insurance requirements and arrange cover for a conventions and incentives industry project) is not included in the South African Qualification. However, the level of the NZ standard is at a higher cognitive level than the proposed South African Qualification and could be considered for the proposed Level 5 Qualification in Risk Management.

Fundamentals:

UK: There is no indication on the web sites researched how the Qualification is structured in terms of key skills units and at what level the Qualification is pegged.

Australia (AQF):

In Australia, the following core units appear to be equivalent to South African fundamentals and must be achieved for the Certificate IV:

> Apply principles of professional practice to work in the financial services industry has correlations with competencies included in the following SA standards:

> Describe how to manage workplace relationships.

> Demonstrate skills and techniques required to build a relationship with a client in a financial services environment.

> Explain and apply ethical conduct in a business environment.

> And any SA standards related to legislation, as the Australian standard requires the competent learner to operate within company guidelines and comply with relevant legislation and codes of practice.

> Communicate in the workplace shows relationships with the SA standards in the following competencies: questioning/listening techniques, oral and written communication techniques, knowledge of types of correspondence, information and/or reports generated and interpersonal and communication skills.

> Apply comprehension skills to engage oral texts in a business environment and

> Apply comprehension skills to interrogate a written text in a business environment,

> Engage in sustained oral communication and evaluate spoken texts,

> Read analyse and respond to a variety of texts,

> Write for a wide range of contexts.

> Use technology in the workplace

> These competencies are covered across the Qualification by the critical cross field outcomes as well as the computer literacy electives of the FETC: Retail Insurance Qualification. It has additional elements of competency such as: Cost effective use of technology, optimal usage of IT resources including minimising waste with regard to technology, recording equipment usage.

> Apply health and safety practices in the workplace

> The following SA standards have some elements that overlap with the AQF standard although the Australian standard focuses more on the legal competencies to provide a healthy and safe working environment:

> Explain the impact of personal wellness on work performance.

> Identify causes of stress and techniques to manage it in the workplace.

> There are no financial literacy standards provided as electives for this Qualification, although the AQF has an extensive range of financial literacy standards available for other Qualifications and as underpinning

knowledge in the Unit Standards.

Conclusion:

It is not possible to make a definitive statement of comparison against the Qualifications and Unit Standards in UK, Australia and New Zealand as:

- > The packaging of the Qualifications is not the same.
- > The rationale and purpose of the three Qualifications (SA, UK and Australia) and New Zealand retail insurance standards in various Qualifications are different.
- > The documentation regarding the purpose of the UK Qualification is not clear or complete and the Australian Qualification focuses on the banking fields.
- > It is not possible to predict the electives likely to be as electives from a broad range of electives in the Australian Qualification.

While previous comparisons indicate that counterparts for some of the following Unit Standards exist, there are no complementing standards found in the UK, Australian or New Zealand Qualifications and/or standards in the context of Retail Qualifications for the following South African Standards:

- > Use mathematics to investigate and monitor the financial aspects of personal, business and national issues.
- > Apply knowledge of statistics and probability to critically interrogate and effectively communicate findings on life related problems.
- > Measure, estimate and calculate physical quantities and explore, critique and prove geometrical relationships in two and three-dimensional space in the life and workplace of the adult with increasing responsibilities.
- > Interpret basic financial statements.
- > Investigate ways of managing financial risk in own lives.
- > Analyse new developments reported in the media that could impact on short term insurance.
- > Manage risk in own work environment.
- > Manage own work performance in relation to an organisation's performance management system.
- > Explain warranty as a class of insurance.
- > Describe the standard insurance cover in terms of SASRIA.
- > Describe the standard insurance cover in terms of NASRIA.
- > Determine risk exposure in order to manage the risk in a specific situation.
- > Apply technical knowledge and skill in order to manage risk in motor vehicle loss control due to theft and hijacking.
- > Apply technical knowledge and skill in order to manage motor vehicle risk.
- > Demonstrate knowledge and understanding of domestic motor insurance.
- > Apply technical knowledge and skill to assess an aviation risk.
- > Manage electronic mail in a business environment.
- > Use a web browser in a business environment.
- > Use a word processing package to produce business documents.
- > Use a spreadsheet package to produce business documents.
- > Use a presentation package to produce business documents.
- > Demonstrate knowledge and understanding of the sales process in short term insurance.
- > Demonstrate knowledge and understanding of the Road Ordinance as it applies to motor insurance.
- > Explain how to manage diversity in the workplace.
- > Apply knowledge of self and own situation to manage the risks resulting from change in the workplace.
- > Manage personal expenditure.
- > Research costs associated with marriage, birth, divorce and death in own circumstances.
- > Demonstrate a basic understanding of the role of a business strategy in managing a small business or business unit.
- > Apply the budget function in a business unit.
- > Apply technical knowledge and skill to align business unit performance to business goals.
- > Motivate a team.
- > Describe and apply the management functions of an organisation.
- > Mentor a colleague to enhance the individual's knowledge, skills, values and attitudes in a selected career path.
- > Coach a team member in order to enhance individual performance in a work environment.
- > Apply knowledge of self and team in order to develop a plan to enhance team performance.
- > Explain the scope of transportation insurance.
- > Apply technical knowledge and skill to manage risks involved in the manufacture, use, handling and storage of dangerous and hazardous substances.

- > Describe the standard insurance cover in terms of NASRIA.
- > Apply knowledge of insurance to the transportation of a consignment of goods.
- > Demonstrate knowledge and understanding of the influence of international conventions on transportation insurance.
- > Demonstrate knowledge and application of Sectional Title Insurance.
- > Explain house owners insurance.

It can reasonably be concluded that there is no international Qualification on the frameworks researched with the same purpose as the FETC: Retail Insurance although There are Unit Standards on the UK, Australian and New Zealand Frameworks for people working in the retail industry, which have overlapping insurance related competencies similar to those in the South African Unit Standards.

ARTICULATION OPTIONS

This Qualification articulates horizontally with:

- > Any FETC on the basis of the Fundamentals.
- > The National Certificate in Long-term insurance: Level 4.
- > The National Certificate in Short Term insurance: Level 4.
- > The National Certificate in Risk Management: Level 4.
- > The National Certificate in Financial Services Management: Level 4.
- > The National Certificate in Management: Level 4.
- > The National Certificate in Financial Services: Wealth Management: Level 4.
- > FETC: Long-Term Insurance.
- > FETC: Short Term Insurance.

Virtual Articulation:

- > Fundamental Competencies gained in Communication and Mathematical Literacy in this Qualification should enable the learner to proceed with applicable industry Qualifications at NQF Level 5.
- > Vertical articulation should be possible with Management Qualifications at Level 5 depending on the admission requirements of specific Higher Education Institutions.

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.
- > Assessors should be in possession of a relevant insurance Qualification at NQF level 4 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	114964 Describe short term insurance	Level 3	3	Registered
Core	114983 Describe life insurance	Level 3	3	Registered
Core	117132 Explain basic economics	Level 3	3	Registered
Core	117133 Manage own work performance in relation to an organisation's performance management system	Level 3	2	Registered
Core	117134 Indicate the scope of short term insurance in South Africa	Level 3	3	Registered
Core	117146 Indicate the scope of life insurance in South Africa	Level 3	4	Registered
Core	117171 Manage time effectively to enhance productivity and enable a balanced lifestyle	Level 3	2	Registered
Core	12164 Demonstrate knowledge and insight of the Financial Advisory and Intermediary Services Act (FAIS) (Act 37 of 2002)	Level 4	2	Reregistered
Core	13940 Demonstrate knowledge and application of ethical conduct in a business environment	Level 4	4	Registered
Core	14506 Explain the Finance Intelligence Centre Act, Act 38 of 2001 and its implications to clients	Level 4	3	Registered
Core	14979 Describe issues of compliance or non-activity that could result in civil or criminal liability in terms of business law	Level 4	2	Registered
Core	14991 Apply the law of contract to insurance	Level 4	2	Registered
Core	113903 Demonstrate skills and techniques required to build a relationship with a client in a financial services environment	Level 4	3	Registered
Core	117129 Apply the regulations for disclosure that are required as part of the financial sales process	Level 4	2	Registered
Core	119676 Apply the skills of customer care in a specific work environment	Level 4	4	Recommended
Core	120017 Demonstrate knowledge and understanding of aspects of the regulatory framework relating to consumer credit agreements in Retail Insurance in South Africa	Level 4	2	Draft - Prep for P Comment
Core	120019 Analyse new developments reported in the media that could impact on Short Term insurance	Level 4	10	Draft - Prep for P Comment
Elective	9302 Access information in order to respond to client enquiries in a financial services environment	Level 3	2	Reregistered
Elective	9303 Communicate verbally with clients in a financial environment	Level 3	3	Reregistered
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	13912 Apply knowledge of self and team in order to develop a plan to enhance team performance	Level 3	5	Registered
Elective	113907 Explain the impact of personal wellness on work performance	Level 3	2	Registered
Elective	113909 Coach a team member in order to enhance individual performance in work environment	Level 3	5	Registered
Elective	113911 Use an electronic system as a tool in a financial services context	Level 3	2	Registered
Elective	113922 Explain the structure of the financial services industry in South Africa	Level 3	3	Registered
Elective	114932 Explain how to manage diversity in the workplace	Level 3	2	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	114952 Apply problem-solving techniques to make a decision or solve a problem in a real life context	Level 3	2	Registered
Elective	114960 Investigate the need to provide financially for own retirement	Level 3	3	Registered
Elective	114970 Manage risk in own life	Level 3	3	Registered
Elective	114975 Use a web browser in a business environment	Level 3	3	Registered
Elective	114978 Use a word processing package to produce business documents	Level 3	3	Registered
Elective	114979 Operate a computer workstation in a business environment	Level 3	2	Registered
Elective	114979 Operate a computer workstation in a business environment	Level 3	2	Registered
Elective	114980 Use a presentation package to produce business documents	Level 3	3	Registered
Elective	114984 Manage electronic mail in a business environment	Level 3	2	Registered

Elective	116966 Apply knowledge of self and own situation to manage risks resulting from change in the workplace	Level 3	3	Registered
Elective	117111 Apply knowledge of basic accounting principles to financial services	Level 3	4	Registered
Elective	117128 Investigate the upside and downside business risk in hand held electronic devices.	Level 3	3	Registered
Elective	117130 Explain aviation insurance	Level 3	2	Registered
Elective	117135 Explain insurance transactions specific to Lloyd's of London	Level 3	2	Registered
Elective	119681 Research costs associated with marriage, birth, divorce and death in own circumstances	Level 3	4	Recommended
Elective	13941 Apply the budget function in a business unit	Level 4	5	Registered
Elective	13942 Demonstrate a basic understanding of the role of a business strategy in managing a small business or a business unit	Level 4	5	Registered
Elective	13947 Motivate a team	Level 4	6	Registered
Elective	13949 Apply technical knowledge and skill to align business unit performance to business goals	Level 4	5	Registered
Elective	14667 Describe and apply the management functions of an organization	Level 4	10	Registered
Elective	14988 Demonstrate knowledge and understanding of the risks involved in the manufacture, use, handling and storage of dangerous and hazardous substances	Level 4	3	Registered
Elective	14997 Apply technical knowledge and skill in order to manage risk in motor vehicle losses due to theft and hijacking	Level 4	3	Registered
Elective	15008 Determine risk exposure in order to manage the risk in a specific situation	Level 4	2	Registered
Elective	113921 Apply knowledge of the sales cycle in wealth management	Level 4	3	Registered
Elective	113923 Explain fiduciary responsibilities and the associated risks	Level 4	1	Registered
Elective	114215 Mentor a colleague to enhance the individual's knowledge, skills, values and attitudes in a selected career path	Level 4	3	Registered
Elective	117117 Describe standard insurance cover in terms of SASRIA	Level 4	4	Registered
Elective	117121 Apply knowledge and insight into the Short Term Insurance Act (No 53 of 1998) and the accompanying regulations	Level 4	3	Registered
Elective	117126 Apply knowledge and insight into aspects of the Long Term Insurance Act, Act 52 of 1998	Level 4	2	Registered
Elective	119260 Explain credit life insurance	Level 4	2	Recommended
Elective	119682 Demonstrate knowledge and application of the Value Added Tax (VAT) Act 89 of 1991 as amended as it applies to insurance policies	Level 4	2	Recommended
Elective	120005 Demonstrate knowledge and understanding of personal motor insurance	Level 4	4	Draft - Prep for P Comment
Elective	120006 Demonstrate knowledge and application of aviation legislation that impacts on insurance	Level 4	3	Draft - Prep for P Comment
Elective	120008 Demonstrate knowledge and understanding of the insurance of pleasure craft	Level 4	3	Draft - Prep for P Comment
Elective	120009 Demonstrate knowledge and understanding of transportation insurance	Level 4	3	Draft - Prep for P Comment
Elective	120011 Apply knowledge of personal all risks insurance	Level 4	2	Draft - Prep for P Comment
Elective	120012 Demonstrate knowledge and understanding of the scope of travel insurance in South Africa	Level 4	2	Draft - Prep for P Comment
Elective	120013 Demonstrate knowledge and understanding of the scope of transportation insurance	Level 4	3	Draft - Prep for P Comment
Elective	120014 Demonstrate knowledge and understanding of warranty as a class of insurance	Level 4	3	Draft - Prep for P Comment
Elective	120015 Demonstrate knowledge and understanding of house owners insurance	Level 4	3	Draft - Prep for P Comment
Elective	120016 Apply knowledge insurance of household contents	Level 4	4	Draft - Prep for P Comment
Elective	120018 Demonstrate knowledge and application of Sectional Title Insurance	Level 4	3	Draft - Prep for P Comment
Elective	120020 Apply knowledge of insurance to the transportation of a consignment of goods	Level 4	3	Draft - Prep for P Comment
Elective	120022 Apply knowledge and understanding of personal accident insurance	Level 4	2	Draft - Prep for P Comment
Elective	120023 Demonstrate knowledge and understanding of the standard in insurance cover in terms of NASRIA	Level 4	2	Draft - Prep for P Comment
Elective	120026 Demonstrate knowledge and understanding of the Road Ordinance as it applies to motor insurance	Level 4	2	Draft - Prep for P Comment

Elective	120027 Apply financial knowledge and skill to compile a finance agreement	Level 4	2	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	8974 Engage in sustained oral communication and evaluate spoken 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	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:

1

Demonstrate knowledge and understanding of personal motor insurance

SAQA US ID	UNIT STANDARD TITLE		
120005	Demonstrate knowledge and understanding of personal motor 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	4	Level 4	Regular

SPECIFIC OUTCOME 1

Explain motor insurance.

SPECIFIC OUTCOME 2

Explain liability with regards to personal motor insurance.

SPECIFIC OUTCOME 3

Describe the additional benefits available under comprehensive cover.

SPECIFIC OUTCOME 4

Explain additional cover that can be purchased to supplement comprehensive cover.

SPECIFIC OUTCOME 5

Explain how a vehicle is valued for insurance purposes.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

2

Demonstrate knowledge and application of aviation legislation that impacts on insurance

SAQA US ID	UNIT STANDARD TITLE		
120006	Demonstrate knowledge and application of aviation legislation that impacts on 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

Research the origin of aviation legislation.

SPECIFIC OUTCOME 2

Analyse how international aviation conventions are translated into South African legislation.

SPECIFIC OUTCOME 3

Apply knowledge of aviation law to an aviation insurance policy.

SPECIFIC OUTCOME 4

Access information from South African aviation legislation.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

3

Demonstrate knowledge and understanding of the insurance of pleasure craft

SAQA US ID	UNIT STANDARD TITLE		
120008	Demonstrate knowledge and understanding of the insurance of pleasure craft		
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 basic cover in a pleasure craft policy.

SPECIFIC OUTCOME 2

Explain extensions to and exclusions from cover in a pleasure craft policy.

SPECIFIC OUTCOME 3

Assess the risk associated with pleasure craft.

SPECIFIC OUTCOME 4

Explain liability related to pleasure craft.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

4

Demonstrate knowledge and understanding of transportation insurance

SAQA US ID	UNIT STANDARD TITLE		
120009	Demonstrate knowledge and understanding of transportation 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 transportation insurance.

SPECIFIC OUTCOME 2

Identify the different products that a transportation insurance company offers.

SPECIFIC OUTCOME 3

Analyse the role of transportation insurance in international trade.

SPECIFIC OUTCOME 4

Identify events in the news that could impact on goods that are in transit.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

5

Apply knowledge of personal all risks insurance

SAQA US ID	UNIT STANDARD TITLE		
120011	Apply knowledge of personal all risks 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

Explain personal all risks insurance.

SPECIFIC OUTCOME 2

Differentiate between specified and unspecified all risks.

SPECIFIC OUTCOME 3

Analyse the cover in a personal all risks policy document.

SPECIFIC OUTCOME 4

Explain indemnity under an all risks policy.



Established in terms of Act 58 of 1995

SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

6

Demonstrate knowledge and understanding of the scope of travel insurance in South Africa

SAQA US ID	UNIT STANDARD TITLE		
120012	Demonstrate knowledge and understanding of the scope of travel insurance in South Africa		
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

Describe the risks associated with travel.

SPECIFIC OUTCOME 2

Explain the role players in a travel insurance contract.

SPECIFIC OUTCOME 3

Analyse a travel policy wording.

SPECIFIC OUTCOME 4

Explain the procedure in the event of a claim.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

7

Demonstrate knowledge and understanding of the scope of transportation insurance

SAQA US ID	UNIT STANDARD TITLE		
120013	Demonstrate knowledge and understanding of the scope of transportation 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

Analyse the impact of different types of transport on transportation risk.

SPECIFIC OUTCOME 2

Analyse the perils in transportation insurance.

SPECIFIC OUTCOME 3

Analyse the inherent qualities of cargo and the associated risks.

SPECIFIC OUTCOME 4

Explain transportation cover.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

8

Demonstrate knowledge and understanding of warranty as a class of insurance

SAQA US ID	UNIT STANDARD TITLE		
120014	Demonstrate knowledge and understanding of warranty as a class of 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 warranty as a class of insurance.

SPECIFIC OUTCOME 2

Analyse a warranty policy wording.

SPECIFIC OUTCOME 3

Explain liability under warranty.

SPECIFIC OUTCOME 4

Proposed a financial solution.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

9

Demonstrate knowledge and understanding of house owners insurance

SAQA US ID	UNIT STANDARD TITLE		
120015	Demonstrate knowledge and understanding of house owners 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 the cover provided under house owners insurance.

SPECIFIC OUTCOME 2

Explain extensions, exclusions and optional covers in household buildings insurance.

SPECIFIC OUTCOME 3

Analyse a policy wording and schedule to determine cover.

SPECIFIC OUTCOME 4

Apply underwriting criteria in a household buildings insurance policy.

SPECIFIC OUTCOME 5

Explain personal liability insurance.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

10

Apply knowledge insurance of household contents

SAQA US ID		UNIT STANDARD TITLE	
120016		Apply knowledge insurance of household contents	
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

Describe the cover provided under household contents insurance.

SPECIFIC OUTCOME 2

Explain extensions, exclusions and optional covers in household contents insurance.

SPECIFIC OUTCOME 3

Indicate the limitations to standard household contents insurance cover as opposed to specified and unspecified all risks cover.

SPECIFIC OUTCOME 4

Apply underwriting criteria in a household contents insurance policy.

SPECIFIC OUTCOME 5

Explain personal liability insurance.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

11

Demonstrate knowledge and understanding of aspects of the regulatory framework relating to consumer credit agreements in Retail Insurance in South Africa

SAQA US ID	UNIT STANDARD TITLE		
120017	Demonstrate knowledge and understanding of aspects of the regulatory framework relating to consumer credit agreements in Retail Insurance in South Africa		
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

Research the history of consumer credit in South Africa.

SPECIFIC OUTCOME 2

Explain the rationale for the introduction of Consumer Credit Law Reform.

SPECIFIC OUTCOME 3

Analyse how the Consumer Credit Law Reform supports the South African Constitution and other relevant legislation.

SPECIFIC OUTCOME 4

Explain issues of compliance related to different credit agreements.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

12

Demonstrate knowledge and application of Sectional Title Insurance

SAQA US ID	UNIT STANDARD TITLE		
120018	Demonstrate knowledge and application of Sectional Title 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

Differentiate between insurance of individually owned property and communal property ownership.

SPECIFIC OUTCOME 2

Identify and explain insurance aspects specific to Sectional Title.

SPECIFIC OUTCOME 3

Interpret documents that apply to Section Title insurance.

SPECIFIC OUTCOME 4

Explain how Sectional Title policies are underwritten.

SPECIFIC OUTCOME 5

Explain the claims process for Sectional Title insurance.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

13

Analyse new developments reported in the media that could impact on Short Term insurance

SAQA US ID	UNIT STANDARD TITLE		
120019	Analyse new developments reported in the media that could impact on Short 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	10	Level 4	Regular

SPECIFIC OUTCOME 1

Analyse current developments relating to Short Term insurance in South Africa.

SPECIFIC OUTCOME 2

Identify developments in technology that could impact on Short Term insurance.

SPECIFIC OUTCOME 3

Interpret the effect that innovations in crime and accident prevention could have on Short Term insurance.

SPECIFIC OUTCOME 4

Explain the impact of climate change, disasters and socio economic developments on Short Term insurance.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

14

Apply knowledge of insurance to the transportation of a consignment of goods

SAQA US ID		UNIT STANDARD TITLE	
120020		Apply knowledge of insurance to the transportation of a consignment of goods	
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

Analyse the transportation risk in a selected consignment.

SPECIFIC OUTCOME 2

Describe different types of packaging and the associated risks.

SPECIFIC OUTCOME 3

Analyse a transportation policy document and produce related documentation.

SPECIFIC OUTCOME 4

Explain why insurance on a consignment may be restricted in certain areas.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

15

Apply knowledge and understanding of personal accident insurance

SAQA US ID	UNIT STANDARD TITLE		
120022	Apply knowledge and understanding of personal accident 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

Explain personal accident insurance.

SPECIFIC OUTCOME 2

Differentiate between the categories of personal accident insurance.

SPECIFIC OUTCOME 3

Apply underwriting criteria to a personal accident insurance policy.

SPECIFIC OUTCOME 4

Demonstrate insight into other aspects of insurance that impact on personal accident insurance.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

16

Demonstrate knowledge and understanding of the standard in insurance cover in terms of NASRIA

SAQA US ID	UNIT STANDARD TITLE		
120023	Demonstrate knowledge and understanding of the standard in insurance cover in terms of NASRIA		
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

Explain the origin of NASRIA insurance.

SPECIFIC OUTCOME 2

Analyse the cover provided by NASRIA against the general exceptions in Short Term insurance policies.

SPECIFIC OUTCOME 3

Identify NASRIA territorial limits.

SPECIFIC OUTCOME 4

Describe the terms and conditions of NASRIA cover.

SPECIFIC OUTCOME 5

Apply NASRIA rates to a Short Term insurance policy.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

17

Demonstrate knowledge and understanding of the Road Ordinance as it applies to motor insurance

SAQA US ID	UNIT STANDARD TITLE		
120026	Demonstrate knowledge and understanding of the Road Ordinance as it applies to motor 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

Explain the purpose of the Road Ordinance.

SPECIFIC OUTCOME 2

Demonstrate knowledge and understanding of the concept of road worthiness as it is used in the Road Ordinance and applied in motor insurance.

SPECIFIC OUTCOME 3

Apply the Road Ordinance to a motor claim.

SPECIFIC OUTCOME 4

Relate findings to circumstances of an accident in terms of policy wordings and the Road Ordinance.



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

18

Apply financial knowledge and skill to compile a finance agreement

SAQA US ID	UNIT STANDARD TITLE		
120027	Apply financial knowledge and skill to compile a finance agreement		
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

Conduct a credit assessment.

SPECIFIC OUTCOME 2

Explain different funding options.

SPECIFIC OUTCOME 3

Analyse the terms and conditions of a finance agreement.

SPECIFIC OUTCOME 4

Record instructions for a specific customer.

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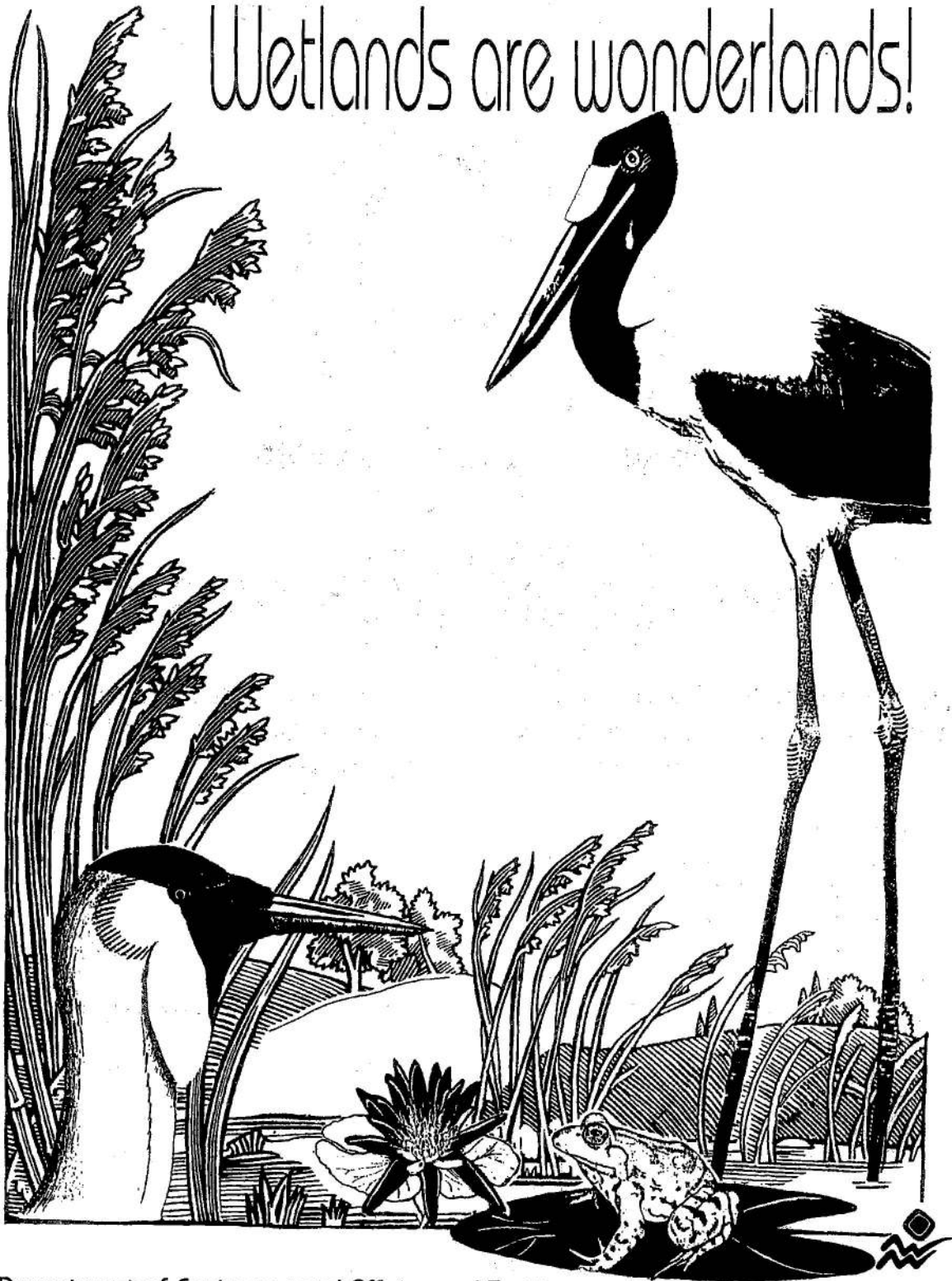
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