

SHORT TERM INSURANCE LEVEL 4 Personal or Commercial Lines

RPL - Recognition of Prior Learning
*"We know **you know**"*

R17 450 Vat Inclusive

A decorative graphic element in the bottom left corner, consisting of a teal-colored swirl that starts from the bottom left and curves upwards and to the right, ending in a small teal diamond shape.



Obtain a full qualification with a once-off assessment

Requirements: You need a minimum of 5 years' technical experience in insurance, or related financial services. You must have a good understanding of the technical aspects of the product categories, FAIS, Insurable Risk, Underwriting, Ethics and Claims. Any person may enrol for an insurance related qualification on NQF Level 4. **Matric is not a requirement**, however, you should be competent in numeracy and literacy on NQF Level 3.

Process: In short, we will send you a portfolio template (23 pages) with one media research assignment. You will complete all the admin, sign, add your naturally workplace evidence and e-mail this back to us.

This is followed by a final formative assessment (mock exam) which will show you what, and how, we will assess you in the final summative assessment. It provides us both with the opportunity to identify any gaps that might exist.

Lastly, you will write an integrated summative assessment. This must be invigilated under exam conditions and written by hand.

Our assessments are practical in nature. We are experts in insurance, assessment and RPL, and you will benefit from our expertise.



What is RPL?

- Recognition of Prior Learning (RPL) means that your competencies are recognised and acknowledged, however obtained (meaning formal-, informal learning or practical experience)
- Bottom line, we assess what you already know and can do
- No learning material is supplied, unless gaps are identified with the final formative assessment (mock exam)

As per SAQA, RPL involves:

- Comparing previous learning and experience against the learning outcomes of the qualification
- Accept that learning experience meets the qualification requirements
- Allow for accelerated access to further learning, and
- Assess and give credit for evidence of learning already acquired



The Process

Herewith the step-by-step process that we will follow to register you & how you will complete your qualification

1. Enrolment

Complete the learner registration form, POPI agreement and send this with a certified copy of your ID and Matric Certificate as well as an updated CV.

2. Getting you started

Once we have received payment, enrolled and registered you, we will send you all of the documents, instructions and due dates via e-mail.

3. Completing the portfolio template and mock exam

The portfolio template consist of only 23 pages, mostly requesting you to add documentary evidence, complete and sign agreements and an authenticity declaration. There is 1 media research assignment where you will get 15 relevant articles in the media (easiest is with the help of Google or other search engine), analyse them and predict the effect of the reported incidents on the industry. Then you will complete the mock exam (final formative assessment) and e-mail it as well, which we will assess and send back to you so you may see what errors you made, if any. This assessment shows you what you will be assessed upon in

the final summative assessment, as well as how we assess your knowledge. We will send this back to you to use in your preparation for the final summative assessment.

4. Writing the final summative assessment

Once you have received feedback on the mock exam, we will ask you to arrange for the writing of the final summative assessment. This assessment must be written by hand, under exam conditions and invigilated.

5. INSETA verification

Once you have successfully completed the portfolio, mock exam and summative assessment, we will get your qualification verified with INSETA. Once awarded, they will issue a certificate (which could take some time). We will issue you with a statement of results once verified, whilst we await the official INSETA statement of results and certificate.

6. Class of Business Included

Unless you have already completed the elective commercial and/or personal lines unit standards, you would choose between completing either Personal Lines or Commercial Lines electives. We have included the Class of

Business outcomes for the respective line of insurance in the summative assessment. You are welcome to write other Class of Business assessments in addition to the one that will be included.

7. Duration

On average, the entire process takes around 3 - 4 months to complete. You are, of course, welcome to complete all of it much sooner. It all depends on your commitment, discipline and available time that you have to complete the portfolio and assessments. We have had learners complete it in 3 days, so the workload is very manageable.

8. Other great news!

We are insurance experts and therefore we give you integrated, practical assessments that make sense! The mock exams show you on what, and how, we will assess you, so there are no nasty surprises when it matters most. If you have already completed skills programmes, we will just assess you on the balance of the credits you still require to complete the full qualification.

*Easy as
Sunday morning*

Why choose us?

We are easy to deal with

Life is complicated enough. We are flexible, easy to deal with and just lekker people. Enrol any day, write exams at your choosing. We help you get it done as simple as possible and our TAT (turnaround time), is phenomenal!

We care

We genuinely care about you! We understand the pressures, the obstacles and the importance of what you need to do, and we are there for you, and will help where we can.

Help is only one click, or call, away

You will receive links of free videos on YouTube in which we explain what needs to be done and you are welcome to contact us for clarification at any time. Just send a whats app voice-note if we cannot take your call, and we will reply as soon as we can.

We've got you

As a valued learner, we will be there to help you with other requirements further down the line. And apart from us being loyal and dependable, we never leave a soldier behind. If you need RE or Class of Business, or a further qualification, we've got your back! Our RE material and videos are available free of charge on our website, as one of the way in which we show our commitment to the industry and everyone that wants to work in it



Curriculum

Further Education and Training Certificate: Short Term Insurance

SAQA Qualification ID 66610 (49929). NQF Level 4. 150 credits

Last Date for Enrolment: 30 July 2026

Last Day for Achievement: 30 July 2029

1. Purpose of the Qualification

The purpose of the Qualification is to build knowledge and skills required by employees in Short Term Insurance who have had schooling at or below NQF level 4. It is an entry Qualification into Short Term Insurance as learners will not have acquired the necessary knowledge and skills as part of the school curriculum. 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 in the financial services industry. It should add value to the qualifying learner in terms of enrichment of the person, status and recognition.

2. What it offers

As a Qualification that covers Short Term Insurance related learning, it provides a framework for learners to develop competencies that will give them insight into the Short Term Insurance sub-sector. It introduces a basic understanding of the key

terms, rules, concepts and principles of the field that will enable learners to be informed workers in the industry. It provides a balanced learning experience that allows flexible access to life-long learning, higher education and to productive employment in Short 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.

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

3. Outcomes

- Carrying out basic research, information gathering and analysis.

- Interpreting current affairs and their influence on Short Term Insurance.
- Communication and Mathematical Literacy at a level that allows them to operate effectively in the financial services industry.
- Behaviour and ethics in a work environment and the implications, consequences and liability arising out of non-compliance with relevant legislation.
- Managing aspects of personal finances.
- Knowledge of Short Term personal and/or commercial lines products.
- Customer care including internal and external customers.
- Understanding the key terms, rules, concepts and principles of the Short Term sub-sector, in general and their chosen career path, in particular.
- Knowledge of insurable risk and application of the law of contract in Short Term Insurance.
- Managing an information system used in Short Term Insurance

4. Entry Level Requirements

Our minimum entry requirements are

- Grade 8 or equivalent /
- Numeracy and literacy at NQF Level 3

4.1 RPL

Candidates must comply with the entry level requirements and have 5 years' hands-on, active insurance experience and possess technical knowledge of short term insurance

5. Qualification Rules

The Qualification consists of 3 components, namely **Fundamental, Core and Elective**. To be awarded the qualification, learners are required to obtain a minimum number of 150 credits as detailed below:

Fundamental Component:

The Fundamental Component consists of 68 credits in total split into the following unit standards in:

- Mathematical Literacy at NQF Level 4 to the value of 16 credits (if Maths or Maths Lit was passed in matric, the learner will be exempted from this component)
- Communication at NQF Level 4 in a First South African Language to the value of 20 credits (if the First Language was passed in matric, the learner will be exempted from this component)
- Communication at NQF Level 3 in a Second South

African Language to the value of 20 credits (if the Second Language was passed in matric, the learner will be exempted from this component)

It is therefore compulsory that learners complete the communication in two different South African Languages, one at NQF Level 4 and one at NQF Level 3. One language must have been ENGLISH. This could be a problem for foreign learners that did not complete two official SA languages in matric.

Please speak to us if you do not have this for us to explore other available options

- Financial Literacy at NQF Level 4 to the value of 12 credits (no matric subjects offer any concession against this component from 2013). The insurance qualification at NQF Level 4 all require 3 unit standards (covering tax, financial statements and financial risk in own life). This is consistent with the philosophy used in all Insurance and Investment qualifications due to the fact that the industry believes that if learners are to function in a field that manages people's money, they should be able to manage their own finances.

Core Component:

The Core Component consists of unit standards to the value of 51 credits, all of which are compulsory to complete.

Elective Component:

The Elective Component consists of unit standards to the total value of 352 credits.

Learners are required to complete a minimum of 31 credits from the elective component. There is a wide range of unit standards that reflect the variety and nature of the work role in short term insurance. At License to Skill, unless otherwise required, we offer electives that are associated with either personal lines insurance, or commercial lines insurance, and we have included the Class of Business outcomes in our assessments too, which means that once you have completed the 1st module, you will also have completed the CoB assessment for either.

8. Exit Level Outcomes and CCFO's (Critical Cross Field Outcomes)

The focus of this qualification is on fundamental knowledge of Short Term 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. After completion, learners will be capable of carrying out basic research tasks and applying literacy and numeracy skills to analyse, interpret and evaluate information from a range of sources related to short term insurance or reinsurance, managing personal finances, apply knowledge of legislation, ethics, compliance and organisational protocols and manage own work situation and interpersonal interactions.

Qualification unit standards

Core Unit Standards

- Managing workplace relationships
- Managing own work performance in relation to an organisation's performance management system
- Managing risk in own work environment
- Indicating how different needs lead to the development of different financial service products
- Using an electronic system as a tool in financial services
- Analysing new developments reported in the media that could impact on short term insurance
- Applying the law of contract to insurance
- Applying the skills of customer care in a specific work environment
- Demonstrating knowledge and application of ethical conduct in a business environment
- Demonstrating knowledge and understanding of issues of compliance
- Demonstrating knowledge and understanding of personal motor insurance
- Demonstrating knowledge of insurable risk
- Describing SASRIA cover

Fundamental Unit Standards

Communication on NQF Level 4 and 3

- Accommodating audience and context needs in oral communication
- Interpreting language and communication in occupational learning programmes
- Writing texts for a range of contexts
- Using language in occupational programmes
- Engaging in oral communication and evaluate spoken texts
- Reading, analysing and responding to a variety of texts

Maths

- Applying knowledge of statistics and probability to critically interrogate and communicate findings on life related problems
- Representing, analysing and calculating shape and motion in 2- and 3-dimensional space
- Using maths to investigate and monitor the financial aspects of personal, business, national and international issues

Financial Literacy

- Describing and applying basic principles of personal income tax
- Interpreting basic financial statements
- Investigating ways to manage financial risk in own life

Elective Unit Standards

- Underwriting standard risks
- Regulations of disclosure required as part of the financial sales process
- Skills and techniques required to build relationships with clients
- Knowledge of FAIS
- Processing claims
- Managing risk in own life
- Communication

Personal Lines Unit Standards

- Knowledge and understanding of house owners, household contents and all risks insurance

Commercial Lines Unit Standards

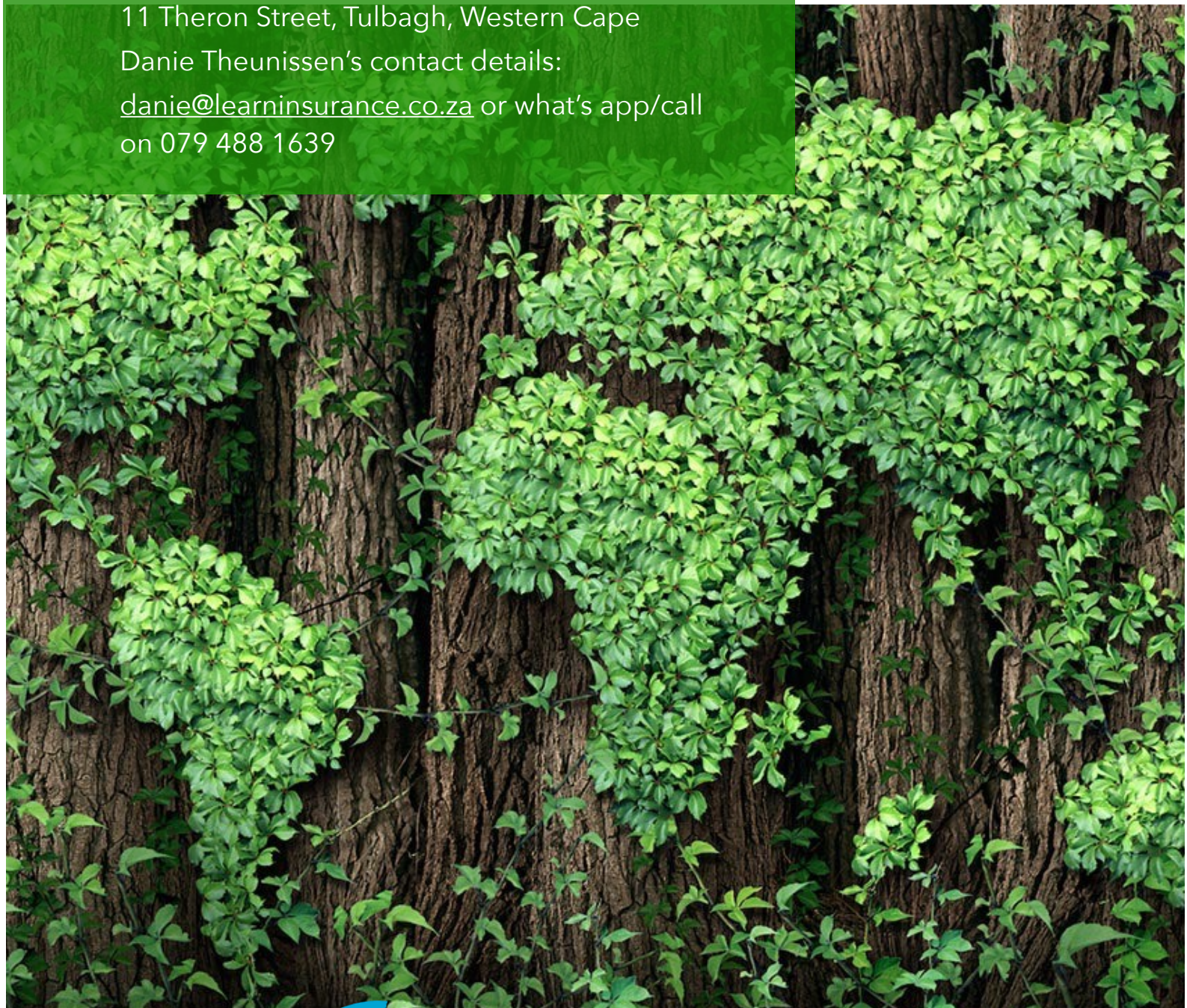
- Technical knowledge and understanding of business insurance, public liability, commercial all risks and motor insurance

License to Skill

11 Theron Street, Tulbagh, Western Cape

Danie Theunissen's contact details:

danie@learninsurance.co.za or what's app/call
on 079 488 1639



*License
to Skill*