

**Occupational Certificate: Insurance Claims Administrator (Insurance Claims Assessor) NQF Level: 5**  
**SAQA ID: 99668     Minimum Credits: 131**

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### **Overview:**

The **Occupational Certificate: Insurance Claims Administrator (Insurance Claims Assessor)** is designed to equip learners with the knowledge, practical skills, and workplace experience required to manage, assess, and process insurance claims across short-term, long-term, and health insurance environments.

This qualification prepares learners to handle claims efficiently, apply underwriting and risk assessment principles, interpret policy wording, and ensure fair and compliant claims resolution. Learners gain in-depth understanding of claims processes, customer communication, legal compliance, fraud detection, and ethical practices essential to the insurance industry.

A qualified learner will be able to:

- Administer and assess insurance claims accurately and ethically.
  - Apply relevant legislation, policy terms, and procedures in claims management.
  - Communicate effectively with clients, brokers, and service providers.
  - Investigate and validate claims using industry best practices.
  - Detect and mitigate fraudulent activities in the claims process.
  - Provide client-centered service while maintaining organizational and regulatory compliance.
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### **What is an Occupational Certificate?**

An **Occupational Certificate** is a nationally recognized, competence-based qualification that integrates theoretical knowledge, practical training, and workplace experience. It ensures that learners are job-ready and competent in performing specific occupational roles within their chosen industry.

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### **Pricing and Payment Options (Indicative — may vary by provider)**

<b>Cash Price</b>	<b>Installment Price</b>	<b>Deposit</b>	<b>12-Month Installments</b>
R27,500.00	R30,500.00	R3,000.00	R2,292.00

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### **Admission Requirements:**

- Further Education and Training Certificate: Long-Term Insurance or Short-Term Insurance (NQF Level 4), or equivalent.
  - Communication and Mathematical Literacy at NQF Level 4.
  - Basic computer literacy.
  - Recognition of Prior Learning (RPL) applicable for experienced insurance professionals.
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**Learning Method:**

- Blended learning combining online theoretical study, classroom facilitation, and workplace-based experience.
  - Practical simulations of claims assessment and client service scenarios.
  - Continuous assessment through assignments, role plays, and case studies.
  - Portfolio of Evidence (POE) and integrated summative assessment at the end of the programme.
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**Duration:**

- **12 to 18 Months**, depending on learner progress and study mode.
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**Career Opportunities:**

**Entry-Level Roles**

- Claims Administrator
- Claims Clerk
- Client Services Officer
- Policy Administrator

**Mid-Level Roles (with experience)**

- Claims Assessor
- Underwriting Assistant
- Risk and Fraud Investigator
- Quality Assurance Officer

**Senior Roles (with further study)**

- Senior Claims Specialist
  - Claims Manager
  - Risk and Compliance Manager
  - Insurance Operations Manager
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**Articulation Options:**

**Horizontal Articulation:**

- Occupational Certificate: Insurance Underwriter (NQF Level 5)
- National Certificate: Financial Services: Wealth Management (NQF Level 5)

**Vertical Articulation:**

- Diploma in Financial Services Management (NQF Level 6)
  - Advanced Diploma in Risk Management (NQF Level 7)
  - Bachelor of Commerce in Insurance or Risk Management (NQF Level 7)
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## **Curriculum Breakdown (Minimum 131 Credits)**

### **Knowledge Modules (Approx. 40 Credits)**

1. Principles of Insurance and Risk Management – Level 5
  2. Legal Framework and Compliance in Insurance Claims – Level 5
  3. Claims Administration Processes and Documentation – Level 5
  4. Customer Service and Communication in Financial Services – Level 5
  5. Fraud Prevention, Investigation, and Ethics in Insurance – Level 5
  6. Information Technology and Data Management in Claims – Level 5
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### **Practical Skills Modules (Approx. 56 Credits)**

1. Receive, verify, and register insurance claims accurately.
  2. Assess and evaluate claims in accordance with policy terms and conditions.
  3. Investigate potential fraud and validate supporting documentation.
  4. Liaise with service providers, assessors, and clients to resolve claims.
  5. Prepare claims reports, settlements, and documentation for approval.
  6. Apply legal and regulatory requirements in claims decisions.
  7. Maintain confidentiality and ethical standards in all client interactions.
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### **Work Experience Modules (Approx. 35 Credits)**

1. Manage the end-to-end claims process within a professional insurance environment.
  2. Conduct claim investigations and provide substantiated recommendations.
  3. Process payments, recoveries, and reinsurance claims as applicable.
  4. Engage with clients, brokers, and underwriters to ensure timely resolution.
  5. Contribute to continuous improvement and service delivery in the claims department.
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### **Learning Outcomes Summary:**

Upon successful completion, learners will be able to:

- Administer insurance claims efficiently and in compliance with policies and regulations.
- Evaluate claims and make informed recommendations based on evidence and policy terms.
- Identify and mitigate risks of fraud or misrepresentation.
- Deliver professional and empathetic client service during the claims process.
- Demonstrate understanding of the insurance value chain and risk principles.
- Support operational effectiveness within the claims management environment.

**Qualification Benefits:**

- Nationally recognized **NQF Level 5** occupational qualification registered with SAQA.
  - Equips learners with specialized claims administration and assessment skills.
  - Aligns with the standards of **INSETA** and the **Financial Sector Conduct Authority (FSCA)**.
  - Prepares learners for professional roles in the insurance and risk management industries.
  - Enhances employability in short-term, long-term, and health insurance sectors.
  - Offers clear articulation pathways into advanced risk, underwriting, and financial management qualifications.
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