

**SOUTH AFRICAN QUALIFICATIONS AUTHORITY (SAQA)**

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

Insurance and Investment

registered by Organising Field 03 – Business, Commerce and Management, 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.saqa.org.za. Copies may also be obtained from the Directorate of Standards Setting and Development at the SAQA offices, SAQA House, 1067 Arcadia Street, Hatfield, Pretoria.

Comment on the Qualification and Unit Standards should reach SAQA at the address below and **no later than 9 May 2008**. All correspondence should be marked **Standards Setting – SGB for Insurance and Investment** and addressed to

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SOUTH AFRICAN QUALIFICATIONS AUTHORITY

QUALIFICATION:
National Certificate: Loss Adjusting

SAQA QUAL ID		QUALIFICATION TITLE	
61529		National Certificate: Loss Adjusting	
ORIGINATOR		PROVIDER	
SGB Insurance and Investment			
QUALIFICATION TYPE	FIELD	SUBFIELD	
National Certificate	3 - Business, Commerce and Management Studies	Finance, Economics and Accounting	
ABET BAND	MINIMUM CREDITS	NQF LEVEL	QUAL CLASS
Undefined	120	Level 5	Regular-Unit Stds Based

This qualification does not replace any other qualification and is not replaced by another qualification.

PURPOSE AND RATIONALE OF THE QUALIFICATION

Purpose:

The purpose of the National Certificate: Adjusting: NQF Level 5 is to build the knowledge and skills required by Loss Adjusters who are independent, external specialists with a wide knowledge who can deal with cases that require extensive research and investigation and that are usually outsourced by insurers. It should add value to the qualifying learner in terms of enrichment of the person, status, and recognition both in Southern Africa and Internationally.

Loss Adjusters interact with the insurer (the client) and the insured (the claimant). They investigate, negotiate, make recommendations and determine quantum and liability of high Rand-value, time consuming, multi-faceted short term insurance claims. They interact with legal departments and must be able to apply the basics principles of insurance that relate to each specific case.

As a Qualification in Loss Adjusting, the National Certificate: Loss Adjusting: NQF Level 5 provides a framework for learners to develop competencies related to short term insurance, with a specific focus on cases of a technical nature that require in depth application of specific expertise. Complexity is not linked to the Rand-value of the claim, but rather to the level of the dispute, liability and the amount of time required to finalise the claim. The Qualification provides a balanced learning experience and an opportunity for learners to apply academic skills in relation to the workplace. It is structured in such a way that it exposes learners to generic competencies required in the Financial Services Sector at NQF Level 5 and allows for specialisation in Loss Adjusting.

The National Certificate: Loss Adjusting: NQF Level 5 is a step on the learning pathway for learners who wish to follow a specialised career in Loss Adjusting within the short term insurance industry. The skills, knowledge, values and attitudes reflected in the Qualification are building blocks that can be developed further at NQF Level 5 or 6.

Rationale:

The National Certificate: Loss Adjusting: NQF Level 5 is a specialist Qualification that requires the application of technical knowledge of risk and short term insurance to investigate short term insurance cases that may be high Rand value, time consuming, multi-faceted or of a technical nature that may require specialist knowledge and expertise, and extensive research and investigation.

Learners at this level are required to analyse, interpret, think out of the box and adapt to change within the highly competitive and regulated insurance market.

The Qualification is intended for loss adjusters and senior short term insurance or reinsurance claims negotiators (personal and commercial lines) who can negotiate finalisation on behalf of an insurer.

Learning Pathway for learners Loss Adjusters:

NQF Level 6:

- Bachelor of Commerce: Insurance.

NQF Level 5:

- National Certificate: Loss Adjusting.
- National Certificate: Short Term Insurance.

NQF Level 4:

- Further Education and Training Certificate: Short Term Risk Management.
- Further Education and Training Certificate: Short Term Insurance.

NQF Level 3:

- National Certificate: Financial Services.

NQF Level 2:

- National Certificate: Financial Services.

The National Certificate: Loss Adjusting: NQF Level 5 is intended for learners who:

- Have achieved a Level 4 Qualification in Short Term Insurance or Short Term Risk Management and who wish to continue on a career path of lifelong learning in the short term insurance industry.
- Seek admission as an Associate Member of the Institute of Loss Adjustors of Southern Africa.

RECOGNIZE PREVIOUS LEARNING?

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LEARNING ASSUMED 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:

It is preferable that learners should first complete the Further Education and Training Certificate: Short Term Risk Management, Further Education and Training Certificate: Short Term Insurance or the National Certificate: Risk Management: NQF Level 4 before accessing this Qualification.

QUALIFICATION RULES

A minimum of 120 credits are required to complete the Qualification which is made up of the following components:

- Fundamental: 31 credits.
- Core: 57 credits.
- Electives: 32 credits.

Total: 120 credits.

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

Fundamental Component:

There are thirty one credits at NQF Level 5 allocated as fundamental. These include communication, investigation, analysis and research skills, economics and industry knowledge that are generic across all sub-sectors of the Financial Services Sector in general, and insurance in particular, and are required of Loss Adjusters internationally. A Unit Standard related to study skills that will enable learners to engage effectively with texts used in finalising short term insurance cases has been included as Fundamental Learning. All the Unit Standards 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 focus on the technical knowledge and insight needed to finalise short term insurance cases including interviewing, observation and negotiating skills and issues of ethics and compliance. They provide an opportunity to develop industry knowledge through research and the application of study skills and ensure that the Qualification has a definite Loss Adjusting focus. All the Unit Standards indicated as Core are compulsory.

Elective Component:

Electives that add up to at least thirty two credits should be selected from the allocated list of Electives. The Electives provide opportunities for the holistic development of the learner and for multi-skilling. The Electives allow for flexibility so that learners are able to achieve a qualification that is relevant to the work that they do. Electives selected may relate directly to the learner's

work role in an organisation or may be skills to enhance employability or personal development and inter-personal skills.

- There is a Unit Standard on victim empowerment as some Loss Adjusters have to deal with claimants who have recently experienced trauma that results in an insurance case.
- Loss Adjusting is a stressful occupation and a Unit Standard on stress has been included as a possible elective to create a space in the Qualification for learners to deal with their own stress and to better understand the stress of the people whom they encounter in the course of their work.
- Many Loss Adjusters have management functions and there is therefore an option to include Unit Standards from Generic Management as part of this Qualification to ensure that it is fit for purpose.
- Additional Unit Standards at NQF Level 4 or 5 that relate to specific specialisations may be included as electives if they are directly related to the work of Loss Adjusting.
- Application of knowledge of legislation has been included in the Unit Standards wherever it is relevant so that knowledge about legislation is integrated rather than taught in isolation. Legislation should be that of the country where the learner is domiciled if the learner is not South African.

EXIT LEVEL OUTCOMES

Learners who engage in Loss Adjusting at NQF Level 5 require knowledge and understanding of the key terms, concepts, facts, principles, rules, theories, and practices of the main areas of short term insurance and an ability to select and apply standard methods, procedures, and/or techniques in the context of short term insurance. They are required to use their knowledge to evaluate and solve defined, routine and new problems within a familiar context, and to apply solutions based on relevant evidence and procedures in accordance with prescribed organisational and professional ethical codes of conduct, values and practices.

They are required to gather, analyse, interpret, evaluate and synthesise information from a range of sources, to select information appropriate to the task or situation and to communicate information reliably, accurately and coherently, in writing and verbally with due regard for conventions around intellectual property, copyright and plagiarism.

Learners should have the capacity to take responsibility for their own learning and to promote the learning of others. They should be able to assess their own performance and that of others and have the ability to take appropriate action where necessary. They should be able to operate in a range of familiar and new contexts and should demonstrate an understanding of the interrelationships between the different legislative, socio-political, economic and physical environments and how actions or events in one area impact on other areas within the financial services system in general and short term insurance in particular.

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, and communicate coherently in writing and verbally, using the language of loss adjusting correctly.
2. Apply specialised knowledge and skill to finalise a case in a professional manner.
3. Propose a solution to minimise further loss or damage arising out of a multi-faceted short term insurance claim.

4. Apply knowledge of legislation, ethics, and compliance in the context of loss adjusting in the short term insurance sub-sector in Southern Africa.

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-routine and unfamiliar nature within the context of Loss Adjusting in which responses show that responsible decisions have been made, adjust common solutions to meet changes in the problem and motivate the changes.
- Work effectively with others as a member of a team, group, organisation or community in that many of the Unit Standards in the Qualification require interaction with clients and other parties.
- 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 and timeously in the work environment. She/he is required to complete research assignments timeously and to demonstrate insight into different aspects of loss adjusting.
- 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, analyse information from the media and industry sources and gather, organise and evaluate evidence relating to a case.
- 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. Strong communication skills are an international requirement for Loss Adjusters.
- Use science and technology effectively and critically in that the Loss Adjusting environment is technology driven and Loss Adjusters use computer technology to speed up services offered to clients and to reduce claims administration costs.
- 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 and identifying cause and effect relationships.

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 the industry.
- Demonstrating cultural sensitivity across a range of social contexts in dealing with diverse people including clients and co-workers.

ASSOCIATED ASSESSMENT CRITERIA

Associated Assessment Criteria for Exit Level Outcome 1:

- Efficient study skills are applied to collect and synthesise information from a variety of sources.
- Current events and developments that could impact on short term insurance in general, and on loss adjusting 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 are integrated with an informed understanding of the short term insurance environment so that knowledge of the industry is applied in authentic situations.
- Information is gathered, analysed, interpreted, summarised and evaluated from a range of sources and presented coherently, reliably and accurately both verbally and in writing using technological skills.
- Evidence is evaluated and used to substantiate a specialist opinion or recommendation.

Associated Assessment Criteria for Exit Level Outcome 2:

- A loss adjusting process is applied to a variety of cases with due regard for the type of policy and contractual and legislative requirements.
- Evidence is collected and preserved in a manner that preserves provenance and is admissible.
- Clauses, conditions and fundamental rules of insurance are applied to reach a rational conclusion based on the facts of a case.
- Recommendations for finalisation are reasonable and fair.
- A true and impartial conclusion is drawn with due regard for the effect of the rules of agency in dealing with a case and findings are reported to all relevant parties in a comprehensive, evidence based report.
- Specialist knowledge and expertise are applied to settle multi-faceted business interruption claims and other claims in accordance with the policies and business requirements of the insurer.

Associated Assessment Criteria for Exit Level Outcome 3:

- Potential risk areas are identified and recommendations are made to the insurer regarding the need for expert opinion or further action.

Associated Assessment Criteria for Exit Level Outcome 4:

- Methods, procedures and techniques of loss adjusting are applied with reference to specific company policy, legislative requirements and international good practice.
- Decisions are substantiated based on available information with due regard for compliance and within own authority limits, relevant service agreements and an organisation's customer service policy.
- Insurance loss investigations are conducted professionally and ethically with due regard for an organisations code of conduct, and an individual's personal and property rights.

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.

Assessment should take place in an authentic context as far as is possible. 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. 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 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: Loss Adjusting: NQF 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

Introduction:

Internationally, Loss Adjusting is not entry level work. Institutes of Loss Adjusters set criteria for membership in their home countries and award occupational Qualifications that are based on work experience in Loss Adjusting firms rather than formal study based on a structured curriculum. Learners who have the required work experience and who have acquired the competencies that a Loss Adjuster needs within a stipulated timeframe, apply to an Institute of Loss Adjusters to write an examination that qualifies them for membership of that particular institute.

Learning Programmes in the various countries indicate topics, key knowledge and concepts rather than outcomes of learning. In all countries Loss Adjusters must be competent to do the work of a Loss Adjuster in order to qualify as a member of an Institute.

The International Federation of Adjusting Associations (IFAA) www.adjustersworldwide.org is a world-wide organisation that promotes the role of loss adjusting associations and their members. The IFAA has a code of conduct and requires member associations to have a:

- Code of Conduct that indicates ethical and professional behaviour.
- Disciplinary committee.

- Formal education system that ensures their members meet the minimum competency standards agreed by IFAA.
- Continuing professional development programme.
- Reciprocal recognition for members of IFAA Associations of federation agreed competency standards.

All countries that are members of International Federation of Adjusting Associations (IFAA) have different categories or levels of membership and qualifications relating to age, experience and education are indicated for each level. In the United Kingdom it is illegal to discriminate on the grounds of age, so age is not a criterium for membership. In all countries Loss Adjusters train in the workplace and learn from qualified colleagues. Entrants generally study while working to achieve the required Loss Adjusting qualifications which include extensive work experience. Most qualifications are obtained through Insurance Institutes in each country.

Australasia (AICLA), Canada (CIAA), Europe (FUEDI), Global (IILA) Japan (LAAJ), Malaysia (AMLA), Nigeria (ILAN), South Africa (ILASA), United Kingdom (UK) (CILA) and United States of America (US) (NAIIA) are members of IFAA.

Outline of the work of Loss Adjusters and related competencies:

Sites consulted:

- The Chartered Institute of Loss Adjusters (CILA) www.cila.co.uk.
- US Department of Labour: Bureau of Labor Statistics (www.bls.gov).
- The Australasian Institute of Chartered Loss Adjusters (AICLA) www.aicla.org.

Loss Adjusters are impartial claims specialists responsible for investigating cases on behalf of insurance companies or claimants. They plan and schedule the work required to process insurance claims. They examine the causes of loss or damage, confirm that they are covered by the insurance policy and assess the validity of the claim. They write claims reports for insurance companies and make recommendations on appropriate payment.

Loss adjusting deals with claims for damage arising from numerous causes e.g. fire, (including arson), storm, flooding, accidents, burglaries, and fraud. Loss Adjusters receive instructions from insurers, visit the scene of the incident or loss (fire, accidental damage, burglary, etc.), survey any physical damage, and ensure that the property is protected against theft or weather by arranging for the site to be boarded up or for builders to carry out repairs. They interview claimants or clients to take evidence on the cause, or suspected cause of the loss, request valuation certificates, copies of reports (e.g. from the police or fire brigade, and from relevant representatives of the claimant such as security staff), obtain and view film from security cameras and commission reports from experts such as building surveyors or forensic investigators.

Adjusters may consult with other professionals such as accountants, architects, construction workers, engineers, lawyers and physicians who can offer more experience in evaluating the facts of a case. Information gathered includes photographs and written, audio or video taped evidence and statements and is set down in a report that is then used to evaluate the associated claim. When the policy holder's claim is legitimate, the claims adjuster negotiates with the claimant and settles the claim. When claims are contested, adjusters work with attorneys and expert witnesses to defend the insurer's position.

If fraud is suspected further investigations are made which may involve examining a company's accounts or checking stock records to confirm the existence of goods for which the claim is being made. Loss Adjusters advise the insured on procedures, liaise with client's insurers, prepare evidence to support claims against third parties, verify claims, negotiate with the insured and advise insurers of settlements. Loss adjusters may advise on actions the claimant should

take (such as installing better locks, security lights and cameras, stronger doors, etc.) before the policy is renewed. The work is dependent on the use of computer technology for communicating with clients and claimants and to speed up services offered to clients and reduce claims administration costs. Loss Adjusters generally make use of equipment such as digital cameras.

Adjusters may work with complex cases and multiple types of insurance. A major feature of loss adjusting in the USA relates to storm damage. Seasonal Loss Adjusters or Hurricane Chasers in the USA are experts in weather systems and climate change and related insurance losses. Some adjusters assist the public in preparing and presenting claims and are hired by the claimant rather than the insurer. Independent adjusters are self-employed and are usually hired by insurance companies.

Although terminology differs, descriptions of the work of Loss Adjusters appear to be similar in all countries that are members of the International Federation of Adjusting Associations (IFAA) including South Africa which includes all countries in Africa south of the Equator. Loss Adjusters the world over therefore require similar competencies including knowledge of local Legislation. Loss adjusters in most countries have strong ties with the Chartered Institute of Loss Adjusters CILA in the United Kingdom.

Most countries employ graduates with degrees in Accountancy, Buildings, Business Studies, Construction, Economics, Engineering, Insurance Studies, Law, Mathematics, Risk Management, Statistics and Surveying at entry level. In the United Kingdom Higher National Diplomas (HNDs) in Building, Business and Finance, Construction, Engineering, Computing and Mathematical Sciences, Law/Legal Studies, Science and Surveying are also regarded as suitable qualifications at entry level. In the USA most companies prefer to employ graduates or people with post secondary training.

Generally a background in accounting or business is useful for specialised financial loss due to strikes, breakdown of equipment or damage to merchandise. Architecture, engineering are helpful in adjusting industrial claims e.g. fires or other accidents. Legal background is useful for workers' compensation and product liability cases. Medical background is useful for medical and life insurance claims. Technical skills are essential to identify and estimate auto damage and in motor cases loss adjusting firms usually prefer people with experience as estimators or managers of auto body repair shops who know how to repair vehicles.

United Kingdom (UK):

Loss Adjusters in the UK register with the Chartered Institute of Loss Adjusters (CILA) www.cila.co.uk as Ordinary Members and complete the CILA exams to be admitted as Associates. The Institute's examinations are held once a year. To be accredited for Charter Status adjusters are required to write a 3000 word critical analysis of a case they have worked on extensively during the training period, submit a summary of experience and review six cases. They are interviewed by an accreditation panel of three Chartered Loss Adjusters and if successful are elected as Associates of CILA. Graduates must have a relevant academic qualification approved by Chartered Institute of Insurance (CII) and must work for an independent loss adjuster for at least two years before writing the exams. Trainees with a professional qualification should complete the exams in 3 to 4 years while new entrants need 6-7 years. Study is part-time or by distance learning. Some large insurance organisations offer in-house courses for their own employees.

United States of America (USA):

In the USA licensing requirements vary from State to State. Some require pre-licensing education, a licensing exam or both. In some States adjusters employed by insurance companies operate under a company license and do not need to be licensed themselves. Public Adjusters may need separate or additional requirements. Some States require licensing and continuing education. This may be by attending classes or workshops, writing articles for claims

publications or by giving lectures and presentations. Continuing education is important because Federal and State Laws and court decisions affect how claims are handled or who is covered by insurance policies. There are no formal education requirements for loss adjusters and a high school degree is usually the minimum requirement. The American Institute of Insurance (AII) has a semester course AIC35: Property Loss Adjusting.

Europe:

The European Federation of Loss Adjusters (FUEDI) www.fuedi.eu/education.htm sets standards of education in the profession of loss adjusting in member countries of the European Union (EU). The highest qualification is a European Loss Adjusting Expert (FUEDI ELAE) awarded after 8 years of professional experience and on completion of a FUEDI examination and an academic qualification. At national level member associations can award a national loss adjusting qualification after 5 years of professional experience, an exam approved by FUEDI and an academic qualification. At technician level FUEDI encourages members to offer exams and qualifications for all those involved in claims handling. A minimum of two years insurance experience and a claims examination can lead to the award of a national technician qualification. Fraud is a hot issue. As with the UK and USA the qualifications referred to are not formal qualifications such as those registered on the NQF in South Africa.

Malaysia:

The Association of Malaysian Loss Adjusters (AMLA) registers insurance adjusters and is licensed by Government to regulate the practice of insurance loss adjusters in Malaysia. It is a mandatory association under Bank Negara Malaysia (Central Bank of Malaysia). AMLA and CILA (UK) represent the loss adjusting fraternity in Malaysia. The Association of Malaysian Loss Adjusters is approved by the Minister and is registered as a society. Membership is on a corporate basis i.e. it is confined to Companies carrying on the business of loss adjusting in Malaysia. Only persons licensed by the Director General of Industry who are members of an association of loss adjusters approved by the Minister of Finance can be recognised as loss adjusters in Malaysia.

In Malaysia loss adjusting firms deal with fire and general losses. Education and training is done in cooperation with the Malaysian Insurance Institute (MII) and there is a strong relationship with the Chartered Institute of Insurers (CII) in the UK.

AMLA runs seminars and on site training classes and has a code of ethics. It has a structured education and training programme for adjusters from basic and intermediate training through to diploma level in insurance. The Institute is assisted by CILA (UK). Malaysia and Australia are the only countries researched that appear to have structured basic entry level training for non-graduates.

Australia:

The Australasian Institute of Chartered Loss Adjusters (AICLA) www.aicla.org was formed in 1997 by the merger of:

- Australian Institute of Loss Adjusters (AILA).
- Chartered Institute of Loss Adjusters Australasian Division (CILA).
- Institute of Loss Adjusters of New Zealand (ILANZ).

AICLA is the sole adjusting body for adjusters in Australia. There are four classes of Membership Ordinary, Affiliates, Associates or Fellows. In conjunction with the Australian and New Zealand Institute of Insurance and Finance (ANZIIF) the Institute has established an eight module Diploma of Financial Services (Loss Adjusting) which is the basis for advancement within AICLA.

In Australasia prospective loss adjusters need substantial proven experience and qualifications in insurance claims, or experience and qualifications from other relevant professions. Learners can join the insurance industry as claims technicians or in support roles for a firm of Loss Adjusters, and work towards Chartered Institute (CII) qualifications usually starting with the CII Certificate in Insurance, followed by the Diploma in Insurance, then Associateship of the CII (ACII).

Some learners enter the industry through apprenticeships. Loss adjusting is not normally an entry-level job, but some large companies run graduate training schemes for new entrants with a degree such as business, management, law, accounting, economics, surveying or engineering. If entrants do not have experience of claims handling they start by validating claims and dealing with policy holders and insurance companies. Larger insurance companies may run structured training schemes. Once learners have grounding in insurance they can progress to visiting claims scenes with experienced loss adjusters.

To qualify as an Ordinary Member, Loss Adjusters are required to do the Chartered Institute of Loss Adjusters (CILA) exams and have a CILA approved qualification e.g. Diploma in Insurance, ACII or a professional qualification and at least two years' experience in claims or working for a firm of independent Loss Adjusters. To achieve Associate membership of CILA status and gain Chartered Loss Adjuster status loss adjusters must have passed the three CILA exams and a professional accreditation of competence for Associateship (ACS) and had 5 years of experience in independent loss adjusting or 3 years if the learner has a professional qualification from another career. Loss Adjusters can go on to achieve Licentiate membership and Fellowship of CILA.

Canada:

To become a member of the Canadian Independent Adjusters' Association (CIAA) a candidate must have a Chartered Insurance Professional (CIP) or Associateship of the Chartered Institute of Insurance (AII) designation, 5 years working experience as an independent adjuster with at least 2 years of experience in Canada.

South Africa:

The Institute of Loss Adjusters of Southern Africa has three levels of membership. As with other countries that are members of the International Federation of Adjusting Associations (IFAA) the Institute has membership qualifications relating to age, experience and education for each level of membership. Entrants with an appropriate degree are preferred, but in keeping with SAQA's principles of access, redress provision is made for entrants who do not have a degree or professional qualification. For registration as an Accredited Member applicants require a School Leaving Certificate or NTC 3 equivalent and a Further Education and Training Certificate: Short Term Risk Management: Loss Adjusting or 120 credits in an insurance qualification. For Associate Membership entrants require a Further Education and Training Certificate: Short Term Risk Management or a qualification appropriate to his/her field of operation as a Loss Adjuster at NQF Level 5 or above, or 120 credits in an insurance qualification at NQF Level 5. Acceptance as a Fellow requires applicants to be qualified as Associates, recommended for a Fellowship by an appointed panel and to publish of a paper on a subject related to insurance that is of benefit to Loss Adjusters and the short term insurance industry.

Work in the Southern African context closely mirrors the work descriptions of the United Kingdom, United States of America and Australia.

Reason for the Selection of Countries for Comparison:

Countries that are members of the International Federation of Adjusting Associations (IFAA) were selected for this comparison. The United Kingdom is the original hub of insurance and is used as a benchmark by most countries. The majority of countries that are members of the International Federation of Adjusting Associations (IFAA) broadly follow the United Kingdom's insurance systems and processes. Historically, South African insurance systems follow those of the United Kingdom, which sets the benchmark, and still has a very persuasive influence on South African insurance.

The United States is used for the comparison as their education system differs from appreciably from that of the United Kingdom. It has a structured semester course in Loss Adjusting. Malaysia is included as it has short, structured basic and intermediate programmes and Australia was selected as it appears to be the only country that has a qualification registered on a National Qualifications Framework. The National Certificate: Loss Adjusting: Level 5 can be compared to the Diploma of Financial Services (Loss Adjusting) in Australia.

Loss Adjusters in all countries south of the Equator may be members of the Institute of Loss Adjusters of southern Africa (ILASA) including Mauritius, Namibia, Swaziland, Kenya, and Botswana. It was not possible to access details of training programmes or qualifications for Nigeria, the only other African member of the Federation. This is possibly because the Institute in Nigeria has strong links to the United Kingdom and CILA.

Detailed Comparison:

It is generally accepted that Loss Adjusters require strong oral and written communication skills including interviewing and negotiation skills, analytical and mathematical skills, research, investigation and analysis skills, observation skills, excellent time management, knowledge of computer applications and inter and intra personal skills.

Competencies that are generally required of Loss Adjusters are not mentioned specifically in most of the international curricula. Competencies such as communication, team work, time management and knowledge of computer applications are integrated into the South African Loss Adjusting Unit Standards as part of the Critical Cross-field Outcomes wherever appropriate. The following Unit Standards are building blocks to ensure that learners acquired the required competencies as part of the South African National Certificate: Loss Adjusting: NQF Level 5:

Oral and written communication skills (compulsory):

- ID 230070: Present an informed argument on a current issue in a business sector.
- ID 244569: Demonstrate knowledge and application of efficient study skills.

Interviewing Skills (compulsory):

- Determine policy response to a specific incident.

Negotiation Skills:

- Determine policy response to a specific incident (compulsory).
- ID 243818: Negotiate an agreement in simple to moderately complex situations (optional).

Analytical and Mathematical Skills (compulsory):

- Assess the commercial viability of damaged property and its disposal.

Research, Investigation and Analysis Skills (compulsory):

- ID 230070: Present an informed argument on a current issue in a business sector.

- ID 230075: Demonstrate knowledge and insight into the changing nature of the financial services industry and its consumers.
- ID 230071: Apply basic economic principles to the financial services sector.
- ID 120075: Demonstrate knowledge and insight into current affairs in the Financial Services Sector.
- ID 244569: Demonstrate knowledge and application of efficient study skills.
- Apply technical knowledge and skill to gather and preserve evidence relating to a short term insurance claim.

Observation Skills: (compulsory)

- Apply technical knowledge and skill to gather and preserve evidence relating to a short term insurance claim.

Understanding of a code of ethics: (compulsory)

- ID 230078: Apply the principles of ethics to a business environment.

Knowledge of the wider Financial Services Industry: (compulsory)

- ID 230075: Demonstrate knowledge and insight into the changing nature of the financial services industry and its consumers.

Inter and Intra Personal Skills: (optional)

- ID 242585: Analyse the dynamics of different interactive styles in client relationships.

United Kingdom:

The Chartered Institute of Loss Adjusters (CILA) is the sole adjusting body for UK Loss Adjusters. Chartered Loss Adjusters are independent claims specialists who operate under a Royal Charter to investigate, negotiate and agree the conclusion of insurance and other claims on behalf of insurers and policyholders. Members are required to write examinations set by the Institute and to achieve a minimum of 60% in order to achieve accreditation for Associate Status (ACILA).

Entrants are required to take three Core subjects Principles of Insurance (C1), Application of the principles of Insurance (C2) and Adjustment of claims (C3). The qualification is not linked to levels of cognitive complexity and requires material knowledge of the topics indicated in the curriculum.

The curriculum includes:

- Policy wordings and clauses for Fire, Special Perils and All Risks (Material Damage).
- Standard Fire Policy (Material Damage).
- Instructions to Adjusters on Claims Procedure.
- Rules for Contribution between subscribing Insurers (fire).
- Motor Conference Agreement on Contribution.
- Policies: Fire and Special Perils, Domestic Contents, Personal All Risks.
- Acts-Legislation.
- Rules for referrals to the Financial Ombudsman Service.
- Rules for Private Arbitration Scheme.
- Law of theft.
- Contribution.
- Contractors All Risks Insurance.
- Commercial All Risks Policy.

- Stock Reconciliation.
- Tenants Fixtures and Fittings.
- Intruder alarm signaling.
- Insurance Principles.
- Legal principles.
- Law of contract.
- Tort (known in SA as delict).

There are no set texts for the CILA examinations and **wide reading is essential preparation for the CILA examinations.** The Institute recommends a variety of study material including **books, self-contained study guides or material published by other organisations including the recommended texts as well as the insurance press, the business and personal finance pages of daily, national and regional newspapers, reports and publications of organisations such as the Financial Ombudsman Service.** Learners are required to select relevant material and **further reading is often required to place the insurance principles into a wider industrial and commercial context.**

Regular reading of the Insurance Press enables learners to keep up-to-date on changes in the insurance market and on legal developments which impact on insurance. **National and regional newspapers, particularly the weekend editions, regularly contain articles and features on insurance matters.**

Recommended books relate to:

- Fire Insurance Law and Claims, arson.
- Principles of Indemnity.
- Claims (Standard Fire Policies, Public Liability, Theft and All Risks, Money, Loss of Profits).
- Insurance Law according to the law and practice of England, Wales, Scotland or Northern Ireland or of their domiciled country.
- Insurance research and practice.
- Technical papers such as:
 - Subsistence.
 - Contribution/commercial all risks.
 - Stock reconciliation.
 - Fittings and fixtures.

C1: Principles of Insurance:

Learners must thoroughly understand:

- Utmost good faith, insurable interest, proximate cause, indemnity, contribution, subrogation.
- Legal principles relating to transfer of ownership of real property and goods.

Learners must understand:

- Claims procedures including onus of proof, acceptance forms, forms of discharge, **assignment and mandates.**
- Law of contract, Bailment, negligence, nuisance, strict liability, **absolute liability, the rule of Rylands v Fletcher, statutory duty.**
- Risk, peril and hazard.
- The operation of the insurance market, including Lloyd's, and the main functions of **loss adjusters, loss assessors, underwriters, intermediaries and risk managers.**
- The role of professional bodies, trade associations and regulatory authorities.
- Legislation applicable to Loss Adjusting and insurance.

C2: Application of the principles of Insurance:

Learners must thoroughly understand:

- Adjustment of claims under specific Association of British Insurers recommended policy wordings. Questions relate to basic format of the policy documents without additional extension clauses.
- Fire and security plans and reports.
- Common warranties in fire and theft policies.
- Special perils extensions including sprinkler leakage.
- The principle of Contribution and the Association of British Insurers' rules on contribution.
- The principle of subrogation.

Learners must understand:

- Stock declaration Insurance, First Loss Policies, Blanket Policies, Excess, Deductible, Franchise, Policy Limits and Average Conditions.
- Arbitration.
- Legislation applicable to Loss Adjusting and insurance.

South African Comparison:

Unlike the United Kingdom (UK), South Africa has entry level NQF Level 4 Qualifications in Short Term insurance and Short Term Risk Management. It is assumed that learners who register for the National Certificate: Loss Adjusting: Level 5 will have achieved the Further Education and Training Certificate: Short Term Risk Management or Further Education and Training Certificate: Short Term Insurance which are required for entry as an Associate Member of the Institute of Loss Adjusters of Southern Africa.

The Core aspects that learners must understand are dealt with in the South Africa entry level NQF Level 4 Qualifications in Short Term insurance and Short Term Risk Management. The aspects that learners must thoroughly understand, as applied in the South African context, are included in the National Certificate: Loss Adjusting: NQF Level 5 and are dealt with specifically in the Unit Standards:

- Conduct a short term insurance loss investigation.
- Apply technical knowledge and skill to adjust business interruption claim.
- Apply technical knowledge and skill to gather and preserve evidence relating to a short term insurance claim.
- Assess the commercial viability of damaged property and its disposal.
- Determine policy response to a specific incident.
- ID 243170: Describe the investigation of fraud in Short Term insurance.

The importance of regular reading of the Insurance Press is emphasised in the compulsory South African Unit Standard: 120075: Demonstrate knowledge and insight into current affairs in the Financial Services Sector.

C3: Adjustment of claims:

The examination includes compulsory and optional questions. Candidates are required to answer questions in one of the classes of insurance; property (commercial); property (domestic); liability; subsidence; business Interruption.

Learners must thoroughly understand:

- Adjustment of claims under the Association of British Insurers' recommended policy wordings:
- Standard Fire Policy (material damage).

- Standard All risks Policy (Material damage).
- Special Perils.
- Lloyd's Fire Policy Forms.
- Reinstatement Memorandum.
- Day One Reinstatement Memorandum.
- Public Authorities Clauses.
- Contract Price Clause.
- Professional Fees Clause.
- Debris removal Clauses.
- Appreciation in Value Clauses (Escalator).
- Insurance indemnity valuation of buildings, machinery and plant, fixtures and fittings, tenants improvements, raw materials, manufacturers work in progress and finished stock, wholesale and retail stock.
- Stock Reconciliation.

Learners must understand:

- Adjustment of claims under the Association of British Insurers' Standard Fire Policy (Business Interruption) incorporating Gross Profit (Sum Insured), Turnover Specification, with no extensions or special clauses.
- Claims under material damage insurance policies arranged in accordance with Joint contract Tribunal Form of contract (Minor Works).

South African comparison:

Electives in the National Certificate: Loss Adjusting: Level 5 offer an opportunity for learners to pursue a specialisation in one of the classes of insurance: Apply technical knowledge and skill to adjust business interruption claim is a compulsory Unit Standard as in South Africa Loss Adjusters frequently adjust business insurance claims of varying degrees of complexity. Unit Standards from the Further Education and Training Certificate: Short Term Risk Management may be included as electives in the Qualification.

These include:

- ID 242664: Apply technical knowledge and skill in order to manage risk in general and product liability.
- ID 242662: Apply knowledge of fire exposures in order to manage the potential fire risk.
- ID 242673: Apply technical knowledge and skill in order to manage risks associated with electronic technology.
- ID 242663: Explain the application of the National Buildings and Building Standards Act and Regulations, Act, 103 of 1977 (as amended) as described in SANS 10/0400.
- ID 242669: Demonstrate knowledge and skill to manage the risks associated with dangerous and hazardous substances.
- ID 120130: Apply basic technical knowledge of a vehicle to authorise a light motor vehicle claim.
- ID 120126: Apply basic technical knowledge of a vehicle to authorise a heavy motor vehicle claim.
- ID 120138: Apply technical knowledge and skill to determine the quantum and validity of a light motor vehicle claim.
- ID 120119: Apply technical knowledge and skill to determine the quantum and validity of an industrial or heavy vehicle claim.
- ID 120133: Produce photographic evidence of a collision.

Candidates who hold credits for the three Core papers are encouraged to attend a course in Interpersonal Skills (IPS) before presenting themselves for accreditation for Associate Status.

South African Comparison:

In the South African National Certificate: Loss Adjusting: Level 5 inter and intra-personal skills are dealt with in the elective, 242585: Analyse the dynamics of different interactive styles in client relationships.

United States of America:

The National Association of Independent Insurance Loss Adjusters (NAIIA) www.naiia.com is an association of independently-owned property and casualty claims adjusting companies in the USA. Members are approved by insurance carriers and meet strict standards set by the association.

Insurance Educational Association (IEA) www.ieatraining.com Offers semester courses, workshops, self-study, telelearning, online courses and customised in-house programs in Western USA including, California, Arizona, Nevada, Oregon and Washington. IEA Provides professional development in insurance, risk management and financial services. IEA trains insurance professionals from Japan and China.

AIC35 Program detail:

AIC35: Property Loss Adjusting is a semester course. Credits are obtained by passing the National exam through the Insurance Institute of America (IIA). AIC is a designation of the IIA. Topics include persons/property insured, causes of loss, loss adjusting processes and procedures, fraud, residential construction, preparing estimates, merchandise/time loss, auto physical damage and contractor's equipment.

The programme includes:

- How to determine insurable interest.
- Review of home owners, Commercial Property and Business personal Property forms.
- Causes of loss and insurable perils.
- Amount of recovery.
- Residential estimating.
- Merchandise evaluation.
- Catastrophe loss adjusting procedures.
- Time Element and Specialty coverages.

South African comparison:

All aspects covered in the one semester American course are covered in the South African National Certificate: Loss Adjusting: Level 5. As the South African Qualification carries 120 credits it requires 1 200 hours of notional time equivalent to about a year of full time study. It is therefore anticipated that learners completing the South African Qualification will deal with the topics in more depth than their American counterparts.

Malaysia:

There are basic and intermediate courses designed to provide individuals engaged in insurance loss adjusting with the necessary working knowledge and competency to ensure that they are able to support an efficient loss adjusting operation. The courses provide foundation knowledge for staff in the loss adjusting sector to progress in their careers in line with their career development and the strategic directions of their companies.

Certificate Course in Insurance Loss Adjusting (Basic - 28 hours):

Objectives:

- To create an understanding of the nature of insurance and the various classes of insurance.
- To provide fundamental knowledge of the technical and other aspects of loss adjusting and insurance.
- To create an awareness of the need for professional responsibility in those handling loss adjusting.

Course Outline:**Part 1:****Introduction to Insurance Basic Concepts:**

- The concept of risks.
- Risk management.
- Insurable risks.
- Concepts of insurance.
- Functions of insurance.

Legal aspects of Insurance:

- Basic Principles of Insurance:
 - Insurable interest.
 - Utmost good faith.
 - Indemnity.
 - Subrogation and contribution.
 - Doctrine of proximate cause.
- Insurance Act.
- Law of Contract.

Insurance and Reinsurance:

- Classes of insurance.
- Reinsurance:
 - Need for reinsurance.
 - Types of reinsurance.

Insurance Market:

- History of Insurance.
- Market Structure.
- Tariff Regulations.
- Inter-Company Agreements.
- International Market of Insurance.

Part 2:**Introduction to General Loss Adjusting:**

- Classes of insurance.
- Role of Loss Adjusters.
- Roles of Claims Examiners.
- Claims.
- Understanding the procedures of Loss Adjusting.

- Types of Loss Adjusting Report.

The basic course requires 28 hours of learning. This would equate to about 3 credits on the South African NQF. The Further Education and Training Certificate: Short Term Risk Management covers all the topics mentioned in the courses contextualised for the South African context at a greater depth and breadth than is required by the Malaysian course. The South African Qualification has 160 credits. Ninety two of the credits relate directly to Short Term Insurance and the Management of Risk and twenty three of the elective credits relate directly to Loss Adjusting. Learners who complete the Further Education and Training Certificate: Short Term Risk Management would have the fundamental knowledge required to pursue studies in Loss Adjusting at the Internationally Accepted Standard.

Certificate Course in Insurance Loss Adjusting (intermediate - 35 hours):

Course objectives:

- Greater depth of knowledge and understanding of the policy covers, exclusions and conditions of the major classes of insurance.
- Sound appreciation of the application of investigation, negotiation of settlement and the presentation of reports in loss adjusting.
- The ability to present reasoned arguments and discussed situations involving adjusting application in given circumstances.

Course Outline:

Part A: Scope of policy Cover, Exclusions and Conditions:

- Motor Insurance.
- Property and Pecuniary Insurance.
- Liability Insurance.
- Engineering/Construction Insurance.

Part B: Investigative Aspects and Loss Adjusting Practice:

- Taking Instructions.
- Planning the Investigation.
- Activities at the Scene.
- Obtaining Expert Assistance.
- Statement Taking.
- Information Gathering.
- Privilege.
- Application of Policy's Liability.
- Subrogation Rights.
- Communication with Interested Parties.
- Authorization of Repairs.
- Negotiation with Interested Parties.
- Methods of Quantification.
- Discharge Documents.
- Recovery and Contribution.
- Post Loss Advice.

Part C: Negotiating Settlements:

- What is Negotiation?
- Background Interests of Parties.

- Preparation for Negotiation.
- Empathy.
- Aim of Negotiation.
- Without Prejudice Negotiation.
- Psychology of Negotiation.
- Settlement options.
- Lateral Thinking Process.
- Exploring Options.
- Negotiation Authority Limits.
- Release Documents.
- Chairing/Leading Meetings.
- Documenting Outcomes.
- Alternative Forms of Dispute Resolution.
- Legal Implications of Negotiation.

Part D: Preparing the Adjusters Report:

- Purpose of the Report.
- Privilege.
- Professional Obligations.
- Code of Practice.
- Drafting a Report.
- Presentation Expression.
- Alternative Reporting Methods.

South African Comparison:

The Malaysian course requires 35 hours of learning. This would equate to about four credits on the South African NQF. The Further Education and Training Certificate: Short Term Risk Management covers all the topics mentioned in the courses contextualised for the South African context at a greater depth and breadth than is required by the Malaysian course. The South African Qualification has 160 credits. Ninety two of the credits relate directly to Short Term Insurance and the Management of Risk and twenty three of the elective credits relate directly to Loss Adjusting. Learners who complete the Further Education and Training Certificate: Short Term Risk Management would have the foundational knowledge required to pursue studies in Loss Adjusting at the Internationally Accepted Standard.

The Investigative Aspects and Loss Adjusting Practice, Negotiating Settlements and Preparing the Adjusters Report are covered in greater depth in the compulsory Level 5 Unit Standards:

- Conduct a short term insurance loss investigation (12 credits-120 notional hours).
- Apply technical knowledge and skill to gather and preserve evidence relating to a short term insurance claim (6 credits-60 notional hours).
- Assess the commercial viability of damaged property and its disposal (4 credits-40 notional hours).
- Determine policy response to a specific incident (10 credits 100 notional hours).

Chairing meeting is dealt with in the optional Unit Standard, 242726: Facilitate meetings/workshops effectively to achieve organisational outcomes.

Canada:

Insurance Institute of Canada Chartered Professional Programme (CIP)
www.insuranceinstitute.ca is the property and casualty professional education programme. It comprises ten courses aligned to the functional knowledge and skills required by underwriters, adjusters, brokers and agents. Learners attend night sessions.

Curriculum: learners are required to complete five compulsory courses, three applied professional courses and two electives.

Compulsory courses:

- BUSM79801: Principles and Practices of Insurance (must be one of the first four courses).
- BUSM79805: Insurance on property.
- BUSM79804: Insurance against Liability Part 1.
- BUSM79802: Automobile Insurance Part 1.
- BUSM79806: The Business of Insurance (must be taken as one of the last three courses).

Applied Professional Courses:

Learners select 3 subjects according to career goals.

For loss adjusters these could be:

Claims Professional Series:

- BUSM79825: Essentials of Loss Adjusting.
- BUSM79826: Advanced Loss Adjusting.
- BUSM79832: Practical Issues in Claims Management.

Electives (Learners are required to select 2):

For Loss Adjusters these could include:

- BUSM79807: Automobile Insurance Part 2.
- BUSM79809: Building Construction, Fire Protection and Basic Hazards.
- BUSM79810: Business Interruption Insurance.
- BUSM79811: Casualty Loss Prevention.
- BUSM79814: Fraud Awareness and Prevention.
- BUSM79821: Introduction to Risk Management and Commercial Lines Insurance.
- BUSM79825: Essentials of Loss Adjusting.
- BUSM79826: Advanced Loss Adjusting.
- BUSM79822: Specialty Lines.

South African Comparison:

The Insurance Institute of Canada Chartered Professional Programme (CIP) is a generic qualification in insurance which allows for specialisation in Loss Adjusting. The South African, National Certificate: Loss Adjusting: Level 5 on the other hand is a specialist Qualification for Loss Adjusters. The principles and practices of insurance, insurance on property, insurance against liability, automobile insurance and the business of insurance are dealt with in detail in the Further Education and Training Certificate: Short Term Risk Management which is the entry Qualification for people in Short Term Commercial Insurance and the Further Education and Training Certificate: Short Term Insurance which is the entry qualification for people in domestic and commercial Insurance excluding the management of risk. This is assumed knowledge in the National Certificate: Loss Adjusting: Level 5 as either the Further Education and Training Certificate: Short Term Risk Management or Further Education And Training Certificate: Short Term Insurance is required for registration as an Accredited Member of the Institute of Loss Adjusters of Southern African. The National Certificate: Loss Adjusting: Level 5 will lead to Associate Membership.

The following Unit Standards in the National Certificate: Loss Adjusting: Level 5 (also included in the National Certificate: Short Term Insurance: Level 5, National Certificate: Wealth Management: Level 5, National Certificate: Long Term Risk Assessment: Level 5 and National Diploma: Long Term Risk Assessment: Level 5) ensure that all learners in the insurance industry have a knowledge of the main areas of insurance, including an understanding of the key terms, concepts, facts and principles of insurance, and would be similar to the compulsory knowledge in the Insurance Institute of Canada Chartered Professional Programme (CIP).

- ID 230070: Present an informed argument on a current issue in a business sector.
- ID 230075: Demonstrate knowledge and insight into the changing nature of the financial services industry and its consumers.
- ID 230071: Apply basic economic principles to the financial services sector.
- ID 120075: Demonstrate knowledge and insight into current affairs in the Financial Services Sector.
- ID 243170: Describe the investigation of fraud in Short Term insurance.
- ID 230078: Apply the principles of ethics to a business environment.

The aspects included in the Applied Professional Courses that apply specifically to Loss Adjusting are dealt with in the South African Unit Standards:

- Conduct a short term insurance loss investigation.
- Apply technical knowledge and skill to adjust business interruption claim.
- Apply technical knowledge and skill to gather and preserve evidence relating to a short term insurance claim.
- Assess the commercial viability of damaged property and its disposal.
- Determine policy response to a specific incident.

Apply technical knowledge and skill to adjust business interruption claim, deals with the complicated subject of business interruption in detail and is a compulsory Unit Standard in the Qualification. Business interruption is an elective in Canadian Qualification so learners would only deal with this class of insurance if they elected to do so. ID 243161: Demonstrate knowledge and insight into fraudulent activities that impact on the insurance industry is a compulsory Unit Standard in the South African Qualification. In addition there is an elective Unit Standard on fraud, ID 243170: Describe the investigation of fraud in Short Term insurance, which indicates the importance of Loss Adjusters knowing about fraud in the South African context. These Unit Standards would adequately compare to Fraud Awareness and Prevention in the Canadian Qualification. Fraud is essential knowledge for Loss Adjusters in the South African context, but would only be covered in the Canadian Qualification as an optional elective or choice.

Motor (Automobile) Insurance Claims are not usually assessed by Members of the Insurance Institute of Southern Africa. Motor Assessors do the Further Education and Training Certificate: Short Term Risk Management or the Further Education and Training Certificate: Short Term Insurance which include elective Unit Standards relevant to adjusting of motor claims. The following Unit Standards have been included in the National Certificate: Loss Adjusting: Level 5 to facilitate international comparison:

- ID 120130: Apply basic technical knowledge of a vehicle to authorise a light motor vehicle claim.
- ID 120126: Apply basic technical knowledge of a vehicle to authorise a heavy motor vehicle claim.
- ID 120138: Apply technical knowledge and skill to determine the quantum and validity of a light motor vehicle claim.
- ID 120119: Apply technical knowledge and skill to determine the quantum and validity of an industrial or heavy vehicle claim.
- ID 120133: Produce photographic evidence of a collision.

Casualty Loss Prevention, the Essentials of Loss Adjusting and Advanced Loss Adjusting are compulsory in the South African qualification and are dealt with in the Unit Standards:

- Conduct a short term insurance loss investigation.
- Apply technical knowledge and skill to adjust business interruption claim.
- Apply technical knowledge and skill to gather and preserve evidence relating to a short term insurance claim.
- Assess the commercial viability of damaged property and its disposal.
- Determine policy response to a specific incident.

As in the Canadian Qualification, Unit Standards in Building Construction, Fire Protection, Basic Hazards and Specialty Lines are electives in the South African Qualification.

- ID 242662: Apply knowledge of fire exposures in order to manage the potential fire risk.
- ID 242664: Apply technical knowledge and skill in order to manage risk in general and product liability.
- ID 242673: Apply technical knowledge and skill in order to manage risks associated with electronic technology.
- ID 242663: Explain the application of the National Buildings and Building Standards Act and Regulations, Act, 103 of 1977 (as amended) as described in SANS 10/0400.
- ID 242669: Demonstrate knowledge and skill to manage the risks associated with dangerous and hazardous substances.

An Introduction to Risk Management and Commercial Lines Insurance is assumed knowledge as it is dealt with in detail in the Further Education and Training Certificate: Short Term Risk Management.

Australian and New Zealand Institute of Insurance and Finance (ANZIIF) www.theinstitute.com.

The Certificate in Loss Adjusting Practice XLA001 is the Australasian Institute of Chartered Loss Adjusters' (AICLA'S) intermediate level loss adjusting qualification. It targets people already practising loss adjusting and others seeking expertise in the specialist area of claims assessment. It is recommended that learners should have an understanding of insurance law, insurance policy coverage and insurance claims practices before attempting the qualification. It incorporates selected modules from the Diploma of Loss Adjusting. Candidates are required to complete four selected certificate modules and hold AICLA Ordinary membership. The Certificate comprises four modules and is the minimum standard for people performing loss adjusting activities.

The Institute recognises the need for all members to participate in ongoing training to stay abreast of regulatory, industry and general business changes. This may be in the form of conventions, education meetings and seminars, as well as tailored on-line continuing professional development (CPD) training for members who are spread over a wide geographic area. Initially members can access 10 hours of on-line learning materials.

The four modules are:

- FSA501: Introduction to Loss Adjusting.
- FSA502: Loss Adjusting practice.
- FSA504: Loss Adjusting Law and Regulation.
- FSA506: Property and Casualty Loss Adjustment.

Learners who complete the four modules successfully and who are admitted as Ordinary Members of the AICLA are awarded an AICLA Certificate in Loss Adjusting Practice. On completion of the Certificate in Loss Adjusting Practice a learner may apply for Associate

membership of the ANZIIF and will have fulfilled the professional and industry requirements to become an ANZIIF CIP (Certified Insurance Professional). The certificate fulfils 4 of the 8 modules required to achieve the Diploma of Financial Services: Loss Adjusting.

South African Comparison:

This model appears to most closely resemble the South African Qualification Model for Loss Adjusters in terms of both qualifying criteria and education. Both qualifications target people already practising loss adjusting and others seeking expertise in the specialist area of claims assessment. In both countries it is recommended that learners should have an understanding of insurance law, insurance policy coverage and insurance claims practices before attempting the qualification. In South Africa this is achieved through the Further Education and Training Certificate: Short Term Risk Management and Further Education and Training Certificate: Short Term Insurance. In Australia is achieved through the Institute's Certificate IV in General Insurance. The four modules of the Australian Certificate have synergies with the South African loss adjusting Unit Standards:

- Conduct a short term insurance loss investigation.
- Apply technical knowledge and skill to adjust business interruption claim.
- Apply technical knowledge and skill to gather and preserve evidence relating to a short term insurance claim.
- Assess the commercial viability of damaged property and its disposal.
- Determine policy response to a specific incident.

The Australian Certificate will develop competencies required of Loss Adjusters. The South African Qualification allows for the more holistic development of the learner in the South African context as it includes industry knowledge and competencies relating to management and personal development that are not evident in the Australian Certificate.

Diploma of Financial Services - Loss Adjusting FNS50104:

The Diploma of Financial Services - Loss Adjusting is nationally accredited and internationally recognised under the Australian Qualifications Framework (AQF). It is the leading course for those working in loss adjusting and others seeking a career in loss adjusting. It is recommended that learners should have an understanding of insurance law, insurance policy coverage and insurance claims practices before attempting the qualification. This is the Institute's Certificate IV in General Insurance to become an ANZIIF (Assoc) or the Diploma of General Insurance to become an ANZIIF (Sen Assoc) or Associate level studies at the Chartered Insurance Institute (CII), Malaysian Insurance Institute (MII) the Insurance Institute of New Zealand (IINZ) or Australian Insurance Institute (AII).

Learners are required to complete six core modules and two elective modules to be awarded the Diploma of Loss Adjusting. The objective of the course is to provide students with high level specialist Loss Adjusting skills and knowledge.

The Diploma of Financial Services - Loss Adjusting is an eight-module course. There are six compulsory modules and two elective modules.

Compulsory modules:

- FSA501: Introduction to Loss Adjusting:

This module provides an introduction to and overview of loss adjusting and what it means to be a loss adjuster.

- The loss adjusting industry.
- Being a loss adjuster.

- Who loss adjusters deal with.
- Basic knowledge for loss adjusters.
- The loss adjusting process.

- **FSA502: Loss Adjusting Practice:**

This module provides learners with the skills and knowledge necessary to perform the key functions involved in assessing and investigating a loss situation.

- The loss adjusting assignment.
- Planning the investigation.
- Conducting the investigation.
- Analysing collected information.
- Validating the claim.
- Reporting findings and providing guidance.

- **FSA503: Negotiating Effective Settlements:**

This module provides learners with the skills and knowledge required when negotiating appropriate settlements to loss adjusting situations, damage or loss.

- Negotiation and consultation.
- Prepare for the negotiation.
- Negotiation meetings.
- When negotiations fail.

- **FSA504: Loss Adjusting Law and Regulation:**

This module provides the learner with an introduction to and overview of the legislation regulating the loss adjusting industry. It also describes the functions involved in managing compliance requirements.

- Loss adjusting law and regulation.
- Industry codes of practice.
- Managing compliance requirements.

- **FSA505: Managing Operations:**

This module provides learners with the skills and knowledge necessary to manage a loss adjusting operation. It also provides learners with the skills needed to develop, implement and monitor an operational plan.

- Overview of loss adjusting operations.
- Develop the plan.
- Implement the plan.
- Monitor the plan.

- **FSA506: Property and Casualty Loss Adjustment:**

This module provides learners with the skills and knowledge needed to provide services and guidance relating to a loss situation. It also provides learners with an understanding of the options available to minimise the extent of future loss, damage or injury.

- Property and casualty loss adjustment.
- Introduction.
- Provide guidance.
- Minimise future loss.

Elective modules - Learners must select two from:

● **FSA507: Business Interruption Loss Adjustment:**

This module provides learners with the skills and knowledge needed to analyse the types and scope of policy cover relevant to business interruption loss situations. It also develops the learner's ability to evaluate a business interruption loss and make appropriate recommendations to interested parties.

- Business interruption.
- Introduction.
- Business interruption claims.

● **FSA508: Liability Loss Adjustment:**

This module provides learners with the skills and knowledge required for determining matters to be considered in the investigation of a liability loss. It also develops the ability to evaluate advice to be given to interested parties.

- Legal liabilities.
- Negligence defenses.
- Policy scope.
- Making recommendations.

● **FSA509: Building Loss Adjustment:**

This module provides learners with the skills and knowledge necessary to perform the key functions involved when assessing and investigating building loss situations.

- Policy cover.
- Legislative requirements.
- Contractual and statutory requirements.
- Investigate and evaluate loss.

● **FSA510: Theft, Money and Fidelity Loss Adjustment:**

This module provides learners with the skills and knowledge necessary to perform the key functions involved when assessing and investigating theft, loss of money or fidelity loss.

- Policy cover.
- Legislative requirements.
- Liaise with relevant authorities.
- Evaluate loss.
- Make recommendations.

● **FSA511: Construction Loss Adjustment:**

This module provides learner with the skills and knowledge necessary to perform the key functions involved when assessing and investigating construction loss situations.

- Construction policy coverage.
- Construction contracts and relationships.
- Case law and legislation.
- Claim adjustment.

Duration: Approximately 3-4 years.

South African Comparison:

The main difference between the South African National Certificate: Loss Adjusting: Level 5 and the Australian Diploma of Financial Services - Loss Adjusting appears to be in the duration of the two qualifications. National Certificate: Loss Adjusting: Level 5 has 120 credits which

equates to about 1 200 hours of notional time and should take a full time learner about a year to complete. In reality it is unlikely that any learner will achieve the Qualification by fulltime study as most Loss Adjusters learn from experienced Loss Adjusters in the workplace and extensive work experience in addition to the formal education component is required before a learner can be considered as qualified by the Institute of Loss Adjusters of Southern Africa. The main difference between the two qualifications is probably a difference in qualification type and requirements for registration on the Qualification Frameworks of the two countries. The topics indicated in the curriculum are all covered in the South African qualification and there is no indication in the Australian documentation that the Australia qualification is pegged at a higher level of cognitive complexity.

Acceptance as a Fellow, in Southern Africa, the next level of qualification in the Loss Adjusting learning pathway, requires applicants to be qualified as Associates, recommended for a Fellowship by an appointed panel and to publish a paper on a subject related to insurance that is of benefit to loss adjusters and the short term insurance industry. This is an occupational qualification requirement and is not NQF aligned.

Conclusion:

As a member of the International Federation of Adjusting Associations (IFAA) the Institute of Loss Adjusters of Southern Africa is required to abide by the membership criteria of the Federation including having a formal education system that ensures their members meet the minimum competency standards agreed by IFAA and a continuing professional development programme. There is reciprocal recognition for members of IFAA Associations of Federation agreed competency standards. The National Certificate: Loss Adjusting: Level 5 meets the required competency standards for Loss Adjusters internationally. It is contextualised for the Southern African context and therefore includes Unit Standards on management, Victim Empowerment and Stress that develop the learner holistically and make it appropriate for the Southern African situation. Qualifying learners in South Africa will be able to do the work of a Loss Adjuster as indicated in the internationally accepted work descriptions. The Institute of Loss Adjusters of Southern Africa is of the opinion that, once registered, the National Certificate: Loss Adjusting: Level 5 will become a benchmark for training in Africa, the Middle East and elsewhere internationally.

ARTICULATION OPTIONS

This Qualification articulates horizontally with:

- ID 49834: The National Certificate: Financial Services: Long Term Risk Assessment: NQF Level 5 on the basis of the Fundamentals and Exit Outcome 1.
- ID 49860: The National Diploma: Financial Services: Long-Term Risk Assessment: NQF Level 5 on the basis of the Fundamentals and Exit Outcome 1.
- ID 57608: The National Certificate: Wealth Management: NQF Level 5 on the basis of the Fundamentals and Exit Outcome 1.
- ID 57918: The National Certificate: Short Term Insurance: NQF Level 5 on the basis of the Fundamentals and Exit Outcome 1.
- Other Qualifications that include Unit Standards from the NQF Level 5 Financial Services Fundamental set and the Unit Standard, Apply the principles of ethics and professionalism to a business environment:

Vertical articulation is possible with the following Qualifications:

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

NQF Level 4:

- ID 49929: Further Education and Training Certificate: Short Term Insurance.
- ID 57613: Further Education and Training Certificate: Short Term Risk Management.
- ID 21796: National Certificate: Short Term Insurance.
- ID 24396: National Certificate: Risk Management.

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 assures moderation and assessment according to guidelines in the Qualification.

CRITERIA FOR THE REGISTRATION OF ASSESSORS

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

- Assessors must be registered as assessors with a relevant accredited ETQA.
- Moderators, competent at the level of the Qualification are registered by a relevant accredited ETQA to ensure that the standard across assessors is consistent.
- Providers must be accredited as providers with a relevant accredited ETQA.
- Assessors should be in possession of a relevant insurance Qualification at NQF Level 5 or higher.

NOTES

N/A

UNIT STANDARDS

	ID	UNIT STANDARD TITLE	LEVEL	CREDITS
Fundamental	230071	Apply basic economic principles to the financial services sector	Level 5	5
Fundamental	120075	Demonstrate insight into current affairs in the Financial Services sector	Level 5	10
Fundamental	244570	Demonstrate knowledge and application of efficient study skills	Level 5	5
Fundamental	230075	Demonstrate knowledge and insight into the changing nature of the financial services industry and its consumers	Level 5	6
Fundamental	230070	Present an informed argument on a current issue in a business sector	Level 5	5
Core	255857	Apply technical knowledge and skill to adjust a business interruption claim	Level 5	10
Core	255856	Apply technical knowledge and skill to gather and preserve evidence relating to a short term insurance claim	Level 5	6
Core	255855	Assess the commercial viability of damaged property and its disposal	Level 5	4
Core	255854	Conduct a short term insurance loss investigation	Level 5	12
Core	243161	Demonstrate knowledge and insight into fraudulent activities that impact on the insurance industry	Level 5	5
Core	255858	Determine policy response to a specific incident	Level 5	10
Core	230078	Apply the principles of ethics to a business environment	Level 6	10
Elective	120130	Apply basic technical knowledge of a light motor vehicle to authorise a claim	Level 4	3

	ID	UNIT STANDARD TITLE	LEVEL	CREDITS
Elective	120126	Apply basic technical knowledge of a vehicle to authorise a heavy motor vehicle claim	Level 4	5
Elective	242662	Apply knowledge of fire exposures in order to manage the potential fire risk	Level 4	3
Elective	242664	Apply technical knowledge and skill in order to manage risk in general and product liability	Level 4	3
Elective	242673	Apply technical knowledge and skill in order to manage risks associated with electronic technology	Level 4	3
Elective	120138	Apply technical knowledge and skill to determine the quantum and validity of a domestic or light motor vehicle claim	Level 4	5
Elective	120119	Apply technical knowledge and skill to determine the quantum and validity of an industrial or heavy vehicle claim	Level 4	10
Elective	242669	Apply technical knowledge and skill to manage the risk associated with dangerous and hazardous substances	Level 4	3
Elective	244663	Conduct advanced tests on electro-mechanical components	Level 4	10
Elective	120133	Produce photographic evidence of a collision	Level 4	3
Elective	242614	Adapt and verbally communicate financial information to a range of audiences	Level 5	2
Elective	242585	Analyse the dynamics of different interactive styles in client relationships	Level 5	3
Elective	243934	Apply Victim Empowerment knowledge and skills for service delivery	Level 5	5
Elective	242712	Demonstrate an understanding of forensic science	Level 5	3
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
Elective	242615	Demonstrate knowledge and understanding of the financial consequences of a large claim to a client	Level 5	3
Elective	243170	Describe the investigation of fraud in short term insurance	Level 5	2
Elective	252032	Develop, implement and evaluate an operational plan	Level 5	8
Elective	119043	Establish and manage a joint management team	Level 5	6
Elective	242726	Facilitate meetings/workshops effectively to achieve organisational outcomes	Level 5	4
Elective	252040	Manage the finances of a unit	Level 5	8
Elective	252028	Manage working capital	Level 5	10
Elective	243818	Negotiate agreements in simple to moderately complex situations	Level 5	4
Elective	252038	Prepare and manage a budget	Level 5	5

LEARNING PROGRAMMES RECORDED AGAINST THIS QUALIFICATION**None**



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

Conduct a short term insurance loss investigation

SAQA US ID	UNIT STANDARD TITLE		
255854	Conduct a short term insurance loss investigation		
ORIGINATOR			PROVIDER
SGB Insurance and Investment			
FIELD			SUBFIELD
3 - Business, Commerce and Management Studies			Finance, Economics and Accounting
ABET BAND	UNIT STANDARD TYPE	NQF LEVEL	CREDITS
Undefined	Regular	Level 5	12

This unit standard does not replace any other unit standard and is not replaced by another unit standard.

SPECIFIC OUTCOME 1

Interpret an instruction to investigate a loss.

SPECIFIC OUTCOME 2

Plan an investigation.

SPECIFIC OUTCOME 3

Conduct an on-site investigation.

SPECIFIC OUTCOME 4

Assess the damages.

SPECIFIC OUTCOME 5

Report on an investigation.

QUALIFICATIONS UTILISING THIS UNIT STANDARD

	ID	QUALIFICATION TITLE	LEVEL
Core	61529	National Certificate: Loss Adjusting	Level 5



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:**Assess the commercial viability of damaged property and its disposal**

SAQA US ID	UNIT STANDARD TITLE		
255855	Assess the commercial viability of damaged property and its disposal		
ORIGINATOR	PROVIDER		
SGB Insurance and Investment			
FIELD	SUBFIELD		
3 - Business, Commerce and Management Studies	Finance, Economics and Accounting		
ABET BAND	UNIT STANDARD TYPE	NQF LEVEL	CREDITS
Undefined	Regular	Level 5	4

This unit standard does not replace any other unit standard and is not replaced by another unit standard.

SPECIFIC OUTCOME 1

Determine the nature of the damaged property.

SPECIFIC OUTCOME 2

Establish options available for disposal.

SPECIFIC OUTCOME 3

Make a recommendation for disposal.

SPECIFIC OUTCOME 4

Arrange for disposal of salvageable property.

QUALIFICATIONS UTILISING THIS UNIT STANDARD

	ID	QUALIFICATION TITLE	LEVEL
Core	61529	National Certificate: Loss Adjusting	Level 5



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

Apply technical knowledge and skill to gather and preserve evidence relating to a short term insurance claim

SAQA US ID	UNIT STANDARD TITLE		
255856	Apply technical knowledge and skill to gather and preserve evidence relating to a short term insurance claim		
ORIGINATOR		PROVIDER	
SGB Insurance and Investment			
FIELD		SUBFIELD	
3 - Business, Commerce and Management Studies		Finance, Economics and Accounting	
ABET BAND	UNIT STANDARD TYPE	NQF LEVEL	CREDITS
Undefined	Regular	Level 5	6

This unit standard does not replace any other unit standard and is not replaced by another unit standard.

SPECIFIC OUTCOME 1

Explain legislation that has implications for gathering and preserving evidence.

SPECIFIC OUTCOME 2

Analyse the type of evidence required for specific claims.

SPECIFIC OUTCOME 3

Apply knowledge of legislation to collect and preserve evidence for a specific claim.

SPECIFIC OUTCOME 4

Demonstrate techniques for gathering evidence.

SPECIFIC OUTCOME 5

Use an interpreter in collecting evidence.

QUALIFICATIONS UTILISING THIS UNIT STANDARD

	ID	QUALIFICATION TITLE	LEVEL
Core	61529	National Certificate: Loss Adjusting	Level 5



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:

Apply technical knowledge and skill to adjust a business interruption claim

SAQA US ID	UNIT STANDARD TITLE		
255857	Apply technical knowledge and skill to adjust a business interruption claim		
ORIGINATOR		PROVIDER	
SGB Insurance and Investment			
FIELD		SUBFIELD	
3 - Business, Commerce and Management Studies		Finance, Economics and Accounting	
ABET BAND	UNIT STANDARD TYPE	NQF LEVEL	CREDITS
Undefined	Regular	Level 5	10

This unit standard does not replace any other unit standard and is not replaced by another unit standard.

SPECIFIC OUTCOME 1

Analyse the generation of revenue of an entity.

SPECIFIC OUTCOME 2

Apply policy terms and conditions to a loss.

SPECIFIC OUTCOME 3

Explore ways to mitigate a loss.

SPECIFIC OUTCOME 4

Propose a settlement.

QUALIFICATIONS UTILISING THIS UNIT STANDARD

	ID	QUALIFICATION TITLE	LEVEL
Core	61529	National Certificate: Loss Adjusting	Level 5



SOUTH AFRICAN QUALIFICATIONS AUTHORITY

UNIT STANDARD:***Determine policy response to a specific incident***

SAQA US ID	UNIT STANDARD TITLE		
255858	Determine policy response to a specific incident		
ORIGINATOR		PROVIDER	
SGB Insurance and Investment			
FIELD		SUBFIELD	
3 - Business, Commerce and Management Studies		Finance, Economics and Accounting	
ABET BAND	UNIT STANDARD TYPE	NQF LEVEL	CREDITS
Undefined	Regular	Level 5	10

This unit standard does not replace any other unit standard and is not replaced by another unit standard.

SPECIFIC OUTCOME 1

Apply knowledge of the rules of contract.

SPECIFIC OUTCOME 2

Differentiate between the types of policy.

SPECIFIC OUTCOME 3

Apply policy conditions to the facts of an incident.

SPECIFIC OUTCOME 4

Make a recommendation to the principal regarding the application of the policy.

SPECIFIC OUTCOME 5

Implement instructions from an insurer to conclude a short term insurance claim.

QUALIFICATIONS UTILISING THIS UNIT STANDARD

	ID	QUALIFICATION TITLE	LEVEL
Core	61529	National Certificate: Loss Adjusting	Level 5