Moonstone RPL Policy towards parts of the following qualification:

Occupational Certificate: Insurance Claims Administrator
(Claims Assessor)

LIST OF ACRONYMS

AQP	Assessment Quality Partner
EISA	External integrated summative assessment
NQF	National Qualifications Framework
OQSF	Occupational Qualifications Sub-Framework
QC	Quality Council
QCTO	Quality Council for Trades and Occupations
RPL	Recognition of Prior Learning
SAQA	South African Qualifications Authority
SDPs	Skills Development Providers
SETAs	Sector Education and Training Authorities

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**Glossary of
terms**

Access	An entry to education and training of a particular qualification or part qualification or entry to a final external summative assessment.
Assessment	The process of collecting evidence of learner's work to measure and make judgements about the competence or non-competence of specified National Qualifications Framework occupational standards or qualifications and part qualifications.
Assessor	A person who is registered by the relevant AQP in accordance with established criteria to conduct internal and/or external assessments for registered occupational qualifications and part qualifications.
Candidate	A person whose performance is being assessed by an assessor registered with relevant institution.
Credit	The value given within a learning programme for achieved learning.
Informal learning	Learning that results from daily activities related to paid or unpaid work, family or community life or leisure.
Formal learning	Learning that occurs in an organised and structured education and training environment and that is explicitly designated as such. Formal learning leads to the awarding of a qualification or part qualification registered on the NQF.
Learning outcomes	A statement of measurable learning that describes what a candidate should know and/or be able to do as a result of learning.
Learning	The acquisition of knowledge, skills, values and attitudes in a particular occupation or trade.
Monitoring	A continuous process of the review of quality that can be conducted internally and /or externally to recommend quality improvements.

Part Qualification	An assessed unit of learning that is registered or to be registered as part of qualification on the NQF with a clearly defined purpose.
Professional body	Anybody of expert practitioners in an occupational field and includes an occupational body.
Recognised Prior Learning (RPL)	Principles and processes through which the prior knowledge and /or skills of a person are made visible and are assessed for the purposes of certification, alternative access and admission and future learning and development.
RPL practitioner	A person that functions in one or more aspects of RPL provision, including policy development, advising, portfolio course design and facilitation, assessment and moderation, administration, monitoring and evaluation, research and development.
Skills Development Providers	A body which delivers learning programmes which culminate in specified registered NQF occupational standards and qualifications and part qualifications and manages the internal assessment thereof.
Work experience	Activities undertaken in the workplace, where acquisition of skills, knowledge and attitudes are related to tasks, processes and outcomes of a particular occupation.

Legislative and regulatory framework

In terms of the National Qualifications Act (Act 67 of 2008), QCTO is the Quality Council for trades and Occupations as provided for in terms of the Skills Development Act of 1998.

In terms of Section 27(h) (ii), QCTO must develop and implement policy and criteria for Assessment, Recognition of Prior Learning and Credit Accumulation and Transfer for the qualifications and part qualification on the sub-framework.

The QCTO RPL Policy must be read in conjunction with the SAQA National Policy for the Implementation of the Recognition of Prior Learning (March 2013) and the QCTO Assessment Policy (19 March 2014)

The White Paper for Post-School Education (November 2013) explicitly states that Recognition of Prior Learning (RPL) remains a key approach to redressing past injustices and recognising competence gained through practical workplace learning and experience. It further states that RPL will be applied more widely especially for young adults who wish to access programmes in colleges.

Definition of RPL
In terms of the SAQA definition, RPL is a process through which formal, non-formal and informal learning are measured and mediated for recognition across different contexts and certified against the requirements for credit, access, inclusion or advancement in the formal education and training system or workplace.
The aim is to make it possible to obtain formal recognition for knowledge gained throughout life, such as in workplaces and own reading or experiences. The RPL process also entails providing support to a candidate to ensure that knowledge is discovered and displayed in terms of a relevant qualification registered on the National Qualifications Framework (NQF).

Qualifications and Part Qualifications on the OQSF

The qualifications and part qualifications on the Occupational Qualifications Sub-framework (OQSF) comprise Knowledge, Practical and Workplace Experience components.
The requirements for delivery and assessment for the different modules within each component is specified in an associated curriculum for the related qualification.
Obtaining an occupational qualification or part qualification requires a formal teaching and learning environment, a practical / simulation environment (offered by accredited Skills Development Provider(s)) as well as actual workplace experience (offered by Employer(s)) and a national standardised External Integrated Summative Assessment (EISA) conducted at an accredited assessment centre.
An EISA is compulsory for the awarding of the qualification or part qualification.

RPL within the OQSF

The qualifications and part qualifications in the Occupational Qualifications Sub-Framework cover a variety of contexts. This policy recognises that candidates might seek RPL for various reasons and depending on various contexts. There are two main forms of RPL which reflect the different purposes and different processes within which RPL takes place.

a) RPL for access:

Provides an alternative access route into a programme of learning/qualification for those who do not meet the formal minimum requirements for admission. RPL for access applies to learning programmes offered by an accredited education institution, Skills Development provider or workplace based training provider.

b) RPL for credit:

To provide for the formal award of credits for, or towards a qualification or part-qualification registered on the NQF.

The qualifications on the OQSF sub-framework are occupational and comprise Knowledge, Practical and Workplace experience components. These qualifications would therefore require a formal teaching and learning environment, a practical /simulation environment as well as actual workplace experience.   The knowledge and skills are assessed through a formal external integrated summative assessment component. The Assessment Quality Partner must also design and implement a tool to conduct Recognition of Prior Learning at external summative assessment stage to support the learners that might have difficulties to seat for formal external integrated summative assessment.

Within the context of the OQSF, the recognition of prior learning is the evaluation and acknowledgement of the knowledge and skills that a candidate has gained to enable access to:

•   Qualifications on the OQSF
•   The External Integrated Summative Assessment.

Entry level requirements

RPL for credit provides for the formal award of credits for, or towards a qualification or part-qualification registered on the NQF. RPL for credit may only be conducted against the assessment specifications for the relevant qualification or part qualification.
Candidates requiring RPL for credit must undergo an EISA conducted at a QCTO accredited assessment centre and normally would be required to go through an RPL process for access first. The Assessment Quality Partner must design and implement a tool to conduct RPL assessments at external summative assessment stage to support the learners that might have difficulties to sit for formal external integrated summative assessment.

A candidate wishing to be RPL'ed for credits against a part qualification needs **a minimum of 3 years** relevant practical working experience in the same field as the part qualification being RPL'ed. This experience should be continuous practical experience not more than 1 year prior to application.

Underlying principles for the implementation of RPL

- be fair
- reliable
- valid
- ethical
- and transparent
- be consistent across time, place
- use methodologies that are fit-for-purpose
- reflect a consistent level of higher cognitive challenge
- avoid unfair exclusion
- meet the quality standards of the part qualification

Assessment Scope

The assessment will be consist of two written assessments and a workplace componenent. After successful completion of these componenent will a candidate quality to enter the External Integrated Summative Assessment. The qualification consit of four parts.

- Statuatory insurance
- Long-term insurance
- Short-term insurance
- Health Care

Written assessments.

The first written assessment will be on all the assessment criteria that form part of the knowledge componenent of the qualification.

Knowledge Modules:

- Basics of insurance, NQF Level 04, Credits 17
- Claims handling procedures, NQF Level 04, Credits 11
- Professional Behaviour and Financial literacy, NQF Level 04, Credits 13

Total number of credits for Knowledge Modules: 41

The second written assessment will be on all the assessment criteria that form part of the practical componenent of the qualification.

Practical Skill Modules:

- Receive a basic claim in order to assess the loss/ damage and verify the validity of the contract, NQF Level 04, Credits 20
- Assess the claim to determine validity, NQF Level 04, Credits 10
- Recommend to settle, conditionally settle or reject the claim, NQF Level 04, Credits 5
- Comment on risk improvements where applicable, NQF Level 04, Credits 5

Total number of credits for Practical Skill Modules: 40

Worplace assessment.

The third part of the assessment will consit verifiable evidence in the workplace in one of the following speciality areas.

Statutory Insurance:

- Verification processes regarding Statutory claims, NQF Level 4, Credits 10
- Assessment processes regarding Statutory claims, NQF Level 4, Credits 15
- Finalisation processes of Statutory claims, NQF Level 4, Credits 25

Health Care:

- Receipt of notifications and verification processes regarding Health Care, NQF Level 4, Credits 20
- Assessment processes regarding Health Care claim, NQF Level 4, Credits 25
- Decisions for payments to relevant stakeholders regarding Health Care claims, NQF Level 4, Credits 5

Long-term Insurance:

- Receipt of notifications and verification processes regarding Long-term insurance, NQF Level 4, Credits 15
- Assessment process regarding Long-term insurance, NQF Level 4, Credits 20
- Decisions for payments to relevant stakeholders regarding Long-term insurance, NQF Level 4, Credits 15

Short-term Insurance:

- Verification processes regarding Short-term insurance, NQF Level 4, Credits 15
- Participation of assessment process regarding Short-term insurance, NQF Level 4, Credits 25
- Making recommendation regarding Short-term insurance, NQF Level 4, Credits 10

External Integrated Summative Assessment

The purpose is of the EISA is to promote consistency and credibility of the occupational qualifications issued. The criteria for this assessment are specified in the assessment specifications document and in the occupational qualifications document.

The external assessment will be conducted by means of written assessments at accredited assessment centres approved by Moonstone Information Refinery (AQP) over a period of not more than 3 hours.

In order to qualify for access to the external integrated summative assessment, learners will have successfully completed all components of the qualification:

- The knowledge modules
- The practical skills modules
- Workplace experience
- Foundational Learning Competence (two learning areas: Communication and   Mathematical literacy)

After successful completion of the EISA certification will be done by the QCTO.

The RPL process:
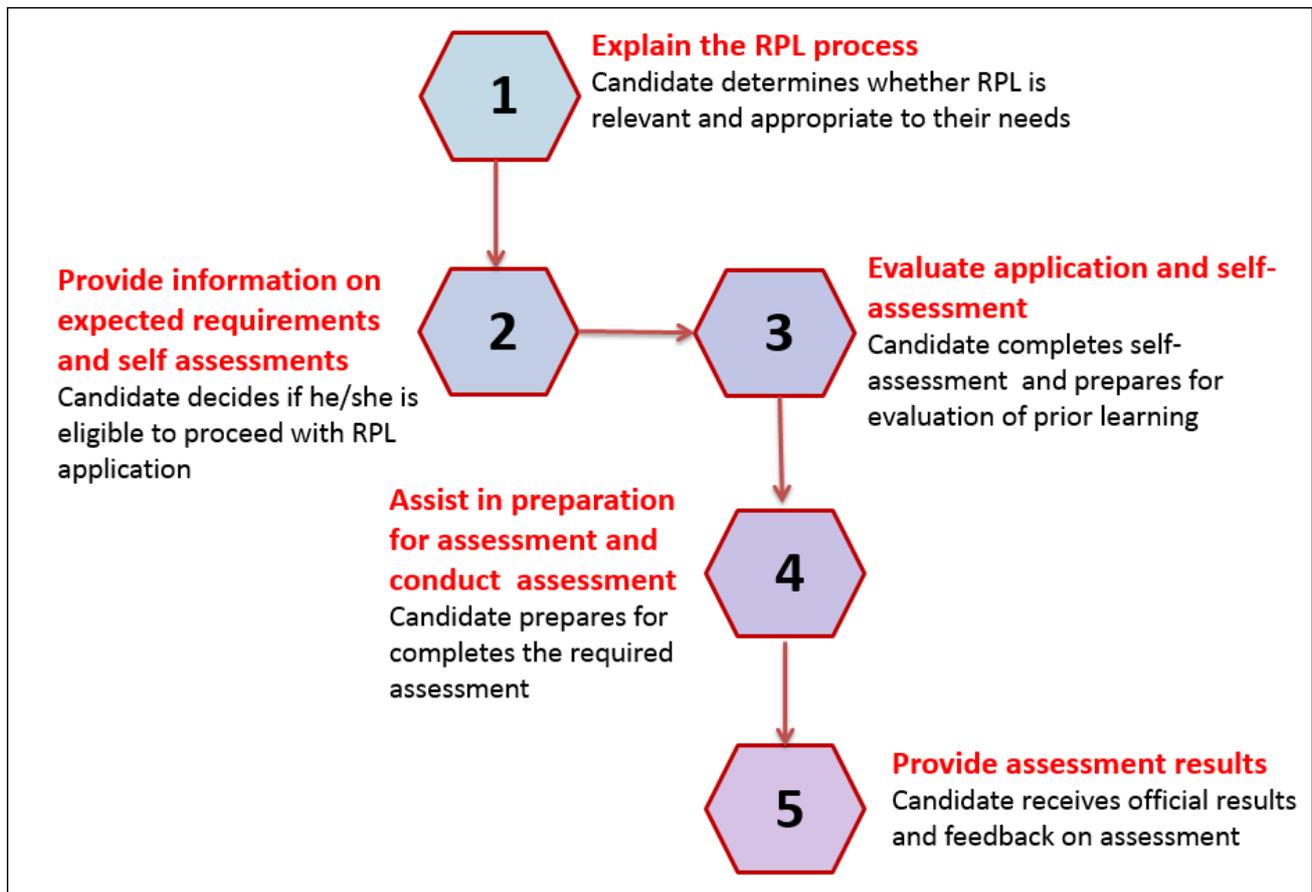
Step 1:

Do I quality for RPL on this qualification? Answer the following questions:

1. Do I have a minimum NQF 4 Qualification ?
2. Do I have a minimum of 3 years experience in a claims environment?
3. Was this experience relevant practical working experience?
4. Was this relevant to the field of one of the specified part qualifications?
5. Was this experience continuous not more than 1 year prior to this date?

If all the above answers are yes you can proseed with the process.

Step 2:

Complete the self assessment matrix for the knowledge and practical modules. . Make sure that you are competent and well experienced in all the assessment criteria as indicated in all the different topics in the knowledge and practrical modules.

Step 3:

After completing the self assessment matrix for the knowleddge and practical modules and all evidence are met the registration process can start .

KNOWLEDGE MODULE DETAILS

Modules, topics and assessment criteria			SELF ASSESSMENT BY CANDIDATE			
MODULES	TOPICS	ASSESSMENT CRITERIA	RPL		EVIDENCE	
			Yes	No	Evidence	Comment
431204000-KM-01, Basics of insurance, NQF Level 04, Credits 17	**KM-01-KT01: Overview of the insurance industry (20%)**	IAC0101 List and discuss the benefits of having an insurance				
		IAC0102 List and discuss the various types of insurance making use of examples (short term, long term, medical covers and statutory insurance)				
		IAC0103 Define risks in relation to the type of insurance				
		IAC0104 Given a scenario, identify the risks and provide options to minimize the risk				

		IAC0105 List and discuss the type of benefits for the different types of cover (insurance)				
		IAC0106 Define basic investment and economic principles				
	KM-01-KT02: Role players in the claims environment (10%)	IAC0201 List and discuss internal role players within the claims environment with regard to their respective roles (legal, sales, admin, forensics, underwriting, Specialists, product developers, etc.)				
		IAC0202 List and discuss external role players within the claims environment in relation to their roles (independent medical referrals, brokers, attorneys, other companies, etc.)				
		IAC0203 Elaborate on the assessor's role within the claims environment				
		IAC0204 Explain the assessor's role and responsibilities in relation to other role-players such as legal, sales, admin, forensics, underwriting, specialists, product developers, etc.) focusing discussions on at least two role-players				

	KM-01-KT03: Regulatory environment (25%)	IAC0301 Discuss the regulatory environment within which a claims assessor operates				
		IAC0302 Differentiate between industry associations professional bodies				
		IAC0303 Identify the relevant codes applicable to the different insurance sub-sectors and discuss whether they are legally binding or not (FAIS GCOC is for instance legally binding whereas ASISA/ SAIA)				
		IAC0304 Identify the different OMBUD schemes and discuss whether they are statutory or voluntary				
		IAC0305 Explain the role and purpose of alternative dispute resolution bodies				
		IAC0306 Identify the primary legislation for the different sub-sectors				
		IAC0307 Distinguish primary legislation from legislation that governs conduct and relations				

		IAC0308 Explain the meaning of ethics and integrity using examples of unethical behaviour and possible consequences as found in the legislation / organisational policy / (fraud, processing of false insurance claims)				
		IAC0309 Explain the three sources of ethical standards (there are 3: law, policies & procedures and moral stance (personal value systems)				
		IAC0310 Explain the meaning of the concepts 'confidentiality, respect' in relation to client information				
	KM-01-KT04: Legal understanding of contracts (25%)	IAC0401 Define an insurance contract in relation to 'offer and acceptance'				
		IAC0402 List and discuss the elements of a delictual act (intent/ negligence conduct, wrongfulness, causation, loss or harm and fault)				

		IAC0403 Differentiate between a delictual act and contractual breach				
		IAC0404 Explain law of delict as it relates to the insurance (strict liability, vicarious liability, defenses, remedies and interest)				
		IAC0405 Define elements of a contract in order for it to be legally binding (contractual capacity, consensus, physical possibility, legality, formalities)				
		IAC0406 Explain the following aspects of an insurance contract (good faith, reasonable man test, warranties, interpretation of contract)				
		IAC0407 Discuss conditions for rectification, discharge (contract ending) and breach of contract and the consequences of each				

		IAC0408 Identify and explain the parties to an insurance contract (owner, beneficiary, insured, cessionary, 3rd party, different types of legal person- natural person and juristic person, trusts and sole proprietary				
		IAC0409 Define and apply legal principles in relation to a claim				
	KM-01-KT05: Principles of insurance (20%)	IAC0501 Differentiate between insurable interest in terms of long term insurance and short term insurance by making use of examples				
		IAC0502 Define the concept of an 'insured event' and its relevance to the claim				
		IAC0503 Define 'over and under insurance' and describe the consequences thereof				
		IAC0504 Explain with examples the concepts 'disclosures, material non- disclosure and misrepresentation' and the consequences thereof				

		IAC0505 Explain the differences between indemnity and compensation in relation to insurance claims				
431204000-KM-02, Claims handling procedures, NQF Level 04, Credits 11	**KM-02-KT01: Basic claims procedures (overview of long term, short term and medical and statutory) (40%)**	IAC0101 Discuss the manners/ ways in which a claim may be received and the immediate actions required				
		IAC0102 Identify the type of claim to determine supporting documentation (including notification of statutory insurance)				
		IAC0103 Discuss the importance of specifying timeframes in respect of various claims				

		IAC0104 Discuss the key considerations to be taken into account when assessing a claim (validity of the contract, benefits of the contract and events covered, parties to the contract, exclusions, sums insured, underwriting, and premiums status, interpretation of the specialists/ experts reports)				
		IAC0105 Calculate and verify the claimed amount versus the adjusted amount (benefit amount) taking into consideration: average, contribution, excess, betterment, salvage, TAX, VAT, reconstruction/ risk management etc				
		IAC0106 Describe the steps to follow in finalizing a claim (feedback, claims, and reporting				

	KM-02-KT02: Legislation-claims processes as governed by legislation for scheme (40%)	IAC0201 Define the concept 'prescription period' in relation insurance claims				
		IAC0202 Explain the prescription periods as they apply to various claims				
		IAC0203 Describe the policy holder protection and scheme rules and the consequences of not adhering to the rules				
		IAC0204 Explain the importance of the contract conditions in relation to the claims outcome				
	KM-02-KT03: Complaints procedures (20%)	IAC0301 Explain the differences between queries, complaints, disputes and escalations using examples				

		IAC0302 List and explain the various regulatory complaint procedures to be adhered to when handling complaints				
		IAC0303 List and explain the various processes to follow when handling complaints (sources of complaints may include internal, external and media)				
431204000-KM-03, Professional Behaviour and Financial literacy, NQF Level 04, Credits 13	KM-03-KT01: Introduction to Business Communication Skills (50%)	IAC0101 Discuss the main elements of acceptable business writing (report, letters, e-mail, etc.) making use of examples				
		IAC0102 Explain the main elements of communication skills to be employed in order to ensure effective communication with a customer				

		IAC0103 Define the main aspects of good customer service (introduction and greetings, obtain the necessary information, provide the required assistance, provide feedback and follow up)				
		IAC0104 Explain the main principles of conflict management				
		IAC0105 Explain the main principles of negotiation				
		IAC0106 Given a scenario, explain how a claims assessor will make an appropriate decision based on the gathered / provided facts				
		IAC0107 Discuss acceptable business etiquette with regard to grooming, presenting one-self interpersonal relationships and conversational skills				
		IAC0108 Discuss acceptable meeting protocol/ etiquette				

	KM-03-KT02: Basic Financial Literacy (50%)	IAC0201 Identify the various formulae to use in calculating the settlement amount				
		IAC0202 Explain how a claim assessor should calculate basic claim ratios / quantum/ amount				
		IAC0203 Interpret financial statements to determine benefit allocation, earning status, loss of income, business overheads and interruptions				
		IAC0204 Identify and explain the consequences of incorrect claim assessors decisions regarding the organisation's performance				

PRACTICAL MODULE DETAILS

Modules, practical skills and Assessment Criteria			SELF ASSESSMENT BY CANDIDATE			
MODULES	PRACTICAL SKILLS	ASSESSMENT CRITERIA	RPL		EVIDENCE	
			YES	No	EVIDENCE	COMMENTS
Receive a basic claim in order to assess the loss/ damage and verify the validity of the contract, NQF Level 04, Credits 20	**PM-01-PS01: Determine whether the event is insured under valid policy contract**	IAC0101 Policy and Act used to verify information related to the claimant (number and type)				
		IAC0102 The insured event is established and the claim has occurred within the terms of the contract				
		IAC0103 Claim's history and underwriting acceptance of risk verified				
		IAC0104 Insurable interest verified				
		IAC0105 Possible fraudulent indicator (red flags) checked				

		IAC0106 Existence of other insurances (reassurance, dual insurance, other policies, etc.) confirmed				
		IAC0107 More information (evidence) or input has been requested where necessary (or further investigation)				
431204000-PM-02, Assess the claim to determine validity, NQF Level 04, Credits 10	**PM-02-PS01: Evaluate information to make a decision**	IAC0101 The extent of the claim has been validated				
		IAC0102 Quantum has been formulated (quantified) to determine the cost of the claim				
		IAC0103 Referrals for further information or investigation have been done where necessary				

431204000-PM-03, Recommend to settle, conditionally settle or reject the claim, NQF Level 04, Credits 5	**PM-03-PS01: Make a decision or recommendation**	IAC0101 A recommendation or decision to settle has been made				
		IAC0102 A recommendation or decision to reject has been made				
		IAC0103 A recommendation or decision to conditionally settle has been made				
431204000-PM-04, Comment on risk improvements where applicable, NQF Level 04, Credits 5	**PM-04-PS01: Mitigate future risks**	IAC0101 Moral and physical risk improvements are recommended				
		IAC0102 Referrals for recoveries and salvage (subrogation) are made when necessary				
		IAC0103 Amendments to the policy are recommended				

Step 4:

Compile a portfolio of evidence in your particular part qualification. This will be practical natural accuring work evidence. Use the specific matrix and insure that suitable evicence is included in the portfolio.

1. All evidence must be your own work
2. All evidence must not be older that 6 months
3. All evidence must be signed of by you superior
4. A declaration must be signed by you and your superior stating that the work is authentic and valid.

WORK EXPERIENCE DETAILS

STATUATORY INSURANCE			COMPLETION BY CANDIDATE			COMPLETION WORKPLACE MENTOR	
MODULES	WORK EXPERIENCES	MAIN WORK ACTIVITIES	RPL APPLICABLE		EVIDENCE DOCUMENT	CONFIRM	SIGNATURE
			Yes	No	Document Description	Yes/No	
431204000-WM-01, Verification processes regarding Statutory claims, NQF Level 4, Credits 10	WM-01-WE01: Participation of assessment process	WA0101 Participate in induction (orientation) process					
		WA0102 Receive allocated claims for assessment					
	WM-01-WE02: Participate in validation processes within 60 days of lodgement of the claim	WA0201 Check for substantial compliance with the Act					
		WA0202 Calculate					

		prescription periods				
		WA0203 Check for duplicate claims				
		WA0204 Do a home affairs check (mortality)				
		WA0205 Check for possible fraud				
		WA0206 Acknowledge the claim or object to validity of the claim or repudiate the claim				
		WA0207 Request outstanding documentation if a valid claim was lodged				
431204000-WM-05, Assessment processes regarding Statutory claims, NQF Level 4, Credits 15	WM-05-WE01: Participate in quantification of claims within 120 days of lodgement of the claim	WA0101 Scrutinise the documents on file				
		WA0102 Determine heads of damage (category of compensation claim)				

		WA0103 Request outstanding documentation when applicable				
		WA0104 Verify the link between the accident and injury/death				
		WA0105 Verify status of the third party with home affairs				
		WA0106 Verify if the medical treatment is sufficient				
		WA0107 Evaluate the serious injury assessment form				
		WA0108 Participate in the appointment of relevant experts				
		WA0109 Quantify value of benefits on receipt of reports				
		WA0110 Consider any prior payments linked to the same accident				
		WA0111 Participate in processes specific to each heads of damage				

		WA0112 Participate in quantum and/or merits decision making processes					
		WA0113 Participate in the preparation of an offer of settlement					
		WA0114 Review the acceptance or rejection of the settlement					
		WA0115 Draw up an undertaking for future medical expenses					
	WM-05-WE02: Participate in the post claim settlement processes	WA0201 Acknowledge receipt of undertaking					
		WA0202 Instruct a case manager to prepare a relevant treatment plan					
		WA0203 Request and scrutinize the file					
		WA0204 Assess the undertaking and prepare an excel file					

		WA0205 Determine the clinical appropriateness and accuracy of the invoice					
		WA0206 Capture relevant details on excel file					
		WA0207 Approve payment of invoice or authorization of treatment					
		WA0208 Initiate payment of invoice					
431204000-WM-09, Finalisation processes of Statutory claims, NQF Level 4, Credits 25	WM-09-WE01: Participate in the claim finalization process within 3 months of claims settlement	WA0101 Request the allocated file from the relevant department					
		WA0102 Obtain proof of payment from relevant departments					
		WA0103 Check that relevant outcome was achieved					
		WA0104 Escalate any outstanding payments					
		WA0105 Finalize the					

		claim					

HEALTH CARE			COMPLETION BY CANDIDATE			COMPLETION WORKPLACE MENTOR	
MODULES	WORK EXPERIENCES	MAIN WORK ACTIVITIES	RPL APPLICABLE		EVIDENCE DOCUMENT	Confirm	SIGNATURE
			Yes	No	Document Description	Yes/No	
431204000-WM-02, Receipt of notifications and verification processes regarding Health Care, NQF Level 4, Credits 20	WM-02-WE01: Participate in induction (orientation) process	WA0101 Familiarise oneself with organisational processes and procedures					
		WA0103 Participate in a variety of applicable in-house training programmes					
		WA0104 Participate in departmental meetings and / or one-on-one coaching sessions					
	WM-02-WE02: Receive allocated claims for assessment	WA0201 Conduct procedural checks to validate the membership details (membership status, beneficiary's, policy status, premium status, claims history, type of plan, etc.)					
		WA0202 Analyse the factual information on the claim/invoice					

431204000-WM-06, Assessment processes regarding Health Care claim, NQF Level 4, Credits 25	WM-06-WE01: Analyse and evaluate the relevant documentation received within a three month period	WA0101 Assess and interpret claim information according to claim guidelines					
		WA0102 Apply technical abilities and knowledge to identify discrepancies and where necessary refer to independent specialist and other parties					
	WM-06-WE02: Refer to independent specialist and relevant parties within a three month period	WA0201 Initiate and communicate specific instructions for evaluation from an independent specialist					
		WA0202 Initiate and communicate specific instructions for evaluation from other medical parties					
431204000-WM-10, Decisions for payments to relevant stakeholders regarding Health Care claims, NQF Level 4, Credits 5	WM-10-WE01: Participate in claims decision processes	WA0101 Recommend outcome of claim					
		WA0102 Finalise documentation					

LONG-TERM INSURANCE			COMPLETION BY CANDIDATE			COMPLETION WORKPLACE MENTOR	
MODULES	WORK EXPERIENCES	MAIN WORK ACTIVITIES	RPL APPLICABLE		EVIDENCE DOCUMENT	Confirm	SIGNATURE
			Yes	No	Document Description	Yes/No	
431204000-WM-03, Receipt of notifications and verification processes regarding Long-term insurance, NQF Level 4, Credits 15	WM-03-WE01: Participate in induction (orientation) process	WA0101 Familiarise oneself with organisational processes and procedures					
		WA0103 Participate in a variety of applicable in-house training programmes					
		WA0104 Participate in departmental meetings and / or one-on-one coaching sessions					
	WM-03-WE02: Receive allocated claims for assessment	WA0201 Conduct procedural checks to validate the policy contract (life assured, policy status, premium status, ownership, re-assurance, claims history, etc.)					
		WA0202 Analyse the factual information as provided on application form and all relevant medical test results and forms					
		WA0203 Analyse timeline applicable on policy to determine any material non-disclosures					

		WA0204 Collect and summarise medical history prior to inception or risk effecting change applied to the policy					
		WA0205 Request relevant outstanding information in the event of insufficient medical history or additional medical information reports					
		WA0206 Determine whether the accepted risk should be referred for re-underwriting					
431204000-WM-07, Assessment process regarding Long-term insurance, NQF Level 4, Credits 20	WM-07-WE01: Participate in the validation process of the policy contract	WA0101 Source the relevant policy document based on date of commencement of the cover in order to determine relevant definition					
		WA0102 Apply the relevant criteria in the definition to determine the level of cover					
		WA0103 Summarise the received claim documentation and medical reports					
		WA0104 Draw a conclusion taking all the summarised facts into consideration					

	WM-07-WE02: Participate in the validation of the claimed event	WA0201 Assess and interpret case information and make a recommendations according to claims guidelines					
		WA0202 Apply technical abilities and knowledge to identify discrepancies and where necessary refer to independent specialist and other parties					
	WM-07-WE03: Analyse and evaluate the relevant documentation received	WA0301 Initiate and communicate specific instructions for evaluation from an independent medical specialist or other medical parties					
		WA0302 Consider re-assurance as per the agreement and initiate and communicate with the relevant company when necessary					
		WA0303 Identify circumstances that warrants a need for referral to the legal department, medical officer or forensic department for further investigation where required					
		WA0304 Identify and present a complex claim to the claims committee or claims forums for discussion and evaluation					

431204000-WM-11, Decisions for payments to relevant stakeholders regarding Long-term insurance, NQF Level 4, Credits 15	WM-11-WE01: Refer to independent specialist and external parties	WA0101 Initiate and communicate specific instructions for evaluation from an independent medical specialist or other medical parties					
		WA0102 Consider re-assurance as per the agreement and initiate and communicate with the relevant company when necessary					
		WA0103 Identify circumstances that warrants a need for referral to the legal department, medical officer or forensic department for further investigation where required					
		WA0104 Identify and present a complex claim to the claims committee or claims forums for discussion and evaluation					
	WM-11-WE02: Participate in claims decision processes or request outstanding documentation	WA0201 Request support team to obtain additional outstanding documentation					
		WA0202 Make a decision to approve, repudiate, decline, defer, void, cancel or re-construct the claim taking all facts into consideration					

		WA0203 Draft decision letters and forward to authorised parties					

SHORT-TERM INSURANCE			COMPLETION BY CANDIDATE			COMPLETION WORKPLACE MENTOR	
MODULES	WORK EXPERIENCES	MAIN WORK ACTIVITIES	RPL APPLICABLE		EVIDENCE DOCUMENT	Confirm	SIGNATURE
			Yes	No	Document Description	Yes/No	
431204000-WM-04, Verification processes regarding Short-term insurance, NQF Level 4, Credits 15	WM-04-WE01: Participate in induction (orientation) process	WA0101 Familiarise oneself with organisational processes and procedures					
		WA0103 Participate in a variety of applicable in-house training programmes					
		WA0104 Participate in departmental meetings and / or one-on-one coaching sessions					
	WM-04-WE02: Receive allocated claims for assessment	WA0201 Conduct procedural checks to validate the claim against the contract (policy holder, risk address, items at risk, sum insured, no claim bonus, etc.)					
		WA0202 Analyse the factual information as provided on policy contract against claim					
		WA0203 Review all relevant information on file					

431204000-WM-08, **Participation of assessment process regarding Short-term insurance, NQF Level 4, Credits 25**	WM-08-WE01: Participate in the validation of the claimed event	WA0101 Secure an appointment with policy holder					
		WA0102 Conduct an interview with the policy holder at risk address					
		WA0103 Establish ownership and existence of claimed items					
		WA0104 Apply contribution (dual insurance) where applicable					
		WA0105 Evaluate security measurement against policy requirements					
		WA0106 Determine nature of loss against proximate cause					
		WA0107 Collect applicable evidence from the scene					
		WA0108 Calculate the value at risk against the sum insured					
		WA0109 Conduct previous insurance checks					
		WA0110 Conduct a financial check on the policy holder					
		WA0111 Conduct police checks					
		WA0112 Conduct interview with					

		witnesses and alibi's where applicable				
	WM-08-WE02: Analyse and evaluate the relevant documentation received	WA0201 Assess and interpret case information and make a recommendations according to claims guidelines				
		WA0202 Apply technical abilities and knowledge to identify discrepancies and where necessary refer to independent specialist and other parties				
		WA0203 Validate and quantify the claim				
431204000-WM-12, Making recommendation regarding Short-term insurance, NQF Level 4, Credits 10	WM-12-WE01: Participate in claims decision processes by making a recommendation	WA0101 Make recommendation on risk improvements				
		WA0102 Participate in making salvage recommendation				
		WA0103 Compile and submit final report				

Step 5:

Complete the knowledge and practical RPL assessment. It is important to know that you should hand in your completed workplace portfolio when attending the assessment.

After successfully completing the assessment registration to write the final External Inntegrated Summative Assessment can be done.

The External Integrated Summative Assessment is an single national assessment leading to the awarding of an OccupationalCertificate The External Integrated Summative Assessment ensures that the assessment of occupationalqualifications and part qualifications is standardised,consistent and credible.

Certification will be done by the QCTO after succesful completion of the ExternalIntegrated Summative Assessment.