

Collaboration between a professional body, a private FET provider and a public HE provider: a case study in the insurance industry ¹

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Abstract

This paper has been prepared by four authors from diverse organisations, but with a common interest in the development and delivery of professional qualifications. The paper presents a case study of the collaboration between a professional body (The Insurance Institute of South Africa), a private further education and training provider (The Academy of Learning South Africa) and a higher education provider (The University of South Africa). The case study is located within the context of the SAQA initiative to consider how best professional qualifications can be included on the National Qualifications Framework², and the implications of this process for professional bodies and education and training providers. In particular, the paper explores the changing role of the non-statutory professional body in the South African context as it considers the extent and manner in which such professional bodies collaborate with both public and private education and training providers in an attempt to remain relevant to their professions, and to ensure compliance with increased regulatory requirements.

Introduction

This paper presents a case study of the collaboration between a non-statutory professional body, the Insurance Institute of South Africa (IISA) and two education and training providers (the University of South Africa, UNISA and the Academy of Learning, AOLSA) in South Africa. The specific collaboration model has proved to be particularly successful despite facing numerous challenges as the regulatory regime in the South African context has changed and has forced many professional bodies to reconsider how best to serve the interests of their constituencies through their involvement in education and training. The case study is based on three semi-structured interviews conducted by SAQA with each of the three collaboration partners. The same questions were posed to each of the interviewees. Responses were documented and analysed.

At the outset of this paper the authors recognise that this model will not necessarily be suitable to professional bodies that operate within their own unique contexts, but also realise that much can be gained from a closer scrutiny of the lessons learnt in this case.

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² In November 2006 the Review Panel on Professional Qualifications handed its recommendations to SAQA. Nominated by stakeholders and appointed by SAQA in April 2006, this Panel had the task of reviewing the recommendations of earlier empirical research on the inclusion of professional qualifications on the NQF (SAQA, 2006) and to make a recommendation for SAQA's consideration on the inclusion of professional qualifications on the NQF and matters related thereto.

Background

In an attempt to locate the case study within the current discourse in South Africa, this background section provides two brief accounts of the developments that informed and, to some extent, necessitated the collaboration between the professional body and the education and training providers:

- the first account describes the regulatory developments and challenges faced by the South African Qualifications Authority (SAQA) during the development and implementation of the NQF, with a particular focus on professional qualifications;
- the second describes the trajectory followed by the professional body and the providers in their attempt to comply with new regulations, while prioritising the improvement of the professional status of professionals in the insurance industry.

Account 1: The NQF and professional qualifications

Even from the very inception of the South African National Qualifications Framework (NQF), it was clear that professional qualifications constituted a unique grouping of qualifications that would require SAQA's attention in the years to follow. The initial inclusive approach followed by SAQA resulted in all qualifications being captured on the NQF; these included some 7 000 qualifications not developed through the standard-setting systems established by SAQA (referred to as historical or provider-based qualifications), although it was required that such qualifications be reworked to reflect an outcomes-based format and ensure compliance with the SAQA criteria for qualifications (see SAQA, 2004). The period of this interim registration process was subsequently extended more than once.

Included in this substantial number of qualifications were a number of qualifications recognised and used by both statutory and non-statutory professional bodies as partial requirements for various professions. The initial capturing process, though as inclusive as possible, was done mainly on an ad hoc basis by data capturers, with little or no criteria to identify a qualifications as professional, save explicit reference to a particular professional body, or the term 'professional' in the title of the qualification. By 2005 there were 426 such qualifications categorised as professional, with many others, also recognised by professional bodies, dispersed between the various other qualifications on the NQF.

Concomitant with the qualifications registration process outlined above was the regulatory enforcement of the quality assurance requirements developed from the SAQA Act. Suddenly professional bodies, including those that might have existed long before the introduction of the NQF, were impacted. The mainly non-statutory bodies that offered qualifications and assessed learners were limited in the extent to which they could offer their qualifications, conduct the assessment against the qualifications and certify the learners that completed the qualifications. Other bodies, mainly statutory, made use of qualifications in the higher education system and needed to establish relationships with the CHE/HEQC. Above all, only those qualifications registered on the NQF were seen to be formal and would be recognised nationally. In some cases qualifications recognised internationally suddenly become invalid in that they were not registered on the NQF. The implications for professional bodies and the professionals to whom they were responsible were significant.

By the end of 2004, following several interactions with various professional bodies, SAQA was under severe pressure to show the necessary leadership to resolve the challenges. After conducting an initial review of international best practice, the decision was taken to establish a SAQA-CHE Task team that would oversee the research to develop an overview of the professional qualifications landscape – this culminated in a detailed research report in 2005 (SAQA, 2005). In brief, the report confirmed the concerns raised by professional bodies and

pointed out that significant work needed to be done to ensure the satisfactory inclusion of professional qualifications on the NQF. In turn, this led to the decision by SAQA to broaden the stakeholder involvement in the process, and to consult with recognised and respected experts from the professional body sector by appointing a Review Panel.

Following an extended nomination process between October 2005 and April 2006, SAQA appointed eight individuals to serve on the Review Panel. All eight individuals accepted their nominations and met four times between April and November 2006. While the composition of the Panel was biased towards statutory professional bodies, care was taken to include the non-statutory sector as well. In all, the Panel included two members from the engineering sector (ECSA and SAIMEchE), two from the health profession (SANC and HPCSA), one from teaching (SACE), one from a sector education and training authority (SETA), and two from non-statutory professional bodies (SAICA and ICSA).

The main task of the Panel, as outlined in its terms of reference, was:

- To review the recommendations of the empirical research on the inclusion of professional qualifications on the NQF in the light of the responses received from stakeholders.
- To conduct a workshop with stakeholders explaining the final position of the Review Panel (this took place on 20 October 2006).
- To make a recommendation for SAQA's consideration on the inclusion of professional qualifications on the NQF and matters related thereto.

SAQA's rationale for appointing the Review Panel was made clear from the outset. This was not 'whether' professional qualifications should be included on the NQF, but rather 'how'. Furthermore, the complicated professional body sector with the various, and often opposing, agendas required SAQA to follow a different route in its attempt to find solutions. Simply doing the empirical research and trying to develop recommendations from there was not going to be ideal, even near impossible. For the first time in its history, SAQA opted to establish a Review Panel to give credibility to the process, but also to lift the stakes: professional bodies were challenged to become part of the solution rather than to sit on the outside and criticise the SAQA processes.

Account 2: The Insurance Institute of South Africa and professional qualifications

The IISA existed for many years purely as an extension of the Chartered Insurance Institute (CII) in London, with South African students writing the overseas examinations from as early as 1903. In the early 1990s the IISA domesticated the programmes and examinations, obtaining accreditation through the then Correspondence College Council and recording the various qualifications with the Human Sciences Research Council. The programmes were delivered from a central point, but in close liaison with the network of local institutes, who also invigilated all the examinations.

Following the introduction of the Higher Education Act (101 of 1997) the IISA was required to seek registration as a Private Higher Education Institution. Although the IISA applied for and attempted to attain this registration, it eventually became increasingly obvious that registration as a Private Higher Education Institution was extremely onerous and it was highly unlikely that this could be achieved. The reason for this was the fact that the HET registration requirements largely ignore the workplace mentors involved with the learner that is in fulltime employment and the workplace input and support.

It was also becoming increasingly evident that the IISA's close involvement in the actual delivery of training and education was likely to inhibit its activities as a professional standards body. CHE, in fact, made it quite clear that it would not allow the same organisation to be both the provider of education and the standards body determining the education required by the professional body. The initial approach considered saw the splitting off of the College of

Insurance, later accredited with INSETA, from the IISA to conduct the education activities at the lower levels, while the higher level (HET band) programmes were to be transferred to the UNISA Centre for Business Management, effective from 2005. The IISA itself retained the role as a professional body.

For a variety of reasons, including difficulties in meeting the Umalusi accreditation requirements, the College of Insurance could not be maintained and closed during 2006. This resulted in the formation of a link with the Academy of Learning (AOLSA) to take over and deliver the FET band programmes. This also resulted in the termination of the IISA's accreditation as a provider with INSETA. The IISA has, however, retained its role as a certifying body for the insurance industry, recognising and supporting the educational achievements of its members with both UNISA and AOLSA. Interestingly, a similar model already existed within the international insurance education movement in the decision of the Australian (and New Zealand) Insurance Institute to join with the Deacon University in delivering their senior programme. Although this was not seen as being a progressive step at the time, especially by the "mother" body in the UK, it has subsequently become quite a well-used approach, even within the UK, where the CII has numerous co-operative agreements while still remaining involved in its own delivery process as well.

The Collaboration Model

UNISA Centre for Business Management

The University of South Africa (UNISA) is the largest University in South Africa and possibly one of the best known Open Distance Learning Institutions in the world. The Centre for Business Management (CBM) was established in 1988 to assist the University in the execution of its responsibility to the community in education, research and community service. As such the Centre, amongst other things, presents introductory, pragmatic, non-degree tuition in the management sciences in accordance with the needs of the business community and performs the task primarily through distance education. The Centre accepts the fundamental philosophy of partners in education. This is based on the underlying principle that management education, especially continuing management education, is the responsibility of the University as well as the business community. The Centre strives to execute its task in partnership with the staff of the Department of Business Management in particular, and the University as a whole. The Centre already had some arrangements in place with other professional institutes when approached by IISA to consider taking over the tuition, assessment and certification of its programmes.

The insurance programmes commenced with UNISA on a limited scale in 2005, with all new entrants to the programmes taking up their studies with UNISA CBM, while existing students were given the opportunity to complete their qualifications with IISA. In 2006 the full programmes were offered and the IISA conducted its final examinations. Special arrangements were put into place to give full recognition to those individuals who were partway through the programmes, by means of exemption procedures.

The Collaboration Model: Academy of Learning

Academy of Learning was founded in 1985 as an organisation of colleges specialising in computer and business skills training, originally in North America, but AOLSA is South African owned and registered. It existed for many years as a franchise model and in 2003 adopted a license model to supply a better quality learning experience to the learner. Given the opportunity to enter the insurance education market, an in-depth analysis was done to establish the longevity and financial feasibility of this market. Once this was established and it was determined that AOLSA's Integrated Learning™ System could be used to deliver these programmes the logistics of the exercise to introduce these programmes had to be determined

and resolved, including a separate IT System and the establishment of a separate insurance helpdesk.

It was recognised as being vitally important to accommodate all the existing learners of the College of Insurance and assisting them as to which direction to follow as AOLSA only provided training to NQF Level 4. The synergy already existed between IISA and Unisa for learners to follow into the Higher Education Band. It was also important to embark on marketing and information campaigns to ensure that learners (existing, those that had failed and passed assessments, involved in RPL, and new) knew the changes and how best they could be assisted through the process of transfer.

The National AOLSA Office works closely with IISA and INSETA, in setting all standards, provide material, assessment and certification and ensure the upload of learner’s info to the National Learners’ Records Database (NLRD). The delivery program is streamlined by a computerised system and controlled at the AOLSA National Office. In addition, the AOLSA enjoys a good relationship with the UNISA CBM often sharing presentations and workshops with local institutes and a mutual referral of students between them, when it is felt that the other institution would serve the student’s needs better or more appropriately.

The following diagram and table provide an overview of the collaboration model and the qualifications included.

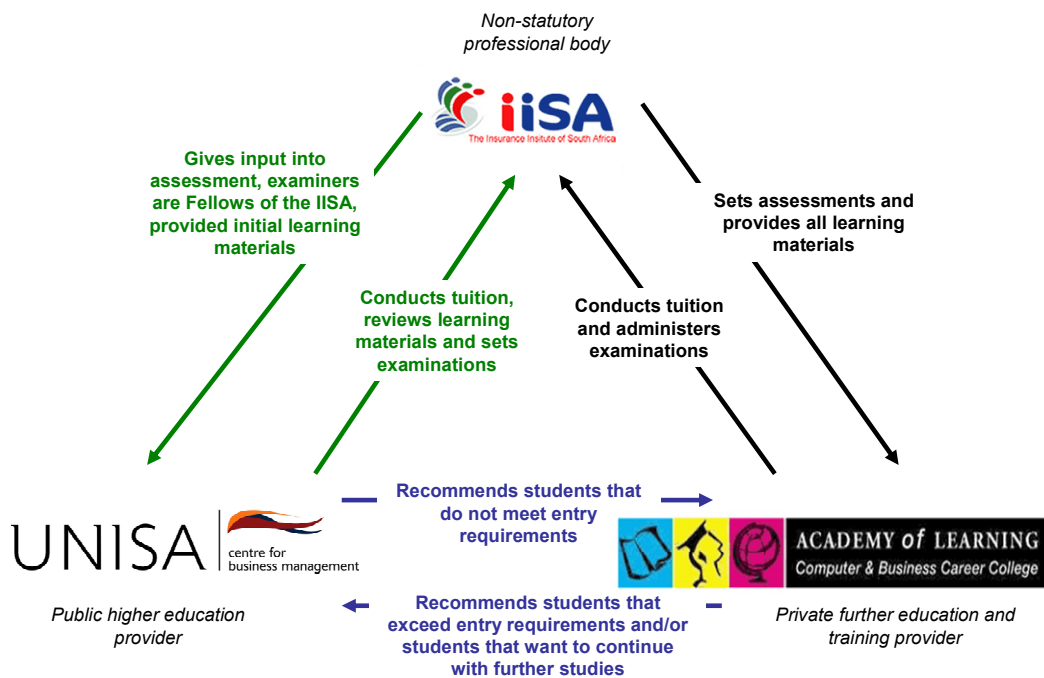


Diagram 1: IISA collaboration model

| <i>IISA designation</i> | <i>Relevant qualification</i> | <i>Additional requirements</i> | <i>Approx number of people with the designation in the system</i> |
|--|--|---|--|
| Fellowship – the highest professional designation | <i>Advanced Diploma in Insurance</i> A post graduate diploma in one or more of the financial services disciplines and/or risk management through a CHE recognised HE provider, quality assured by HEQC. | A dissertation with independent research, together with at least 3 year's CPD after Associateship, at least aged 23 and four years service in the insurance industry. | 400 qualified and certified by IISA, And 250 qualified and certified by CII, UK |
| Associate – the first professional designation | <i>National Diploma in Insurance</i> Unisa NQF 6 Certificate in Advanced Insurance Practice | At least aged 21. A minimum of two year's service in insurance industry. | 1,000 qualified and certified by IISA And 400 qualified and certified by CII, UK |
| Licentiate | <i>National/Higher Certificate in Insurance</i> Unisa NQF 5 Certificate in: <ul style="list-style-type: none"> • Short Term Insurance, or • Long Term Insurance, or • Life Insurance Servicing, or Retirement Fund Management | At least aged 21. A minimum of twelve months' service in insurance industry. | 1,500 |
| ICIBS (Intermediate Certificate in Business Studies) | Skills Programme offered by AOLSA based on the relevant unit standards | CoP | 15,000 |
| CoP (Certificate of Proficiency) | Skills Programme offered by AOLSA based on the relevant unit standards | None | 40,000 |

Table 1: Overview of qualifications included in the IISA collaboration model

In the transfer of the higher level programmes to UNISA, the Advanced Diploma, used by IISA for its' highest level of professional designation, the Fellowship at NQF level 7, was not able to be offered in its current format and discussions are still under way as to how to construct a suitable track to replace the old programme, possibly widening the range considerably to encompass a broad base of suitable academic programmes and/or practical experience, work-based projects or papers, etc. Again, there is an existing model in existence with the Chartered Insurance Institute (CII) in London, where a tertiary management qualification at the equivalent to the SA NQF level 7 and 3 years' CPD enables Associates to apply for election to Fellowship.

Unpacking the relationships within the IISA model

The IISA-Unisa relationship

The following table is an overview of the key elements of the relationship between the IISA and Unisa and is followed by a more detailed discussion.

| IISA | Unisa |
|---|---|
| <ul style="list-style-type: none"> • Gave initial input into assessment (pre-moderation, relevance of questions) • Many of the examiners (for ‘practice’ subjects) are IISA and/or CII Fellows • Collaborates with Unisa academics • Produces and maintains learning materials in collaboration with UNISA • Provided curriculum structure (developed in 1996) – these now need to be reviewed | <ul style="list-style-type: none"> • Sets and conducts assess-ments, both formative and summative • Contracts external examiners (essential to use professional, practicing insurance staff) • Non-practice subjects being taken on by UNISA staff • Monitors course content and specifies layout, provides Intro to each subject • Re-curriculation due when 3-year contract period expires |
| Joint | |
| <ul style="list-style-type: none"> • Joint Monitoring Committee set up consisting of staff from both IISA and UNISA CBM | |

Table 2: Key elements of the IISA-Unisa relationship

In terms of the existing agreement between UNISA CBM and IISA, all the subjects (modules) on offer as at 2004 were to be taken on by UNISA CBM for at least the initial three years. This includes a range of subjects in the long term insurance sub-field which have proven to attract low volumes of enrolment and their long term sustainability is presently under threat. When these programmes were conducted by IISA, the IISA was able to offer limited cross-subsidisation, an option that is not available to UNISA.

In addition, the long term insurance industry tends to concentrate to a far greater degree on skills training and general management development, rather than the enhancement of purely insurance technical knowledge. One of the essential areas of staff development in the life insurance industry is the intermediary. This sphere of education has, since the early 1980s been dominated by the Financial Planning Institute (FPI), although IISA originally, and UNISA CBM today provides the entry level qualifications to the NQF level 7 qualifications available through FPI and its education providers.

The introduction of legislation and statutory control over the provision of intermediary services and the ‘giving of advice’ through the Financial Advisory and Intermediary Services (FAIS) legislation and its associated compliance requirements has had a serious impact on the pursuit of knowledge and studies within the insurance industry. Various sub-fields within the Financial Services industry (not exclusively insurance) have a set of predetermined academic requirements as part of the ‘Fit and Proper’ regulations. This has resulted in a chase for credits in a singular pursuit of compliance, rather than the pursuit of a structured development and education programme, since it was first enacted with effect from October 2004. Most intermediaries and, unfortunately, their employers as Financial Services Providers (FSPs) only seek to acquire the minimum ‘points’ required for obtaining and retaining their licenses with the FSB.

In terms of the agreement between UNISA and IISA a Monitoring Committee had to be formed to create an impartial forum to resolve any disputes and/or disagreements. Whereas this Monitoring Committee is highly beneficial in resolving issues, it also resembles a joint

bargaining council and its operation can become cumbersome and time consuming. In practice, therefore, most issues are discussed during regular meetings between the managers of UNISA and IISA and issues are normally resolved during these contact sessions which take place at least once a fortnight. It has also been found that changes in the staffing at UNISA and the reduction of staffing at IISA has reduced the dependency of UNISA CBM on input from IISA and more often than not, will take the lead in highlighting, handling and resolving issues. Over time, the contact and liaison between IISA and UNISA has become more informal as regards day to day matters, but possibly more formal in matters relating to contractual issues.

The following advantages and disadvantages within the IISA-Unisa relationship are identified:

Advantages

- No need for IISA to comply with education and training regulatory requirements of the Council on Higher Education.
- Potential to do more generic training.
- Added academic discipline.
- Checks and balances built in.
- 'Name' of Unisa and its presence Africa regarded very highly by students and employers.
- Opportunities have been created in a sector where Unisa had very limited impact in the past.
- Students can continue with other programmes (pathways for articulation created).

Disadvantages

- IISA has limited control of the programmes offered by UNISA.
- The closure of the education and training operations resulted in rather extensive staff retrenchments and a resultant loss of expertise and knowledge.
- Less income (although budget has improved on core responsibilities).
- This model is firmly embedded in the South African system, which makes alignment (affiliation) with international processes more difficult.
- Have become less internationally relevant over the past few years – the insurance industry has largely lost contact with the CII, London, which in turn has adopted its own approaches and has been concentrating on strengthening its ties with Europe.
- Unisa was forced into a 'cumbersome' syllabus, while the Programme structures differed totally from the UNISA approach.
- Due to the specialised nature of the programmes Unisa has to use contracted lecturers and assessors.
- Administrative and logistical challenges faced by Unisa, without the traditional support that IISA enjoyed through the infrastructure of local insurance institutes, but benefiting from the infrastructure and logistical facilities available through the UNISA structures, including those outside South Africa.

The IISA-Academy of Learning relationship

The following table is an overview of the key elements of the relationship between the IISA and the Academy of Learning South Africa (AOLSA) and is followed by a more detailed discussion.

| IISA | AOLSA |
|---|---|
| <ul style="list-style-type: none"> • Make sure of standards • Ensure industry relevance on a continuous basis, e.g. not too much theory without practice • Provides learning materials • Sets assessments (provides questions for databank) • Confers IISA certification/membership status | <ul style="list-style-type: none"> • Marketing to Industry • Maintain service levels through Helpdesk and Colleges • Sets up and manages databank of questions • Administers assessments • Manages delivery through Colleges • Certification - FETC • Uploads credits, etc |
| Joint | |
| <ul style="list-style-type: none"> • Commercial agreement • Contractual • Share industry benefits • AOLSA has a similar approach to education and a commitment to the development of the learners | |

Table 3: Key elements of the IISA-AOLSA relationship

The introduction of these programmes has developed into more than just another commercial relationship. It has created awareness that the sector needs to be improved (IISA). In addition, it has switched its focus to the needs of the learner, rather than on the deficiencies of training in the industry. AOLSA is also able to provide programmes in other disciplines and fields of study that enrich the insurance-specific learning, for example in computers, time management, call-centre and ABET. Traditional time consuming assignments no longer apply to AOLSA learners, (learners often merely copied the manual), as they tested as to their readiness to complete the summative. There is now a new approach to assessment. Written examinations scheduled for specific dates were often problematic and have been replaced by online examinations (available as and when the learner believes he/she is ready). The data bank includes both formative and summative components, with a random selection of questions so that no two learners get the same paper. Tuition is still based on learning material that is collected or delivered. At present the programmes still utilise the self study approach, but AOLSA is introducing tuition workshops (lecturer online – through the Integrated Learning™ System) during the course of 2007 at the AOLSA Colleges. Training takes place towards an FETC Short Term Insurance and FETC Long Term Insurance rather than the National Senior Certificate – providers can complete this ‘teach-out’ program as indicated by SAQA. Marketing can now be done to schools as learners have a career choice into the Insurance Industry.

When the programmes commenced AOLSA, a model was adopted with an approach to satisfy the teach-out of existing learners. It was essential that no learner be prejudiced by upgrading all learners into the new FETC and the previously unsuccessful learners were given the opportunity to re-write and then upgrade into the new FETC. The upgrade was done free to the learners, although a fee was charged for rewrites.

The following advantages and disadvantages within the IISA-AOLSA relationship are identified:

Advantages

- No labour intensive registration and examination sessions as these are available throughout the year.
- Cost effective model (printing is outsourced; only labour is assessors and moderators, all electronic, and college equipment is used).
- Industry up-to-date material provided by professional body with question banks.
- AOLSA can provide other insurance related skills programmes to the larger corporations, on demand, by producing “specific” material for specific sectors and tailor made with the assistance of IISA.
- Relationships built with learners in assisting them through this effective teach-out and build trust, putting the learner first, also assist with entire WSP.
- Industry specific education has become available to anybody, whether already employed in the insurance industry or not, including school leavers and unemployed people.
- Learners that need other basic skills are channelled into other programmes, or those that already are beyond the level offered to UNISA.
- Open communication model between AOLSA and IISA to ensure success.

Disadvantages

- Timeframes were very short to get all in order at AOLSA and Colleges - for both IISA and AOLSA this was a new experience and the project had to be managed carefully
- NQF Credits are often duplicated by providers and learners are not necessarily the first priority by some providers. (FAIS CREDITS)
- The insurance industry is not up to speed with the latest development and needs to be ‘educated’ as limited knowledge about SAQA, NOF Levels and accreditation process exist (AOLSA started providing Regional workshops to close this gap).

Concluding comments

From our experience as individuals directly involved on the coalface of the development and delivery of professional qualifications we strongly suggest that professional bodies, providers and quality assurance bodies consider that professional bodies, in representing the industries in which they are located, should be involved in the development and delivery of professional qualifications related to their sectors. The level of involvement will differ according to the need and capacity of the specific professional body, but at least the following four options should be available:

1. Registration of a professional qualification can only take place if the relevant professional body has been consulted.
2. A professional body can deliver education and training if it complies with the appropriate quality assurance requirements set by SAQA.
3. A professional body can apply to be an education and training quality assurance body for its sector if it meets the SAQA criteria and it does not also deliver education and training.
4. A professional body can opt to establish formal collaboration opportunities with accredited providers to deliver education and training in the specific sector. Where such formal collaboration takes place the professional body will be limited in its ability to act as a national quality assurance body. Delete

Each of the four options available to professional bodies has advantages and disadvantages as illustrated in the following table:

| | <i>Direct involvement in the development of qualifications</i> | <i>Deliver education and training</i> | <i>Quality assurance role</i> | <i>Pursue collaboration options with accredited providers</i> |
|---------------|--|--|--|--|
| Advantages | Qualifications reflect industry requirements | Quality of delivery is according to industry standards | In a position to oversee quality in the whole sector Can focus on core business | Quality of delivery is according to industry standards Qualifications reflect industry requirements Can focus on core business |
| Disadvantages | Drain on resources | Difficulty to maintain core focus Need to comply with burdensome requirements Need to compete with established providers | Cannot also deliver education and training | Limited ability to oversee quality in whole sector Can lead to exclusionary practices |

Table 2: Advantages and disadvantages of options available to professional bodies

While it must be kept in mind that in this specific case study the professional body represented a specific industry and encompassed a number of disciplines and a variety of tasks, whereas some professional bodies represent people performing specific tasks, rather than a specific industry. Even so, this model is a good example of how the design and quality assurance of education programmes, as well as the delivery thereof, can be treated in a collaborative manner between a professional body and accredited education and training providers.

In conclusion, there is no doubt that the implementation of the South African NQF and the quality assurance regime associated with the NQF has had a profound effect on the manner in which professional bodies are approaching education and training. While it remains undisputed that professional bodies (both statutory and non-statutory) have an important role to play in the development *and* delivery of education and training in their sectors, the exact nature of this role remains the prerogative of each professional body. The IISA case study presents one model that, by and large, has been successful within the current NQF context, but clearly still needs to stand the test of time. Considering the imminent changes to the NQF, and therefore also the current quality assurance regime wherein this model has been tested, the IISA model will be faced by new challenges in the years to follow.

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