



inseta
INSURANCE SECTOR EDUCATION
AND TRAINING AUTHORITY

INSETA Research Agenda 2026/2027



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1 INTRODUCTION

The Insurance Sector Education and Training Authority (INSETA) is a statutory body in South Africa responsible for developing critical and scarce skills within the insurance and related services Sector. Its primary purpose is to grow the quality and quantity of skilled individuals in the insurance industry, thereby enhancing the Sector and supporting national transformation goals (INSETA, 2025).

Below are the responsibilities of INSETA:

- **Skills Development:** INSETA facilitates and monitors education and skills development in the Insurance Sector, providing learnerships, internships, bursaries, and skills programmes to employers and employees within the Sector (INSETA, 2025).
- **Alignment with National Policies:** INSETA operates in accordance with the Skills Development Act, the National Skills Development Plan 2030, the Skills Development Levies Act, and other relevant legislation, aligning its strategic plans with government priorities for workforce development and transformation (INSETA, 2025).
- **Strategic Focus:** INSETA emphasises workplace-based learning, support for small enterprises and NGOs, career guidance, and the growth of a responsive public Technical Vocational Education and Training (TVET) system (National Government of South Africa, 2025).
- **Governance and Reporting:** As a Schedule 3A public entity, INSETA is governed by the Public Finance Management Act and submits budgets, reports, and financial statements to the Department of Higher Education and Training.



2 IMPORTANCE OF RESEARCH

Research plays a pivotal role in enabling the Insurance Sector Education and Training Authority (INSETA) to fulfil its mandate of promoting skills development in South Africa's Insurance Sector.

The importance of research for INSETA is as follows:

- **Informed Skills Planning and Sectoral Strategy:** INSETA's Sector Skills Plan (SSP) is based on research, which helps the authority identify important skills gaps, estimate future workforce needs, and link training activities with industry expectations. For instance, the SSP 2025-2030 emphasises the significance of studying change drivers such as technology, political instability, climate change, and legislation to influence skills planning (INSETA, 2024).
- **Adapting to Industry Trends:** Research fosters stronger engagement with employers and industry stakeholders, ensuring that skills development initiatives are relevant and responsive to evolving economic conditions.
- **Monitor and Evaluate Impact:** Research facilitates the monitoring and evaluation of INSETA's training programmes, allowing the authority to assess their effectiveness and impact on the Sector.
- **Stakeholder and Engagement Partnerships:** Research fosters collaboration between INSETA and various stakeholders, including industry associations, educational institutions, and government departments. These partnerships are crucial for aligning skills development initiatives with national priorities and for ensuring that training programmes meet the evolving needs of the Sector (INSETA, 2025).
- **Supporting Transformation and Inclusivity:** INSETA utilizes research to identify barriers to entry for historically disadvantaged individuals and to develop programmes aimed at promoting inclusivity within the Insurance Sector.
- **Development of Relevant Qualifications and Programmes:** Through research collaborations with universities like the Durban University of Technology (DUT), University of KwaZulu-Natal (UKZN), and University of the Witwatersrand (Wits), INSETA ensures that educational programmes remain relevant to industry needs (INSETA, 2024).



3 PURPOSE OF RESEARCH AGENDA

The research agenda is vital to INSETA because it provides a structured framework for conducting relevant, evidence-based research that supports skill planning and decision-making in the Insurance Sector. It ensures that the INSETA board, management, and stakeholders make informed decisions in skill development based on empirical evidence rather than assumptions.

The research agenda is undertaken to achieve the following:

Figure 1: Research Agenda Priorities



Enhance Collaboration

It fosters partnerships with universities and research institutions, leveraging academic expertise to improve research quality and relevance and build capacity within the sector.



Guide Skills Planning

It informs the development of the Sector Skills Plan (SSP) and Annual Performance Plan (APP), ensuring that skills development strategies are responsive to current and future workforce requirements.



Value Impact

Research activities assess the effectiveness of training providers and the impact of INSETA's interventions, supporting continuous improvement.



Forecasting and Scenario Planning

The agenda supports skills forecasting and scenario planning, helping the sector anticipate changes such as technological disruptions and labor market shifts.



Support Policy and Practice

It fosters partnerships with universities and research institutions, leveraging academic expertise to improve research quality and relevance and build capacity within the sector.



Identify Sectoral Skills Needs

The research agenda helps identify priority occupations, skills gaps, and sectoral needs, enabling INSETA to align its programs and funding with actual industry demands.



Technological Change

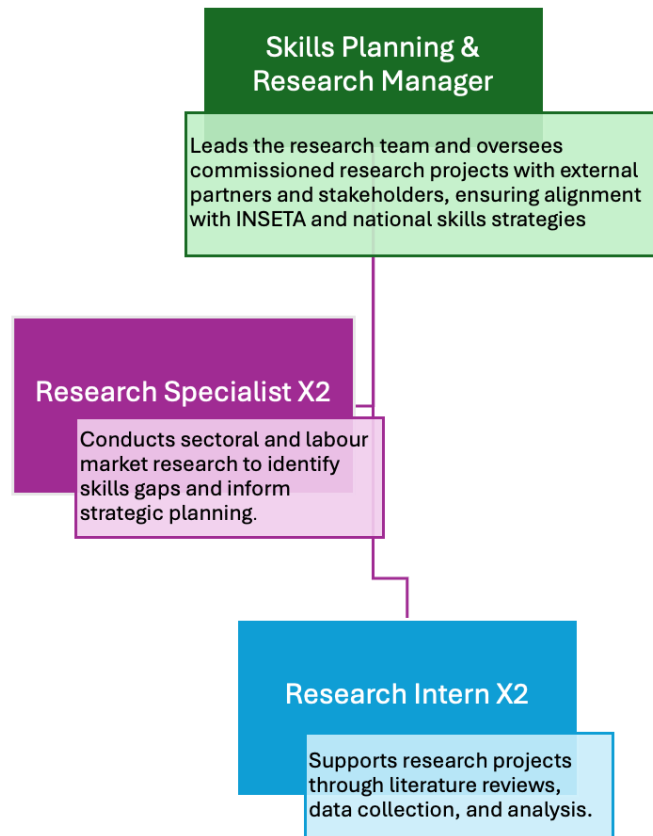
Research focuses on understanding the impact of the 4th Industrial Revolution, AI, automation, and digital transformation on jobs and skills, enabling INSETA to support reskilling and upskilling efforts.



4 SKILLS PLANNING AND RESEARCH DIVISION

The Skills Planning and Research Division at INSETA forms a key part of the organisation's efforts to ensure that skills development is responsive to the needs of the Insurance Sector. Within the broader skills planning function, the Division is responsible for generating insights that inform planning, policy, and programme development.

Figure 2: Skill Planning & Research Division Structure



The core functions of the Skills Planning and Research Division at INSETA are:



- Compiling and maintaining the Sector Skills Plan (SSP)
- Setting research priorities in line with Sector and national needs
- Designing and implementing the research agenda, strategy, and work plan
- Undertaking research on skills development trends and challenges
- Establishing and managing strategic research collaborations
- Engaging with industry stakeholders through interviews and consultations
- Hosting and coordinating Sector-focused research events and dialogues
- Reviewing and assessing the quality and relevance of commissioned research
- Working closely with research partners to support aligned outputs
- Interpreting and analysing data from Workplace Skills Plans (WSPs)

INSETA's approach to research is as follows:

Figure 3: INSETA's Research Approach

INSETA's Multifaceted Research Approach





5 METHODOLOGIES

To effectively support the implementation of INSETA's Research Agenda across its seven thematic/ subject areas, a comprehensive and adaptive research methodology was developed. This methodology assures that the research conducted is reliable, inclusive, and in line with Sector priorities, particularly in the Insurance Sector.

5.1 MIXED METHODS APPROACH

INSETA employs a mixed methodologies approach, combining quantitative and qualitative research to comprehensively address the different research issues within each of the seven thematic areas. This integrated strategy ensures that both statistical data and contextual insights are used to assist decision-making.

5.1.1 QUALITATIVE METHODS

Qualitative approaches are vital for gaining comprehensive, contextual insights into topics like technology adoption. INSETA uses:

- Interviews with stakeholders to evaluate attitudes and lived experiences (for example, learner journeys and employer feedback).
- Case studies to illustrate innovations, such as drone use in the Insurance Sector.
- Conduct desktop research to assess existing reports, literature, and policies.

5.1.2 QUANTITATIVE METHODS

Quantitative research plays a vital role in INSETA's ability to generate evidence-based insights across all seven thematic areas. By using structured tools such as surveys and statistical analyses, INSETA can measure the scope, scale, and impact of Sector dynamics, training interventions, and workforce trends.

5.1.3 FORECASTING AND SCENARIO PLANNING

To respond proactively to constantly changing dynamics in the Insurance Sector, INSETA employs forecasting and scenario planning approaches that directly support future-oriented thematic areas on the research agenda.

5.1.4 STAKEHOLDER ENGAGEMENT

Effective implementation of the research agenda requires comprehensive, participatory engagement with INSETA stakeholders. Through governance frameworks, collaborations, and internal collaboration, INSETA guarantees that every research is trustworthy, relevant, and integrated into Sectoral agendas.

5.1.5 STRATEGIC RESEARCH PARTNERSHIPS

INSETA works with top academic institutions to improve the quality and rigour of research in all theme areas.

5.1.6 DATA COLLECTION WORKSHOPS

INSETA organises workshops throughout its internal divisions to promote continuous learning and feedback loops that impact ongoing strategic choices.



6 THEMATIC AREAS

INSETA's research agenda is structured around key thematic areas that align with national priorities, Sectoral needs, and global trends. These areas guide the organisation's efforts to generate relevant, evidence-based insights that inform policy, planning, and programme implementation. The thematic focus areas are designed to be dynamic and responsive to the rapidly evolving skills landscape and labour market demands.

Table 1: Thematic Areas

Thematic Area	Research Questions	Rationale	NSDP Alignment	Intended Outcomes
Generative Artificial Intelligence Opportunities and Possibilities to Grow and Improve the Insurance Sector in South Africa	What opportunities does Generative AI present to the South African Insurance Sector?	Artificial intelligence (AI) has become a fundamental part of modern life, significantly transforming industries around the world.	1-8	- Operational Efficiency and cost reduction - Personalisation of products and services.
Enhancing the Impact of Community Education and Training Colleges: Financial Literacy, Lecturer Development and Infrastructure Improvements	What are the types of financial literacy programmes that should be introduced at CET colleges?	The CET Sector is vital to providing essential education and vocational training to youth and adults in underserved communities.	2, 3, 5, 6, & 8.	Enhanced skills, competencies, and qualifications among CET lecturers
Transformation in the South African Insurance Sector: Past and Current State	What is the Demographic, structural, and regulatory aspects of transformation?	The transformation of South Africa's Insurance Sector reflects the country's broader socio-economic and political shifts since the end of apartheid.	1, 2, 3, & 7.	Insight into how B-BBEE and other regulatory frameworks have shaped transformation.
Impact Assessment & Programme Evaluations	How effectively do INSETA programmes link education with workplace needs?	The Insurance Sector's rapid technological advancement and increasing complexity require INSETA to strategically allocate funding to youth development, worker upskilling, and SMME support	1, 2, 3, 4, 5, 6, 7, & 8	Gauge learner/graduate satisfaction with INSETA qualifications.
Skills Planning and Research	What are the key drivers influencing skills change in the Sector?	The SSP is a statutory requirement under the Skills Development Act and is central to INSETA's mandate. It plays a critical role in identifying both current and future skills needs within the Insurance Sector.	1, 2, 3, 6 & 7.	To Guide curriculum and qualification development aligned to Sector needs
Environmental, Social, Governance (ESG) in Insurance in South Africa	What are the ESG considerations in Insurance and what skills are required to meet these?	South Africa is volatile with climate, economic and social risks. A major topic around the world, it is important to understand what ESG means for insurance operations and what skills are required.	1, 2, 4 & 5	Insights and motivation to develop ESG qualifications.



Thematic Area	Research Questions	Rationale	NSDP Alignment	Intended Outcomes
Rural and township inclusion	How can more rural and township learners be included in the workplace, especially youths and people with disabilities?	Rural and township learners still must migrate to urban centres to get opportunities. Training needs to be more localised, especially considering the spread of TVET colleges in rural communities.	2, 5, 6, 8	Insights on how best to support rural and township learners, employers and training providers.



7 RESEARCH THEMES AND TOPICS

In line with the thematic areas above, INSETA is actively conducting research across the areas, which align with its strategic priorities. In partnership with research stakeholders, these focus areas guide current projects to ensure that research is purposeful, relevant, and responsive to the evolving needs of the Insurance Sector.

7.1 THEMATIC AREA 1: GENERATIVE ARTIFICIAL INTELLIGENCE OPPORTUNITIES AND POSSIBILITIES TO GROW AND IMPROVE THE INSURANCE SECTOR IN SOUTH AFRICA

Overview:

This study aims to explore how the early adoption of Generative Artificial Intelligence (GenAI) can unlock growth, efficiency, and innovation in the South African insurance industry. It will assess the technology's potential impact across key operational areas, offer strategic recommendations for adoption, and identify the conditions needed for successful implementation.

Rationale:

Artificial intelligence (AI) has become a fundamental part of modern life, significantly transforming industries around the world. The development of Generative AI (GenAI), as demonstrated by tools such as ChatGPT, has resulted in significant advances in natural language processing, computer vision, and speech processing. While Sectors like finance have seen promising developments through domain-specific GenAI models such as BloombergGPT and FinGPT, the insurance industry is still in the early phases of exploring this potential. Particularly in South Africa, there's a lack of empirical evidence and Sector-specific strategies to guide the implementation of GenAI, presenting an opportunity for impactful research.

Key knowledge gaps and challenges include:

Hallucination in GenAI Outputs: Use of models trained on adjacent domains can lead to unreliable outputs unless fine-tuned with domain-specific data.

Skills and Workforce Threats: Employees may feel displaced or underprepared, leading to resistance and a need for upskilling.

Small Business Awareness: Limited understanding among small businesses on how GenAI-enhanced insurance can support their sustainability and risk management.

Data Security and Privacy: Given the sensitivity of insurance data, ensuring GenAI systems are secure and trustworthy is paramount.

Regulatory Barriers: Navigating complex insurance regulations poses challenges for deploying new technologies.

Legacy System Integration: Existing infrastructure may hinder seamless GenAI adoption without significant reengineering.

Intellectual Property Risks: Legal issues surrounding training data and model outputs need to be addressed carefully.



Alignment with NSDP Outcomes:

1. Outcome 1: Identify and increase production of occupations in demand
2. Outcome 2: Linking education and the workplace
3. Outcome 3: Improving the level of skills in the South African workforce
4. Outcome 4: Increase access to occupationally directed programmes
5. Outcome 5: Support the growth of the public college system
6. Outcome 6: Skills development support for entrepreneurship and cooperative development
7. Outcome 7: Encourage and support worker-initiated training
8. Outcome 8: Support career development services

Research Focus Areas

The study will be guided by the following key research questions:

1. What opportunities does Generative AI present to the South African Insurance Sector?
2. What skills will be necessary for the Insurance Sector to fully leverage these opportunities?
3. How can small businesses benefit from the adoption of GenAI in the Insurance Sector?
4. What safeguards and ethical considerations are necessary to ensure responsible and secure use of GenAI?

Intended outcomes:

The research is expected to yield the following benefits:

- **Operational Efficiency and Cost Reduction:** Automation of repetitive tasks such as claims processing, underwriting, and data entry.
- **Personalisation of Products and Services:** Dynamic policy creation tailored to individual customer needs using GenAI analytics.
- **Enhanced Customer Service:** 24/7 GenAI-powered virtual assistants for policy information, claims support, and general inquiries.
- **Advanced Risk Assessment and Prediction Modelling:** Better risk profiling, early threat detection, and strategic underwriting based on data-driven insights.
- **Fraud Detection and Prevention:** Identification of suspicious patterns in claims to mitigate cyber threats and financial losses.
- **New Market Penetration and Segmentation:** Automated identification of underserved market segments and development of tailored insurance products.
- **Improved Regulatory Compliance:** Use of GenAI to monitor compliance with industry regulations, automate documentation, and flag discrepancies.

Research timeline:

Start date: 01/04/2024

Anticipated completion date: 31/03/2026



7.2 THEMATIC AREA 2: ENHANCING THE IMPACT OF COMMUNITY EDUCATION AND TRAINING COLLEGES: FINANCIAL LITERACY, LECTURER DEVELOPMENT AND INFRASTRUCTURE IMPROVEMENTS

Overview:

This research proposal outlines a study aiming to enhance the impact of Community Education and Training (CET) Colleges in South Africa by focusing on three critical areas: improving financial literacy among learners, developing the skills and qualifications of lecturers, and upgrading institutional infrastructure. The research seeks to address significant challenges faced by the CET Sector, such as inadequate resources, underqualified educators, and limited funding. A key component of the research is the development and evaluation of a Capacitate Accredited Place (CAP) model, which is intended to provide continuous support to CETs through collaboration between CET Colleges, the Insurance Sector Education and Training Authority (INSETA) and its stakeholders, and the Department of Higher Education and Training (DHET). A mixed-methods approach will be adopted, including both quantitative surveys and qualitative interviews conducted in selected provinces.

Rationale:

The CET Sector is vital to providing essential education and vocational training to youth and adults in underserved communities. However, CET colleges are currently hampered by systemic challenges such as poor infrastructure, a lack of qualified educators, and insufficient financial resources. The transformation of public adult learning centres into CET Colleges was not sufficiently supported by adequate planning or budgeting, resulting in weak implementation. Furthermore, South Africa faces low levels of financial literacy, with only 51% of adults classified as financially literate. CET Colleges are well-positioned to close this gap, equipping individuals with the skills needed for financial security and resilience.

Additionally, while broader South African higher education has embraced technological advancements, CET teaching practices and infrastructure have largely remained outdated. Many CET lecturers lack formal teaching qualifications and digital competencies. Addressing these challenges is essential if CET colleges are to support South Africa's development goals. The CAP model proposed in this research provides a structured framework to address these deficits by supporting lecturer capacitation, facilitating accreditation through skills programmes, and enabling placement opportunities through public-private partnerships.

Alignment with NSDP Outcomes:

1. Outcome 2: Linking education and the workplace
2. Outcome 3: Improving the level of skills in the South African workforce
3. Outcome 5: Support the growth of the public college system.
4. Outcome 6: Skills development for entrepreneurship and cooperative development.
5. Outcome 8: Support Career Development Services



Research Focus Areas:

The study will concentrate on the following four main areas:

- **Financial Literacy Programmes:** Investigating the types of financial literacy programmes that should be introduced at CET colleges to improve learners' financial management skills and address their specific needs.
- **Lecturer Skills Development:** Assessing the need for and designing training programmes to upskill CET lecturers, with a focus on improving pedagogical practices, content knowledge, and technological proficiency.
- **Infrastructure Improvement:** Evaluating the existing state of CET college infrastructure and identifying essential upgrades to create conducive environments for learning and digital instruction.
- **CAP Model Evaluation and Sustainability:** Evaluating the effectiveness and replicability of the Capacitate Accredited Place (CAP) model by exploring how it can sustainably support CET colleges through training (capacitate), recognition of learning (accredit), and employment pathways (place).

Intended outcomes:

The research aims to produce the following key outcomes:

- Implementation of context-relevant financial literacy programmes in selected CET colleges.
- Enhanced skills, competencies, and qualifications among CET lecturers, leading to improved teaching outcomes.
- Upgraded, technology-enabled infrastructure at CET colleges through strategic investments (e.g., via SETA support).
- Successful piloting and evaluation of the CAP model, enabling its rollout across all CET institutions nationally.
- Development of a robust monitoring and evaluation (M&E) framework to track the effectiveness and sustainability of interventions over time.

Research timeline:

Start date: 01/04/2025

Anticipated completion date: 31/03/2026



7.3 THEMATIC AREA 3: TRANSFORMATION IN THE SOUTH AFRICAN INSURANCE SECTOR: PAST AND CURRENT STATE

Overview:

The study aims to explore the historical context, key developments, current state, and challenges in the transformation trajectory of the South African Insurance Sector. It will examine legislative changes, technological advancements, and evolving societal expectations. This is the second series in INSETA's comprehensive transformation research, building upon insights from the first series to provide updated comparisons, deeper analysis, and strategic recommendations for Sector-wide transformation.

Rationale:

The transformation of South Africa's Insurance Sector reflects the country's broader socio-economic and political shifts since the end of apartheid. Historically dominated by white-owned firms with limited black participation, the Sector has since been subject to transformation efforts through initiatives such as the B-BBEE Act, Financial Sector Charter, and Financial Sector Code. Despite these efforts, challenges persist in ownership structures, management control, employment equity, and accessibility of financial products. One of the major inhibitors of transformation is a persistent skills deficit, especially among previously disadvantaged groups. This study is essential for evaluating current transformation progress, identifying key barriers, and proposing actionable strategies for skills development and meaningful transformation, thus supporting INSETA's mandate to develop a transformed, skilled, and capable workforce.

Alignment with NSDP Outcomes:

1. Outcome 1: Identify and increase production of occupations in demand
2. Outcome 2: Linking education and the workplace
3. Outcome 3: Improving the level of skills in the South African workforce
4. Outcome 7: Encourage and support worker-initiated training

Research Focus Areas:

The research will investigate transformation trends across several dimensions, including:

- Demographic, structural, and regulatory aspects of transformation.
- Primary challenges delaying or obstructing transformation.
- Transformational skills gaps and their implications on industry progress.
- Strategic interventions and solutions for accelerating transformation.

Key research questions:

- What is the current state of transformation in the Insurance Sector?
- What barriers exist that hinder effective transformation?
- What are the specific skills gaps related to transformation, and how do they affect progress?
- How can INSETA and stakeholders address these skills gaps?
- What role do technology and global trends play in enhancing transformation?
- How can public-private partnerships (PPPs) be leveraged to support transformation?



Intended Outcomes:

The study aims to deliver the following outcomes:

- Insight into how B-BBEE and other regulatory frameworks have shaped transformation.
- Data on ownership restructuring and participation by previously disadvantaged groups.
- Analysis of workforce demographics, particularly in senior and executive roles.
- Identification and assessment of skills shortages impeding transformation.
- Strategic recommendations for skills development and transformation support.
- Evaluation of the evolution of insurance products to meet the needs of diverse and underserved markets.
- Expansion metrics for insurance coverage across demographics and regions.
- Identification of ongoing transformation barriers, including economic and cultural constraints.
- Comparative analysis with other financial Sectors or global benchmarks.
- Assessment of how technological advancements have driven or inhibited transformation.
- Future-focused recommendations and trends forecasting.
- Real-world case studies of successful transformation initiatives.
- An evaluation of transformation's role in economic growth and financial inclusion.
- A framework for INSETA to guide future transformation initiatives.

Research Timeline:

Start Date: 01/04/2025

Anticipated Completion Date: 31/03/2026



7.4 THEMATIC AREA 4: IMPACT ASSESSMENT & PROGRAMME EVALUATIONS

Overview:

The INSETA Impact Assessment study is a project contracted to Wits REAL / Singizi to conduct annual impact/tracer studies focusing on three INSETA Learning Programmes. The project analyses data from 2021/22 through 2024/25 and aims to provide an impact analysis of past, present, and future INSETA learning programmes to inform future plans. The first study, covering the 2021/22 financial year, is being conducted in 2024/25. A mixed-methods approach is adopted, incorporating both qualitative (desk research, in-depth interviews) and quantitative (questionnaire surveys) methods.

Rationale:

The Insurance Sector's rapid technological advancement and increasing complexity require INSETA to strategically allocate funding to youth development, worker upskilling, and SMME support. INSETA is committed to developing high-quality Sector Skills Plans grounded in evidence from prior studies. The impact assessment study evaluates the effectiveness of various skills development interventions and their ability to facilitate meaningful employment or income generation. Conducting the study with a time lag ensures a more accurate understanding of long-term outcomes. Additionally, findings and stakeholder feedback guide INSETA in refining its programme provisioning.

Alignment with NSDP Outcomes:

1. Outcome 1: Identify and increase production of occupations in demand
2. Outcome 2: Linking education and the workplace
3. Outcome 3: Improving the level of skills in the South African workforce
4. Outcome 4: Increase access to occupationally directed programmes
5. Outcome 5: Support the growth of the public college system
6. Outcome 6: Skills development support for entrepreneurship and cooperative development
7. Outcome 7: Encourage and support worker-initiated training
8. Outcome 8: Support career development services

Research Focus Areas:

- Bursaries for Employed and Unemployed: Focused on increasing professionalism and creating a pipeline of youth attracted to the Insurance Sector.
- Learnerships for Employed and Unemployed: Structured programmes combining theory and workplace practice, leading to qualifications. While impactful, they may not always guarantee employment.
- Work-Based Learning and Internships: Enable graduates to gain practical, industry-aligned experience. TVET students generally require 18 months of in-service training for qualification completion.



Intended Outcomes:

- Assess employment status, absorption rates, and career progression of funded learners, including post-programme challenges.
- Evaluate the effectiveness of INSETA-accredited skills providers based on beneficiary feedback.
- Gauge learner/graduate satisfaction with INSETA qualifications.
- Identify improvements needed in qualifications and services offered by INSETA.
- Determine whether INSETA interventions have positively influenced beneficiaries' lives.
- Identify which programmes produced the best learner uptake and employment absorption and why.
- Conduct data collection workshops with INSETA divisions to improve future data accuracy.

Research Timeline:

Start Date: 01/04/2025

Anticipated Completion Date: 31/03/2026



7.5 THEMATIC AREA 5: EDUCATION PARTNERSHIPS & INSTITUTIONAL STRENGTHENING

Overview:

This thematic area focuses on developing strong links between educational institutions and the workplace while also strengthening INSETA's internal capabilities to carry out its mandate. It includes both external collaboration for skill delivery and internal institutional development through governance, systems, and process improvements. These activities are crucial to delivering high-impact, long-term skills development in the insurance and associated Sectors.

Rationale:

To achieve South Africa's developmental and economic goals, INSETA is directed by national policy imperatives such as the NSDP, GNU Priorities, and ERRP, which emphasise strong collaboration among SETAs, higher education institutions (HEIs), public TVET and CET colleges, and the workplace. INSETA's ability to address Sectoral skill demands is dependent on the strength of its education partnerships, as well as its own capacity to effectively manage, control, and execute plans.

Alignment with NSDP Outcomes:

- Outcome 1: Linking education and the workplace
- Outcome 5: Supporting the growth of the public college system
- Outcome 7: Improving the effectiveness and efficiency of the skills development system

Research Focus Areas:

- Effectiveness of INSETA partnerships with HEIs, TVETs, CET colleges, and employers in addressing Sectoral skills gaps.
- Impact of rural development partnerships with TVETs on SMMEs and learner employability.
- Assessment of industry exposure initiatives for TVET lecturers and outcomes of SETA offices in TVETs.
- Evaluation of institutional strengthening efforts: governance, internal controls, system integration, and staff development.
- Effectiveness of the Excellence Model and Personnel, Finance, Infrastructure, Leadership, Management, and Systems (PFLIMS) framework responses in enhancing compliance and performance.
- Identification of challenges and opportunities in linking education and the workplace in the Insurance Sector.

Intended outcomes:

- Increased strategic education and employer relationships.
- Capacitated INSETA offices at TVET colleges and increased career guidance offered at these colleges.
- Improved functionality and relevance of public TVET and CET colleges by providing infrastructural assistance and industry alignment.

Research Timeline:

Start Date: 01/04/2025

Anticipated Completion Date: 31/03/2026



7.6 THEMATIC AREA 6: SKILLS PLANNING AND RESEARCH

Overview:

The Sector Skills Plan (SSP) is a strategic document developed by INSETA to assess, forecast, and address the skills development needs of South Africa's Insurance Sector. It serves as a roadmap for aligning education and training interventions with labour market demands, transformation goals, and economic growth strategies.

Rationale:

The SSP is a statutory requirement under the Skills Development Act and is central to INSETA's mandate. It plays a critical role in identifying both current and future skills needs within the Insurance Sector. By assessing labour market trends and engaging with stakeholders, the SSP helps address systemic gaps and mismatches between the supply of skills and industry demand. It also informs key priorities such as funding allocations, learnerships, and the development of relevant qualifications. In addition, the SSP supports transformation by highlighting demographic and occupational disparities, thereby promoting inclusivity and equity within the Sector.

Alignment with NSDP Outcomes:

1. Outcome 1: Identify and increase production of occupations in demand
2. Outcome 2: Linking education and the workplace
3. Outcome 3: Improving the level of skills in the South African workforce
4. Outcome 6: Skills development for entrepreneurship and cooperative development.
5. Outcome 7: Encourage and support worker-initiated training

Research Focus Areas:

- What is the current profile and landscape of the Sector?
- What are the key drivers influencing skills change in the Sector?
- What is the current and projected demand and supply of skills in the Sector?
- What partnerships exist within the Sector to support skills development?
- How is the SETA monitoring and evaluating Sectoral skills interventions?
- What are the strategic priority actions for addressing critical skills needs in the Sector?

Intended outcomes:

- Deliver a credible, evidence-based Sector Skills Plan
- Inform INSETA's annual performance planning and funding priorities
- Guide curriculum and qualification development aligned to Sector needs
- Enable responsive and targeted skills interventions

Research Timeline:

Start Date: 01/04/2025

Anticipated Completion Date: 31/03/2026



8 RESEARCH PROCUREMENT

The INSETA allocates funding through the use of its own financial resources to Universities and Research institutions for conducting research on skills development in collaboration with the insurance stakeholders and industry associations. Current and past research undertaken or planned can be seen below:

Table 2: Current and Past Research Projects

No.	Title of Research ¹	Name of Service Provider/ Research Partner	Start Date (month & year)	Completion Date (month & year) ²
1.	Impact of the Platform Economy or Gig Economy on the Insurance Sector and Regulatory Labour Framework	Durban University of Technology	Feb-20	Jun-22
2.	SMME (InsurTech) challenges in the Sector and emerging new businesses resulting from digitalisation of the Sector	Durban University of Technology	Jun-21	Jun-22
3.	Jobs to Occupations Analysis in the Insurance Sector	Durban University of Technology	Jun-21	Jun-22
4.	Impact of Covid-19 on Training and Development	DPRU - University of Cape Town	Aug-21	Aug-22
5.	Surveys: Impact of COVID-19 on the Insurance Sector	Durban University of Technology	Jan-21	Dec-22
6.	Green economy and the Insurance Sector	DPRU - University of Cape Town	Aug-21	Mar-23
7.	Job quality in INSETA firms	DPRU - University of Cape Town	Aug-20	Mar-23
8.	Learning and Career Articulation Pathways in the Insurance Sector	DPRU - University of Cape Town	Aug-20	Mar-23
9.	Towards building cybersecurity culture in TVET colleges - Impact assessment of behavioral change strategies	Durban University of Technology	Jan-20	Apr-23
10.	Sector Skills Plan Support 2023-2024	Durban University of Technology	Apr-23	Aug-23

¹ The title and contents of the research output could be changed or amended and may appear differently in the research paper compared to the title in the research agenda.

² The completion date for research projects may extend beyond initial projections due to the unpredictable nature of academic inquiry. Factors such as unanticipated challenges, the complexity of the research topic, and the iterative process of data collection and analysis can all contribute to the need for additional time.



No.	Title of Research ¹	Name of Service Provider/ Research Partner	Start Date (month & year)	Completion Date (month & year) ²
11.	Retirement Planning Practices of Black South African Entrepreneurs/Business owners	University of Johannesburg	Mar-23	Aug-23
12.	Research Capacitation of TVET Colleges	Durban University of Technology	Jun-21	Mar-24
13.	An Exploration of the Impact of Drone Technology on South Africa's Insurance Sector: A Comprehensive Study of Small and Medium Enterprises (SMEs)	Durban University of Technology	Jul-23	Mar-24
14.	Developing SME Critical and Scarce Skills for the Insurance Sector	University of KwaZulu-Natal	Mar-24	Sept-24
15.	Enhancing Skills Development for Insurance Professionals in the Face of Climate Change	University of KwaZulu-Natal	Apr-24	Mar-24
16.	Sector Skills Plan Support 2024-2025	Durban University of Technology	Feb-24	Aug-24
17.	Generative Artificial Intelligence Opportunities and Possibilities to Grow and Improve the Insurance Sector in South Africa	Durban University of Technology	Feb-24	Aug-24
18.	Formulation of a Body of Insurance Knowledge (Vol.3)	University of Witwatersrand	Apr-24	Mar-25
19.	Formulation of a Body of Insurance Knowledge (Vol.4)	University of Witwatersrand	Apr-26	Mar-27
20.	Collaborative Research Between UKZN and Northlink College	University of KwaZulu-Natal	TBC	TBC
21.	Research in the Development of CET Colleges	University of KwaZulu-Natal	Jun-24	Dec-24
22.	Transformation in the South African Insurance Sector: Past and Current State	University of KwaZulu-Natal	Aug-24	Mar-25
23.	Collaborative Research Between UKZN and TVET Colleges	University of KwaZulu-Natal	TBC	TBC
24.	Impact Study of INSETA Programmes from 2021 up to 2025	University of Witwatersrand	Apr-24	Mar-27



9 PLANNED RESEARCH

A variety of strategic research topics are included in the table below for consideration in order to stay responsive to market disruptions, global trends, and changing skill requirements. These subjects are intended to promote Sectoral innovation, assist evidence-based decision-making, and match INSETA's initiatives with both national development priorities.

Table 3: Proposed Research Topics

Research Area	Relevant Thematic Areas	Key Drivers	Focus Questions	Why It Matters
Competency Framework for Microinsurance Product Design, Distribution, and Impact Management Research skills that stakeholders from the Insurance Sector need to create simple and low-cost / microinsurance products (like index insurance) or sell and service these products in remote communities or via mobile phones. Skills to measure whether these products help people bounce back after a loss from natural disasters etc. This will ensure microinsurance products are built and run by insurance agents who know the product being offered.	Skills Planning and Research	Environmental, Social and Governance (ESG) Imperatives	What specific skills and competencies do insurance professionals need to design and distribute effective microinsurance products in South Africa?	Microinsurance products help vulnerable communities cope with climate risks and socio-economic challenges.
Advancing Micro-Credentials for Insurance Professionals Research on how INSETA can work towards developing and piloting short, focused badges such as Digital Claims Workflow, or AI Governance in Insurance, or Data Analysis in Insurance (Micro-credentials) so that employees can learn and earn quickly through reskilling and upskilling. Each badge will eventually stack up toward a full insurance qualification or could continue to grow in the insurance industry by building from their degree qualifications.	Skills Planning and Research	Technological Innovation	What are the key skills gaps in the Insurance Sector that micro-credentials can effectively address?	Equipping employees with skills in digital claims, AI governance, and data analysis prepares the Sector to innovate and respond to technological disruptions.



Research Area	Relevant Thematic Areas	Key Drivers	Focus Questions	Why It Matters
Bridging CET Outcomes on Local Economic Development: Impacts on SMMEs, Cooperatives & Local Industries When students complete their training at CET colleges, we want to track where they find work, whether it's in an SME, farming or funeral cooperative, or local factories and shops. Then, we'll look at numbers to see how many new jobs the training at CET Colleges helped create etc. This way, we can see the difference our CET programmes make for both the students and their communities or how INSETA can further improve job creation through skills development.	Enhancing the Impact of Community Education and Training Colleges: Financial Literacy, Lecturer Development and Infrastructure Improvements, DDM	Economic Pressures and Globalisation	What improvements can INSETA make to CET training to enhance employment outcomes and local economic development?	Understanding employment pathways for CET graduates supports targeted interventions to reduce youth and community unemployment.



10 CONCLUSION

In conclusion, the INSETA research agenda serves as a cornerstone for advancing skills development within the insurance and related Sectors. By leveraging research to inform strategy, identify gaps, and drive innovation, INSETA ensures that its interventions remain relevant, impactful, and future-focused. Continued commitment to research strengthens the Sector's responsiveness to global and local challenges.



11 REFERENCES

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Approvals

INSETA Accounting Authority

Date: 29 August 2025

Ms Gugu Mkhize

Chief Executive Officer

Date: 29 August 2025