



Accredited Africa Training Institute for Capacity Development

Unit FO409, Hatfield Plaza · 1122 Burnett St, Hatfield 0028 · Pretoria, Gauteng · South Africa

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COURSE BROCHURE

Negotiate Proposals with Short Term Insurers

Business, Commerce and Management Studies / Finance, Economics and Accounting

Unit Standard 243157 · NQF Level 5 · 6 Credits · 3 Days

COURSE OVERVIEW

This course equips learners with the skills to negotiate insurance proposals effectively with short-term insurers. Participants will understand the key components of short-term insurance policies and develop strategies to achieve favourable terms for their organisations.

Category	Business, Commerce and Management Studies
Subfield	Finance, Economics and Accounting
Unit Standard	243157
Accreditation	SAQA Accredited · NQF Level 5 · 6 Credits
Duration	3 days
Training Method	Online, On-Campus, In-House
Certificate	Issued via AATICD LMS – verifiable online

LEARNING OUTCOMES

- Analyse the key elements of a short-term insurance proposal, including terms, conditions, and exclusions.
- Apply negotiation techniques to secure optimal coverage and premiums from short-term insurers.
- Evaluate different short-term insurance products and providers to recommend the most suitable options.
- Demonstrate effective communication and persuasion skills during insurer negotiations.
- Implement strategies to manage risk and ensure compliance with regulatory requirements.
- Design a proposal negotiation plan that aligns with organisational risk management objectives.

WHO SHOULD ATTEND

- This course is designed for insurance brokers, risk managers, financial advisors, and corporate professionals who are responsible for negotiating or reviewing short-term insurance proposals on behalf of their organisations.

COURSE OUTLINE

Day 1: Foundations of Short-Term Insurance and Proposal Negotiation

- Overview of the short-term insurance landscape in South Africa
- Regulatory bodies: FSCA, Ombudsman, SAIA
- Key legislation: Short-term Insurance Act, Policyholder Protection Rules
- Components of a proposal: declarations, schedules, policy wordings
- Risk assessment fundamentals for short-term insurance
- Underwriting principles and their impact on proposals
- Ethics and Treating Customers Fairly (TCF) in negotiations
- Introduction to negotiation strategies in insurance context

Day 2: Negotiation Techniques and Proposal Analysis

- Negotiation styles and approaches: competitive vs collaborative
- Preparing for negotiation: BATNA, ZOPA, and concession planning
- Analysing policy terms, conditions, exclusions, and warranties
- Understanding premium rating factors and how to challenge them
- Communication techniques: active listening, questioning, and persuasion
- Handling objections and difficult conversations
- Role of intermediaries in proposal negotiation
- Case studies on successful proposal negotiations

Day 3: Advanced Negotiation, Documentation, and Practical Integration

- Structuring a negotiated proposal: clear terms, conditions, and addendums
- Documenting agreements: binding summaries, schedules, and endorsements
- Post-negotiation procedures: client sign-off, insurer acceptance, and record-keeping
- Managing conflicts of interest and maintaining professional relationships
- Simulated negotiation exercise: full cycle from preparation to closure
- Debrief and feedback on simulation
- Continuous improvement: self-assessment and reflection
- Course wrap-up and assessment preparation

ASSESSMENT & CERTIFICATION

Delegates are assessed through exercises and a final test. A mark of **50% or above** earns an **AATICD Certificate of Completion**, issued digitally with a unique verification code. This course carries **6 NQF credits** at **NQF Level 5**.

PRICING (PER DELEGATE, EX-VAT)

Delegates	Training Method	Price per Delegate	Total
1	Online	R 18,800.00	R 18,800.00
1	In-House	R 24,500.00	R 24,500.00
1	On-Campus (Pretoria)	R 28,100.00	R 28,100.00

UPCOMING SESSIONS

Start	End	Method	Venue
10 Aug 2026	12 Aug 2026	On-Campus	Durban, South Africa
10 Aug 2026	12 Aug 2026	On-Campus	Dubai, UAE
11 Aug 2026	13 Aug 2026	On-Campus	Pretoria, South Africa
11 Aug 2026	13 Aug 2026	On-Campus	Mauritius
12 Aug 2026	14 Aug 2026	On-Campus	Abu Dhabi, UAE
12 Aug 2026	14 Aug 2026	On-Campus	Cape Town, South Africa
17 Aug 2026	19 Aug 2026	On-Campus	Shenzhen, China
17 Aug 2026	19 Aug 2026	On-Campus	Pretoria, South Africa

Contact us if no suitable date is listed – on-demand sessions can be arranged for groups.

HOW TO GET A QUOTE OR APPLY

1. **Get an instant quotation online:** visit www.aaticd.co.za, open the page for this course (Unit Standard 243157) and click **Get A Quote / Apply**. Select your training method and number of delegates – your quotation is generated immediately and emailed to you with the course brochure attached.
2. **Apply by email:** send the course title, your preferred training method (Online, In-House or On-Campus Pretoria), the number of delegates and your preferred dates to apply@aaticd.co.za – our team will reply with a formal quotation.
3. **Apply by phone or WhatsApp:** call +27 12 004 8389 or WhatsApp +27 65 077 6310 and we will prepare your quotation and reserve your seats.
4. **Confirm your booking:** accept the quotation and settle the invoice. As soon as payment is confirmed your delegates are enrolled and receive their AATICD LMS login details by email, along with joining instructions for their chosen training method.

Group discounts apply automatically – the more delegates you enrol, the lower the price per delegate. No payment is required to request a quotation.

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