



# THE INSTITUTE OF LOSS ADJUSTERS OF SOUTHERN AFRICA

SAQA Recognised Professional Body for Loss Adjusters  
NPC 2021/425788/08

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## CPD Policy

### 1. Purpose of CPD

Compliance with the Continuing Professional Development (CPD) requirements of the ILA is a condition of continuing membership as set out in the related policies.

The purpose of CPD is:

- To ensure that professional Loss Adjusters maintain professional competence in order to provide services of high quality in the interest of insurance clients that will support the professionalisation of the Loss Adjusting profession;
- To ensure that Loss Adjusters understand that the primary responsibility for competence vests in the individual, and that they have an obligation to develop and maintain their professional competence, relevant to the nature of their work and professional responsibility; and
- To assist loss adjusters to render services with due care, competence and diligence and to maintain knowledge and skill at a level required to ensure that clients receive competent professional services based on up-to-date developments in legislation and industry practice.

**This document serves to provide definitions relating to such CPD activities for the guidance of providers and the industry.**

## 2. CPD Committee

A CPD Committee consisting of executive members who represent different areas of speciality. The function of the committee is:

- to oversee the CPD activities, processes and policy implemented by the ILA
- to ensure that there are activities relating to job functions within the industry, making CPD accessible and relevant to all who require it.

## 3. CPD requirements for individuals

It is necessary for members to plan their CPD activity in advance and with due regard to the development needs identified.

The key areas of development are:

**Knowledge:** acquiring and updating knowledge.

**Skills:** demonstrable application of knowledge and the use of new skills in workplace situations.

**Behaviours:** awareness and demonstrable use of appropriate values, conduct and relationships skills in workplace situations.

**Reflective practice:** continually review and reflect using feedback on learning and development practices.

### Members annual CPD requirement

Members must complete 20 hours of CPD during each annual reporting period depending on their membership status. The following allocations will apply in respect of membership categories:

- a. Licentiate Loss Adjuster (LILA): 20 CPD hours per reporting period.
- b. Associate Loss Adjuster (AILA): 20 CPD hours per reporting period.
- c. Fellow Loss Adjuster (FILA): 20 CPD hours per reporting period

## Earning CPD

CPD has been defined as either “verifiable” or “self-assessed”. “Verifiable” CPD is where the activity or outcome can be observed by others. “Self-assessed” CPD would cover CPD where the activity or the outcome is not directly observable by others.

In any one year during the reporting period, a minimum 20 of the required hours must be obtained from verifiable CPD in their area of practice and a minimum of two hours specifically related to professional standards to which they agree to adhere to as a condition of membership. Such topics could include, but not limited to: Ethics, Professional conduct, risk management and compliance.

## Initial reporting

The CPD year will run from the first day in **March** of each year to the last day of **February** of each year to allow for certification at the time of membership renewal.

## Planning for CPD

A CPD Planning Template has been provided as Addendum B, as an example or tool to use to plan CPD Activities. The CPD Plan is viewed as a planning tool, and not a compliance measurement.

## 4. Definition of CPD Activities

There are various forms of activities that can be relevant to CPD. Below is a list of various activities with recommendations of how they can be evaluated, recorded, and rated for CPD purposes. It is important to note that whilst we have applied due consideration for various type of activities this list is not exhaustive.

### 4.1 COURSES / WORKSHOPS

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**Definition:** These are programmes which, *do not lead to a qualification* and could be technical formal learning, interactive, case study or debate sessions, *or* business related (ie computer training, soft skills training) where attendance and completion can be verified.

CPD Providers such as Regional branches and other providers (Training Companies or Product Suppliers) of workshops, apply to the ILA to have their workshops approved for CPD purposes.

- i. Specialist Courses
- ii. Face to face workshops or webinars
- iii. Internal company workshops

#### ***CRITERIA FOR CONSIDERATION***

1. Presented by accredited training providers OR in house training departments. Not intended for casual on the job training
2. Specific known course content must be made available for evaluation
3. May or may not include a formal assessment
4. May be delivered face to face, online or by webinar. Online delivery must contain a short assessment confirming engagement with the content.

#### ***RATING***

Based on time of technical content presented that can be verified by attendance register, online auditable report for webinars, or Q&A for online modules.

## **4.2 CONFERENCES**

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**Definition:** Conferences are considered as once off annual events, presented by industry bodies or product suppliers. Conferences considered for CPD must address multiple subjects of technical, legal and market relevance.

#### ***CRITERIA FOR CONSIDERATION***

1. Open for attendance by any interested party i.e. not an “in house” conference – eg an annual budget conference
2. The structure should encourage wide attendance.
3. Three types of conferences have been identified:

- 3.1. **Networking Conference:** no specific learning component - general interest presentations only
- 3.2. **International Retirement Conference:** specific conference presented at international level in which delegates share and learn from experiences in other countries
- 3.3. **Professional Development:** specific learning focus by way of dedicated topics and sessions

#### **RATING**

1. **Networking Conference:** hour equivalent rating of 10% of conference sessions
2. **International Retirement Conference:** hour equivalent rating 25% of time spent at each workshop
3. **Professional Development:** hour for hour of sessions attended

### **4.3 SEMINARS**

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**Definition:** Specific content presentations with Frequently Asked Questions

- i. Legislative topics
- ii. Technical topics
- iii. Market trends
- iv. Investigative processing topics

#### **CRITERIA FOR CONSIDERATION (for application and approval)**

1. Ease of access
2. Ability to be packaged and delivered countrywide. Video presentation or podcast of the original
3. Low or no cost
4. Short duration 1 / 2 hours
5. High frequency
6. Pre question facility i.e. areas of concern can be submitted pre event to ensure as many answers as possible can be addressed so the learning is maximized.

#### **RATING**

Hour for hour of technical content presented

#### **4.4 STUDIES LEADING TO FORMAL ASSESSMENT**

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**Definition:** An individual choosing to do a qualification as a means of CPD, must declare at the beginning of the CPD cycle that this is their intention and submit a copy of their registration and study plan with the relevant Institution. Such a declaration will exempt the person from having to do any other CPD activity to qualify for their rating.

Upon completion candidates are required to submit their exam results to qualify for the CPD rating provided.

##### ***CRITERIA FOR CONSIDERATION (for application and approval)***

1. Official courses will be accepted for CPD purposes, provided they cover listed topics in ADDENDUM A.
2. The ILA will use the relevant qualification criteria and study plan to confirm the CPD rating.

##### ***RATING***

Hour equivalent rating of rating of 30 minutes per credit will be allocated (ie a 30 credit skills programme will accumulate 15 CPD hours)

Points from official registered programmes may not exceed 50% of the total CPD points required during any reporting period except for approved ILA qualifications for designation purposes.

#### **4.5 STRUCTURED SELF STUDY (WEB, COMPUTER OR PAPER BASED)**

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**Definition:** This activity would be of particular interest to people operating in niche markets, outlying areas of the country or who have a very high level of qualification already. This activity may also be done as a research and development activity for a Company. Candidates must produce a CPD (self/personal development) plan showing what the person wishes to achieve and must secure a mentor for this activity who will support and guide the person. This must be submitted at the start of the CPD period to the ILA for approval. A six-monthly report must be submitted by the mentor to

confirm the progress the person is making towards achieving their goal, as stated in the CPD plan. Activities must be verifiable, and at the end of the period the candidate submits details of activities completed which will be measured against the plan.

\*A guide for Mentors will be made available to candidates wishing to consider this activity.

Details to be approved on a case-by-case basis, unless a particular area of self-study is proven to be predominant in a certain area of the sector, on which details can be verified.

### ***CRITERIA FOR CONSIDERATION (for application and approval)***

1. A CPD plan must be submitted
2. A mentor must be appointed and registered with the ILA (either an employer or an independent mentor) preferably the line manager or if a senior person or a sole practitioner, by a peer or the chairperson of the board of trustees confirming that a process was followed.
3. Six monthly progress reports must be submitted to the ILA by the mentor
4. In the event of an employee / employer activity, a performance appraisal or company research and development plan is to be submitted as compulsory documents for verification purposes
5. The final submission by the candidate must include a document in essay format of no less than 3000 words with a bibliography of resource references.

### ***RATING***

Hour equivalent rating – a rating of 30 minutes per credit will be allocated (ie a 30 credit skills programme will accumulate 15 CPD hours)

## ***4.6 INDUSTRY COMMITTEE PARTICIPATION***

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**Definition:** These Committees must be formally constituted and present a regularly recurring programme that extends for a year, with a minimum of 4-6 meetings. Committees which will receive recommendation need to apply for recognition with a list of participants. CPD rating will only be approved for people who are shown to have been present in the committee meetings held.

### ***CRITERIA FOR CONSIDERATION (for application and approval)***

1. A copy of the terms of reference for the committee must be presented
2. An attendance list of committee members present in meetings (ie the front page of the minutes), showing the date, time and duration of the meeting, and the committee members who are present in the meeting.

### ***RATING***

Rating criteria – 25% of Committee meeting hours to be allocated, with a cap of 50% of overall CPD rating

## ***4.7 LECTURING IN ADJUSTING OR PRESENTING AT AN INDUSTRY FORUM***

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**Definition:** Lectures or presentations, delivered at meetings as a lead speaker, discussion leader or instructor, which are directed on topics presented to professionals and related to topics listed in Addendum A of this document, will be accepted. CPD allocation will only be allowed in respect of the first presentation per reporting period. CPD allocation will be capped at 50% of the overall CPD rating in the reporting period.

**Note:** Lectures will not be allocated CPD points if the activity is part of the person's occupation and they receive remuneration for it.

### ***CRITERIA FOR CONSIDERATION (for application and approval)***

1. An accredited/recognised institution for lectures
2. A presentation on a topic from list in Addendum A
3. Agenda from the Organiser of the Event at which a Presentation is delivered, OR a Lesson Plan or outline of the Programme for a Lecture given
4. List of references used to source information

### ***RATING***

1. **Lecture rating criteria** – 25% of delivery time of lecture
2. **Presentation rating criteria** – 75% of presentation time for first presentation, with 25% of presentation time for subsequent presentations



## **4.8 MATERIAL DEVELOPMENT AND UPDATING**

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**Definition:** Authorship, co-authorship and the editing of books, instruction and training manuals are accepted, if the material published relates to the list of topics in Addendum A of this document.

**Note:** This activity will not be allowed for CPD purposes if this activity is part of the person's occupation and they receive remuneration for it.

### ***CRITERIA FOR CONSIDERATION (for application and approval)***

1. Evidence must include date of publication and show the member as the author, or co-author, or editor of the material
2. List of references used to source information
3. Logbook or Journal of research hours spent
4. Number of pages

### ***RATING***

Rating is assessed on the complexity and size of the project, and related to the number of pages 30% of research time for authorship, 20% of time for updating existing material, and 10% of time for editing existing material

## **4.9 MENTORSHIP**

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**Definition:** Providing instruction, guidance and support to trainees or examination students. (Differentiation between Mentorship and Coaching) – As per Mentorship Guide

### ***CRITERIA FOR CONSIDERATION***

1. Sign-off of the CPD Training Plan
2. Six monthly Progress Reports submitted to the ILA
3. Logbook or Journal of mentorship hours spent

## **RATING**

20% of mentorship time

### **4.10 WRITING ARTICLES THAT ARE PUBLISHED**

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**Definition:** Technical authorship – writing reports and articles which are published for use by others and if the content published relates to list of topics in Addendum A of this document.

#### **CRITERIA FOR CONSIDERATION**

1. Evidence must include date of publication and show the member as the author, or co-author, or editor.
2. List of references used to source information
3. Logbook or Journal of writing hours spent
4. Number of words

## **RATING**

Rating is assessed on the complexity of the topic, and relate to number or words of the article  
Hour for hour spent writing the article, capped at a maximum of 10% of the overall CPD Rating

### **4.11 PROFESSIONAL READING**

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**Definition:** Members who wish to receive a CPD rating for Professional Reading will be required to apply for approval by means of a CPD Training Plan, and maintain a reading journal (Addendum C), which is to be submitted to the ILA and provide the following for audit purposes:

1. List of the author's name, title of book, journal or newspaper, name, place and year of publication, and page numbers;
2. Describe how the content of reading has contributed to the individual's ability to operate more effectively in a professional manner for current and future clients, or the enhanced business practice of the individual; and
3. Record the number of hours spent reading in a journal.

### ***CRITERIA FOR CONSIDERATION (for application and approval)***

1. Is reading topical and current / related to the persons area of interest. / related to topics from Addendum A
2. List of references used to source information
3. Logbook or Journal of reading hours spent

### ***RATING***

30 minutes per 3500 words

## **5. Disciplinary procedures**

ILA members who fail to comply with the CPD reporting/auditing requirements within 90 days will have their membership suspended and disciplinary action may follow.

For re-instatement, members will be required to report sufficient additional CPD requirement to cover the outstanding hours or, if unable to comply, they will be referred to the CPD Committee.

## **6. Appeals and motivations**

### ***Application of criteria***

Should a Member or CPD Provider feel that the ILA's approval process has been incorrectly applied, or the rating of a CPD Activity in terms of the application of criteria, an appeal may be lodged for the CPD Committee's consideration.

Should an applicant wish to apply for CPD rating for an activity, and the activity does not entirely match the criteria as stated above, a motivation can be submitted for consideration by the CPD Committee for that unique activity.

An appeals and motivations template has been provided as Addendum E of this document.

It is important to note that the CPD Committee's decision will be final.

### ***Falsification of information***

Should it be found that an individual, or CPD Provider has falsified information, verification documents or submissions, the ILA reserves the right to disallow the CPD rating for that activity. This will be done firstly through the CPD Committee and where needed will be elevated to the Disciplinary Committee established as part of the ILA's disciplinary scheme for members.

An appeal can be lodged with the Appeals Committee which is established as part of the ILA's disciplinary process for members. Should any individual feel that they have received unfair judgement on the part of the ILA or the CPD Committee in relation to alleged falsification of information, verification documents or submissions, such appeals can be addressed to the Appeals Committee. Addendum E in this document can be used for this purpose.

## **7. Deferment requirements**

An individual may request a deferment of CPD requirements due to extenuating circumstance such as a medical or disability leave or parental leave. These requests are reviewed on a case-by-case basis. Written requests along with supporting documentation must be submitted to the CPD committee. The following principles will apply:

- a. Requests are valid for one year and apply on a pro-rated basis for the year in which the deferment is required;
- b. There is no deferment due to age;
- c. Members who are granted deferment relinquish or suspend their ILA membership.
- d. Renewal of their deferment status must be requested each year if required for more than 12 months;
- e. Members who are granted deferment are required to pay 50% of the annual membership fee for the year in which they are exempted;
- f. Suspended members seeking reactivation are required to pay the regular renewal fees and to obtain CPD requirements according to the following:

**ADDENDUM A: LIST OF RELEVANT TOPICS**

**Investigative / Forensic topics**

Lie detector tests	Fire investigation techniques

**Insurance Technical topics**


**Legislative updates**


**Technical skills and updates**


**Risk Management**


**General Business Skill (should have application to insurance)**


**Market trends**


**8. ADDENDUM B: CPD TRAINING PLAN**

<b>Applicant's Name:</b> <b>Applicant's ID Number:</b>		<b>Applicant's Employer/Company:</b> <b>Mentor Name:</b>		<b>Reporting Period:</b>	
<b>Planned Activity</b>	<b>Outline/Document how this activity could enhance your professional ability</b>	<b>Planned Date of activity</b>	<b>Record number of</b>	<b>Date Complete</b>	
<p align="center"><b>Do you plan on completing your full annual CPD activity with ILA?</b></p>					
<b>Applicant's Signature:</b>		<b>Mentor's</b>		<b>Date:</b>	
<b>Contact Number:</b>		<b>Contact Number:</b>		<b>Applicant's Email:</b>	

9. ADDENDUM C: READING JOURNAL

Name: ID Number:			Reporting Period:	
List of reading: (Author; Title of Book, Journal or Newspaper; Name, place and	Outline/Document how the reading has enhanced your professional ability to	Date reading completed	Record number of	CPD hours
<b>Total number of CPD Professional Reading points granted:</b>				
<b>Applicant's Signature:</b>			<b>Date:</b>	<b>Email address:</b>
<b>Contact number:</b>				



**ADDENDUM D: APPEALS / MOTIVATION FORM**

<b>Name of Applicant:</b>		<b>Name of Mentor:</b>	<b>(where applicable)</b>
<b>Applicant ID Number:</b>		<b>Mentor ID Number:</b>	
<b>Employer:</b>			
<b>Contact number:</b>		<b>Contact Number:</b>	
<b>Email:</b>		<b>Email:</b>	
<b>Reporting Period:</b>			
<b>CPD Activity</b>		<b>Start Date of Activity:</b>	<b>dd/mm/yyyy</b>
<b>Details of Appeal / Motivation</b>			
<b>Explain how this activity can enhance the Applicant’s professional ability to advise and service clients</b>			
<b>(in the case of a motivation)</b>			

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**ILA Comments regarding the appeal / motivation of this activity:**

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**CPD Committee Comments regarding the appeal / motivation of this activity:**

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<b>Applicant's Signature:</b>		<b>ILA Signature:</b>	
<b>Date:</b>		<b>Date:</b>	

**EXAMPLE CPD TRAINING PLAN - ADMINISTRATOR**

<b>Applicant's Name:</b> <i>Joe Bloggs</i> <b>Applicant's ID Number:</b> <i>900101 0000 081</i>		<b>Applicant's Employer/Company:</b> <i>ABC</i> <b>Mentor Name:</b> <i>Not applicable</i>		<b>Reporting Period:</b> <i>01 Jan 2011 – 31 Dec</i>	
Planned Activity	Outline/Document how this activity could enhance your professional ability	Planned Date of activity	Record number of	Date Complete	
<i>Composite Policy Training – External Training</i>	<i>As I work in the commercial department of my company with commercial clients, this training would best assist me to</i>	<i>May 2011</i>	<i>21 hours (3 days)</i>	<i>To be confirmed</i>	
<i>Rates Workshop – In house Training</i>	<i>To gain more experience in how rating systems work, and how they are applied</i>	<i>October 2011</i>	<i>8 hours (1 day)</i>	<i>To be confirmed</i>	
<i>In house Computer System Training</i>	<i>To ensure correct systems usage and easy access of clients information</i>	<i>June 2012</i>	<i>4.5 hours (half day)</i>	<i>To be confirmed</i>	
<i>Legal Framework of Retirement, and Commercial Lines Practice – UNISA</i>	<i>I would like to further my studies and ILA recognition</i>	<i>January 2013</i>	<i>24 credits at Level 5 (12 hour rating)</i>	<i>To be confirmed</i>	
<p><b>Do you plan on completing your full annual CPD activity with ILA?</b> <i>Yes</i></p>					
<b>Applicant's Signature:</b> <i>J Bloggs</i>			<b>Mentor's</b>		
<b>Contact Number:</b> <i>(080) 555 5555</i>			<b>Date:</b> <i>12 Jan 2011</i>		
<b>Signature:</b>			<b>Applicant's Email:</b> <i>joe@abc.co.za</i>		
<b>Contact Number:</b> <i>(080) 555 5555</i>			<b>Contact Number:</b>		