Table of specific competencies: damage insurance

The following table sets out the competency subcomponents specific to the two classes within the damage insurance sector that trainees must progressively demonstrate, in practice, during their probationary period.

Specific competencies
1. Offer personal-lines property and liability insurance products suited to the client's needs and situation
2. Offer personal-lines and commercial-lines automobile insurance products suited to the client's needs and situation
3. Offer commercial-lines property and liability insurance products suited to the client's needs and situation

Competency components	Performance criteria
1. Greet the client in accordance with existing standards and directives	→ Presentation to the client in accordance with the requirements of the *Regulation respecting the pursuit of activities as a representative* → Accurate identification of the reason for the call → Rigorous verification of the client's identity and capacity to contract → Disclosures compliant with the *Act respecting the distribution of financial products and services* and its regulations → Proper creation or updating of the client profile and file → Proper obtaining of client consent for the collection of personal information → Clear communication with the client
2. Analyze damage insurance risks	→ Accurate analysis of the client's needs and situation → Rigorous documentation of the file → Proper assessment of the eligibility of the physical and moral risk to be insured
3. Underwrite the risk in accordance with applicable standards	→ Accurate determination of coverages suited to the client's situation (basic coverage and endorsements) → Clear and detailed explanation of applicable limitations and exclusions → Proper application of underwriting standards for property and liability insurance products → Appropriate verification of the rating grid(s) → Verification of the compliance of required approvals with employer and insurer standards
4. Recommend damage insurance products	→ Proposal aligned with the client's needs and situation → Clear and detailed explanation of the advantages and limitations of the offer regarding coverage scope → Proper adaptation of the proposal to the client's needs → Clear validation of the client's understanding of the proposal terms
5. Conclude the damage insurance transaction in accordance with current standards	→ Accurate and clear explanation of the elements establishing the formation, validity and coming into force of the insurance contract → Clear explanation of premium payment terms → Efficient transmission of documents to the insurer and the client → Proper validation of the file's completeness and compliance → Respect for the rules of ethics and professional conduct through the entire file → Proper annotation of the entire file