Table of specific competencies: group insurance of persons

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

Specific competencies
1. Offer group insurance products suited to the client group's needs and situation
2. Offer group annuity products suited to the client group's needs and situation

Competency components	Performance criteria
1. Present group insurance services in accordance with current standards and guidelines	→ Presentation to the client group in compliance with the requirements of the *Regulation respecting the pursuit of activities as a representative* → Disclosures compliant with the *Act respecting the distribution of financial products and services and its regulations* → Fair presentation of the services offered → Clear communication with the client group
2. Analyze the group insurance or group annuity needs of the client group	→ Complete collection of plans data, including demographics, pricing history, and claims experience for group insurance or group annuity benefits → Accurate determination of the context, needs, expectations, issues, and limitations of the client group regarding group insurance or group annuities → Proper analysis of options suited to the client group's situation → Preparation of the specifications document in compliance with requirements → Adequate preparation of requests for proposals (call for tenders) → Accurate identification of potential tenderers
3. Prepare the group insurance plan or group annuity plan recommendation	→ Accurate evaluation of the compliance of tenders → Accurate identification of the needs not covered by the tenders → Sound comparative analysis of tenders received → Clear drafting of an analysis report and recommendation → Fair presentation of the recommendation to the policyholder, employees and their representatives
4. Implement the group insurance plan or group annuity plan	→ Effective structuring of the steps involved in implementing or transitioning plans → Clear and detailed explanation of the advantages and limitations of the offer to the client group's participants → Efficient transmission of documents to the insurer and the policyholder
5. Provide after-sales service	→ Appropriate assistance to the policyholder in managing the plan → Efficient handling of complaints, claims, and information requests → Accurate analysis of renewal conditions and modification requests in group insurance → Compliance with ethical and professional conduct rules throughout the file → Rigorous documentation of the file