Table of specific competencies: insurance of persons

The following table sets out the competency subcomponents specific to the insurance of persons and its sector class, accident and sickness insurance, that trainees must progressively demonstrate, in practice, during their probationary period.

Specific competencies
1. Offer individual life insurance products suited to the client's needs and situation
2. Offer individual accident and sickness insurance products suited to the client's needs and situation
3. Offer segregated funds and individual annuities adapted to the client's needs and situation

Competency components	Performance criteria
1. Offer services in individual financial security in accordance with current standards and directives	→ Presentation to the client in accordance with the requirements of the *Regulation respecting the pursuit of activities as a representative* → Accurate presentation of the services offered → 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 obtaining of consent for the collection of personal information → Clear communication with the client
2. Analyze the client's needs and situation	→ Accurate determination of the client's existing financial coverages → Precise analysis of the client's needs and situation, taking existing coverage into account → Proper analysis of risks that may affect the client's situation → Proper assessment of the suitability of the client's financial coverage → Accurate assessment of the suitability of segregated funds and individual annuities → Rigorous documentation of the client's objectives and financial situation
3. Recommend individual financial security products	→ Proper evaluation of individual financial security products adapted to the client's situation → Accurate identification of applicable terms and conditions → Clear and accurate explanation of the advantages of the proposed products to the client → Verification of the compliance of required approvals with the employer's and insurer's standards
4. Conclude the transaction according to current standards	→ Accurate and clear explanation of the elements establishing the formation, validity and coming into force of an insurance contract → Clear and detailed explanation of the individual financial security product offered → Proper explanation of payment terms → Efficient transmission of documents to the insurer and the client → Rigorous documentation of the entire file
5. Provide customer service throughout the validity of the contract	→ Proper validation of requests for contract amendment, renewal and termination applications → Accurate information to the claimant regarding the claims process → Respect for the rules of ethics and professional conduct throughout the file → Implementation of a clear follow up plan