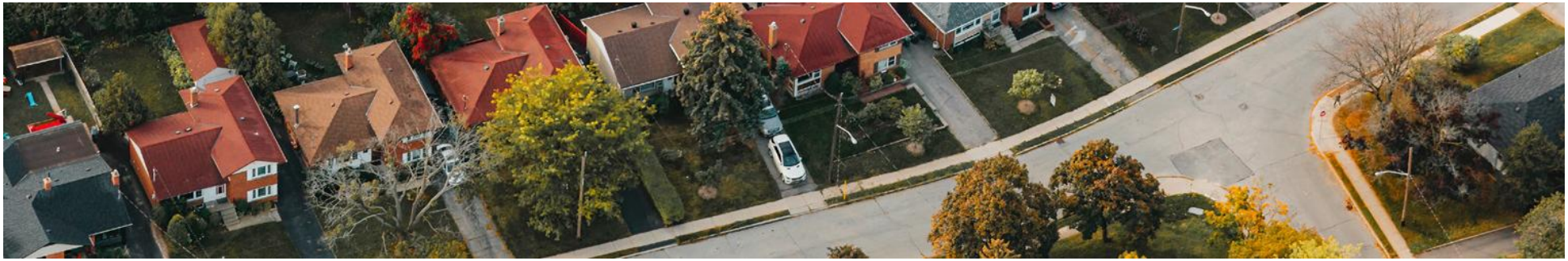
Autorité des marchés financiers

Training curriculum

Damage Insurance Qualification Program (DIQP)

April 2025





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Introduction

The decision to develop a training curriculum for the functions of a damage insurance representative reflects the commitment of the Autorité des marchés financiers (AMF) to update its damage insurance qualification program.

This curriculum is the result of an occupational analysis performed in 2022. An initial training curriculum consisting of 11 competencies was submitted to experts in the field and educational specialists and then validated in July and August 2022. In 2024, adjustments were made to this curriculum following work done on the insurance representative evaluation curriculum and development work in the claims adjustment sector.

The competencies presented herein reflect the full scope of activities performed by a representative at career entry. Three of them are specific to the functions of a representative. The curriculum also includes a law, ethics and professional practice general competency required specifically for damage insurance representatives.

The training curriculum therefore includes any aspect in which proficiency is required to ensure an ethical practice aligned with the protection of consumers' rights. It also takes into consideration the fact that many competencies improve over time with hands-on experience. The other competencies may be covered in a training activity for people without any knowledge of the profession who would like to enter it.

They may also be covered in professional development activities for people wishing to improve their practice.

Because of the information presented, the training curriculum is simultaneously:

- An internal tool providing a framework for the development of study materials, exam questions and licensing exams;
- A pedagogical planning tool providing trainers with guidance on developing courses; and
- An exam preparation tool providing candidates with information on the nature and scope of evaluated competencies.

Certification

The AMF also publishes an evaluation curriculum detailing the contents evaluated in licensing exams. In the evaluation curriculum, each competency corresponds to a module and all modules are equally weighted. Therefore, in order to obtain the corresponding representative's certificate, proficiency must be achieved in all curriculum competencies required for a class or sector class of evaluation. In the evaluation curriculum, the competency components are weighted to reflect their relative importance in the exam.

Many factors influence the weighting, including a component's importance for consumer protection and the complexity and scope of the concepts and the knowledge underlying them. underlying them. Competencies not inherent to consumer protection, such as English proficiency, the use of technology, or even sales techniques, are not evaluated.

The AMF publishes a preparation manual for each module of the evaluation curriculum to help candidates prepare for the exams.

Job function

A representative practising in the damage insurance sector is a person with a valid certificate in damage insurance issued by the AMF. The person is either a damage insurance agent or a damage insurance broker. A damage insurance agent is a natural person who offers damage insurance products directly to the public on behalf of a firm that is an insurer or who is bound by an exclusive contract with a single damage insurer.

A damage insurance broker is a natural person who offers a range of damage insurance products from several insurers directly to the public, or who offers damage insurance products from one or more insurers to a firm, independent representative or independent partnership.

1. CQLR, c. D-9.2, r. 7.

The *Regulation respecting the issuance and renewal of representatives' certificates*[1] also defines sector classes in the damage insurance sector. Sector classes are the areas in which a representative offering insurance products can specialize. In damage insurance, the sector classes are personal-lines damage insurance and commercial-lines damage insurance.

The tasks of representatives in the damage insurance sector include:

- Managing one's professional activities
- Selling a personal-lines property insurance product
- Selling a personal-lines automobile insurance product
- Selling a commercial-lines property insurance product
- Selling a commercial-lines automobile insurance product
- Selling a commercial-lines civil liability insurance product
- Managing insurance policy renewals
- Providing after-sales service for damage insurance products

Certain tasks are included in the specific competencies for damage insurance representatives. A specific competency is a competency that is specific to a job function. It is therefore closely related to one or more tasks of the trade. Specific competencies must have some of the same characteristics as tasks and correspond to key aspects of the trade, describe the results of the work, and help identify a person's main responsibilities.

They must also lead to an observable and measurable outcome.

A general competency is a set of work activities that are closely associated with various tasks. General competencies can be transferred from one task to the next. They can also be applied in various situations. Certain general competencies can be developed throughout the representative's career or through professional development. The competency matrix below is a tool used to present a portrait of the interrelationship of competencies that future insurance representatives, be they agents or brokers, must develop at career entry.



COMPETENCY MATRIX

Damage insurance representative

General competencies	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
4. Integrate rules of law, practice and professional conduct consistent with the activity of damage insurance representatives in Québec into professional practice	**X**	**X**	**X**
5. Manage personal-lines and commercial-lines insurance contract renewals	**X**	**X**	**X**
6. Provide after-sales service for damage insurance products	**X**	**X**	**X**

General competencies	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
7. Manage professional activities	X	X	X
8. Apply risk management principles to damage insurance	X	X	X
9. Integrate concepts from the building construction sector into one's professional practice	X		X
10. Use a business' financial data for damage insurance underwriting purposes		X	X
11. Integrate the ethical, secure use of information and communications technologies into professional practice	X	X	X

Competencies

The competencies in the training curriculum are built on an integrated set of distinct skills, knowledge and strategies. They enable candidates to achieve a professional practice aligned with the AMF's requirements for the job function of damage insurance representative. Each competency is divided into components, then sub-components, in order to clarify the nature and scope of the competency and the underlying evaluation intention. The components and subcomponents are presented as processes or outcomes. They may have the same form, but the content of each one is specific to the context in which it is exercised.

A competency's subcomponents are further clarified by means of a list of related contents indicating the products, knowledge, behaviours or attitudes that are required to achieve proficiency in the competency subcomponent. Each module of the training curriculum is therefore divided into five main parts:

- The **achievement context** specifies the situation in which the competency is exercised upon entering the job market. It delimits and further clarifies the scale, significance and scope of application of the competency; it also details the nature of typical situations and the degree of autonomy and responsibility required.
- The **competency components and competency subcomponents** define the nature and scope of the competency.
- The **related contents** clearly indicate the subject-matter of evaluation and are addressed in the exam preparation manuals.
- The **performance criteria** indicate the requirements that will be used to determine whether the competency component has been achieved or not.
- **Professional attitudes and behaviours** indicate the professional attitudes and behaviours that representatives must demonstrate in order to perform their work in a professional manner. These attitudes and behaviours are used to define the soft skills needed to perform the functions.

Specific competencies

The specific competencies are as follows:

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

The achievement context for all specific competencies

- In the course of regular work
- Brokerage firm, wholesaler or insurer
- Firm, call centre, telework or on the road
- How:
  - individually or as part of a team
  - independently
- Based on:
  - *Civil Code of Québec*
  - *Act respecting the distribution of financial products and services* (Distribution Act) and its regulations
  - *Act respecting the protection of personal information in the private sector* (Protection of personal information Act)
  - *Code of ethics of damage insurance representatives*
  - other laws and regulations concerning damage insurance
  - insurers' underwriting standards
  - standards prescribed by employers
  - damage insurance and civil liability products
- Using:
  - Web, digital and paper reference sources
  - damage insurance and liability insurance forms
  - technological systems, hardware and tools

Performance criteria for all specific competencies

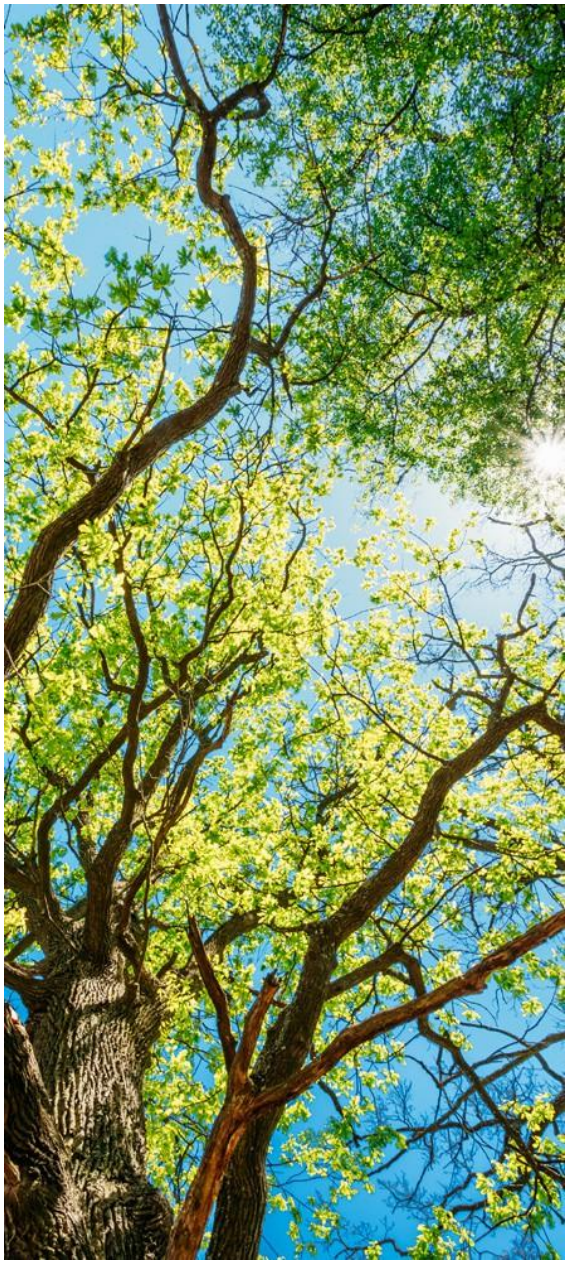
- Select appropriate coverage based on client's needs and situation
- Comply with current laws and regulations
- Comply with employer's policies, procedures and directives
- Comply with insurance companies' policies, procedures and directives
- Comply with *Code of ethics of damage insurance representatives*
- Communicate effectively with the client
- Ensure records are compliant
  - Information entered in record is complete and accurate
  - Notes in record are compliant and clear
  - Underwriting standards are complied with
- Sales volume is in line with employer requirements

- Call duration is appropriate for type of file and in line with employer requirements
- Number of outgoing calls is kept to a minimum for clients
- Sales volume per call is in line with employer requirements
- Sales close rate is in line with employer requirements
- Client is satisfied

Professional attitudes and behaviours for all competencies

For damage insurance representatives, the following professional attitudes and behaviours help ensure that work is performed in a professional manner:

- professional agility
- sense of accountability
- resourcefulness
- autonomy
- judgment
- self-control
- patience
- empathy
- rigour
- curiosity
- interpersonal skills
- respect
- professional ethics
- objectivity
- proactivity



COMPETENCY 1

Competency statement

Offer personal-lines property and liability insurance products suited to the client's needs and situation

Achievement context

- In the course of regular work
- With individuals
- Using personal-lines property and liability insurance products
- Using relevant technological tools

Performance criteria

- Offer personal-lines property and liability insurance coverages that are suited to client's needs and situation
- Comply with current laws and regulations
- Comply with the Code of ethics
- Comply with underwriting standards
- Ensure records are compliant
- Apply personal information privacy and computer security rules

Competency components and subcomponents	Contents	Performance criteria
1. Greet the client according to existing standards and directives		
1.1 Present oneself in accordance with the requirements set out in the *Regulation respecting the pursuit of activities as a representative*	▬ Requirements for telephone communications ▬ Requirements for written communications ▬ Requirements for electronic communications	▬ Present oneself as a representative in accordance with the requirements set out in the *Regulation respecting the pursuit of activities as a representative for*: • Telephone communications • Written communications • Electronic communications
1.2 Make the disclosures required by law and regulation	▬ Concept of disclosure ▬ Disclosure objectives ▬ Obligations under section 83.1 of the Distribution Act • Subject-matter of disclosure • Communications covered and not covered ▬ Obligations under section 2 of the *Regulation respecting damage insurance brokerage* ▬ Obligations under the *Regulation respecting information to be provided to consumers*	▬ Correctly explain the objectives of the disclosures required by regulation ▬ Correctly identify the various obligations ▬ Correctly apply legal obligations according to the situation

Competency components and subcomponents	Contents	Performance criteria
1.3 Create or update the client record according to the situation described	▬ Concept of personal information ▬ Requirements under the Protection of personal information Act • Collection • Use • Disclosure • Conservation • Destruction ▬ Consumer's rights of access and rectification ▬ Method for protecting personal information ▬ Rules and methods for client identification and authentication ▬ Elements of the client record to be updated	▬ Correctly explain the concept of personal information ▬ Clearly and accurately explain the requirements of the Protection of personal information Act ▬ Correctly explain consumers' rights under the Act ▬ Correctly apply identification and authentication rules ▬ Create or update the client record in the prescribed manner
2. Analyze the risks in personal-lines property and liability insurance		

Competency components and subcomponents	Contents	Performance criteria
2.1 Analyze physical hazard in personal-lines property and liability insurance	▬ Concept of physical hazard in personal-lines damage and liability insurance ▬ Key physical risks in personal-lines property and liability insurance • Single-family homes • Multi-family homes • Mobile homes • Homes that are rented out • Condominiums • Other property • Liability ▬ Claims database ▬ Analysis questionnaire and information to be gathered about physical risks	▬ Clearly and accurately explain the concept of physical hazard ▬ Communicate clearly and precisely with the client ▬ Consult the claims database efficiently ▬ Gather all information needed to assess physical risk ▬ Correctly identify key physical risks ▬ Obtain complete and relevant documentation ▬ Make annotations in line with the situation and the client record ▬ Respect the limits of the representative's personal skills

Competency components and subcomponents	Contents	Performance criteria
2.2 Analyze moral hazard in personal-lines property and liability insurance	- Concept of moral hazard in personal-lines damage and liability insurance - Claims history - Key moral hazards in personal-lines property and liability insurance - Consent and authorizations to be obtained - Consultation of the credit file and court ledger (plumitif) - Analysis questionnaire and information to be gathered about moral hazards	- Clearly and accurately explain the concept of moral hazard - Communicate clearly and precisely with the client - Gather all information needed to assess moral hazard - Properly verify claims history, credit report and court ledger (plumitif) - Correctly identify key moral hazards - Make annotations in line with the situation and the client record - Respect the limits of the representative's personal skills
2.3 Synthesize the elements of risk analysis	- Weighting of the physical and moral hazards identified - Risk eligibility	- Correctly weight risks for analysis - Analyze risks in line with the client's needs and situation
3. Recommend personal-lines property and liability insurance products		

Competency components and subcomponents	Contents	Performance criteria
3.1 Determine the products suited to the client's needs and situation	- Personal-lines property damage insurance and liability insurance products (forms) and their scope - Endorsements - Coverages and guarantees - Conditions, limitations and exclusions - Alignment with needs	- Select the relevant forms - Identify additional endorsements and required coverages suited to the client's situation - Provide valid and relevant recommendations and advice
3.2 Explain the product features to the client	- Presentation techniques and plain-language explanations for clients in personal-lines property and liability insurance	- Provide a clear and detailed explanation of product features - Clearly and accurately answer the client's questions
3.3 Negotiate the terms of the proposal	- Negotiable terms - Negotiation techniques - Required approvals	- Correctly negotiate the terms and conditions of the proposal - Obtain approval in accordance with the components of the proposal
4. Underwrite the risk in accordance with applicable standards		
4.1 Incorporate the concepts specific to underwriting for personal-lines property and liability insurance	- Insurance policy and proposal - Endorsements - Coverages and guarantees - Conditions, limitations and exclusions	- Clearly and precisely explain the concepts specific to commercial-lines property and liability insurance

Competency components and subcomponents	Contents	Performance criteria
4.2 Apply the underwriting process according to existing standards and directives	- Underwriting process - Pricing in personal-lines damage and liability insurance - Suitability of products–alignment of protections with risks	- Correctly apply the underwriting process for personal-lines property and liability insurance products - Properly verify the rate schedules - Make a proposal in line with the client's needs and situation
5. Enter into the transaction for commercial-lines property and liability insurance in accordance with existing standards		
5.1 Explain the components forming a personal-lines property and liability insurance contract	- Components forming a personal-lines property and liability insurance contract - Validity criteria	- Clearly and accurately explain the components forming a personal-lines property and liability insurance contract
5.2 Explain the terms of the proposal to the client	- Elements to be explained and confirmed - Elements to be annotated in the client record	- Clearly explain the provisions of the proposal - Provide clarifications and accurate and precise answers to the client's questions - Enter into the transaction in accordance with standards - Adequately annotate the client record
5.3 Retain the client	- Client retention techniques	- Correctly apply client retention techniques

Competency components and subcomponents	Contents	Performance criteria
5.4 Complete the administrative formalities for entering into the transaction	▬ Formalities for entering into the sale • Documents to be delivered • Client record	▬ Properly complete the administrative formalities ▬ Ensure documentation is in line with the client agreement ▬ Deliver documents efficiently
5.5 Explain the options available to the client if the proposal is refused	▬ Options for accessing insurance in the event of refusal	▬ Clearly and accurately explain the options available in the event of refusal

COMPETENCY 2

Competency statement

Offer personal-lines and commercial-lines automobile insurance products suited to the client's needs and situation

Achievement context

- In the course of regular work
- With individuals and businesses
- Using personal-lines and commercial-lines automobile insurance products
- Using relevant technological tools

Performance criteria for the competency

- Offer personal-lines and commercial-lines automobile insurance coverages that are suited to client's needs and situation
- Comply with current laws and regulations
- Comply with the Code of ethics
- Comply with underwriting standards
- Ensure records are compliant
- Apply personal information privacy and computer security rules

Competency components and subcomponents	Contents	Performance criteria
1. Greet the client according to existing standards and directives		
1.1 Present oneself in accordance with the requirements set out in the *Regulation respecting the pursuit of activities as a representative*	▬ Requirements for telephone communications ▬ Requirements for written communications ▬ Requirements for electronic communications	▬ Present oneself as a representative in accordance with the requirements set out in the *Regulation respecting the pursuit of activities as a representative* for: • Telephone communications • Written communications • Electronic communications
1.2 Make the disclosures required by law and regulation	▬ Concept of disclosure ▬ Disclosure objectives ▬ Obligations under section 83.1 of the Distribution Act • Subject-matter of disclosure • Communications covered and not covered ▬ Obligations under section 2 of the *Regulation respecting damage insurance brokerage* ▬ Obligations under the *Regulation respecting information to be provided to consumers*	▬ Correctly explain the objectives of the disclosures required by regulation ▬ Correctly identify the various obligations ▬ Correctly apply legal obligations according to the situation

Competency components and subcomponents	Contents	Performance criteria
1.3 Create or update the client record according to the situation described	▬ Concept of personal information ▬ Requirements under the *Protection of personal information Act* • Collection • Use • Disclosure • Conservation • Destruction ▬ Consumer's rights of access and rectification ▬ Method for protecting personal information ▬ Rules and methods for client identification and authentication ▬ Updating of client record in automobile insurance	▬ Correctly explain the concept of personal information ▬ Clearly and accurately explain the requirements of the *Protection of personal information Act* ▬ Correctly explain consumers' rights under the Act ▬ Correctly apply identification and authentication rules ▬ Create or update the client record in the prescribed manner
2. Analyze automobile insurance risks		

Competency components and subcomponents	Contents	Performance criteria
2.1 Analyze physical hazard in automobile insurance	- Concept of physical hazards in automobile insurance - Key physical hazards - Consulting the automobile claims database - Analysis questionnaire and information to be gathered about physical risks	- Clearly and accurately explain the concept of physical hazards in automobile insurance - Communicate clearly and precisely with the client - Consult the automobile claims database efficiently - Gather all information needed to assess physical risk - Correctly identify key physical risks - Obtain complete and relevant documentation - Make annotations in line with the situation and the client record

Competency components and subcomponents	Contents	Performance criteria
2.2 Analyze moral hazard in automobile insurance	- Concept of moral hazard in automobile insurance - Key moral hazards - Consent and authorizations to be obtained - Claims database - Consultation of the *Fichier central des sinistres automobiles* database - Consultation of the credit file and court ledger (plumitif) - Consultation of the driving record held by the SAAQ - Consultation of the business's record with the CTQ - Analysis questionnaire and information to be gathered about moral hazards	- Clearly and accurately explain the concept of moral hazard - Communicate clearly and precisely with the client - Gather all information needed to assess moral hazard - Properly verify the credit report, claims history and court ledger (plumitif) - Correctly assess the driving records of drivers - Correctly assess business's records - Correctly review the business's financial statements, where applicable - Correctly identify key moral hazards
2.3 Synthesize the elements of risk analysis in automobile insurance	- Weighting of the physical and moral hazards identified - Risk eligibility	- Correctly weight risks for analysis - Analyze risks in line with the client's needs and situation
3. Recommend automobile insurance products suited to the client's needs and situation		

Competency components and subcomponents	Contents	Performance criteria
3.1 Determine the products suited to the client's needs and situation	- Basic coverage (Forms) - Endorsements - Conditions, limitations and exclusions - Techniques for comparing personal-lines and commercial-lines automobile insurance products	- Select the relevant forms - Identify coverage suited to the client's situation - Identify additional endorsements and required coverages suited to the client's situation - Correctly identify applicable limitations and exclusions - Correctly apply comparison techniques
3.2 Explain the automobile insurance product features to the client	- Presentation techniques and plain-language explanations for clients in personal-lines and commercial-lines automobile insurance	- Provide a clear and detailed explanation of product features - Clearly and accurately answer the client's questions
3.3 Negotiate the terms of the proposal	- Negotiable automobile insurance terms - Negotiation techniques - Required approvals	- Correctly negotiate the terms and conditions of the proposal - Obtain approval in accordance with the components of the proposal
4. Underwrite the risk in accordance with applicable automobile insurance standards		

Competency components and subcomponents	Contents	Performance criteria
4.1 Incorporate the concepts specific to underwriting for automobile insurance	- Insurance policy and proposal - Endorsements - Coverages and guarantees - Conditions, limitations and exclusions	- Clearly and precisely explain the concepts specific to automobile insurance - Communicate effectively with the client
4.2 Apply the underwriting process according to existing standards and directives	- Underwriting process - Automobile insurance pricing	- Correctly apply the underwriting process - Properly verify the rate schedule(s)
5. Enter into a transaction for automobile insurance in accordance with existing standards		
5.1 Explain the elements establishing the formation of an automobile insurance contract	- Elements establishing the formation of an automobile insurance contract - Validity criteria	- Clearly and accurately explain the elements establishing the formation of an automobile insurance contract
5.2 Explain the terms of the proposal to the client	- Elements to be explained and confirmed - Elements to be annotated in the client record	- Clearly and accurately explain the provisions of the proposal - Provide clarifications and accurate and precise answers to the client's questions - Enter into the transaction in accordance with standards - Adequately annotate the client record

Competency components and subcomponents	Contents	Performance criteria
5.3 Retain the client	• Client retention techniques	• Correctly apply client retention techniques

Competency components and subcomponents	Contents	Performance criteria
5.4 Complete the administrative formalities for entering into the transaction	– Formalities for entering into the sale • Documents to be delivered • Client record • Signature required for a formal undertaking	– Properly complete the administrative formalities – Ensure documentation is in line with the client agreement – Deliver documents efficiently
5.5 Explain the options available to the client if the proposal is refused	– Options available in the event of refusal – Role of the Groupement des assureurs automobiles (GAA)	– Clearly and accurately explain the options available in the event of refusal – Clearly and accurately explain the role of the GAA in regard to mandatory insurance in the event of refusal by several insurers

COMPETENCY 3

Competency statement

Offer commercial-lines property and liability insurance products suited to the client's needs and situation

Achievement context for the competency

- In the course of regular work
- With businesses
- Using commercial-lines property and liability insurance products

Performance criteria for the competency

- Offer commercial-lines property and liability insurance coverages that are suited to client's needs and situation
- Comply with current laws and regulations
- Comply with the Code of ethics
- Comply with underwriting standards
- Ensure records are compliant
- Apply personal information privacy and computer security rules

Competency components and subcomponents	Contents	Performance criteria
1. Greet the client according to existing standards and directives		
1.1 Present oneself in accordance with the requirements set out in the *Regulation respecting the pursuit of activities as a representative*	- Requirements for telephone communications - Requirements for written communications - Requirements for electronic communications	- Present oneself as a representative in accordance with the requirements set out in the *Regulation respecting the pursuit of activities as a representative* • Telephone communications • Written communications • Electronic communications
1.2 Make the disclosures required by law and regulation	- Concept of disclosure - Disclosure objectives - Obligations under section 83.1 of the Distribution Act • Subject-matter of disclosure • Communications covered and not covered - Obligations under section 2 of the *Regulation respecting damage insurance brokerage* - Obligations under the *Regulation respecting information to be provided to consumers*	- Correctly explain the objectives of the disclosures required by regulation - Correctly identify the various obligations - Correctly apply legal obligations according to the situation

Competency components and subcomponents	Contents	Performance criteria
1.3 Update the client record based on the situation described	▬ Concept of personal information ▬ Requirements under the Protection of personal information Act • Collection • Use • Disclosure • Conservation • Destruction ▬ Consumer's rights of access and rectification ▬ Method for protecting personal information ▬ Rules and methods for client identification and authentication ▬ Elements of the client record to be updated	▬ Correctly explain the concept of personal information ▬ Clearly and accurately explain the requirements of the *Protection of personal information Act* ▬ Correctly explain consumers' rights under the Act ▬ Correctly apply identification and authentication rules ▬ Update the client record in the prescribed manner
2. Analyze the risks in commercial-lines property and liability insurance		

Competency components and subcomponents	Contents	Performance criteria
2.1 Analyze physical hazard in commercial-lines property and liability insurance	- Concept of physical hazard in commercial-lines property and liability insurance - Key physical hazards in commercial-lines property and liability insurance - Claims database - Analysis questionnaire and information to be gathered about physical risks	- Clearly and accurately explain the concept of physical hazard - Communicate clearly and precisely with the client - Consult the claims database efficiently - Gather all information needed to assess physical risk - Correctly identify key physical risks - Obtain complete and relevant documentation - Make annotations in line with the situation and the client record
2.2 Analyze moral hazard in commercial-lines property and liability insurance	- Concept of moral hazard in commercial-lines damage and liability insurance - Key moral hazards in personal-lines property and liability insurance - Consent and authorizations to be obtained - Claims database - Consultation of the credit file and court ledger (plumitif) - Analysis questionnaire and information to be gathered about moral hazards	- Clearly and accurately explain the concept of moral hazard - Communicate clearly and precisely with the client - Gather all information needed to assess moral hazard - Properly verify the credit report, claims history and court ledger (plumitif) - Correctly review the business's financial statements, where applicable - Correctly identify key moral hazards

Competency components and subcomponents	Contents	Performance criteria
2.3 Synthesize the elements of risk analysis	- Weighting of the physical and moral hazards identified - Risk eligibility	- Correctly weight risks for analysis - Analyze risks in line with the client's needs and situation
3. Recommend commercial-lines property insurance products suited to the client's needs and situation		
3.1 Determine the products suited to the client's needs and situation	- Commercial-lines property damage insurance and liability insurance (forms) and their scope - Endorsements - Techniques for comparing proposals - Alignment with needs	- Provide valid and relevant recommendations and advice - Identify coverage suited to the client's situation - Identify additional endorsements and required coverages suited to the client's situation - Correctly identify applicable limitations and exclusions
3.2 Explain the product features to the client	- Presentation techniques and plain-language explanations for clients in commercial-lines property and liability insurance	- Provide a clear and detailed explanation of product features - Clearly and accurately answer the client's questions
3.3 Negotiate the terms of the proposal	- Negotiable terms - Negotiation techniques - Required approvals	- Correctly negotiate the terms and conditions of the proposal - Obtain approval in accordance with the components of the proposal

Competency components and subcomponents	Contents	Performance criteria
4. Underwrite the risk in accordance with applicable standards		
4.1 Incorporate the concepts specific to underwriting for commercial-lines property and liability insurance	- Insurance policy and proposal - Endorsements - Coverages and guarantees - Conditions, limitations and exclusions	- Clearly and precisely explain the concepts specific to commercial-lines property and liability insurance - Communicate effectively with clients
4.2 Apply the underwriting process according to existing standards and directives	- Underwriting process - Pricing in commercial-lines damage and liability insurance - Principles of risk underwriting and allocation in commercial-lines property and liability insurance	- Correctly apply the underwriting process - Properly verify the rate schedules - Ensure complete and relevant alignment of coverages and endorsements with the risks identified
5. Enter into the transaction for commercial-lines property and liability insurance in accordance with existing standards		
5.1 Explain the components forming a commercial-lines property and liability insurance contract	- Components forming a commercial-lines property and liability insurance contract - Validity criteria	- Clearly and accurately explain the components forming a commercial-lines property and liability insurance contract

Competency components and subcomponents	Contents	Performance criteria
5.2 Explain the terms of the proposal to the client	- Elements to be explained and confirmed - Elements to be annotated in the client record	- Clearly explain the provisions of the proposal - Provide clarifications and accurate and precise answers to the client's questions - Enter into the transaction in accordance with standards - Annotate the client record
5.3 Retain the client	- Client retention techniques	- Correctly apply client retention techniques
5.4 Complete the administrative formalities for entering into the transaction	- Formalities for entering into the sale • Documents to be delivered • Client record • Signature required for a formal undertaking, if applicable	- Properly complete the administrative formalities - Deliver documents efficiently
5.5 Explain the options available to the client if the proposal is refused	- Options for accessing insurance in the event of refusal - Coinsurance and reinsurance	- Explain the role of the Insurance Bureau of Canada (IBC) - Clearly and accurately explain the options available in the event of refusal

General competencies

The general competencies are as follows:

4. Integrate rules of law, practice and professional conduct consistent with the activity of damage insurance representatives in Québec into professional practice
5. Manage personal-lines and commercial-lines insurance contract renewals
6. Provide after-sales service for damage insurance products
7. Manage professional activities
8. Apply risk management principles to damage insurance
9. Integrate concepts from the building construction sector into one's professional practice
10. Interpret a business's financial data for damage insurance underwriting purposes
11. Integrate the ethical, secure use of information and communications technologies into professional practice

COMPETENCY 4

Competency statement

Integrate rules of law, practice and professional conduct consistent with the activity of damage insurance representatives in Québec into professional practice

Achievement context

- With:
  - clients, colleagues, underwriters, other damage insurance industry stakeholders
- Based on:
  - *Civil Code of Québec*
  - *Act respecting the distribution of financial products and services* (Distribution Act) and its regulations
  - Codes of ethics of damage insurance representatives and claims adjusters
  - other laws and regulations concerning damage insurance, including *Automobile Insurance Act*
- Using:
  - property and liability insurance products
  - automobile insurance products
  - Web, digital and paper reference sources
  - technological systems, hardware and tools

Performance criteria

- Clearly differentiate between the sources of law applicable to damage insurance in Québec
- Correctly integrate the concepts and provisions of the Civil Code of Québec applicable to damage insurance
- Clearly and accurately distinguish between other laws and regulations applicable to damage insurance in Québec
- Correctly integrate the concepts and provisions applicable to automobile insurance in Québec
- Clearly and accurately distinguish between the bodies operating in the damage insurance sector
- Properly integrate the rules relating to the pursuit of activities as a representative
- Properly integrate the Codes of ethics of damage insurance representatives and claims adjusters

Competency components and subcomponents	Contents	Performance criteria
1. Differentiate the legal systems in Canada and the general provisions of the Civil code applicable to damage insurance in Québec		
1.1 Differentiate between legal systems in Canada and their characteristics	- Civil law - Common law - Special rules	- Clearly and precisely distinguish between the features of civil law and those of common law
1.2 Distinguish between the various sources of law that apply to damage insurance	- Constitution, laws and regulations - Case law - Doctrine - Custom - Contracts - Key laws applicable to damage insurance in Québec	- Correctly distinguish between the various sources of law and their order of precedence

Competency components and subcomponents	Contents	Performance criteria
1.3 Distinguish the general provisions of the Civil Code of Québec that applies to the activities of the representative	- Marine and non-marine insurance - Insurance of persons - Damage insurance - Civil liability insurance - Insurance contract - Mandate - Obligations and remedies between physical and legal persons - Movable and immovable property - Divided and undivided co-ownership - Landlord and tenant - Statute of limitations	- Correctly distinguish between the provisions of the Civil Code that applies to the activities of the representatives
2. Integrate into one's professional practice the provisions of the Civil code applicable to Damage insurance		

Competency components and subcomponents	Contents	Performance criteria

2.1 Integrate into one's professional practice the provisions of the Civil code common to property insurance and liability insurance	- Compensatory nature
	- Stakeholders to the contract
	- Formation of the contract
	  • The risk
	  • Insurance interest
	  • Utmost good faith
	  • Representation and warranties
	- Effective date
	  • Reinsurance contract
	- Content of the policy
	  • Coverage
	  • Limitations and exclusions
	  • Amount of insurance
	  • Claims and payments of indemnities
	- Obligations of the insured
	  • Initial representation of risk
	  • Payment of the premium
	  • Formal warranty
	  • Declaration of the aggravation of risk
	  • Declare loss
	  • Obligation to limit aggravation of loss
	- Obligation of the insurer
	  • Payment of the indemnity
	- Assignment of insurance and cancellation of the contract
		- Correctly and precisely identify of the stakeholders to an insurance contract
		- Correctly and precise explain of the conditions leading to the formation of an insurance contract Accurately and precisely explain the function of the probationary period
		- Correctly and precisely explain the importance of the representations and warranties in insurer acceptance of the risk
		- Correctly and precisely define the content of an insurance contract
		- Correctly and precisely explain the obligations of the insured and the insurer
		- Correctly determine the conditions for the assignment and cancellation of an insurance policy
		- Correctly explain the main rule of interpretation of insurance policy provisions

Competency components and subcomponents	Contents	Performance criteria

2.2 Integrate into one's professional practice the specific provisions of the Civil code applicable to liability insurance	- Types of injury (bodily, moral, material, esthetic) covered by insurance contracts
	- Liability for the act or fault of others
	- Liability for the act of a thing
	- Product liability and legal warranty
	  • Contractual responsibility or the warranty of quality
	  • Extracontractual responsibility based on the safety defects affecting things
	- Contractual responsibility
	- Extracontractual responsibility
	- Right to sue by the injured party
	- Burden of proof
	- Grounds of defense and exoneration of the wrongdoer
	- Apportionment of liability
	- Elements of liability
	- Material injury
	- Punitive damages
	- Moratory damages
		- Correctly and clearly explain the concepts of contractual and extracontractual liability
		- Correctly distinguish between the types of liability
		- Correctly explain the rights of the injured party
		- Correctly apply the evidentiary regime
		- Correctly explain of the grounds of defense
		- Correctly explain the rights and obligation of the wrongdoer
		- Correctly apply the apportionment of liability rule
		- Correct application of the indemnity determination rules
		- Correct application of the interpretation rules
		- Correctly identify the statutes of limitations rule that apply

Competency components and subcomponents	Contents	Performance criteria
3. Distinguish between other laws and regulations relating to damage insurance, what they govern and their respective roles in insurance in Québec		
3.1 Distinguish between the role of the *Act respecting the regulation of the financial sector* and its regulation in damage insurance in Québec	- *Act respecting the regulation of the financial sector* and its regulations	- Accurately determine the scope of application of the Act - Correctly identify the components governed by the Act - Correctly distinguish among the main regulations - Accurately and precisely explain the AMF's mission and its role in consumer protection
3.2 Identify the role of the Insurers Act and its regulations in damage insurance in Québec	- *Insurers Act* and its regulations	- Correctly identify the components governed by the Act - Clearly and accurately explain the connection between the Act and damage insurance

Competency components and subcomponents	Contents	Performance criteria
3.3 Identify the role of the *Automobile Insurance Act* in the damage insurance field in Québec	- *Automobile Insurance Act* and its regulations	- Accurately determine the scope of application of the Act - Correctly identify the components governed by the Act - Correctly distinguish among the main regulations - Clearly and accurately explain the connection between the Act and damage insurance
3.4 Identify the role of the *Act respecting the protection of personal information in the private sector* in the damage insurance field in Québec	- *Act respecting the protection of personal information in the private sector* • Obligations of the enterprise and the representative • Collection • Retention • Disclosure • Incidents • Right of access and rectification • Right to withdraw consent to disclose	- Accurately determine the scope of application of the Act - Correctly identify the components governed by the Act - Clearly explain the obligations of the enterprise - Clearly explain a person's rights - Clearly and accurately explain the connection between the Act and damage insurance
4. Integrate the rules of practice set out by the *Act respecting the distribution of financial products and services* (Distribution Act) and its regulations to one's professional practice		

Competency components and subcomponents	Contents	Performance criteria
4.1 Integrate the concepts specific to the Distribution Act and its regulations to one's professional practice	– Concepts: • Certified • Registrant • Agent • Broker • Claims adjuster • Trainee • Supervisor • Responsible officer • Sector • Sector class • Personal-lines damage insurance • Commercial-lines damage insurance • Distribution without a representative	– Clearly and accurately explain the concepts specific to the Distribution Act and its regulations

Competency components and subcomponents	Contents	Performance criteria
4.2 Integrate the rules respecting career entry in damage insurance and claims adjustment provided in regulation to one's professional practice	- *Regulation respecting the issuance and renewal of representatives' certificates* - Minimum qualifications - Examinations - Probationary period and stage - Issuance of a certificate - Reinstatement of the certificate	- Provide a clear, pertinent rationale for consumer protection objectives - Accurately describe the qualification process - Accurately list the minimum qualifications - Correctly identify the role of examinations in the qualification process - Accurately and precisely explain the function of the probationary period - Correctly identify the procedure for the issuance of a certificate - Correctly identify the rules for reinstatement of a certificate
4.3 Distinguish between ways of carrying on business for registration in damage insurance	- Ways to carry on business - Mandates - Registration of the firm, independent representative or independent partnership	- Correctly distinguish between the different ways of carrying on business set out by regulation - Accurately and precisely explain the mandate given to the representative based on their way of carrying on business - Accurately identify the categories of registration

Competency components and subcomponents	Contents	Performance criteria
4.4 Explain the obligation to disclose outside activities for a representative	- Consumer protection objective - Outside activities - Disclosure obligation - Actions of the AMF	- Provide clear, relevant rationale for consumer protection objectives - Distinguish accurately situations where outside activities must be declared to the AMF - Accurately determine activities requiring the segregation of clienteles
4.5 Integrate the representation rules set out in the *Regulation respecting the pursuit of activities as a representative* to one's professional practice	- Conditions and restrictions governing the pursuit of activities - Representation and solicitation rules - Professional liability insurance (E/O)	- Accurately and precisely explain the conditions and restrictions that apply to the pursuit of activities - Correctly apply representation and solicitation rules - Explain the rules relating to the holding of professional liability insurance (E/O)
4.6 Integrate the rules relating to notices and disclosures set out in the *Regulation respecting damage insurance brokerage* and the *Regulation respecting information to be provided to consumers* to one's professional practice	- Insurance products for which the regulation applies - Notices to be delivered - Insurer disclosure rules	- Correctly differentiate between products for which the disclosure rules apply - Clearly and accurately explain the requirements of the Distribution Act and its regulations regarding the number of quotes to be obtained

Competency components and subcomponents	Contents	Performance criteria

4.7 Integrate the rules respecting remuneration to one's professional practice	- Terminology
	  • Compensation
	  • Commission
	  • Commission sharing
	- Compensation disclosure rules
	- Insurance products for which the regulation applies
	- Notices to be delivered
	- Compensation disclosure rules
	- Insurer disclosure rules
		- Use the terminology correctly
		- Apply the rules respecting the remuneration of a representative in the prescribed manner
		- Correctly integrate compensation disclosure rules

5. Integrate the rules and obligations set out in the *Code of ethics and the Rules on mandatory continuing education for Damage Insurance Representatives and Claims Adjusters* to one's professional practice		

Competency components and subcomponents	Contents	Performance criteria
5.1 Integrate the rules of professional conduct and ethical obligations set out in the *Code of ethics of damage insurance representatives* and the C*ode of Ethics of Claims Adjusters* to one's professional practice	- *Code of ethics of damage insurance representatives* - *Code of Ethics of Claims Adjusters*	- Correctly apply the ethical obligations set out in the Codes of ethics administered by the Chambre de l'assurance: • rules and duties toward the public • rules and duties toward the client • rules and duties toward the claimant • rules and duties toward insurers • rules and duties toward other representatives • rules and duties toward the AMF and the Chambre - Ensure that conduct is consistent with ethics provisions in interactions with various stakeholders in damage insurance - Provide a detailed explanation of the consequences of breaches of the code of conduct and professional practice

Competency components and subcomponents	Contents	Performance criteria
5.2 Integrate the professional development obligations set out in the Rules on mandatory continuing education to one's professional practice	- *Rules on Mandatory continuing education for damage insurance representatives and claims adjusters*	- Provide an accurate and detailed explanation of the professional development obligations of representatives
6. Distinguish between the bodies operating in damage insurance and their mandate		
6.1 Distinguish between the regulatory bodies operating in damage insurance and their mandate	- AMF - Chambre de l'assurance - Canadian Council of Insurance Regulators (CCIR) - CISRO	- Accurately distinguish between the bodies overseeing the practice of damage insurance in Québec and their respective mandates - Accurately distinguish between the roles and respective mandates of other bodies involved in the practice of damage insurance
6.2 Distinguish between other bodies operating in damage insurance in Québec and their mandate	- IBC - GAA - Corporation des assureurs directs de dommage - RCCAQ - Insurance Institute of Canada - Coalition pour une relève en assurance de dommages	- Accurately distinguish between other bodies operating in damage insurance in Québec and their respective mandates - Accurately distinguish between the roles and respective mandates of other bodies involved in the practice of damage insurance

COMPETENCY 5

Competency statement

Manage personal-lines and commercial-lines insurance contract renewals

Achievement context

- In the course of regular work
- With individuals and businesses
- Using insurance contracts

Performance criteria

- Offer personal-lines and commercial-lines insurance suited to the client's needs and situation
- Complete renewals within the required time period
- Comply with current laws and regulations
- Comply with *Code of ethics of damage insurance representatives*

Competency components and subcomponents	Contents	Performance criteria
1. Verify the insurance contracts up for renewal		

1.1 Meet regulatory deadlines and requirements for renewals	- Renewal without modification
	- Renewal with modifications
	  • Deadlines and notices based on type of policy
	  • Obligations of the broker
	  • Delivery
	- Non-renewals
	- Time period between renewals
		- Strictly adhere to time frames based on the situation
		- Correctly assess the renewal file

1.2 Assess the insurance file against underwriting standards	- Elements of the client's insurance file to be verified against underwriting standards - Request for information or documents, depending on the situation	- Thoroughly compare the information in the file against underwriting standards - Request relevant information, based on the underwriting standards
1.3 Validate automated files	- Validation procedures for automated files - Elements to be validated in automated files	- Correctly apply validation procedures for automated files - Correctly assess the elements to be validated in automated files
2. Communicate with clients whose insurance contracts are up for renewal		

Competency components and subcomponents	Contents	Performance criteria

2.1 Contact clients whose insurance contracts are up for renewal	- Notices to be delivered
	- Identification and authentication rules for renewals
	  • Written communications
	  • Telephone communications
	  • Electronic communications
		- Present oneself in accordance with the requirements set out in the *Regulation respecting the pursuit of activities as a representative*
		- Give the precise reason for contacting the client
		- Make disclosures in accordance with the regulations

2.2 Update the client profile upon renewal	- Procedure for updating client files	- Validate and update the client profile and record in the prescribed manner - Communicate effectively with the client - Use computer systems efficiently
3. Propose renewal or replacement insurance product suited to the client's needs and situation		
3.1 Perform another insurance needs analysis	- Circumstances requiring a new analysis - Elements of the needs analysis to be considered upon renewal	- Correctly identify the circumstances requiring a new needs analysis - Clearly and accurately explain the elements to be considered in the needs analysis

Competency components and subcomponents	Contents	Performance criteria
3.2 Recommend renewal or replacement of an insurance product	- Product comparison techniques at renewal - Selection of a product offering more benefits - Risk placement with another insurer - Risk sharing among several insurers	- Offer an appropriate selection of products - Provide a clear and detailed explanation of the features of the products offered - Provide valid and relevant recommendations and advice - Provide clear and accurate answers to the client's questions - Correctly confirm limitations and exclusions - Correctly negotiate the terms and conditions of the proposal - Obtain the client's approval in accordance with the employer's standards and procedures
3.3 Apply the risk underwriting process	- Underwriting process as part of a renewal - Underwriting criteria - Information to be submitted - Annotation of the record for underwriting	- Correctly apply the underwriting process to a renewal - Annotate the record appropriately
4. Enter into the insurance contract renewal transaction in accordance with existing standards		

Competency components and subcomponents	Contents	Performance criteria
4.1 Explain the terms and conditions of the renewal proposal to the client	- Elements to be explained and confirmed - Elements to be annotated in the client record	- Ensure that proposal provisions are clearly explained and compliant - Provide clarifications and accurate and precise answers to the client's questions - Enter into the transaction in accordance with standards - Adequately annotate the client record
4.2 Retain the client	- Client retention techniques	- Correctly apply client retention techniques
4.3 Complete the administrative formalities for entering into the renewal transaction	- Procedures for entering into the insurance renewal transaction: • Documents to be delivered • Client record	- Properly complete the administrative formalities - Deliver documents efficiently
4.4 Explain the options available to the client if the proposal is refused	- Options available in the event of refusal	- Clearly and accurately explain the options available in the event of refusal

COMPETENCY 6

Competency statement

Provide after-sales service for damage insurance products

Achievement context

- In the course of regular work
- With individuals and businesses

Performance criteria

- Provide customer service in accordance with the employer’s standards and directives
- Communicate effectively with the client
- Ensure client satisfaction
- Comply with current laws and regulations

Competency components and subcomponents	Contents	Performance criteria
1. Greet the client according to existing standards and directives		
1.1 Present oneself in accordance with the requirements set out in the *Regulation respecting the pursuit of activities as a representative*	- Requirements for telephone communications - Requirements for written communications - Requirements for electronic communications	- Present oneself as a representative in accordance with the requirements set out in the *Regulation respecting the pursuit of activities as a representative* • Telephone communications • Written communications • Electronic communications
1.2 Make the disclosures required by law and regulation	- Concept of disclosure - Disclosure objectives - Obligations under section 83.1 of the Distribution Act • Subject-matter of disclosure • Communications covered and not covered - Obligations under section 2 of the *Regulation respecting damage insurance brokerage* - Obligations under the *Regulation respecting information to be provided to consumers*	- Correctly explain the objectives of the disclosures required by regulation - Correctly identify the various obligations - Correctly apply legal obligations according to the situation

Competency components and subcomponents	Contents	Performance criteria

1.3 Update the client record based on the situation described	- Concept of personal information
	- Requirements under the Protection of personal information Act
	  • Collection
	  • Use
	  • Disclosure
	  • Conservation
	  • Destruction
	- Consumer's rights of access and rectification
	- Method for protecting personal information
	- Rules and methods for client identification and authentication
	- Elements of the client record to be updated
		- Correctly explain the concept of personal information
		- Clearly and accurately explain the requirements of the Protection of personal information Act
		- Correctly explain consumers' rights under the Act
		- Correctly apply identification and authentication rules
		- Update the client record in the prescribed manner

2. Meet the client's needs		
2.1 Distinguish customer service from policy renewal	- Difference between customer service and policy renewal - Regulatory limits	- Accurately define the boundaries of customer service

Competency components and subcomponents	Contents	Performance criteria
2.2 Apply assistance procedures in the event of a loss	- Assistance procedures - Transfer to compensation department	- Correctly apply assistance procedures in the event of a loss - Provide fair and empathetic assistance to clients - Comply with regulatory limits
2.3 Terminate an insurance policy	- Termination procedure • Start of policy term • During the policy term • End of policy term	- Correctly apply termination procedures - Deliver the required documents
3. Retain the client	- Client retention techniques (reviewed previously)	- Use client retention techniques effectively and ethically - Manage complaints effectively - Promote the company's products and services in an ethical manner - Adequately annotate the record

COMPETENCY 7

Competency statement

Manage professional activities

Achievement context

- In the course of regular work

Performance criteria

- Plan activities effectively
- Update client records on a continuous and ongoing basis
- Monitor the insurance market on a regular and ongoing basis
- Process files effectively
- Build clientele and business activities in an ethical and targeted manner
- Engage in ongoing professional development

Competency components and subcomponents	Contents	Performance criteria
1. Assess the work situation		
1.1 Assess files to be processed and performance reports	- Emergencies - Files to be processed - Performance reports	- Correctly assess emergencies - Effectively assess files to be processed - Accurately assess performance reports
1.2 Familiarize oneself with new policies, procedures and insurance products	- Internal policies and procedures - External policies and procedures - New products	- Accurately integrate new internal policies, procedures and directives into the performance of one's duties - Accurately integrate new external policies, procedures and directives fairly in carrying out duties - Accurately explain the features of new forms and products
1.3 Monitor the insurance market	- New risks - Insurer requirements based on risk - New technologies - Repercussions on insurance and rates	- Monitor the insurance market on an ongoing basis
2. Engage in professional activities		

Competency components and subcomponents	Contents	Performance criteria
2.1 Engage with clients	- Prioritization techniques - Work planning - System for managing follow-ups	- Handle emergencies properly and efficiently - Efficiently handle files pending with clients - Fully and properly annotate the file - Use computer systems efficiently
2.2 Engage with the insurer	- Prioritization techniques - Work planning - System for managing follow-ups	- Handle emergencies properly and efficiently - Efficiently handle files pending with underwriting - Fully and properly annotate the file - Use computer systems efficiently
2.3 Engage with management	- Prioritization techniques - Work planning - System for managing follow-ups	- Handle emergencies properly and efficiently - Efficiently handle files pending with management - Fully and properly annotate the file - Use computer systems efficiently
3. Develop business ethically and in accordance with regulations		

Competency components and subcomponents	Contents	Performance criteria
3.1 Comply with the regulatory requirements for solicitations and representations	▬ Regulatory requirements for representations and solicitations • Requirements under the Distribution Act's regulations • Do Not Call List ▬ Solicitation and representation plan	▬ Comply with regulatory requirements ▬ Plan solicitation activities effectively ▬ Set up a complete and effective referral plan ▬ Solicit clients in an ethical manner
3.2 Analyze the market to develop client base	▬ Market analysis techniques • Clients - characteristics, needs • Competition • Products • Price • Location • Activities to focus on ▬ Solicitation and representation plan	▬ Accurately analyze the market ▬ Target specific clients and products ▬ Effectively target specific business development activities
4. Take charge of one's own professional development		
4.1 Comply with regulatory requirements for professional development	▬ Requirements under the *Rules on mandatory continuing education for Damage Insurance Representatives and Claims Adjusters*	▬ Comply with Chambre de l'assurance professional development requirements

Competency components and subcomponents	Contents	Performance criteria
4.2 Appropriate the resources required to ensure their own professional development	- Occupational analysis - Training needs analysis - Damage insurance licencing programs - Risk management licencing programs	- Correctly identify the resources to analyze their own occupation and training needs - Accurately list the licencing programs available in damage insurance or risk management

COMPETENCY 8

Competency statement

Apply risk management principles to damage insurance

Achievement context for the competency

- With:
  - Personal-lines and commercial-lines damage insurance clients
  - Risk analysis methods
- Based on:
  - *Civil Code of Québec*
  - underwriting standards
  - insurance policies
  - rate schedules
- Using:
  - Web, digital and paper reference sources
  - technological systems, hardware and tools

Performance criteria

- Properly apply risk management principles to damage insurance

Competency components and subcomponents	Contents	Performance criteria
1. Distinguish between the main risk management concepts that apply in damage insurance	- Risk concepts - Damage concepts - Concepts of material or bodily harm - Concepts of insurance and coinsurance	- Accurately distinguish between the following concepts: • Insurable and uninsurable risk • Physical and moral hazard • Predictable and unpredictable risk • Named or specified peril • Quality risk • Material risk - Correctly distinguish between concepts of material and bodily harm - Correctly distinguish between the concepts of direct and indirect damage - Accurately explain the concepts of coinsurance and reinsurance in damage insurance
2. Analyze the risks related to a damage insurance file		

Competency components and subcomponents	Contents	Performance criteria

2.1 Use a risk analysis method	- Insurance risk analysis methods
	  • Usefulness for insurers
	  • Usefulness for clients
		- Properly use a risk analysis method
		- Choose appropriate insurance data to be collected
		- Communicate effectively with the client
		- Ensure data accuracy and completeness
		- Precisely identify physical and moral hazards related to a situation in personal-lines damage insurance
		- Precisely identify the risks related to a situation in commercial-lines damage insurance

2.2 Select data for analysis	- Risk analysis - Physical and moral hazard - Risk data - Quantification of risks	- Properly use a risk analysis method - Choose appropriate insurance data to be collected - Communicate effectively with the client - Ensure data accuracy and completeness - Precisely identify physical and moral hazards related to a situation in personal-lines damage insurance - Precisely identify the risks related to a situation in commercial-lines damage insurance
3. Manage the client's underwriting risks		

Competency components and subcomponents	Contents	Performance criteria
3.1 Manage the underwriting risks	- Underwriting risks for the insurer - Risk/product eligibility	- Properly assess risks - Make the best possible selection of products - Comply with underwriting policies and eligibility requirements
3.2 Split risk	- Underwriting risk management strategy - Risk splitting - Coinsurance - Impact on pricing	- Use underwriting risk management strategies - Comply with underwriting policies and eligibility requirements - Properly assess the impact of risks on the underwriting of an insurance policy - Accurately and clearly explain the effects of risk splitting and coinsurance or reassurance - Put appropriate measures in place - Make relevant recommendations
4. Advise the client on managing damage insurance risks		
4.1 Advise personal-lines insurance clients on means of reducing risk	- Key risks - Means for personal-lines insurance clients to reduce risk - Effective communication methods	- Clearly and accurately explain the impact of risks on insurance underwriting and pricing - Properly articulate the measures suggested to the client to reduce personal-lines damage insurance risk - Properly express the measures the client can take to reduce automobile insurance risk

Competency components and subcomponents	Contents	Performance criteria
4.2 Advise businesses on means of reducing risk	- Key risks - Means of reducing risk in businesses - Effective communication methods	- Clearly and accurately explain the impact of risks on insurance underwriting and pricing - Properly articulate the measures suggested in commercial-lines damage insurance to reduce automobile insurance risk - Properly articulate the measures suggested to the client to reduce commercial-lines damage insurance risk

COMPETENCY 9

Competency statement

Integrate concepts from the building construction sector into one's professional practice

Achievement context

- In the course of regular work
- Firm, call centre, telework or on the road
- With businesses and business representatives
- Based on:
  - the National Building Code, the Safety Code, the Construction Code and the National Plumbing Code
  - installation standards
  - local building standards
  - underwriting standards
- Using:
  - Web, digital and paper reference sources
  - technological systems, hardware and tools

Performance criteria

- Accurately distinguish between the laws applicable in the construction industry in Québec
- Accurately distinguish national, provincial and local construction standards and their scope and jurisdiction
- Accurately and precisely distinguish the elements of a building and their impact on a damage insurance situation

Competency components and subcomponents	Contents	Performance criteria
1. Identify laws, regulations and standards in force, their scope of application and limits		
1.1 Identify laws and their scope of application in the construction industry	- *Building Act* - *Act respecting labour relations, vocational training and workforce management in the construction industry* and its decrees - *Act respecting workforce vocational training and qualification*	- Accurately distinguish the laws applying in the construction industry in Québec - Explain the concepts of contractor, specialized contractor, Master Pipe-Mechanic, Master Electrician and owner builder - Correctly explain the various rights to carry on a trade for construction and non-construction trades
1.2 Identify organizations involved in the construction industry	- RBQ, CMMTQ, CMEQ, CCQ, Emploi-Québec	- Correctly distinguish organizations involved in the construction sector and their mandate
2. Identify a building's components, systems and equipment		

Competency components and subcomponents	Contents	Performance criteria

2.1 Identify the components of a building's envelope	- Building envelope
	  • Foundation
	  • Slab
	  • Frame
	  • Wall assembly
	  • Partitions
	  • Stairways
	  • Roof system
	  • Doors and windows
	  • Chimney
	- Functions of the envelope components
	- Graphical representation of the elements
		- Correctly distinguish between the terms "structure" and "building envelope"
		- Use the applicable terminology correctly
		- Correctly interpret graphs and pictures
		- Clearly and accurately explain the functions of building elements

2.2 Identify building systems and their functions	- Building systems
	  • Electrical system
	  • Building mechanics
	  - Plumbing
	  - Heating
	  - Ventilation
	  - Air conditioning and chilled water
	  - Fire protection
	- Other systems
		- Accurately distinguish between the various systems
		- Use the applicable terminology correctly
		- Correctly identify system elements
		- Correctly explain the functions of the building systems

Competency components and subcomponents	Contents	Performance criteria
3. Identify the risks related to buildings		
3.1 Identify the physical risks related to buildings	- Identification of main physical risks related to buildings	- Correctly identify risks related to buildings
3.2 Distinguish between physical risks and those arising from and transition risks associated with climate change and natural disasters	- Risks arising from climate change and natural catastrophes - Transition risks - Insurance risk	- Correctly identify risks arising from climate change and natural disasters - Correctly identify transition risk - Correctly identify insurance risk
3.3 Recommend prevention measures	- Risk prevention measures - Communication methods	- Make relevant recommendations regarding prevention measures to apply - Communicate clearly and precisely with clients, agents or brokers and with the insurer's underwriting department

COMPETENCY 10

Competency statement

Interpret a business's financial data for damage insurance underwriting purposes

Achievement context for the competency

- Based on:
  - a business's financial data and financial statements
  - privacy laws and regulations
  - applicable regulations and the *Code of ethics of damage insurance representatives*
  - underwriting standards
- Using:
  - Web, digital and paper reference sources
  - technological hardware and tools

Performance criteria

- Effectively use a business's financial data for damage insurance underwriting purposes

Competency components and subcomponents	Contents	Performance criteria
1. Distinguish between the different financial and accounting concepts		
1.1 Distinguish between basic financial and accounting concepts	- Basic financial and accounting concepts	- Distinguish between basic financial and accounting concepts
1.2 Identify balance sheet items according to the legal form of business	- Legal forms of businesses - Basic accounting equation - Purpose and use of the balance sheet - Current assets and capital expenditures - Current and long-term liabilities - Owner's equity - Shareholders' equity - Partners' equity	- Distinguish between basic financial concepts and balance sheet items according to the legal form of business
1.3 Distinguish between a business's various financial statements generally and in terms of their usefulness	- Types of financial statements and their purpose • Income statement • Statement of revenues and expenses and their components • Statement of net worth and its components • Statement of equity • Statement of cash flow and its components	- Correctly distinguish between the main financial statements and between the items included in them - Correctly distinguish between the various financial statements in terms of their usefulness

Competency components and subcomponents	Contents	Performance criteria
2. Assess a business's financial statements		

2.1 Assess a business's solvency	- Analysis of liquidity coverage ratios (short-term solvency)
	  • Current ratio (working capital)
	  • Quick ratio
	  • Defensive interval ratio (ability to deal with cash outflows)
	- Analysis of financial ratios (long-term solvency)
	  • Debt ratio
	  • Debt-to-equity ratio
	  • Interest coverage ratio
	  • Fixed-charge coverage ratio
	- Standards in different sectors
		- Gather all relevant financial information
		- Perform precise calculations
		- Use ratios correctly
		- Correctly assess the solvency of the business
		- Properly compare against the norms of relevant industries

Competency components and subcomponents	Contents	Performance criteria
2.2 Assess a business's profitability	▬ Ratios for assessing a business's profitability: • Gross profit ratio • Net profit ratio • Return on total assets ratio • Return on shareholders' equity ratio • Change over time ▬ Standards in different sectors	▬ Gather all relevant financial information ▬ Perform precise calculations ▬ Use ratios correctly ▬ Correctly assess the profitability of the business ▬ Properly compare against industry norms
2.3 Assess other business management ratios and indicators	▬ Other financial statement ratios for assessing how well a business is managed: • Inventory turnover ratio • Accounts receivable turnover ratio • Asset turnover ratio • Average collection period • Accounts payable payment period ▬ Analysis of variances between the actual and projected income statements ▬ Analysis of variances between projected and actual balance sheets ▬ Change over time ▬ Standards in different sectors	▬ Gather all relevant financial information ▬ Perform precise calculations ▬ Use ratios correctly ▬ Correctly assess other management indicators ▬ Properly compare against the norms of relevant industries

Competency components and subcomponents	Contents	Performance criteria
2.4 Estimate potential operating losses in the event of a loss	- Changes in financial position - Methods and financial data required to determine potential operating losses - Calculations - Standards in different sectors	- Correctly determine changes in financial position - Correctly weight the information appropriately - Correctly estimate potential operating losses - Correctly assess physical and moral hazards
3. Communicate financial information to underwriting		
3.1 Draft notes to the underwriter	- Information to be sent to underwriting - Notes to the underwriter	- Provide recommendations and an analysis that are relevant - Ensure that the information sent is compliant - Draft effective and accurate notes
3.2 Send financial information by a secure means	- Secure transmission methods - Protocols in the event of an incident	- Communicate financial information securely - Correctly apply protocols in the event of a security incident

COMPETENCY 11

Competency statement

Integrate the ethical, secure use of information and communications technologies into professional practice

Achievement context

- Based on:
  - data
  - laws and regulations and the *Code of ethics of damage insurance representatives*
  - client information
  - the business's standards, policies and directives
  - insurers' standards, policies and directives
- Using:
  - client management systems, insurer systems, pricing or brokerage management systems
  - collaborative work and communication technologies
  - Web, digital and paper reference sources
  - technological hardware and tools

Performance criteria

- Strictly adhere to information privacy and IT security best practices and rules

Competency components and subcomponents	Contents	Performance criteria
1. Use computer, word processing and data tools		
1.1 Use a computer	- Using a computer - Saving, backing up and transferring files - Filing strategy - Basic troubleshooting	- Use computers effectively - Back up documents in the prescribed manner - Use a filing strategy efficiently - Correctly apply basic troubleshooting techniques
1.2 Use word processing software and applications	- Preparing documents and tables - Document templates - Revision, correction and change-tracking tools - Document layout - Mass mailing - Backing up and printing documents	- Use software and applications efficiently - Prepare documents properly - Create appropriate document layouts - Back up documents in the prescribed manner

Competency components and subcomponents	Contents	Performance criteria
1.3 Use data processing software and applications	- Preparing documents and tables - Document templates - Formulas and basic functions - Data search, sorting and filtering tools - Revision, correction and change-tracking tools - Document layout - Analysis tools - Backing up and printing documents	- Use computers effectively - Use software and applications efficiently - Use and handle data in the prescribed manner - Prepare documents properly - Back up documents in the prescribed manner
1.4 Apply computer security measures	- Security measures • Password protection • Protection of documents • Premises • Antivirus • Ransomware • Phishing • Copies and backup	- Apply security measures in the prescribed manner
2. Use client relationship management, pricing and brokerage management systems		

Competency components and subcomponents	Contents	Performance criteria
2.1 Use client relationship management and brokerage management systems	- System and module structure - Client record - Products - Conditions, limitations and exclusions - Links with other systems - Annotating and documenting the record - Approvals - Invoicing - Sending documents - Personal information privacy measures	- Use systems efficiently and in the prescribed manner - Correctly enter the information collected - Correctly apply information privacy best practices - Strictly adhere to IT security rules

2.2 Use pricing systems	- Pricing systems
	  • Modules
	  • Data entry
	  • Links to the employer's internal systems
		- Use systems efficiently and in the prescribed manner
		- Correctly enter the information collected
		- Correctly apply information privacy best practices
		- Strictly adhere to IT security rules

3. Use work collaboration and communications technology		

Competency components and subcomponents	Contents	Performance criteria

3.1 Use work collaboration technology	- Key software and applications
	  • Skype
	  • Teams
	  • Zoom
	  • Whiteboard
	  • G Suite
	  • iCloud
	  • OneDrive
	  • GoogleDrive
	- Rules of use
	- Rules of ethics
	- Rules respecting the protection of personal information
		- Use work collaboration technology effectively and in the prescribed manner
		- Use communications tools properly and ethically
		- Correctly apply information privacy best practices
		- Strictly adhere to IT security rules

3.2 Use communications technology	- Key software and applications
	  • Outlook
	  • Mail
	  • Gmail
	  • Fax
	  • Telephone
	- Rules of use
	- Rules of ethics
	- Rules respecting the protection of personal information
		- Use communications tools properly and ethically
		- Correctly apply information privacy best practices
		- Strictly adhere to IT security rules

Glossary

Competency

A competency is an individual's ability to perform complex or routine tasks in the practice of a trade, art or profession by applying their resources (knowledge and hard and soft skills) to resolve issues in a professional environment and meet an organization's requirements.

Achievement context for the competency

The achievement context details the situation in which the competency is exercised upon entering the job market, meaning the point at which a person begins performing a task or work activity. It delimits and further clarifies the scale, significance and scope of application of the competency. It also helps set the boundaries and degree of complexity of the competency.

Performance criteria

Performance criteria are the benchmarks used to measure performance and serve as the basis for assessing level of proficiency in a given competency. They may be quantitative or qualitative.

Competency component and subcomponents

A competency component is one of the specific skills or behaviours that define either the main steps in implementing the competency or the main components or dimensions of the competency.

Professional attitudes and behaviours

Professional attitudes and behaviours are an important aspect of each of the competencies. They represent the soft skills required to achieve the competency.

Tasks

Tasks are the actions corresponding to the main activities of the job function being analyzed. A task is structured, standalone and observable. It has a specific beginning and end.

In a job function, whether it relates to a product, a service or a decision, the outcome of a task must have a particular, significant purpose.

Autorité
des marchés
financiers



