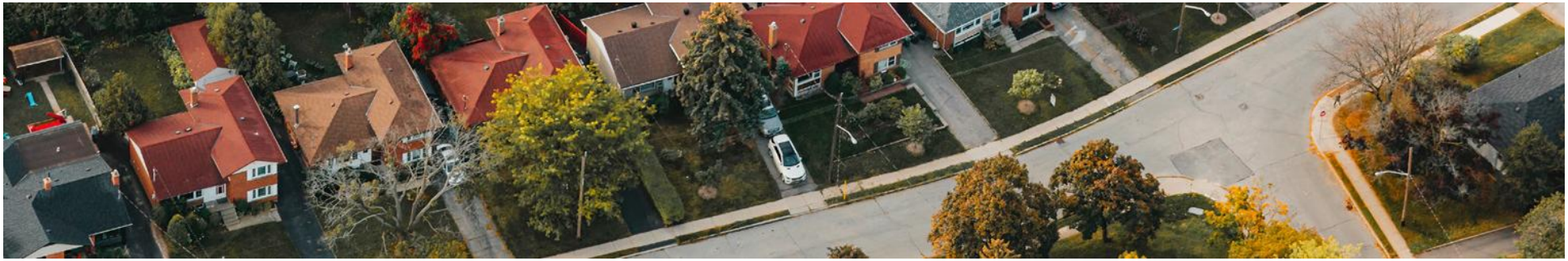
Autorité des marchés financiers

# Training curriculum

## Claims Adjustment Qualification Program (CAQP)

April 2025





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# Introduction

The decision to develop a training curriculum for the functions of a claims adjuster reflects the desire of the Autorité des marchés financiers (AMF) to update its claims adjustment qualification program.

This curriculum is the result of an occupational analysis performed in 2022-2023. A training curriculum consisting of 7 competencies was submitted to experts in the field and educational specialists and then validated in February 2024. These competencies reflect the full scope of activities performed by a claims adjuster at career entry. Three of them are specific to the functions of a claims adjuster. The curriculum also includes an insurance law, ethics and professional practice general competency required specifically for claims adjusters. The other general competencies cover the management of work activities, regulations and construction-related knowledge, and the use of information and communications technologies.

The training curriculum therefore includes any aspect in which proficiency is required to ensure an ethical practice at career entry 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 and teachers with guidance on developing course content; 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. 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 claims adjustment sector is a person with a valid certificate in claims adjustment issued by the AMF.

A claims adjuster is a natural person who, in the field of damage insurance, investigates losses, appraises damages and negotiates the settlement of claims.

The *Regulation respecting the issuance and renewal of representatives' certificates* (Regulation)[1] also defines sector classes in the claims adjustment sector. Sector classes vary depending on the type of insurance contract taken out by an insured. Section 9 of the Regulation establishes the sector classes for claims adjustment, namely: claims adjustment in personal-lines damage insurance and claims adjustment in commercial-lines damage insurance. A representative authorized to act in both of these sector classes uses the title of "claims adjuster."

The tasks of representatives in the entire claims adjustment sector include:

- Settling a personal-lines property insurance claim;
- Settling an automobile insurance claim;
- Settling a commercial-lines property insurance claim;
- Settling a liability insurance claim.

Certain tasks are included in the specific competencies for claims adjusters. 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.

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

COMPETENCY MATRIX

# Claims adjuster

| General competencies | Specific competencies | | |
|---|---|---|---|
| | 1. Settle personal-lines property and liability insurance claims in accordance with the provisions of insurance contracts purchased by clients | 2. Settle personal-lines and commercial-lines automobile insurance claims in accordance with the provisions of insurance contracts purchased by clients | 3. Settle commercial-lines property and liability insurance claims in accordance with the provisions of insurance contracts purchased by clients |
| 4. Integrate the 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 one's professional activities ethically and in accordance with requirements | **X** | **X** | **X** |
| 6. Integrate concepts from the building construction sector into one's professional practice | **X** | | **X** |
| 7. 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 an up-to-date professional practice aligned with the AMF's requirements for the job function of claims adjuster. 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.
- 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. Settle personal-lines property and liability insurance claims in accordance with the provisions of the insurance contracts purchased by clients
2. Settle personal-lines and commercial-lines automobile insurance claims in accordance with the provisions of insurance contracts purchased by clients
3. Settle commercial-lines property and liability insurance claims in accordance with the provisions of insurance contracts purchased by clients

## The achievement context for all specific competencies

- In the course of regular work
- In a firm, as an independent representative or employed by an insurer
- Call centre, telework or on the road
- How:
  - individually or as part of a team
  - independently
- With:
  - insureds
  - stakeholders
  - opposing claims adjusters
  - specialists
  - appraisers
- Based on:
  - *Civil Code of Québec*
  - *Act respecting the distribution of financial products and services* (Distribution Act) and its regulations
  - *Code of ethics of damage insurance representatives*
  - other laws and regulations concerning damage insurance
  - terms and conditions of insurance contracts taken out by clients
  - standards prescribed by employers
  - claims settlement policies prescribed by insurers
  - property and liability insurance contracts
- Using:
  - Web, digital and paper reference sources
  - property and liability insurance forms
  - technological systems, hardware and tools

## Performance criteria for all specific competencies

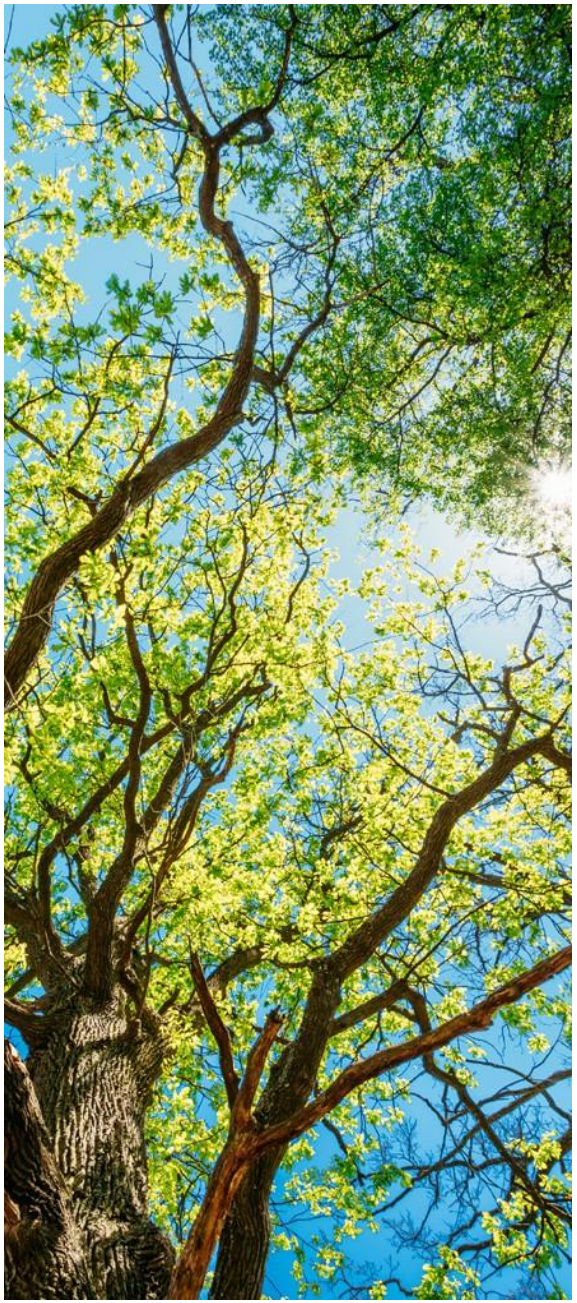
- Pay compensation in accordance with provisions of insurance contracts
- Comply with current laws and regulations
- Comply with the Code of ethics
- Comply with employer's policies, procedures and directives
- Comply with insurance companies' policies, procedures and directives
- Provide an effective explanation of the claims adjustment process
- Conduct a rigorous investigation

- Ensure records are compliant
  - Information entered in record is complete and accurate
  - Notes in record are compliant and clear
  - Records comply with compensation standards and rules
- Use computer systems efficiently
- Apply personal information privacy and computer security rules
- Effectively communicate with the insured and various stakeholders

## Professional attitudes and behaviours for all specific competencies

For claims adjusters, the following professional attitudes and behaviours help ensure that work is performed in an optimal and professional manner:

- integrity
- sense of accountability
- resourcefulness
- analytical ability
- equity
- mutual respect
- autonomy
- honesty
- judgment
- self-control
- patience
- open-mindedness
- trust
- empathy
- rigour
- curiosity
- interpersonal skills
- commitment
- respect
- professional ethics



# COMPETENCY 1

## Competency statement

Settle personal-lines property and liability insurance claims in accordance with the provisions of the insurance contracts purchased by clients

### Achievement context

- In the course of regular work
- Firm, call centre, telework or on the road
- With individuals and stakeholders
- Based on:
  - personal-lines property and liability claim files
  - personal-lines property property and liability insurance contracts
  - compensation provisions of insurance contracts
  - standards and rules prescribed by employers and insurers
- Using:
  - Web, digital and paper reference sources
  - property and liability insurance forms
  - technological systems, hardware and tools

### Performance criteria

- Pay compensation in accordance with provisions of insurance contracts
- Comply with current laws and regulations
- Comply with the *Code of ethics of damage insurance representatives*
- Ensure records are compliant
- Use computer systems efficiently
- Apply personal information privacy and computer security rules

| Competency components and subcomponents | Contents | Performance criteria |
|---|---|---|
| 1. Open the claim file in personal-lines property and liability insurance in accordance with existing standards and directives | | |
| 1.1 Process the call from the insured or claimant and the notice of loss | - Legal requirements set out in the Distribution Act and its regulations<br>- Claims adjuster's level of competency to direct the insured as to the next steps<br>- Rules for identifying and authenticating the insured or claimant<br>- Required elements of the notice of loss<br>- Statement from the insured or claimant<br>- Information to be provided regarding the claims settlement process<br>- Service providers | - Comply with the protocol for presenting oneself to the insured as a claims adjuster in accordance with the requirements of the *Regulation respecting the pursuit of activities as a representative*<br>- Apply the competencies required by the Act and the *Code of Ethics of Claims Adjusters*<br>- Correctly apply the insured and claimant authentication rules<br>- Correctly and accurately explain the personal-lines property insurance claims settlement process<br>- Select and/or guide toward relevant service providers |

| Competency components and subcomponents | Contents | Performance criteria |
|---|---|---|
| 1.2 Take the initial representation from the insured or claimant | ▬ Information required to open a personal-lines property and liability insurance claim file<br>• Name and contact information of insured and the person making the claim<br>• Policy number<br>• Place, date and circumstances surrounding the loss<br>• Property damage or bodily injury sustained<br>• Property damage or bodily injury caused<br>• Name and contact information of injured third parties<br>• Name and contact information of witnesses<br>• Police and/or fire report<br>▬ Information to be requested from or sent to underwriting | ▬ Effectively communicate with the insured and the claimants<br>▬ Gather the precise information required to open the file<br>▬ Accurately document the notes in the claim file |
| 1.3 Analyze the insurance contract | ▬ All the personal-lines property and liability insurance forms<br>▬ Provisions of personal-lines property and liability insurance contracts:<br>• Main policy provisions<br>• Deductible<br>• Coverages/Protections/Guarantees<br>• Endorsements<br>• Limitations and exclusions<br>▬ Validating information about the insured risk | ▬ Ensure that the information is compliant<br>▬ Accurately analyze the coverages<br>▬ Accurately analyze the limitations<br>▬ Accurately analyze the exclusions<br>▬ Accurately analyze the impact of endorsements on the policy<br>▬ Provide a clear and compliant explanation of coverages, limitations and exclusions to the client |

| Competency components and subcomponents | Contents | Performance criteria |
|---|---|---|
| 1.4 Establish preliminary reserves | - Concept of reserve in personal-lines property and liability insurance<br>- General principles for establishing reserves, taking into account the insurer's policies and the provisions of the Act | - Clearly and precisely explain the concept of preliminary reserves<br>- Establish preliminary reserves in the prescribed manner |
| 1.5 Control the risk of further damage | - Concept of aggravation<br>- Insured's legal obligation to limit damage<br>- Types of damage<br>- Methods for controlling the risk of further damage based on the type of loss of further damage based on the type of loss<br>- Mandates to be assigned based on the type of loss | - Clearly and completely explain the obligation to limit damage<br>- Correctly assess the type of damage<br>- Correctly assess the methods required to control the risk of further damage<br>- Establish mandates to be assigned in the prescribed manner |
| 1.6 Document the file | - Documentation standards<br>- Documentation methods<br>- Note-taking methods | - Document the file thoroughly<br>- Make clear and accurate annotations<br>- Ensure the file complies with standards and directives |
| 2. Investigate a personal-lines property and liability insurance claim involving property damage | | |

| Competency components and subcomponents | Contents | Performance criteria |
|---|---|---|
| 2.1 Plan the property damage investigation | - Types of investigations based on the nature of the loss<br>- Planning in line with the type of investigation<br>  • Summary investigation<br>  • Detailed investigation<br>- Planning mandates with various service providers | - Correctly select the type of investigation based on the nature of the loss<br>- Accurately plan the investigation<br>- Accurately determine the mandates to be assigned |
| 2.2 Collect representations and documentary evidence | - Consents for the collection and disclosure of personal information<br>- Interview methods<br>- List of relevant witnesses<br>- Preparation of questionnaire<br>- Information to gather based on the type of loss and the interviewee<br>- Information to be provided by the claims adjuster before obtaining representations<br>- Types of representations<br>- Validating information about the insured risk<br>- Note-taking<br>- Handling physical, documentary, audio, photographic and video evidence | - Explain the obligations relating to the collection and disclosure of personal information<br>- Obtain consents for the collection and disclosure of personal information in the prescribed manner<br>- Provide adequate information to the client about the importance of the representation<br>- Use the appropriate type of representation<br>- Adequately validate information about the insured risk<br>- Ask relevant questions<br>- Provide complete and compliant information<br>- Ensure notes in file align with representations obtained<br>- Process evidence in the prescribed manner |

| Competency components and subcomponents | Contents | Performance criteria |
|---|---|---|
| 2.3 Analyze the claimant's profile | - Method for analyzing the profile<br>- Fraud indicators:<br>  • Claims history<br>  • Creditors<br>  • Court ledger (plumitif)<br>  • Credit report | - Accurately analyze the profile of the insured or claimant<br>- Correctly assess potential fraud indicators |
| 2.4 Protect the insurer's rights | - Notice and non-waiver (or non-waiver agreement):<br>  • Difference between the two<br>  • Usefulness<br>  • Circumstances in which each type must be used<br>  • Legal impacts for the insurer and the insured | - Adequately use the notice and non-waiver<br>- Accurately distinguish between notices and non-waivers<br>- Make the appropriate application according to the circumstances<br>- Clearly explain to the client the application of the notice and its potential consequences<br>- Send the notice and non-waiver in the prescribed manner |
| 2.5 Determine the cause of the loss for the purposes of admissibility and liability | - Main possible causes depending on the type of loss<br>- Analysis methods<br>- Ways of determining the cause of the loss<br>- Circumstances in which a cause investigation expert must be mandated | - Use the file analysis method correctly<br>- Ensure the claim aligns with the representations and documentary evidence<br>- Accurately determine the cause of the loss |

| Competency components and subcomponents | Contents | Performance criteria |
|---|---|---|
| 2.6 Establish the admissibility of the property damage claim | - Admissibility of the claim<br>- Insurable interest<br>- Applicable coverages<br>- Endorsements<br>- Limitations and exclusions | - Accurately establish the admissibility of the claim<br>- Accurately determine the applicable coverage |
| 2.7 Determine the liability of the parties relating to property damage | - Terms for determining the parties' liability percentages<br>- Possible recourses against third parties | - Accurately determine the parties' liability percentages<br>- Correctly assess possible recourses against third parties<br>- Send the notification of property damage liability in the prescribed manner |
| 3. Determine the nature and value of property damage in personal-lines property and liability insurance | | |

| Competency components and subcomponents | Contents | Performance criteria |
|---|---|---|
| 3.1 Estimate damage to immovable property | - Fundamentals of appraising property damage to immovable property:<br>  • Types of losses<br>  • Relationship between the damage claimed and the nature of the loss<br>  • Prior damage<br>  • Assessment mandates to be assigned<br>- Assessing the duration and cost of work<br>- Depreciation and replacement value<br>  • Concept of depreciation<br>  • Actual cash value<br>  • Depreciation calculation method<br>  • Estimation of replacement value<br>- Esthetic damage<br>  • Concept of esthetic damage<br>  • Method for calculating esthetic damage | - Make relevant use of specialized providers<br>- Correctly apply estimation methods based on the type of loss<br>- Accurately estimate damage to property |

| Competency components and subcomponents | Contents | Performance criteria |
|---|---|---|
| 3.2 Estimate damage to movable property (contents) | – Fundamentals of appraising damage to movable property:<br>• Value<br>• Applicable contract provisions<br>• Limitations/exclusions<br>– Depreciation and replacement value<br>• Concept of depreciation<br>• Actual cash value<br>• Applicable contract provisions<br>• Depreciation calculation method<br>• Estimation of replacement value<br>– Esthetic damage<br>• Concept of esthetic damage<br>• Method for calculating esthetic damage | – Make relevant use of contents estimators<br>– Correctly apply estimation methods based on the type of loss<br>– Make a complete inventory of property<br>– Correctly apply depreciation<br>– Correctly estimate esthetic damage<br>– Accurately estimate damage to contents |
| 3.3 Estimate other applicable indemnities | – Main indemnities in personal-lines property insurance policies<br>• Living expenses<br>• Fair rental value<br>• Other indemnities<br>– Limitations and exclusions<br>– Indemnity calculation methods | – Correctly identify other applicable indemnities<br>– Correctly identify limitations and exclusions<br>– Correctly and precisely calculate other applicable indemnities |

| Competency components and subcomponents | Contents | Performance criteria |
|---|---|---|
| 3.4 Update reserves | - General principles for adjusting reserves, taking into account the insurer's policies and the provisions of the Act | - Update reserves in the prescribed manner |
| 4. Settle the personal-lines property and liability insurance claim file | | |
| 4.1 Negotiate the settlement of property damage with the claimant/insured | - Elements to be negotiated<br>- Negotiation principles<br>- Co-insurance<br>- Criteria to be applied when selecting work to be carried out<br>- Service provider selection criteria<br>- List of qualified service providers<br>- Property to be replaced or repaired | - Correctly apply the co-insurance<br>- Correctly negotiate the settlement with the claimant or insured<br>- Select work to be carried out<br>- Choose appropriate service providers<br>- Comply with the provisions of the insurance policy |
| 4.2 Negotiate the settlement of property damage with the claimant/third parties | - Elements to be negotiated<br>- Negotiation principles<br>- Criteria to be applied when selecting work to be carried out<br>- Service provider selection criteria<br>- List of qualified service providers | - Correctly negotiate the settlement with the claimant/third parties<br>- Select work to be carried out<br>- Choose appropriate service providers |

| Competency components and subcomponents | Contents | Performance criteria |
|---|---|---|
| 4.3 Obtain approval for the settlement from persons in authority | ▬ Approval process<br>• For claims adjusters employed by the insurer<br>• For independent claims adjusters mandated by the insurer<br>▬ Notes in the expert's log or report<br>• Required/Useful<br>• Information to be included in the log or report | ▬ Correctly apply the approval process<br>▬ Obtain approval for the settlement in the prescribed manner<br>▬ Write clear and complete claims settlement notes in the expert's log or report with the insurer |
| 4.4 Follow up on the claim file | ▬ Application of the deductible<br>▬ Tracking work progress<br>▬ Tracking the repair or replacement of property<br>▬ Paying indemnities<br>▬ Releases and claims<br>▬ Loss recovery/salvage | ▬ Correctly apply the deductible<br>▬ Closely track work progress<br>▬ Closely track the repair of direct and indirect damage<br>▬ Recover property in the prescribed manner<br>▬ Pay indemnities accurately and completely<br>▬ Obtain releases and claims in the prescribed manner |
| 5. Finalize recovery in personal-lines property and liability insurance | | |

| Competency components and subcomponents | Contents | Performance criteria |
|---|---|---|
| 5.1 Apply the recovery process | - Recovery process<br>- Documents to provide<br>- Negotiating techniques for recovery<br>- Elements of payment agreements<br>- Involvement of other professionals | - Correctly apply the recovery process<br>- Correctly negotiate the amounts to be recovered<br>- Make payment agreements in the prescribed manner<br>- Involve other professionals as appropriate |
| 5.2 Document the recovery file | - Recovery file contents<br>- Releases<br>- File compliance | - Obtain full releases<br>- Fully document the file in the prescribed manner |
| 6. Close the personal-lines property and liability insurance claim file | | |
| 6.1 Draft the report to the Ministère de la Sécurité publique | - Reports to submit based on the type of loss<br>- Report contents and elements<br>- Report transmission method | - Draft a clear and compliant report to be submitted to the Ministère de la Sécurité publique<br>- Comply with the provisions of the *Fire Safety Act* |
| 6.2 Perform final billing and payment processing operations | - Verifying expenses and accounts payable<br>- Payment of fees<br>- Billing for the services of experts mandated by the insurance company | - Pay fees accurately and completely<br>- Perform complete and accurate billing of services rendered |

| Competency components and subcomponents | Contents | Performance criteria |
|---|---|---|
| 6.3 Finalize the claim file | - Final checks<br>- Communicating with the insured and other stakeholders concerning file closure<br>- Information to be sent to underwriting<br>- Final documentation of the file<br>- Closing existing reserves | - Communicate with the insured and other stakeholders in the prescribed manner<br>- Communicate with underwriting<br>- Fully document the file in the prescribed manner |

# COMPETENCY 2

## Competency statement

Settle personal-lines and commercial-lines automobile insurance claims in accordance with the provisions of insurance contracts purchased by clients

### Achievement context

- In the course of regular work
- Firm, call centre, telework or on the road
- With individuals, business representatives and stakeholders
- Based on:
  - automobile insurance claim files
  - automobile insurance contracts
  - Direct Compensation Agreement (DCA)
  - compensation provisions of the DCA and automobile insurance contracts
  - standards prescribed by employers and insurers
- Using:
  - Web, digital and paper reference sources
  - automobile insurance forms
  - technological systems, hardware and tools

### Performance criteria

- Pay compensation in accordance with provisions of insurance contracts
- Correctly apply the Direct Compensation Agreement
- Comply with current laws and regulations
- Comply with the *Code of ethics of damage insurance representatives*
- Ensure records are compliant
- Use computer systems efficiently
- Apply personal information privacy and computer security rules

| Competency components and subcomponents | Contents | Performance criteria |
|---|---|---|
| 1. Open the claim file according to existing automobile insurance standards and directives | | |
| 1.1 Process the call from the insured or claimant and the notice of loss | - Legal requirements set out in the Distribution Act and its regulations<br>- Claims adjuster's level of competency to direct the insured as to the next steps<br>- Rules for identifying and authenticating the insureds or claimants<br>- Required elements of the notice of loss<br>- Statement from the insured or claimant<br>- Information to be provided regarding the claims settlement process<br>- Service providers | - Present oneself to the insured as a claims adjuster in accordance with the requirements of the *Regulation respecting the pursuit of activities as a representative*<br>- Apply the competencies required by the Act and the *Code of Ethics of Claims Adjusters*<br>- Correctly apply the insured and/or claimant authentication rules<br>- Correctly and accurately explain the automobile insurance claims settlement process<br>- Select and/or guide toward appropriate service providers |

| Competency components and subcomponents | Contents | Performance criteria |
|---|---|---|
| 1.2 Take the initial representation from the insured or claimant | - Information required to open an automobile insurance claim file<br>  • Name and contact information of the insured and the person making the claim<br>  • Policy number<br>  • Place, date and circumstances surrounding the loss<br>  • Property damage or bodily injury sustained<br>  • Property damage or bodily injury caused<br>  • Name and contact information of injured third parties<br>  • Name and contact information of witnesses<br>  • Police and/or fire report<br>- Information to request from or send to the underwriting department | - Effectively communicate with the insured and other persons making the claim<br>- Gather the accurate and required information to open a file<br>- Accurately document the notes in the claim file |

| Competency components and subcomponents | Contents | Performance criteria |
|---|---|---|
| 1.3 Analyze the automobile insurance contract | - Personal-lines automoble insurance contracts:<br>  • Main policy provisions<br>  • Deductible<br>  • Coverages/Protections/Guarantees<br>  • Endorsements<br>  • Limitations and exclusions<br>- Commercial-lines automoble insurance contracts:<br>  • Main policy provisions<br>  • Deductible<br>  • Coverages/Protections/Guarantees<br>  • Endorsements<br>  • Limitations and exclusions | - Ensure that the information is compliant<br>- Accurately analyze the coverages<br>- Accurately analyze the limitations<br>- Accurately analyze the exclusions<br>- Accurately analyze the impact of endorsements on the policy<br>- Provide a clear and compliant explanation of coverages, limitations and exclusions to the client |
| 1.4 Establish preliminary reserves | - Concept of reserve in automobile insurance<br>- General principles for establishing reserves, taking into account the insurer's policies and the provisions of the Act | - Clearly and precisely explain the concept of preliminary reserves<br>- Establish preliminary reserves in the prescribed manner |
| 1.5 Control the risk of further damage | - Concept of aggravation<br>- Insured's legal obligation to limit damage<br>- Types of damage<br>- Ways to control aggravation based on the type of loss<br>- Mandates to be assigned based on the type of loss | - Clear and complete explanation of the obligation to limit damage<br>- Correctly assess the type of damage<br>- Correctly assess the methods required to control the risk of further damage<br>- Establish mandates to be assigned in the prescribed manner |

| Competency components and subcomponents | Contents | Performance criteria |
|---|---|---|
| 1.6 Document the file | - Documentation standards and rules<br>- Documentation methods<br>- Note-taking methods | - Document the file thoroughly<br>- Make clear and accurate annotations<br>- Ensure the file complies with standards and directives |
| 2. Investigate an automobile insurance property damage claim | | |
| 2.1 Plan the investigation | - Types of investigations based on the nature of the loss<br>- Planning in line with the type of investigation<br>- Planning mandates with various service providers | - Correctly select the type of investigation based on the nature of the loss<br>- Accurately plan the investigation<br>- Accurately determine the mandates to be assigned |

| Competency components and subcomponents | Contents | Performance criteria |
|---|---|---|
| 2.2 Collect statements and documentary evidence | - Consents for the collection and disclosure of personal information<br>- Interview methods<br>- List of relevant witnesses<br>- Preparation of questionnaire<br>- Information to gather based on the type of loss and the interviewee<br>- Information to be provided by the claims adjuster before obtaining representations<br>- Types of representations<br>- Note-taking<br>- Validating information about the insured risk<br>- Handling physical, documentary, audio, photographic and video evidence | - Explain the obligations relating to the collection and disclosure of personal information<br>- Obtain consents for the collection and disclosure of personal information in the prescribed manner<br>- Provide adequate information to the client about the importance of the representation<br>- Adequately validate information about the insured risk<br>- Use the appropriate type of representation<br>- Ask relevant questions<br>- Provide complete and compliant information<br>- Ensure notes in file align with representations<br>- Handle physical, documentary, audio, photographic and video evidence in the prescribed manner |
| 2.3 Analyze the profile of the insured and/or stakeholders | - Method for analyzing the profile<br>- Fraud indicators:<br>  • Claims history<br>  • Driver’s driving record (SAAQ)<br>  • File with the Commission de transport du Québec<br>  • Court ledger (plumitif)<br>  • Credit report | - Check information with the SAAQ<br>- Check information with the Commission de transport du Québec<br>- Accurately analyze the profile of the insured or stakeholders<br>- Correctly assess potential fraud indicators |

| Competency components and subcomponents | Contents | Performance criteria |
|---|---|---|
| 2.4 Protect the insurer's rights | - Notice and non-waiver (or non-waiver agreement):<br>  • Difference between the two<br>  • Usefulness<br>  • Circumstances in which each type must be used<br>  • Legal impacts for the insurer and the insured | - Adequately use the notice and non-waiver<br>- Accurately distinguish between notices and non-waivers<br>- Make the appropriate application according to the circumstances<br>- Clearly explain to the client the application of the notice and its consequences<br>- Send the notice and non-waiver in the prescribed manner |
| 2.5 Determine the cause of the loss for the purposes of admissibility and liability | - Main possible causes depending on the type of loss<br>- Analysis methods<br>- Ways of determining the cause of the loss<br>- Circumstances in which a cause investigation expert must be mandated | - Use the file analysis method correctly<br>- Ensure the claim aligns with the representations and documentary evidence<br>- Accurately determine the cause of the loss |
| 2.6 Establish the admissibility of the claim | - Admissibility of the claim<br>- Insurable interest<br>- Applicable coverages<br>- Endorsements<br>- Limitations and exclusions | - Accurately establish the admissibility of the claim<br>- Accurately determine the applicable coverage |

| Competency components and subcomponents | Contents | Performance criteria |
|---|---|---|
| 2.7 Determine the liability of the parties relating to property damage | - Direct Compensation Agreement (DCA)<br>- Method for analyzing files for non-DCA claims<br>- Accurately determine the parties' liability percentages<br>- Possible recourses against third parties | - Correctly apply the Direct Compensation Agreement<br>- Correctly analyze non-DCA files<br>- Accurately determine the liability percentages for the loss<br>- Correctly assess possible recourses against third parties<br>- Send the notification of property damage liability in the prescribed manner |
| 3. Determine the nature and extent of property damage in automobile insurance | | |

| Competency components and subcomponents | Contents | Performance criteria |
|---|---|---|
| 3.1 Estimate damage to the vehicle | - Fundamentals of appraising damage to the vehicle:<br>  • Types of losses<br>  • Relationship between the claimed damage and the loss<br>  • Prior damage<br>  • Assessment mandates to be assigned<br>  • Applicable contract provisions<br>  • Limitations/exclusions<br>  • Endorsements<br>- Depreciation and replacement value<br>  • Concept of depreciation<br>  • Actual cash value<br>  • Depreciation calculation method<br>  • Estimating the replacement value for “replacement cost” contracts<br>- Esthetic damage<br>  • Concept of esthetic damage<br>  • Method for calculating esthetic damage<br>  • Applicable contract provisions<br>  • Limitations/exclusions | - Make relevant use of automobile appraisers<br>- Correctly apply estimation methods based on the type of loss<br>- Accurately determine damage<br>- Correctly apply depreciation<br>- Correctly estimate esthetic damage<br>- Prepare an accurate estimate of the value of damage to the vehicle |

| Competency components and subcomponents | Contents | Performance criteria |
|---|---|---|
| 3.2 Estimate the damage to vehicle accessories and property transported | - Fundamentals of appraising damage to vehicle accessories and property transported:<br>  • Value<br>  • Applicable contract provisions<br>  • Limitations/exclusions<br>- Depreciation and replacement value<br>  • Concept of depreciation<br>  • Actual cash value<br>  • Depreciation calculation method<br>  • Estimation of replacement value for “replacement cost” contents<br>- Esthetic damage<br>  • Concept of esthetic damage<br>  • Method for calculating esthetic damage | - Make relevant use of appraisers<br>- Correctly apply estimation methods based on the type of loss<br>- Make a complete inventory of property<br>- Correctly apply depreciation<br>- Correctly estimate esthetic damage<br>- Make an accurate estimate of damage to vehicle accessories and property transported |

| Competency components and subcomponents | Contents | Performance criteria |
|---|---|---|
| 3.3 Estimate other damage (buildings, public utility property, furniture, loss of income, etc.) | - Fundamentals of appraising other damage:<br>  • Types of values<br>  • Applicable contract provisions<br>  • Limitations/exclusions<br>  • Prior damage<br>- Depreciation and replacement value<br>  • Concept of depreciation<br>  • Actual cash value<br>  • Depreciation calculation method<br>- Esthetic damage<br>  • Concept of esthetic damage<br>  • Method for calculating esthetic damage<br>- Applicable contract provisions<br>- Limitations/exclusions | - Make relevant use of appraisers<br>- Correctly apply estimation methods based on the type of loss<br>- Accurate estimate of other damage |
| 3.4 Estimate bodily injury (Q.E.F. No. 34) | - Using the coroner's report or medical report<br>- Principles for the quantification of eligible medical expenses | - Make appropriate use of the coroner's report or medical report<br>- Accurately determine physical damage |
| 3.5 Estimate other applicable indemnities | - Main indemnities in automobile insurance<br>- Limitations and exclusions<br>- Indemnity calculation methods | - Correctly identify other applicable indemnities<br>- Correctly identify limitations and exclusions<br>- Correctly and precisely calculate other applicable indemnities |

| Competency components and subcomponents | Contents | Performance criteria |
|---|---|---|
| 3.6 Update reserves | - General principles for adjusting reserves, taking into account the insurer's policies and the provisions of the Act | - Update reserves in the prescribed manner |
| 4. Settle the automobile insurance claim file | | |
| 4.1 Negotiate the settlement with the claimant/insured | - Negotiation principles<br>- Co-insurance<br>- Negotiation principles<br>- Criteria to be applied when selecting work to be carried out<br>- Service provider selection criteria<br>- List of qualified service providers<br>- Property to be replaced or repaired | - Correctly apply the co-insurance<br>- Correctly negotiate the settlement with the claimant or insured<br>- Select work to be carried out<br>- Choose appropriate service providers<br>- Comply with the provisions of the insurance policy |
| 4.2 Negotiate the settlement with the claimant/third parties | - Negotiation principles<br>- Criteria to be applied when selecting work to be carried out<br>- Service provider selection criteria<br>- List of qualified service providers<br>- Property to be replaced or repaired | - Correctly negotiate the settlement with the claimant<br>- Select work to be carried out<br>- Choose appropriate service providers<br>- Comply with the provisions of the insurance policy |

| Competency components and subcomponents | Contents | Performance criteria |
|---|---|---|
| 4.3 Obtain approval for the settlement from persons in authority | - Approval process<br>  • For claims adjusters employed by the insurer<br>  • For independent claims adjusters mandated by the insurer<br>- Notes in the expert's log or report<br>  • Required/Useful<br>  • Information to be included in the log or report | - Correctly apply the approval process<br>- Obtain approval for the settlement in the prescribed manner<br>- Write clear and complete claims settlement notes in the expert's log or report with the insurer |
| 4.4 Follow up on the claim file | - Application of the deductible<br>- Tracking work progress<br>- Tracking repair or replacement<br>- Transferring ownership of the vehicle and property recovery (salvage)<br>- Paying indemnities<br>- Releases and claims<br>- Loss recovery/salvage | - Correctly apply the deductible<br>- Closely track work progress<br>- Diligently track the replacement of vehicle accessories and property transported<br>- Transfer ownership of the vehicle in the prescribed manner<br>- Recover property in the prescribed manner (salvage)<br>- Pay indemnities accurately and completely<br>- Obtain releases in the prescribed manner |
| 5. Finalize recovery in automobile insurance | | |

| Competency components and subcomponents | Contents | Performance criteria |
|---|---|---|
| 5.1 Apply the recovery process | - Recovery process<br>- Documents to provide<br>- Negotiating techniques for recovery<br>- Elements of the payment agreement<br>- Involvement of other professionals | - Correctly apply the recovery process<br>- Correctly negotiate the amounts to be recovered<br>- Make the payment agreement in the prescribed manner<br>- Involve other professionals as appropriate |
| 5.2 Document the recovery file | - Elements of the automobile insurance recovery file<br>- Releases<br>- File compliance | - Obtain full releases<br>- Fully document the file in the prescribed manner |
| 6. Close the automobile insurance claim file | | |
| 6.1 Draft the report to the Ministère de la Sécurité publique | - Report to submit based on the type of loss<br>- Report contents and elements<br>- Report transmission method | - Draft a clear and compliant report to be submitted to the Ministère de la Sécurité publique |
| 6.2 Perform final billing and payment operations | - Verification of costs and accounts payable<br>- Payment of fees<br>- Billing for the services of experts mandated by the insurance company | - Pay fees under the insurance contract accurately and completely<br>- Close reserves in the prescribed manner<br>- Perform complete and accurate billing of services rendered |

| Competency components and subcomponents | Contents | Performance criteria |
|---|---|---|
| 6.3 Finalize the claim file | - Final checks<br>- Communicating with the insured and other stakeholders concerning file closure<br>- Information to be sent to underwriting<br>- Final documentation of the file<br>- Closing reserves | - Communicate with the insured and other stakeholders in the prescribed manner<br>- Communicate with underwriting<br>- Fully document the file in the prescribed manner |

# COMPETENCY 3

## Competency statement

Settle commercial-lines property and liability insurance claims in accordance with the provisions of insurance contracts purchased by clients

### Achievement context

- In the course of regular work
- Firm, call centre, telework or on the road
- With individuals, business representatives and stakeholders
- Based on:
  - commercial-lines property insurance claims files
  - commercial-lines damage insurance contracts
  - indemnity provisions of commercial-lines property insurance contracts
  - standards and rules prescribed by employers and insurers
- Using:
  - Web, digital and paper reference sources
  - commercial-lines damage insurance forms
  - technological systems, hardware and tools

### Performance criteria

- Pay compensation in accordance with provisions of damage insurance contracts
- Comply with current laws and regulations
- Comply with the *Code of ethics of damage insurance representatives*
- Ensure records are compliant
- Use computer systems efficiently
- Apply personal information privacy and computer security rules

| Competency components and subcomponents | Contents | Performance criteria |
|---|---|---|
| 1. Open the claim file in commercial-lines property and liability insurance in accordance with existing standards and directives | | |
| 1.1 Process the call from the insured or claimant and the notice of loss | ▬ Legal requirements set out in the Distribution Act and its regulations<br>▬ Claims adjuster's level of competency to direct the insured as to the next steps<br>▬ Rules for identifying and authenticating the insureds or claimants<br>▬ Required elements of the notice of loss<br>▬ Statement from the insured or claimant<br>▬ Information to be provided regarding the claims settlement process<br>▬ Service providers | ▬ Comply with the protocol for presenting oneself to the insured as a claims adjuster in accordance with the requirements of the *Regulation respecting the pursuit of activities as a representative*<br>▬ Use the competencies required by the Act and the *Code of Ethics of Claims Adjusters Code of ethics of claims adjusters*<br>▬ Correctly apply the insured or claimant authentication rules<br>▬ Correctly and accurately explain the commercial-lines property and liability insurance claims settlement process<br>▬ Select and/or guide toward relevant service providers |

| Competency components and subcomponents | Contents | Performance criteria |
|---|---|---|
| 1.2 Take the initial representation from the insured or claimant | ▬ Information required to open a commercial-lines property and liability insurance claim file<br>• Name and contact information of the insured and the person making the claim<br>• Representative of the firm<br>• Policy number<br>• Place, date and circumstances surrounding the loss<br>• Property damage or bodily injury sustained<br>• Property damage or bodily injury caused<br>• Name and contact information of injured third parties<br>• Name and contact information of witnesses<br>• Police and/or fire report<br>▬ Information to be requested from or sent to underwriting | ▬ Effectively communicate with the insured and other persons making the claim<br>▬ Gather the precise information required to open the file<br>▬ Accurately document the notes in the claim file |

| Competency components and subcomponents | Contents | Performance criteria |
|---|---|---|
| 1.3 Analyze the commercial-lines insurance contract | - Commonly used standard insurance forms<br>- Provisions of commercial-lines property and liability insurance contracts:<br>  • Main policy provisions<br>  • Deductible<br>  • Coverages/Protections/Guarantees<br>  • Endorsements<br>  • Limitations and exclusions<br>- Validating information about the insured risk | - Ensure that the information is compliant<br>- Accurately analyze the coverages<br>- Accurately analyze the limitations<br>- Accurately analyze the exclusions<br>- Accurately analyze the impact of endorsements on the policy<br>- Provide a clear and compliant explanation of coverages, limitations and exclusions to the client |

| Competency components and subcomponents | Contents | Performance criteria |
|---|---|---|
| 1.4 Establish preliminary reserves | - Concept of reserve in commercial-lines property and liability insurance<br>- General principles for establishing reserves, taking into account the insurer's policies and the provisions of the Act | - Clearly and precisely explain the concept of preliminary reserves<br>- Establish preliminary reserves in the prescribed manner |
| 1.5 Control the risk of further damage | - Concept of aggravation<br>- Insured's legal obligation to limit damage<br>- Types of damage<br>- Ways to control the risk of further damage based on the type of loss<br>- Mandates to be assigned based on the type of loss | - Provide a clear and complete explanation of the obligation to limit damage<br>- Correctly assess the type of damage<br>- Correctly assess the methods required to control the risk of further damage<br>- Establish mandates to be assigned in the prescribed manner |
| 1.6 Document the claim file | - Documentation standards<br>- Documentation methods<br>- Note-taking methods | - Document the file thoroughly<br>- Make clear and accurate annotations<br>- Ensure the file complies with standards and directives |
| 2. Investigate a commercial-lines property and liability insurance claim | | |

| Competency components and subcomponents | Contents | Performance criteria |
|---|---|---|
| 2.1 Plan the investigation in commercial-lines property and liability insurance | - Types of investigations based on the nature of the loss<br>- Planning in line with the type of investigation<br>- Planning mandates with various service providers | - Correctly select the type of investigation based on the nature of the loss<br>- Accurately plan the investigation<br>- Accurately determine the mandates to be assigned |
| 2.2 Collect representations and documentary evidence | - Consents for the collection and disclosure of personal information<br>- Interview methods<br>- List of relevant witnesses<br>- Preparation of questionnaire<br>- Information to gather based on the type of loss and the interviewee<br>- Information to be provided by the claims adjuster before obtaining representations<br>- Types of representations<br>- Note-taking<br>- Handling physical, documentary, audio, photographic and video evidence<br>- Validating information about the insured risk | - Explain the obligations relating to the collection and disclosure of personal information<br>- Obtain consents for the collection and disclosure of personal information in the prescribed manner<br>- Provide adequate information to the client about the importance of the representation<br>- Use the appropriate type of representation<br>- Ask relevant questions<br>- Provide complete and compliant information<br>- Ensure notes in file align with representations obtained<br>- Process evidence in the prescribed manner |

| Competency components and subcomponents | Contents | Performance criteria |
|---|---|---|
| 2.3 Analyze the profile of the insured or claimant | - Method for analyzing the profile<br>- Fraud indicators:<br>  • Claims history<br>  • Court ledger (plumitif)<br>  • Business's credit file and/or financial statements | - Accurately analyze the profile of the insured or claimant<br>- Correctly assess potential fraud indicators |
| 2.4 Protect the insurer's rights | - Notice and non-waiver (or non-waiver agreement):<br>  • Difference between the two<br>  • Usefulness<br>  • Circumstances in which each type must be used<br>  • Legal impacts for the insurer and the insured | - Adequately use the notice and non-waiver<br>- Accurately distinguish between notices and non-waivers<br>- Make the appropriate application according to the circumstances<br>- Clearly explain to the client the application of the notice and its potential consequences<br>- Send the notice and non-waiver in the prescribed manner |
| 2.5 Determine the cause of the loss for the purposes of admissibility and liability | - Main possible causes depending on the type of loss<br>- Analysis methods<br>- Ways of determining the cause of the loss<br>- Circumstances in which a cause investigation expert must be mandated | - Use the file analysis method correctly<br>- Ensure the claim aligns with the representations and documentary evidence<br>- Accurately determine the cause of the loss |

| Competency components and subcomponents | Contents | Performance criteria |
|---|---|---|
| 2.6 Establish the admissibility of the claim | - Admissibility of the claim<br>- Insurable interest<br>- Applicable coverages<br>- Endorsements<br>- Limitations and exclusions | - Accurately establish the admissibility of the claim<br>- Accurately determine the applicable coverage |
| 2.7 Determine the liability of the parties relating to property damage | - Terms for determining the parties' liability percentages<br>- Possible recourses against third parties | - Accurately determine the parties' liability percentages<br>- Correctly assess possible recourses against third parties<br>- Send the notification of property damage liability in the prescribed manner |
| 3. Determine the nature and extent of damage in commercial-lines property insurance | | |

| Competency components and subcomponents | Contents | Performance criteria |
|---|---|---|
| 3.1 Estimate damage to immovable property | - Fundamentals of appraising property damage to immovable property:<br>  • Types of losses<br>  • Relationship between the damage claimed and the nature of the loss<br>  • Prior damage<br>  • Assessment mandates to be assigned<br>- Assessing the duration and cost of work<br>- Depreciation and replacement value<br>  • Concept of depreciation<br>  • Actual cash value<br>  • Depreciation calculation method<br>  • Estimation of replacement value<br>- Esthetic damage<br>  • Concept of esthetic damage<br>  • Method for calculating esthetic damage | - Make relevant use of specialized providers<br>- Correctly apply estimation methods based on the type of loss<br>- Accurately estimate damage to property |

| Competency components and subcomponents | Contents | Performance criteria |
|---|---|---|
| 3.2 Estimate damage to movable property (contents) | ▬ Fundamentals of appraising damage to movable property:<br>• Value<br>▬ Depreciation and replacement value<br>• Concept of depreciation<br>• Actual cash value<br>• Depreciation calculation method<br>• Estimation of replacement value<br>▬ Esthetic damage<br>• Concept of esthetic damage<br>• Method for calculating esthetic damage | ▬ Make relevant use of contents estimators<br>▬ Correctly apply estimation methods based on the type of loss<br>▬ Make a complete inventory of property<br>▬ Correctly apply depreciation<br>▬ Correctly estimate esthetic damage<br>▬ Accurately estimate damage to contents |
| 3.3 Estimate indirect damage | ▬ Fundamentals of appraising indirect damage:<br>• Concepts of indirect damage and operating losses<br>• Types of damage<br>• Value of damage<br>• Fair rental value<br>▬ Indemnity calculation methods | ▬ Make appropriate use of specialized providers<br>▬ Correctly apply estimation methods based on the type of loss<br>▬ Make a complete inventory of indirect damage |
| 3.4 Update reserves | ▬ General principles for adjusting reserves, taking into account the insurer's policies and the provisions of the Act | ▬ Update reserves in the prescribed manner |

| Competency components and subcomponents | Contents | Performance criteria |
|---|---|---|
| 4. Settle the commercial-lines property insurance claim file | | |
| 4.1 Negotiate the settlement of direct and indirect damage with the insured or claimant | - Elements to be negotiated<br>- Co-insurance<br>- Negotiation principles<br>- Criteria to be applied when selecting work to be carried out<br>- Service provider selection criteria<br>- List of qualified service providers<br>- Property to be replaced or repaired | - Correctly apply the co-insurance<br>- Correctly negotiate the settlement with the claimant or insured<br>- Select work to be carried out<br>- Choose appropriate service providers<br>- Comply with the provisions of the insurance policy |
| 4.2 Negotiate the settlement of direct and indirect damage with the claimant/third parties | - Elements to be negotiated<br>- Negotiation techniques<br>- Criteria to be applied when selecting work to be carried out<br>- Service provider selection criteria<br>- List of qualified service providers<br>- Property to be replaced or repaired | - Correctly negotiate the settlement with the claimant/third parties<br>- Select work to be carried out<br>- Choose appropriate service providers |

| Competency components and subcomponents | Contents | Performance criteria |
|---|---|---|
| 4.3 Obtain approval for the settlement from persons in authority | - Approval process<br>  • For claims adjusters employed by the insurer<br>  • For independent claims adjusters mandated by the insurer<br>- Notes in the expert's log or report<br>  • Required/Useful<br>  • Information to be included in the log or report | - Correctly apply the approval process<br>- Obtain approval for the settlement in the prescribed manner<br>- Write clear and complete claims settlement notes in the expert's log or report with the insurer |
| 4.4 Follow up on the claim file | - Application of the deductible<br>- Tracking work progress<br>- Tracking the repair or replacement of property<br>- Paying indemnities<br>- Releases and claims<br>- Loss recovery/salvage | - Correctly apply the deductible<br>- Closely track work progress<br>- Closely track the repair of direct and indirect damage<br>- Recover property in the prescribed manner<br>- Pay indemnities accurately and completely<br>- Obtain releases and claims in the prescribed manner |
| 5. Finalize recovery in commercial-lines property insurance | | |

| Competency components and subcomponents | Contents | Performance criteria |
|---|---|---|
| 5.1 Apply the recovery process | - Recovery process<br>- Documents to provide<br>- Negotiating techniques for recovery<br>- Elements of payment agreements<br>- Involvement of other professionals | - Correctly apply the recovery process<br>- Correctly negotiate the amounts to be recovered<br>- Make payment agreements in the prescribed manner<br>- Involve other professionals as appropriate |
| 5.2 Document the recovery file | - Recovery file contents<br>- Releases<br>- Ensure records are compliant | - Obtain full releases<br>- Fully document the file in the prescribed manner |
| 6. Close the commercial-lines property and liability insurance claim file | | |
| 6.1 Draft the report to the Ministère de la Sécurité publique | - Reports to submit based on the type of loss<br>- Report contents and elements<br>- Report transmission method | - Draft a clear and compliant report to be submitted to the Ministère de la Sécurité publique<br>- Comply with the provisions of the *Fire Safety Act* |
| 6.2 Perform final invoicing and payment processing operations | - Verification of costs and accounts payable<br>- Payment of fees<br>- Billing for the services of experts mandated by the insurer | - Pay fees accurately and completely<br>- Perform complete and accurate billing of services rendered |

| Competency components and subcomponents | Contents | Performance criteria |
|---|---|---|
| 6.3 Finalize the claim file | - Final checks<br>- Communicating with the insured and other stakeholders concerning file closure<br>- Information to be sent to underwriting<br>- Final documentation of the file<br>- Closing existing reserves | - Communicate with the insured and stakeholders in the prescribed manner<br>- Communicate with underwriting<br>- Fully document the file in the prescribed manner |

# General competencies

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 work situations.

The competency profile indicates the following general competencies for claims adjusters:

4. Integrate rules of law, practice and professional conduct consistent with the activity of damage insurance representatives in Québec into professional practice
5. Manage one's professional activities ethically and in accordance with requirements
6. Integrate concepts from the building construction sector into one's professional practice
7. 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 between 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<br>- Common law<br>- 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<br>- Case law<br>- Doctrine<br>- Custom<br>- Contracts<br>- 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 between the general provisions of the Civil Code of Québec that applies to the activities of the representative | - Marine and non-marine insurance<br>- Insurance of persons<br>- Damage insurance<br>- Civil liability insurance<br>- Insurance contract<br>- Mandate<br>- Obligations and remedies between physical and legal persons<br>- Movable and immovable property<br>- Divided and undivided co-ownership<br>- Landlord and tenant<br>- Statute of limitations | - Correctly distinguish between the provisions of the Civil Code that apply to insurance |
| 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<br>- Stakeholders to the contract<br>- Formation of the contract<br>  • The risk<br>  • Insurance interest<br>  • Utmost good faith<br>  • Representation and warranties<br>- Effective date<br>  • Reinsurance contract<br>- Content of the policy<br>  • Coverage<br>  • Limitations and exclusions<br>  • Amount of insurance<br>  • Claims and payments of indemnities<br>- Obligations of the insured<br>  • Initial representation of risk<br>  • Payment of the premium<br>  • Formal warranty<br>  • Declaration of the aggravation of risk<br>  • Declare loss<br>  • Obligation to limit aggravation of loss<br>- Obligation of the insurer<br>  • Payment of the indemnity<br>- Assignment of insurance and cancellation of the contract | - Correctly and precisely identify of the stakeholders to an insurance contract<br>- Correctly and precise explain of the conditions leading to the formation of an insurance contract<br>- Accurately and precisely explain the importance of representations and undertakings in insurer acceptance of the risk<br>- Correctly and precisely define the content of an insurance contract<br>- Correctly and precisely explain the obligations of the insured and the insurer<br>- Correctly determine the conditions for the assignment and cancellation of an insurance policy<br>- 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<br>- Liability for the act or fault of others<br>- Liability for the act of a thing<br>- Product liability and legal warranty<br>  • Contractual responsibility or the warranty of quality<br>  • Extracontractual responsibility based on the safety defects affecting things<br>- Contractual responsibility<br>- Extracontractual responsibility<br>- Right to sue by the injured party<br>- Burden of proof<br>- Grounds of defence and grounds for exoneration of the wrongdoer<br>- Apportionment of liability<br>- Elements of liability<br>- Material injury<br>- Punitive damages<br>- Moratory damages | - Correctly and clearly explain the concepts of contractual and extracontractual liability<br>- Correctly distinguish between the types of liability<br>- Correctly explain the rights of the injured party<br>- Correctly apply the evidentiary regime<br>- Correctly explain of the grounds of defense<br>- Correctly explain the rights and obligation of the wrongdoer<br>- Correctly apply the apportionment of liability rule<br>- Correctly apply the indemnity determination rules<br>- Correctly apply the interpretation rules<br>- 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<br>- Correctly identify the components governed by the Act<br>- Correctly distinguish among the main regulations<br>- 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<br>- 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* and its regulations in the damage insurance field in Québec | - *Automobile Insurance Act (AIA)* and its regulations | - Accurately determine the scope of application of the Act<br>- Correctly identify the components governed by the Act<br>- Correctly distinguish among the main regulations<br>- 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*<br>• Obligations of the enterprise and the representative<br>• Collection<br>• Retention<br>• Disclosure<br>• Incidents<br>• Right of access and rectification<br>• Right to withdraw consent to disclose | - Accurately determine the scope of application of the Act<br>- Correctly identify the components governed by the Act<br>- Clearly explain the obligations of the enterprise<br>- Clearly explain a person's rights<br>- 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:<br>• Certified<br>• Registrant<br>• Agent<br>• Broker<br>• Claims adjuster<br>• Trainee<br>• Supervisor<br>• Responsible officer<br>• Sector<br>• Sector class<br>• Personal-lines damage insurance<br>• Commercial-lines damage insurance<br>• 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*<br>- Minimum qualifications<br>- Examinations<br>- Probationary period and stage<br>- Issuance of a certificate<br>- Reinstatement of the certificate | - Provide a clear, pertinent rationale for consumer protection objectives<br>- Accurately describe the qualification process<br>- Accurately list the minimum qualifications<br>- Correctly identify the role of examinations in the qualification process<br>- Accurately and precisely explain the function of the probationary period and stage<br>- Correctly identify the procedure for the issuance of a certificate<br>- 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<br>- Mandates<br>- Registration of the firm, independent representative or independent partnership | - Correctly distinguish between the different ways of carrying on business set out by regulation<br>- Accurately and precisely explain the mandate given to the representative based on his or her way of carrying on business<br>- 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<br>- Outside activities<br>- Disclosure obligation<br>- Actions of the AMF | - Accurately explain the consumer protection objectives with regard to the declaration of outside activities<br>- Distinguish accurately situations where outside activities must be declared to the AMF<br>- 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<br>- Representation and solicitation rules<br>- Professional liability insurance (E/O) | - Correctly and precisely explain the conditions and restrictions that apply to the pursuit of activities<br>- Correctly apply representation and solicitation rules<br>- 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<br>- Notices to be delivered<br>- Insurer disclosure rules | - Correctly differentiate between products for which the disclosure rules apply<br>- 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<br>  • Compensation<br>  • Commission<br>  • Commission sharing<br>- Compensation disclosure rules<br>- Insurance products for which the regulation applies<br>- Notices to be delivered<br>- Compensation disclosure rules<br>- Insurer disclosure rules | - Use the terminology correctly<br>- Apply the rules respecting the remuneration of a representative in the prescribed manner<br>- Correctly integrate compensation disclosure rules |
| 5. Integrate the rules and obligations set out in the Codes of ethics and the *Rules on mandatory continuing education for damage insurance representatives and claims adjusters* into 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 *Code of ethics of claims adjusters* into one's professional practice | - *Code of ethics of damage insurance representatives*<br>- *Code of ethics of claims adjusters* | - Correctly apply the ethical obligations set out in the Codes of ethics administered by the Chambre:<br>• rules and duties toward the public<br>• rules and duties toward the client<br>• rules and duties toward the claimant<br>• rules and duties toward insurers<br>• rules and duties toward other representatives<br>• rules and duties toward the AMF and the Chambre de l'assurance<br>- Ensure that conduct is consistent with ethics provisions in interactions with various stakeholders in damage insurance<br>- 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 representatives in damage insurance 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<br>- Chambre de l'assurance<br>- Canadian Council of Insurance Regulators (CCIR) CISRO | - Accurately distinguish between the bodies overseeing the practice of damage insurance in Québec and their respective mandates<br>- 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<br>- GAA<br>- Corporation des assureurs directs de dommage<br>- RCCAQ<br>- Insurance Institute of Canada<br>- Coalition pour une relève en assurance de dommages | - Accurately distinguish between other bodies operating in damage insurance in Québec and their respective mandates<br>- Accurately distinguish between the roles and respective mandates of other bodies involved in the practice of damage insurance |

# COMPETENCY 5

## Competency statement

Manage one’s professional activities ethically and in accordance with requirements

## Achievement context

- In the course of regular work
- Firm, call centre, telework or on the road
- With individuals, businesses and business representatives

## Performance criteria

- Plan activities effectively
- Update client records on a continuous and ongoing basis
- Process files effectively
- Participate in networking or professional activities in an ethical and targeted manner
- Engage in ongoing professional development

| Competency components and subcomponents | Contents | Performance criteria |
|---|---|---|
| 1. Assess workload on an ongoing basis | | |
| 1.1 Assess files to be processed and communications | - Emergencies<br>- Files to be processed<br>- Communications | - Correctly assess emergencies<br>- Effectively assess files to be processed |
| 1.2 Familiarize oneself with new policies, procedures and insurance products | - Internal policies and procedures<br>- External policies and procedures<br>- New products | - Accurately integrate new internal policies, procedures and directives into the performance of one's duties<br>- Accurately integrate new external policies, procedures and directives fairly in carrying out duties<br>- Accurately explain the features of new forms and products |
| 2. Plan professional activities activities | | |
| 2.1 Apply prioritization and planning techniques | - Work planning methods<br>- Prioritization techniques | - Plan operational activities effectively<br>- Plan activities related to files effectively<br>- Plan travel effectively<br>- Plan meetings with one's manager and colleagues effectively<br>- Correctly apply prioritization techniques |

| Competency components and subcomponents | Contents | Performance criteria |
|---|---|---|
| 2.2 Organize professional activities | - Travel planning | - Effectively prioritize activities<br>- Organize schedule and workload appropriately<br>- Use computer systems efficiently |
| 3. Carry out activities according to priorities | | |
| 3.1 Follow up on claim files | - Methods for tracking files<br>- Documenting the file<br>- Progress of files in accordance with requirements<br>- Corrective actions<br>- Travel<br>- Annotating files | - Closely track files<br>- Fully document the file in the prescribed manner<br>- Properly select corrective actions<br>- Travel as appropriate<br>- Annotate files clearly and in the prescribed manner<br>- Use computer systems efficiently |

| Competency components and subcomponents | Contents | Performance criteria |
|---|---|---|
| 3.2 Process communications | - Method for processing written communications<br>- Method for processing telephone communications<br>- Backup methods<br>- Documentation and backup | - Process communications effectively<br>- Fully document the file in the prescribed manner<br>- Annotate files clearly and in the prescribed manner<br>- Use computer systems efficiently |
| 4. Take charge of one's own professional development | | |
| 4.1 Take charge of one's own professional development | - *Rules on mandatory continuing education for representatives in damage insurance and claims adjusters*<br>- Training needs analysis<br>- Professional development | - Select relevant professional development activities based on competency development needs<br>- Follow professional development activities through to completion<br>- Comply with professional development requirements of the Chambre de l'assurance |
| 4.2 Comply with regulatory requirements for professional development | - *Rules on mandatory continuing education for representatives in damage insurance and claims adjusters* | - Comply with mandatory professional development requirements of the Chambre de l'assurance |

| Competency components and subcomponents | Contents | Performance criteria |
|---|---|---|
| 4.3 Appropriate the resources required to ensure one's own professional development | - Occupational analysis<br>- Training needs analysis<br>- Damage insurance licencing programs<br>- Risk management licencing programs | - Correctly identify the resources to analyze one's own occupation and training needs<br>- Accurately list the licencing programs available in damage insurance or risk management |
| 5. Participate in corporate or networking activities ethically and in accordance with regulations | | |
| 5.1 Target relevant corporate or networking activities | - Networking needs analysis<br>- Selecting relevant networking activities | - Accurately analyze networking and representation needs<br>- Make representations ethically and in accordance with regulations |
| 5.2 Comply with the regulatory requirements for solicitations and representations | - Regulatory requirements for representations and solicitations<br>- Requirements under the Distribution Act and its regulations | - Comply with regulatory requirements<br>- Make representations ethically and in accordance with regulations |

# COMPETENCY 6

## 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
  - underwriting standards
- Using:
  - Web, digital and paper reference sources
  - technological systems, hardware and tools

## Performance criteria

- Accurately distinguish 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 existing laws, regulations and standards and their scope of application and limits | | |
| 1.1 Identify laws and their scope of application in the construction industry | - *Building Act*<br>- *Act respecting labour relations, vocational training and workforce management in the construction industry* and its decrees<br>- *Act respecting workforce vocational training and qualification* | - Accurately distinguish the laws applying in the construction industry in Québec<br>- Explain the concepts of contractor, specialized contractor, Master Pipe-Mechanic, Master Electrician and owner builder<br>- 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<br>  • Foundation<br>  • Slab<br>  • Frame<br>  • Wall assembly<br>  • Partitions<br>  • Stairways<br>  • Roof system<br>  • Doors and windows<br>  • Chimney<br>- Functions of the envelope components<br>- Graphical representation of the elements | - Correctly distinguish between the terms "structure" and "building envelope"<br>- Use the applicable terminology correctly<br>- Correctly interpret graphs and pictures<br>- Clearly and accurately explain the functions of building elements |
| 2.2 Identify building systems and their functions | - Building systems<br>  • Electrical system<br>  • Building mechanics<br>  - Plumbing<br>  - Heating<br>  - Ventilation<br>  - Air conditioning and chilled water<br>  - Fire protection<br>- Other systems | - Accurately distinguish between the various systems<br>- Use the applicable terminology correctly<br>- Correctly identify system elements<br>- Correctly explain the functions of the building systems |

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

# COMPETENCY 7

## Competency statement

Integrate the ethical, secure use of information and communications technologies into 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:
  - data
  - des lois et règlements et du Code de déontologie des représentants
  - 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 apply 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<br>- Saving, backing up and transferring files<br>- Filing strategy<br>- Basic troubleshooting | - Use computers effectively<br>- Back up documents in the prescribed manner<br>- Use a filing strategy efficiently<br>- Correctly apply basic troubleshooting techniques |
| 1.2 Use word processing software and applications | - Preparing documents and tables<br>- Document templates<br>- Revision, correction and change-tracking tools<br>- Document layout<br>- Mass mailing<br>- Backing up and printing documents | - Use software and applications efficiently<br>- Prepare documents properly<br>- Create appropriate document layouts<br>- 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<br>- Document templates<br>- Formulas and basic functions<br>- Data search, sorting and filtering tools<br>- Revision, correction and change-tracking tools<br>- Document layout<br>- Analysis tools<br>- Backing up and printing documents | - Use computers effectively<br>- Use software and applications efficiently<br>- Use and handle data in the prescribed manner<br>- Prepare documents properly<br>- Back up documents in the prescribed manner |
| 1.4 Apply computer security measures | - Security measures<br>  • Password protection<br>  • Protection of documents<br>  • Premises<br>  • Antivirus<br>  • Ransomware<br>  • Phishing<br>  • Copies and backup | - Apply security measures in the prescribed manner |
| 2. Use the insurer's systems and client relationship and claim file management systems | | |

| Competency components and subcomponents | Contents | Performance criteria |
|---|---|---|
| 2.1 Use the insurer's systems | - Pricing systems<br>  • Modules<br>  • Data entry<br>  • Links to the employer's internal systems | - Use systems efficiently and in the prescribed manner<br>- Correctly enter the information collected<br>- Correctly apply information privacy best practices<br>- Strictly adhere to IT security rules |
| 2.2 Use client relationship and claim file management systems | - System and module structure<br>- Client record<br>- Links with other systems<br>- Annotating and documenting the record<br>- Approvals<br>- Invoicing<br>- Sending documents<br>- Personal information privacy measures | - Use systems efficiently and in the prescribed manner<br>- Correctly enter the information collected<br>- Correctly apply information privacy best practices<br>- 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<br>  • Skype / Teams / Webex / Zoom<br>  • Whiteboard<br>  • G Suite<br>  • iCloud / OneDrive / GoogleDrive<br>- Rules of use<br>- Rules of ethics<br>- Rules respecting the protection of personal information | - Use work collaboration technology effectively and in the prescribed manner<br>- Use communications tools properly and ethically<br>- Correctly apply information privacy best practices<br>- Strictly adhere to IT security rules |
| 3.2 Use communications technology | - Key software and applications<br>  • Outlook / Mail / Gmail<br>  • Fax<br>  • Telephone<br>- Rules of use<br>- Rules of ethics<br>- Rules respecting the protection of personal information | - Use communications tools properly and ethically<br>- Correctly apply information privacy best practices<br>- Strictly adhere to IT security rules |

# Glossary

### Competencies

Competencies are an individual's abilities 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.

### 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.

### Subcomponents

Subcomponents are specific skills or behaviours that define the main steps in implementing the competency, i.e., its main components or dimensions.

### 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
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