



Bureau des services financiers

Reminder

This backgrounder is a tool developed by the Inspection Branch of the Bureau des services financiers for firms, independent representatives and independent partnerships that are registered in the insurance of persons sector.

Analysis of financial needs

Representatives in insurance of persons must, before completing an insurance proposal, conduct an analysis of their clients' financial needs.

The following information must be taken into consideration:

- insurance needs;
- existing policies or contracts (features, names of the issuing insurers);
- income;
- financial situation;
- number of dependents;
- personal obligations;
- family obligations.

This information must be put in writing in the client's record.
