



GENERAL INSURANCE
COMPETENCY FRAMEWORK
LEVEL 2 AGENT HANDBOOK

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The Insurance Council of British Columbia developed the General Insurance Competency Framework within the shared, ancestral territories of the x^wməθk^wəyəm (Musqueam), Sḵwx̱wú7mesh (Squamish) and sə́lilwətał (Tsleil-Waututh) Nations.

FOREWORD

As a significant step towards the Insurance Council of British Columbia's harmonization goals, the development of the General Insurance Competency Framework began in 2019 with intensive research and external consultation by a committee of industry professionals.

In April 2021, the Insurance Council approved the terms of reference for the Level 1 Salesperson General Insurance Competency Framework. This milestone laid the foundation for elevating professional standards in general insurance across the province.

Between 2022 and 2025—working closely with industry associations, insurance educators and licensees—we developed the Level 2 and 3 agent and nominee general insurance competency frameworks. These frameworks were built on the foundational competencies established for Level 1, reflecting a comprehensive and progressive approach to insurance education and professional growth.

The framework development process was rigorous and inclusive. It involved extensive research into nationwide industry skillsets and several online and in-person consultations with subject matter experts from across the industry and educational institutions. Key contributors included representatives from the British Columbia Institute of Technology (BCIT), Canadian Association of Direct Relationship Insurers (CADRI), Canadian Association of Managing General Agents (CAMGA), Credit Union Insurance Services Association (CUISA), Insurance Brokers Association of British Columbia (IBABC), Insurance Institute of British Columbia (IIBC), Insurance Institute of Canada (IIC) and the ILS Learning Corporation (ILS).

Additionally, all general insurance licensees in British Columbia were invited to participate through surveys and written feedback. The framework is grounded in real-world experience and reflects the profession's evolving needs.

This collaborative approach helped validate the framework as the provincial general insurance practice and education standard.

To further ensure educational excellence, we engaged an outcome-based learning consultant to guide the development process and uphold quality standards.

In the spring of 2025, the Insurance Council initiated discussions with regulatory bodies in other Canadian jurisdictions about using the framework as a basis for licensing harmonization at a national level. These discussions are ongoing at the time of this publication.

A unified national framework will enhance consistency in professional standards and support greater mobility for licensees across Canada, benefiting both the industry and the public it serves.

We are proud of the collaborative effort that brought this framework to life and are grateful to all who contributed their time, expertise and insights. As we look ahead, we remain committed to advancing excellence in general insurance practice and education.



Ugie Ifesi
Director, Licensing
Insurance Council of British Columbia

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Acknowledgments

The General Insurance Competency Framework was made possible through the collaborative efforts and expertise of Insurance Council voting members, committees and staff, industry organizations and their representatives, and general insurance educators and licensees. The Insurance Council gratefully acknowledges these contributions.

SUBJECT MATTER EXPERTS

The following professionals from participating organizations contributed time and expertise to the framework development, significantly impacting its industry relevance and helping to establish the professional standard for general insurance business in British Columbia.

2022 Level 1 Salesperson Workshop Attendees

Roland Beaulieu | AllWest Insurance

Michael Bennett, CAIB | Guardian

Megan Carter, CAIB | Acera Insurance

Yvonne Chan | Wilson M. Beck Insurance Services

Marylou Charles, FCIP | Western Financial Group

Blaine Chisholm, CIP | Cansure

Chelsea Fitzpatrick, CAIB | Park Insurance

Susan Kowan, CIP | Aon

Kenna Love, CIP, CAIB | BFL Canada

Michelle MacLellan, CIP, CAIB | Belairdirect

Jas Sandhu, CIP | Square One

Kari Schill, CAIB | Schill Insurance

Matthew Stefaniuk, CIP, CRM | Axis Insurance

Sandy Thor-Larsen | Kootenay Insurance

Hope Woolridge | Johnston Meier Insurance

2023 to 2025 Complete Framework Workshop Attendees

Danielle Bolduc, CIP | Insurance Institute of British Columbia (IIBC)

Chuck Byrne | Insurance Brokers Association of BC (IBABC)

Michael Caron, CIP, CRM | Canadian Association of Managing General Agents (CAMGA)

Mo Kaur | Canadian Association of Managing General Agents (CAMGA)

Steve Masnyk | Canadian Association of Managing General Agents (CAMGA)

Brad Neal, FCIP, CRM | Insurance Institute of Canada (IIC)

Jenny Ryu | Insurance Brokers Association of BC (IBABC)

Harjit Sihota | Insurance Brokers Association of BC (IBABC)

Shaun Sinclair, FCIP, FIIC, CRM | British Columbia Institute of Technology (BCIT)

Julie Skelton, CPRIA, CAIB | Insurance Brokers Association of BC (IBABC)

ADDITIONAL VALUED CONTRIBUTORS

Catherine Allman | Canadian Association of Direct Relationship Insurers (CADRI)

Dana Barr | ILS Learning Corporation (ILS)

Dr. David Cane, PhD | Catalysis Consulting – Outcome-based learning expert

John Dickinson, FCIP | Credit Union Insurance Services Association (CUISA)

Geordie McLennan, CIP | Credit Union Insurance Services Association (CUISA)

Janelle Murphy | Canadian Association of Direct Relationship Insurers (CADRI)

INSURANCE COUNCIL OF BRITISH COLUMBIA

The Insurance Council and its committees comprise industry practitioners and experts throughout the province of BC.

Since 2019, the voting members of the Council and Council Committees have contributed significant regulatory guidance and validation. Their efforts are acknowledged with gratitude.

Members of the General Insurance Framework Committee include Gina Benett, Manjit Biring, Michele Carver, Joanne Deson, Nicole Federucci, Anita Gill and Glenda Ouellette.

Members of the Licensing Committee include Jamie Chisholm, Cameron Copeland, Grace Kim, Maureen Kurenoff, Shelly Maurer, Shelby Vevers and Jeny Yeung.

LICENSEES

During the framework's development, all levels of general insurance licensees in British Columbia were invited to review the framework through online consultation.

Their valuable feedback helped to strengthen the framework's value as an educational and professional resource for each licence level.



Introduction

ABOUT THE INSURANCE COUNCIL OF BRITISH COLUMBIA

The [Insurance Council of British Columbia](#) (Insurance Council) is the regulatory body appointed by the British Columbia (BC) provincial government under the Ministry of Finance to ensure licensed insurance professionals are working with currently established practice standards promoting ethical conduct, integrity and competence.

Under the authority of the *Financial Institutions Act* (FIA), the Insurance Council regulates insurance agents, salespersons and adjusters in BC, fulfilling its mission to:

“Proactive regulatory leadership that ensures a qualified, competent and ethical industry meets British Columbians’ insurance needs.”

ABOUT THE GENERAL INSURANCE COMPETENCY FRAMEWORK HANDBOOK

The Insurance Council of British Columbia’s General Insurance Competency Framework (the framework) defines the minimum level of general insurance industry knowledge and professional performance required for Level 1 salespersons, Level 2 agents, Level 3 agents and nominees in British Columbia.

The framework serves as a reference and educational resource for licensees and nominees, insurance course providers, industry regulators and members of the public.

This handbook is an educational and professional resource for all Level 2 agent licensees in British Columbia. It outlines the framework development, scope and usage for Level 2 professionals. Handbooks for Levels 1, 3 and Nominee are provided on the [Insurance Council website](#).

The appendix provides further information, including the full general insurance competencies for all licensee levels, a [Learning Journey Blueprint](#) for workplace practice, a glossary of framework terms and links to additional resources.

FRAMEWORK MILESTONES

This timeline highlights key milestones of the framework development. A complete outline of the General Insurance Competency Framework development process is provided in Appendix D.



APRIL 2021

The Insurance Council approves the terms of reference for the General Insurance Competency Framework Committee.



DECEMBER 2021

The committee completes development of the first draft of the framework for General Insurance Level 1 Salesperson.



JANUARY 2022

The Insurance Council approves the first draft of the Level 1 salesperson framework for wider stakeholder consultation.



FEBRUARY 2022

The first external subject matter expert consultation period occurs.



MAY 2022

Level 1 general insurance licensees complete a rated-response survey and provide written feedback.



SEPTEMBER 2022

The Insurance Council approves the Level 1 salesperson general insurance competencies.
+
The Insurance Council begins development of the Level 2 agent, Level 3 agent and nominee general insurance competencies.



APRIL 2024

The Insurance Council completes the development of the Level 2 agent, Level 3 agent and nominee general insurance competencies.
+
Industry subject matter experts attend a two-day consultation meeting with Insurance Council staff to provide competency feedback.



MAY 2024

The Insurance Council completes six months of AI-powered market research analyzing nationwide industry skillsets.
+
Level 2 and Level 3 agent licensees and nominees complete competency feedback via an online rated-response survey.



SEPTEMBER 2024

The Insurance Council approves the General Insurance Competency Framework for all levels.
+
Industry subject matter experts complete a two-day consultation session to review all indicators and provide feedback.



FEBRUARY 2025

Licensees in British Columbia participate in an online consultation process to review all indicators.



MAY 2025

Indicators are revised, incorporating feedback from industry subject matter experts, licensees and an outcome-based learning professional.

+

Industry subject matter experts complete a final two-day consultation session to review the revised indicators.



JUNE 2025

The complete General Insurance Competency Framework for all levels is presented to the licensing committee.



JULY 2025

The Insurance Council approves the complete General Insurance Competency Framework.



AUGUST 2025

The General Insurance Competency Framework is published.

GENERAL INSURANCE PROFESSIONAL LEVELS



Insurance professionals in British Columbia have the skills and knowledge needed to meet high industry standards. They use what they know to work efficiently and provide strong client service. They take responsibility for doing the right thing and always look for ways to learn and improve. They follow all industry rules and act honestly and fairly, guided by the Insurance Council's Code of Conduct. Most importantly, they put the needs of their clients and the public first, and build trust in all business relationships.

Exciting and rewarding careers in general insurance are available in British Columbia, from Level 1 salesperson to nominee. A Level 1 salesperson licensee

applies the foundational knowledge and skills to work in automobile, property and liability lines. A Level 2 or 3 agent licence allows licensees to handle more complex insurance situations and work toward leadership positions. The highest general insurance role level is nominee. Nominees are licensees who hold positions of accountability within their agency. The General Insurance Competency Framework and Learning Journey Blueprint provide licensees with a valuable resource to learn applicable licensee competencies and a clear pathway to understanding required knowledge and skills for career progression.

LEVEL 1 SALESPERSON

Foundational knowledge and skills

Level 1 salespersons are licensees who process documents, receive payments and initiate coverage. They assist and advise clients regarding:

- General Insurance (automobile, property, liability) in **straightforward** situations.
- Policy application and renewal.

LEVEL 2 AGENT

Increased knowledge and skills

Level 2 agents are licensees competent in **all** Level 1 knowledge and skills. Additionally, with increased knowledge complexity, they sign and/or deliver policies and assist and advise clients regarding:

- General Insurance in **complex** situations.
- Policy remarketing.

LEVEL 3 AGENT

Mastery and supervision

Level 3 agents are licensees competent in **all** Level 1 and Level 2 knowledge and skills, and advise colleagues regarding General Insurance in straightforward and complex situations. Additionally, they:

- Transfer product, process and system knowledge to licensees.
- Provide leadership for the agency.

NOMINEE

Leadership and responsibility

Nominees have a level 3 agent licence with the role of being agency leaders. They proficiently demonstrate the framework competencies for all General Insurance licence levels. The added responsibilities of nominees include:

- Monitoring the insurance agency and its employees, ensuring proper supervision and controls are followed.
- Ensuring agency and licensees conduct business according to their licence conditions and restrictions.

Using the Framework

HOW THE COMPETENCY FRAMEWORK IS USED

The competency framework is a resource for multiple insurance industry parties, including licensees, education providers, regulators and employers.

LICENSEES

- To gain the knowledge and skills to practice insurance in BC proficiently.
- To learn next steps for career development, progressing to higher licence levels and conducting business in different lines of insurance.

EDUCATION PROVIDERS

- To develop and employ education programs that qualify for accreditation in BC.
- To use as a standard for professional development programs and procedures.

EMPLOYERS

- To refine roles and align them with regulatory standards.
- To develop staff training materials.
- To measure employee performance and develop professional development programs and procedures.
- To improve career progression pathways for employees.

INDUSTRY CLIENTS

- To feel confident that the insurance industry, and its professionals, have the knowledge, skills and integrity to provide high-quality service and meet professional standards.

INDUSTRY REGULATORS

- To define professional and educational standards.



COMPETENCY FRAMEWORK ARCHITECTURE



The framework is divided into three sections:



SECTION 1

Knowledge of the Insurance Industry



SECTION 2

Technical Abilities



SECTION 3

Business Skills

Competencies define the required knowledge in each section. A learning objective is provided for each competency to highlight its educational intent for course providers. Examples of industry skills and experiences, referred to as indicators, ensure proof of competency at each licence level.

This handbook contains the framework for all general insurance professional roles in British Columbia. Individual handbooks for each level are provided on the [Insurance Council website](#).

The framework assigns a set of standard competencies and indicators to all levels, including nominee. However, each licence level has different competencies and indicators tailored to its specific professional knowledge and requirements. Each higher role level includes the competencies and indicators of the levels below and adds new ones relevant to its expanded scope of practice.

The Insurance Council recognizes that not every licensee will apply the whole framework to all areas of their role, depending on their scope of practice and the line(s) of insurance they work with. The framework competencies and indicators are intended to be broad to provide flexibility for use across various types of general insurance business.

COMPETENCIES

The knowledge a licensee requires to work proficiently at their licence level. It is a key component in the foundational framework and sets the entry-to-practice standard for each professional level.

LEARNING OBJECTIVE

For educational purposes, the intent highlights the main learning objective of the competency.

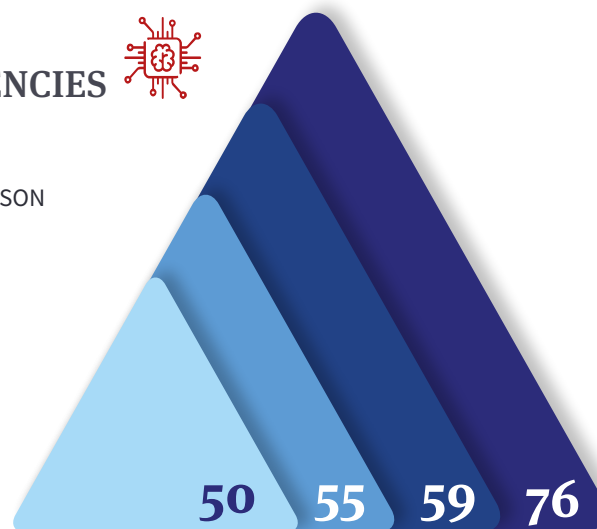
INDICATOR

Supports the competency through observable behaviour in training or performance assessments. The observed behaviour indicates whether the individual can demonstrate the required competency.

TOTAL COMPETENCIES



- LEVEL 1 SALESPERSON
- LEVEL 2 AGENT
- LEVEL 3 AGENT
- NOMINEE



LEARNING THEME



KEYWORDS



EDUCATIONAL SKILLS CATEGORIES



SKILL TYPE		
T	TECHNICAL SKILL	Requires technical knowledge of systems, processes and policies.
ET*	ETHICAL SKILL	Relies on industry standards of morals and values. <i>*Each ethical skill is also considered a technical skill.</i>
S	SOFT SKILL	Personal attributes that enable effective interaction.

WORKPLACE PRACTICE SKILLS AND KNOWLEDGE



While the framework details professional competencies gained in educational settings, the Insurance Council recognizes that some of the knowledge and skills needed to be a successful general insurance licensee are learned and practiced professionally. Appendix B of this handbook provides a Learning Journey Blueprint detailing the recommended workplace skills for licensees and outlining the scope of accountability between agencies and nominees.



A low-angle, blue-tinted photograph of a modern office building's interior staircase. Several business professionals in professional attire are walking up the stairs. The scene is overlaid with a semi-transparent blue filter. The text 'General Insurance Competency Framework' is centered in white, bold, sans-serif font.

General Insurance Competency Framework

General Insurance Competency Framework
Level 2 Agent

KNOWLEDGE OF THE INSURANCE INDUSTRY

1.1 Principles and practices of insurance

1.1.1 Apply knowledge of the role, value and impact of the insurance industry, including its risk mitigation efforts, in society.

To learn how the insurance industry plays a significant role in society by mitigating the impact of unexpected events, supporting economic stability and promoting safety awareness.

Explain the function and role of insurance and its impacts in society.

Explain common mitigation efforts advocated by the industry.

1.1.2 Apply knowledge of, approaches to and structures of insurance products commonly offered in British Columbia.

To learn how the insurance industry is structured, including the different organizations involved in providing insurance products and services to the public in British Columbia.

Describe the categories and classes of general insurance products and services offered in British Columbia.

Explain common distribution and sales methods for general insurance products.

Explain how premiums are collected and managed.

1.1.5 Apply understanding of insurance terminology and fundamental principles to use in common or relevant scenarios, based on the characteristics of the audience.

To learn practical concepts of insurance, how it works and common terminology used in the insurance industry.

Describe the principles of insurance.

Explain commonly used insurance terminology.

Explain insurance fundamentals as they apply to personal and commercial lines.

Use the checkboxes to track learning progress.
Learners may mark topics as completed, and education team members can refer to these selections to support instruction.

LEGEND | Beige: Learning Objective · Blue: Indicator

1.1.7 Maintain awareness of insurance industry changes within the general insurance sector in British Columbia.

To learn where to access information regarding market or regulatory changes and how these may affect licensees and clients.

Identify resources that outline industry changes in British Columbia.

1.1.9 Interpret the contractual obligations of insurers and managing general agents.

To learn about the relationship between insurers, managing general agents and insureds according to the policy contract including their requirements.

Explain the relationship between the insured and the insurer as defined by the standard contract of insurance.

Explain the indirect relationship between the insured and the managing general agent as defined by the standard contract of insurance.

Explain insurer requirements based on the standard insurance policy.

Explain delegated authority of managing general agents.

1.1.12 Apply knowledge of how catastrophic events impact industry changes, such as market trends, cycles and climate-related risks.

To learn how losses from catastrophic events may impact the insurance industry, its products and response.

Describe the effect that natural catastrophes and climate-related risks may have on the industry.

Explain how catastrophic events and climate-related risks impact policy.

Outline risk mitigation resources.

1.1.14 Apply knowledge of the impact of natural catastrophes on pricing and industry response, and research solutions when remarketing and/or negotiating terms.

To explore appropriate solutions to address implications of industry response to catastrophic events.

Outline the industry's response to catastrophic events.

Identify factors that result in market trends, leading to potential product changes.

Identify potential solutions when remarketing or negotiating terms.

1.2 Organization and regulatory framework of the insurance industry in British Columbia

1.2.2 Apply understanding of the roles of organizations, departments and individuals commonly involved in general insurance sales.

To describe the industry structure and organizational relationships that support the sale and distribution of insurance.

Explain the role of insurance companies, managing general agents and agencies in insurance sales.

Explain the common functions within insurance companies and agencies.

Explain the importance of insurance market relationships in insurance sales.

1.2.5 Apply understanding of the role and responsibilities of general insurance regulatory bodies as they affect the insurance industry in British Columbia.

To learn about regulatory bodies that play a role in the regulation of insurance in British Columbia.

Describe the roles of insurance industry regulators in British Columbia.

Describe the mandate of the Insurance Council of British Columbia.

Identify the process the Insurance Council follows when there is a complaint about a licensee.

1.2.7 Comply with broader legal and regulatory frameworks applicable in the sale and support of insurance products and services in British Columbia.

To learn about the restrictions and conditions relevant to the Level 2 general insurance agent licence.

Identify the Level 2 general insurance agent licence restrictions, conditions and applicable exemptions under the provisions of the *Financial Institutions Act*.

Describe the provisions of the *Insurance Act*.

Describe general insurance provisions under other applicable legislation.

Describe common disclosures required of salesperson and agents.

Explain requirements and restrictions applicable to unauthorized insurers.

Identify associations and other regulatory bodies that support licensee practice.

1.3 Insurance products and services

1.3.2 Apply understanding of common types of general insurance available in British Columbia.

To learn about available insurance products for complex risks.

Explain the purpose and coverages of personal automobile insurance.	Explain the purpose and coverages of personal property insurance.	Explain the purpose and coverages of commercial property and automobile policies, including specialty riders applicable to various commercial ventures.
Explain the purpose and coverages of the commercial general liability policy, directors and officers liability, and errors and omissions, including excess and umbrella liability coverages.	Explain the requirements and regulations regarding strata corporation insurance.	Explain the purpose and coverages of travel insurance.
Explain the differences between insurance, parametric insurance, surety and the uses of various common bonds.	Explain the purpose and coverages of government-mandated insurance products and applicable legislation and regulations.	Explain how facility auto insurance operates in its member jurisdictions.

1.3.5 Review available coverages to which the employing organization has access, and understand how remarketing and/or negotiating impacts coverage.

To learn about underwriting guidelines and their impact on placing insurance coverage.

Explain the process to remarket or negotiate the terms of a client's coverage.	Explain the insurance sales cycle from quote to payment options, policy issuance, claims, policy or contract amendment, renewal and cancellation procedures.	Describe ways to research markets and assess products to find coverage for non-standard risks.
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TECHNICAL ABILITIES

2.1 Product sales, processing and servicing

2.1.2 Evaluate client risk and identify possible solutions to protect client interest.

To learn how to evaluate clients' risk and educate them about appropriate coverages and risk mitigation options.

Evaluate common risk hazards and exposures to determine viable risk mitigation options.

Explain common general insurance underwriting guidelines.

2.1.4 Assist client to evaluate the benefits and limitations of products under consideration.

To learn how to evaluate the extent of coverages.

Evaluate insurance products, with respect to coverage options, premiums, benefits and limitations.

2.1.6 Interpret the intention of policy wordings and explain them to clients in plain language.

To learn how to explain insurance contracts in plain language.

Explain the purposes of sections found in insurance policies and wordings.

Explain common coverages, endorsements, limitations and exclusions in general insurance policies.

Explain key terminology used in an insurance policy.

Explain the general insurance provisions, including relevant statutory conditions.

2.1.7 Apply skills to assist clients in making an informed decision.

To learn skills that support client awareness and decision making.

Explain strategies to inform clients about the key benefits and value of available products and services.

Explain appropriate steps to meet disclosure requirements and obtain informed consent.

2.1.10 Explain risk factors that impact underwriting and pricing.

To learn underwriting factors and articulate underwriting decisions.

Explain risk factors affecting insurance market underwriting decisions.

Explain common risk mitigation approaches to create an acceptable risk for underwriting.

Explain how common physical and moral hazards affect risks.

2.1.11 Explain to clients the purpose of collecting specific personal and risk information.

To learn about the collection, use and storage of personal and risk information.

Explain the reasons that personal information is required in order to initiate an insurance transaction.

2.1.14 Arrange for completion of documentation to initiate and confirm coverage, consistent with organizational role.

To learn what documentation is necessary to complete an insurance transaction.

Describe generally accepted document-handling procedures and requirements in the insurance industry.

Describe the requirements to complete an insurance transaction and confirm coverage.

2.1.17 Communicate between client and insurer during the claims-handling process.

To learn the claims process and how to liaise between parties.

Explain common claims-reporting and claims-handling processes.

Describe common situations where an agent may be granted claims authority.

2.2 Legal and regulatory requirements affecting sales and processing

2.2.1 Protect the privacy and confidentiality rights of others.

To learn about the protection of personal data and confidentiality obligations.

Describe relevant privacy laws, including the *Personal Information Protection and Electronic Documents Act* (federal).

Describe consent and disclosure requirements applicable in an insurance transaction.

2.2.2 Adhere to best practices of privacy policies and procedures to protect and secure clients’ personal data.

To learn best practices that support privacy and confidentiality.

Identify the scope of the *Personal Information Protection Act* (provincial) regarding the protection of personal information.

2.2.5 Comply with the requirements set by the Insurance Council of British Columbia applicable to a Level 2 general insurance agent licensee.

To learn about the scope of practice of a Level 2 general insurance agent licensee.

Identify the Level 2 general insurance agent licensing requirements to practice insurance in British Columbia.

Describe the requirements established by the Insurance Council to protect consumers of insurance products and services.

Describe responsibilities regarding rebating.

Explain the obligations and responsibilities of licensees.

BUSINESS SKILLS

3.1 Professional conduct and ethics

3.1.1 Comply with the Council Rules and Code of Conduct of the Insurance Council of British Columbia.

To learn about the Council Rules and Code of Conduct of the Insurance Council.

Describe the obligations of licensees set out by the Insurance Council.

Describe the scope of duties set out in the Council Rules and Code of Conduct that licensees must abide by.

3.1.2 Contribute to the operational integrity of the employing organization.

To learn how personal integrity can support an organization.

Explain organizational practices that promote integrity.

Explain individual behaviours that demonstrate professional integrity.

Describe techniques to promote dependability and reliability in a workplace.

3.1.3 Accept accountability for decisions and actions, that are aligned with fiduciary obligations, organizational policies, procedures and directives.

To learn about skills to develop personal accountability.

Explain professional accountability skills.

Explain techniques to foster accountability in a workplace.

Describe the individual and fiduciary obligations of an intermediary.

3.1.4 Treat clients, coworkers and industry stakeholders respectfully, ethically and fairly with cultural sensitivity.

To learn strategies on how to treat others respectfully, ethically and fairly with cultural sensitivity.

Describe ways to promote a respectful workplace.

Describe ethical behaviours that support professional relationships with others.

Describe strategies to develop and enhance empathy.

Describe strategies that support diversity, equity and inclusion.

3.1.5 Work within the extent of personal knowledge, skills and experience, and refer clients to other qualified personnel as appropriate.

To learn how to identify personal limitations and when to seek assistance.

Evaluate workplace responsibilities and situations exceeding your personal professional ability.

3.1.7 Plan professional development based on current industry events, trends and personal skills.

To learn about educational resources, including those available for continuing education.

Identify options in the insurance industry for professional development.

3.1.8 Assess the effectiveness of and propose appropriate adjustments to organization procedures, policies and directives.

To learn about common organizational operations.

Describe best practices to review organizational procedures, policies and directives.

3.1.9 Collaborate with other industry professionals to meet client needs.

To learn how and when to work with other roles in the industry.

Identify other industry professionals who may assist in meeting client needs.

Explain the process of sub-brokering and the responsibilities of each party.

Explain the process and responsibilities of using a managing general agent market.

3.1.12 Build strong client relationships with utmost good faith.

To learn how utmost good faith applies in all interactions.

Describe utmost good faith and how it applies in the workplace.

Explain an ideal client-centric experience.

3.1.14 Report unethical behaviour of other industry personnel.

To learn how to handle unethical behaviour in the insurance industry.

Describe examples of situations that would qualify as unethical behaviour.

Describe the process for reporting the unethical behaviour of other insurance professionals.

Explain potential signs of fraud, money laundering and criminal activity.

3.2 Errors and omissions

3.2.1 Apply knowledge of the regulatory requirement for errors and omissions insurance.

To learn about errors and omissions insurance, why it is required and when it is triggered.

Explain the purpose for organizations to obtain an errors and omissions insurance policy.

3.2.3 Apply knowledge of situations where errors and omissions may occur.

To learn about potential situations that may create errors and omissions.

Describe potential errors and omissions circumstances.

Explain strategies to mitigate and avoid errors and omissions claims.

3.2.6 Recognize and take appropriate steps to address potential errors and omissions and notify appropriate parties when these situations arise.

To learn steps for handling errors and omissions.

Describe actions to prevent the recurrence of errors and omissions.

Explain strategies to investigate errors and omissions.

3.2.9 Evaluate the impact of errors and omissions.

To learn how to assess the effects of errors and omissions.

Explain how errors and omissions may affect relationships.

Explain the potential financial impact of errors and omissions.

3.2.11 Maintain awareness of publicly published or reported errors and omissions claims.

To study the outcome of errors and omissions circumstances.

Explain examples of errors and omissions outcomes.

Describe resources available to research examples of errors and omissions.

3.3 Communication

3.3.1 Employ effective oral communication, using both plain and technical language.

To learn oral communication skills.

Explain strategies for effective oral communication.

Explain common insurance terminology and acronyms using plain language.

3.3.2 Employ effective written communication, using both plain and technical language.

To learn written communication skills.	
Explain strategies for effective written communication.	Explain common insurance terminology and acronyms using plain language.

3.3.3 Employ active listening.

To learn the components and value of active listening.
Explain active listening skills.

3.3.4 Maintain awareness of barriers in both oral and written communication, and take relevant steps to reduce them.

To learn how to identify and reduce barriers in communication.
Explain common barriers in written and oral communication and identify steps to address them.

3.3.6 Employ effective interview skills with clients and coworkers.

To learn advanced interview skills for an insurance transaction.	
Explain the process of collecting and documenting clients' information and assessing their needs.	Describe effective interview skills to obtain complete and accurate information.

3.3.9 Employ conflict resolution skills to handle difficult situations.

To learn about conflict resolution and de-escalation skills.	
Explain conflict resolution strategies.	Describe techniques to manage and resolve conflict.

LEGEND | Beige: Learning Objective · Blue: Indicator

3.4 Client experience

3.4.1 Establish open and trusting relationships with clients and industry partners.

To learn about relationship-building skills.

Explain the importance of honesty and trust when developing relationships with clients and industry partners.

Explain the common process for receiving referrals, and the disclosure requirements to clients regarding referral fees or commissions.

Describe common situations where conflict of interest may arise.

Describe common situations where undue influence may arise.

3.4.3 Represent the insurance industry professionally, with integrity and transparency.

To learn the standards of professionalism.

Describe how the Insurance Council's guidelines, Code of Conduct and Council Rules help ensure integrity and transparency.

3.5 Information management

3.5.1 Operate communications and information management systems effectively.

To learn the purpose and value of systems used in the industry.

Outline communications and information management systems commonly used within an insurance organization.

Describe the opportunities, risks and responsibilities of using emerging technologies.

3.5.4 Identify concerns and risks of sharing data and information across organizational boundaries and take action where risks are identified.

To learn how secure data management can prevent breaches and cyber loss.

Describe risks in data and information sharing and/or access between organizations.

Describe safe practices in data and information sharing and/or access between organizations.

- 3.5.5 Comply with organizational policies and procedures for security, retention and confidentiality of records, information and data to prevent breaches and cyber loss.

To learn how secure data management prevents breaches and potential cyber loss.

Outline common organizational procedures for security, retention and confidentiality of data.

3.6 Record keeping

- 3.6.1 Maintain complete, timely and accurate records of both written and oral correspondence.

To learn the importance of accurate record keeping.

Describe appropriate document and file management techniques.

Describe the agent agency and managing general agent obligations in collecting, securing, maintaining and documenting all interactions.

- 3.6.2 Ensure secure storage and retention of records.

To learn how to store, secure and maintain records.

Describe the processes to store and secure records based on regulatory requirements.

- 3.6.4 Ensure that records relate to potential errors and omissions concerns.

To learn how effective record keeping supports the mitigation of potential errors and omissions.

Outline common record-keeping practices to document client interactions in consideration of potential errors and omissions situations.

3.7 Leadership and supervision

3.7.2 Identify the purpose of documents produced in the cycle of an insurance transaction and the use of supplementary documents required to initiate or confirm coverage.

To learn about the individual use of documents relevant to the insurance cycle.

Explain common documents used in insurance transactions.

3.7.5 Coach, mentor and supervise intermediaries.

To learn appropriate supervision and mentoring skills.

Outline the appropriate supervision of Level 1 salespersons based on the Insurance Council's guidelines.

3.7.10 Analyze organization decisions and actions, and recommend changes to improve services or mitigate future mistakes.

To learn how organizational operations can be improved.

Identify ways to review organizational decisions and actions, and identify improvements.

Identify ways to discuss organizational effectiveness, and outline opportunities for improvement.





APPENDIX

APPENDIX A



**The Complete
General Insurance
Competency Framework**

Appendix A provides the complete competencies, defined by the framework, for all general insurance professional roles. To view the indicators for each professional level, please refer to the General Insurance Competency Framework Handbook resource.

KNOWLEDGE OF THE INSURANCE INDUSTRY

1.1 Principles and practices of insurance

LEVEL 1 SALESPERSON	LEVEL 2 AGENT	LEVEL 3 AGENT	NOMINEE
1.1.1 Apply knowledge of the role, value and impact of the insurance industry, including its risk mitigation efforts, in society.	1.1.1 Apply knowledge of the role, value and impact of the insurance industry, including its risk mitigation efforts, in society.	1.1.1 Apply knowledge of the role, value and impact of the insurance industry, including its risk mitigation efforts, in society.	1.1.1 Apply knowledge of the role, value and impact of the insurance industry, including its risk mitigation efforts, in society.
1.1.2 Apply knowledge of, approaches to and structures of insurance products commonly offered in British Columbia.	1.1.2 Apply knowledge of, approaches to and structures of insurance products commonly offered in British Columbia.	1.1.3 Apply knowledge of, approaches to and structures of insurance products and services commonly offered in the Canadian insurance marketplace.	1.1.3 Apply knowledge of, approaches to and structures of insurance products and services commonly offered in the Canadian insurance marketplace.
1.1.4 Apply knowledge of insurance terminology and fundamental principles.	1.1.5 Apply understanding of insurance terminology and fundamental principles to use in common or relevant scenarios, based on the characteristics of the audience.	1.1.5 Apply understanding of insurance terminology and fundamental principles applicable in common or relevant scenarios, based on the characteristics of the audience.	1.1.6 Determine insurance terminology and fundamental principles applicable in common or relevant scenarios, based on the characteristics of the audience.
1.1.7 Maintain awareness of insurance industry changes within the general insurance sector in British Columbia.	1.1.7 Maintain awareness of insurance industry changes within the general insurance sector in British Columbia.	1.1.8 Research market trends and maintain awareness of insurance industry changes within the general insurance sector in Canada.	1.1.8 Research market trends and maintain awareness of insurance industry changes within the general insurance sector in Canada.
1.1.9 Interpret the contractual obligations of insurers and managing general agents.	1.1.9 Interpret the contractual obligations of insurers and managing general agents.	1.1.10 Explain the contractual obligations of insurers and managing general agents.	1.1.10 Explain the contractual obligations of insurers and managing general agents.
1.1.11 Apply knowledge of how catastrophic events impact industry changes, such as market trends and cycles.	1.1.12 Apply knowledge of how catastrophic events impact industry changes, such as market trends, cycles and climate-related risks.	1.1.13 Apply understanding of how catastrophic events impact industry changes, such as market trends, cycles and climate-related risks.	1.1.13 Apply understanding of how catastrophic events impact industry changes, such as market trends, cycles and climate-related risks.
	1.1.14 Apply knowledge of the impact of natural catastrophes on pricing and industry response, and research solutions when remarketing and/or negotiating terms.	1.1.14 Apply knowledge of the impact of natural catastrophes on pricing and industry response, and research solutions when remarketing and/or negotiating terms.	1.1.14 Apply knowledge of the impact of natural catastrophes on pricing and industry response, and research solutions when remarketing and/or negotiating terms.
			1.1.15 Apply knowledge of regulatory requirements and the corresponding solvency of insurance companies.

1.2 Organization and regulatory framework of the insurance industry in British Columbia

LEVEL 1 SALESPERSON	LEVEL 2 AGENT	LEVEL 3 AGENT	NOMINEE
1.2.1 Apply knowledge of the roles of organizations, departments and individuals commonly involved in general insurance sales.	1.2.2 Apply understanding of the roles of organizations, departments and individuals commonly involved in general insurance sales.	1.2.3 Apply understanding of the roles of organizations, departments and individuals commonly involved in general insurance sales, and the challenges faced.	1.2.3 Apply understanding of the roles of organizations, departments and individuals commonly involved in general insurance sales, and the challenges faced.
1.2.4 Apply knowledge of the role of the Insurance Council of British Columbia.	1.2.5 Apply understanding of the role and responsibilities of general insurance regulatory bodies as they affect the insurance industry in British Columbia.	1.2.6 Apply understanding of the role and responsibilities of general insurance regulatory bodies as they affect the Canadian insurance industry.	1.2.6 Apply understanding of the role and responsibilities of general insurance regulatory bodies as they affect the Canadian insurance industry.
1.2.7 Comply with broader legal and regulatory frameworks applicable in the sale and support of insurance products and services in British Columbia.	1.2.7 Comply with broader legal and regulatory frameworks applicable in the sale and support of insurance products and services in British Columbia.	1.2.8 Comply with broader legal and regulatory frameworks applicable in the sale and support of insurance products and services in Canada.	1.2.8 Comply with broader legal and regulatory frameworks applicable in the sale and support of insurance products and services in Canada.

1.3 Insurance products and services

1.3.1 Apply knowledge of the common types of general insurance available in British Columbia.	1.3.2 Apply understanding of common types of general insurance available in British Columbia.	1.3.3 Apply understanding of common types of general insurance available in Canada.	1.3.3 Apply understanding of common types of general insurance available in Canada.
1.3.4 Maintain current knowledge of products and services provided by employing organization.	1.3.5 Review available coverages to that the employing organization has access, and understand how remarketing and/or negotiating impacts coverage.	1.3.5 Review available coverages to that the employing organization has access, and understand how remarketing and/or negotiating impacts coverage.	1.3.5 Review available coverages to that the employing organization has access, and understand how remarketing and/or negotiating impacts coverage.
			1.3.6 Evaluate organization performance reports to identify organization and client needs.
			1.3.7 Research and assess markets, and professional expertise, to find solutions for complex risks.

TECHNICAL ABILITIES

2.1 Product sales, processing and servicing

LEVEL 1 SALESPERSON	LEVEL 2 AGENT	LEVEL 3 AGENT	NOMINEE
2.1.1 Identify client risk and possible solutions to protect client interest.	2.1.2 Evaluate client risk and identify possible solutions to protect client interest.	2.1.2 Evaluate client risk and identify possible solutions to protect client interest.	2.1.2 Evaluate client risk and identify possible solutions to protect client interest.
2.1.3 Explain to client the benefits and limitations of products under consideration.	2.1.4 Assist client to evaluate the benefits and limitations of products under consideration.	2.1.4 Assist client to evaluate the benefits and limitations of products under consideration.	2.1.5 Ensure that client needs and expectations are effectively managed.
2.1.6 Interpret the intention of policy wordings and explain them to clients in plain language.	2.1.6 Interpret the intention of policy wordings and explain them to clients in plain language.	2.1.6 Interpret the intention of policy wordings and explain them to clients in plain language.	2.1.6 Interpret the intention of policy wordings and explain them to clients in plain language.
2.1.7 Apply skills to assist clients in making an informed decision.	2.1.7 Apply skills to assist clients in making an informed decision.	2.1.8 Facilitate and support clients in making an informed decision.	2.1.8 Facilitate and support clients in making an informed decision.
2.1.9 Apply knowledge of risk factors that impact underwriting and pricing.	2.1.10 Explain risk factors that impact underwriting and pricing.	2.1.10 Explain risk factors that impact underwriting and pricing.	2.1.10 Explain risk factors that impact underwriting and pricing.
2.1.11 Explain to clients the purpose of collecting specific personal and risk information.	2.1.11 Explain to clients the purpose of collecting specific personal and risk information.	2.1.11 Explain to clients the purpose of collecting specific personal and risk information.	2.1.11 Explain to clients the purpose of collecting specific personal and risk information.
2.1.14 Arrange for completion of documentation to initiate and confirm coverage, consistent with organization role.	2.1.14 Arrange for completion of documentation to initiate and confirm coverage, consistent with organization role.	2.1.12 Critically evaluate information provided to clients to increase risk awareness.	2.1.12 Critically evaluate information provided to clients to increase risk awareness.
2.1.16 Apply knowledge of the claims process and assist clients in claim reporting.	2.1.17 Communicate between client and insurer during the claims-handling process.	2.1.14 Arrange for completion of documentation to initiate and confirm coverage, consistent with organization role.	2.1.13 Monitor the insurance marketplace for products that may fill gaps in coverage for organization's clients.
		2.1.17 Communicate between client and insurer during the claims-handling process.	2.1.15 Identify processes required to confirm all documentation and applications meet insurer, legal and regulatory requirements.
			2.1.18 Establish an effective claims management process.
			2.1.19 Monitor contractual obligations and requirements with insurers, managing general agents and industry vendors.

2.2 Legal and regulatory requirements affecting sales and processing

LEVEL 1 SALESPERSON	LEVEL 2 AGENT	LEVEL 3 AGENT	NOMINEE
2.2.1 Protect the privacy and confidentiality rights of others.	2.2.1 Protect the privacy and confidentiality rights of others.	2.2.1 Protect the privacy and confidentiality rights of others.	2.2.1 Protect the privacy and confidentiality rights of others.
2.2.2 Adhere to best practices of privacy policies and procedures to protect and secure clients' personal data.	2.2.2 Adhere to best practices of privacy policies and procedures to protect and secure clients' personal data.	2.2.2 Adhere to best practices of privacy policies and procedures to protect and secure clients' personal data.	2.2.3 Establish and review best practices of privacy policies and procedures to protect and secure clients' personal data; address non-compliance as necessary.
2.2.4 Comply with the requirements set by the Insurance Council of British Columbia applicable to a Level 1 general insurance salesperson licensee.	2.2.5 Comply with the requirements set by the Insurance Council of British Columbia applicable to a Level 2 general insurance agent licensee.	2.2.6 Comply with the requirements set by the Insurance Council of British Columbia applicable to a Level 3 general insurance agent licensee.	2.2.7 Comply with the requirements set by the Insurance Council of British Columbia applicable to a Level 3 general insurance agent licensee, and a nominee.
			2.2.8 Establish and monitor organizational activities to determine compliance with legal and regulatory requirements; address non-compliance as necessary.

BUSINESS SKILLS

3.1 Professional conduct and ethics

LEVEL 1 SALESPERSON	LEVEL 2 AGENT	LEVEL 3 AGENT	NOMINEE
3.1.1 Comply with the Council Rules and Code of Conduct of the Insurance Council of British Columbia.	3.1.1 Comply with the Council Rules and Code of Conduct of the Insurance Council of British Columbia.	3.1.1 Comply with the Council Rules and Code of Conduct of the Insurance Council of British Columbia.	3.1.1 Comply with the Council Rules and Code of Conduct of the Insurance Council of British Columbia.
3.1.2 Contribute to the operational integrity of the employing organization.	3.1.2 Contribute to the operational integrity of the employing organization.	3.1.2 Contribute to the operational integrity of the employing organization.	3.1.2 Contribute to the operational integrity of the employing organization.
3.1.3 Accept accountability for decisions and actions, that are aligned with fiduciary obligations, organizational policies, procedures and directives.	3.1.3 Accept accountability for decisions and actions, that are aligned with fiduciary obligations, organizational policies, procedures and directives.	3.1.3 Accept accountability for decisions and actions, that are aligned with fiduciary obligations, organizational policies, procedures and directives.	3.1.3 Accept accountability for decisions and actions, that are aligned with fiduciary obligations, organizational policies, procedures and directives.
3.1.4 Treat clients, coworkers and industry stakeholders respectfully, ethically and fairly with cultural sensitivity.	3.1.4 Treat clients, coworkers and industry stakeholders respectfully, ethically and fairly with cultural sensitivity.	3.1.4 Treat clients, coworkers and industry stakeholders respectfully, ethically and fairly with cultural sensitivity.	3.1.4 Treat clients, coworkers and industry stakeholders respectfully, ethically and fairly with cultural sensitivity.
3.1.5 Work within the extent of personal knowledge, skills and experience, and refer clients to other qualified personnel as appropriate.	3.1.5 Work within the extent of personal knowledge, skills and experience, and refer clients to other qualified personnel as appropriate.	3.1.5 Work within the extent of personal knowledge, skills and experience, and refer clients to other qualified personnel as appropriate.	3.1.5 Work within the extent of personal knowledge, skills and experience, and refer clients to other qualified personnel as appropriate.
3.1.6 Undertake learning focused on personal professional development.	3.1.7 Plan professional development based on current industry events, trends and personal skills.	3.1.7 Plan professional development based on current industry events, trends and personal skills.	3.1.7 Plan professional development based on current industry events, trends and personal skills.
3.1.11 Provide a client-centric experience, with utmost good faith.	3.1.8 Assess the effectiveness of and propose appropriate adjustments to organizational procedures, policies and directives.	3.1.8 Assess the effectiveness of and propose appropriate adjustments to organizational procedures, policies and directives.	3.1.8 Assess the effectiveness of and propose appropriate adjustments to organizational procedures, policies and directives.
3.1.14 Report unethical behaviour of other industry personnel.	3.1.9 Collaborate with other industry professionals to meet client needs.	3.1.9 Collaborate with other industry professionals to meet client needs.	3.1.9 Collaborate with other industry professionals to meet client needs.

3.1 Professional conduct and ethics (continued)

LEVEL 1 SALESPERSON	LEVEL 2 AGENT	LEVEL 3 AGENT	NOMINEE
	3.1.12 Build strong client relationships, with utmost good faith.	3.1.10 Cultivate a safe environment for team members, clients and other stakeholders.	3.1.10 Cultivate a safe environment for team members, clients and other stakeholders.
	3.1.14 Report unethical behaviour of other industry personnel.	3.1.13 Apply utmost good faith in interactions; collect and evaluate client feedback to strengthen relationships and enhance client experience.	3.1.13 Apply utmost good faith in interactions; collect and evaluate client feedback to strengthen relationships and enhance client experience.
		3.1.14 Report unethical behaviour of other industry personnel.	3.1.15 Investigate and report unethical behaviour of other industry personnel.

3.2 Errors and omissions

3.2.1 Apply knowledge of the regulatory requirement for errors and omissions insurance.	3.2.1 Apply knowledge of the regulatory requirement for errors and omissions insurance.	3.2.2 Apply understanding of the regulatory requirement for errors and omissions insurance.	3.2.2 Apply understanding of the regulatory requirement for errors and omissions insurance.
3.2.3 Apply knowledge of situations where potential errors and omissions may occur.	3.2.3 Apply knowledge of situations where errors and omissions may occur.	3.2.4 Maintain awareness of errors and omissions that occur within the organization, evaluate causes and take appropriate actions to mitigate impact and prevent future occurrences.	3.2.5 Promote awareness of errors and omissions that occur within the organization, evaluate causes and take appropriate actions to mitigate impact and prevent future occurrences.
3.2.6 Recognize and take appropriate steps to address potential errors and omissions and notify appropriate parties when these situations arise.	3.2.6 Recognize and take appropriate steps to address potential errors and omissions and notify appropriate parties when these situations arise.	3.2.6 Recognize and take appropriate steps to address potential errors and omissions and notify appropriate parties when these situations arise.	3.2.7 Develop and execute a strategic intra-organization risk management plan for handling errors and omissions.
3.2.8 Identify the impact of errors and omissions.	3.2.9 Evaluate the impact of errors and omissions.	3.2.9 Evaluate the impact of errors and omissions.	3.2.10 Assess organizational needs to meet regulatory requirements for errors and omissions insurance.
	3.2.11 Maintain awareness of publicly published or reported errors and omissions situations.	3.2.11 Maintain awareness of publicly published or reported errors and omissions situations.	3.2.12 Determine organizational obligations in potential errors and omissions situations.
			3.2.13 Develop and implement a process for reporting potential errors and omissions situations.

3.3 Communication

LEVEL 1 SALESPERSON	LEVEL 2 AGENT	LEVEL 3 AGENT	NOMINEE
3.3.1 Employ effective oral communication, using both plain and technical language.	3.3.1 Employ effective oral communication, using both plain and technical language.	3.3.1 Employ effective oral communication, using both plain and technical language.	3.3.1 Employ effective oral communication, using both plain and technical language.
3.3.2 Employ effective written communication, using both plain and technical language.	3.3.2 Employ effective written communication, using both plain and technical language.	3.3.2 Employ effective written communication, using both plain and technical language.	3.3.2 Employ effective written communication, using both plain and technical language.
3.3.3 Employ active listening.	3.3.3 Employ active listening.	3.3.3 Employ active listening.	3.3.3 Employ active listening.
3.3.4 Maintain awareness of barriers in both oral and written communication, and take relevant steps to reduce them.	3.3.4 Maintain awareness of barriers in both oral and written communication, and take relevant steps to reduce them.	3.3.4 Maintain awareness of barriers in both oral and written communication, and take relevant steps to reduce them.	3.3.4 Maintain awareness of barriers in both oral and written communication, and take relevant steps to reduce them.
3.3.5 Employ interview skills to determine client needs and expectations.	3.3.6 Employ effective interview skills with clients and coworkers.	3.3.6 Employ effective interview skills with clients and coworkers.	3.3.7 Promote effective interview skills with clients and coworkers.
3.3.8 Employ basic conflict resolution skills to handle difficult situations, and engage assistance when required.	3.3.9 Employ conflict resolution skills to handle difficult situations.	3.3.9 Employ conflict resolution skills to handle difficult situations.	3.3.9 Employ conflict resolution skills to handle difficult situations.

3.4 Client experience

3.4.1 Establish open and trusting relationships with clients and industry partners.	3.4.1 Establish open and trusting relationships with clients and industry partners.	3.4.2 Support and encourage positive client and industry partner relationships.	3.4.2 Support and encourage positive client and industry partner relationships.
3.4.3 Represent the insurance industry professionally, with integrity and transparency.	3.4.3 Represent the insurance industry professionally, with integrity and transparency.	3.4.3 Represent the insurance industry professionally, with integrity and transparency.	3.4.3 Represent the insurance industry professionally, with integrity and transparency.
			3.4.4 Monitor and take corrective action to enhance client and industry partner experiences.

3.5 Information management

LEVEL 1 SALESPERSON	LEVEL 2 AGENT	LEVEL 3 AGENT	NOMINEE
3.5.1 Operate communications and information management systems effectively.	3.5.1 Operate communications and information management systems effectively.	3.5.1 Operate communications and information management systems effectively.	3.5.1 Operate communications and information management systems effectively.
3.5.4 Identify concerns and risks of sharing data and information across organizational boundaries and take action where risks are identified.	3.5.4 Identify concerns and risks of sharing data and information across organizational boundaries and take action where risks are identified.	3.5.2 Evaluate and analyze data from communications and information management systems to enhance organizational efficiency.	3.5.2 Evaluate and analyze data from communications and information management systems to enhance organizational efficiency.
3.5.5 Comply with organizational policies and procedures for security, retention and confidentiality of records, information and data to prevent breaches and cyber loss.	3.5.5 Comply with organizational policies and procedures for security, retention and confidentiality of records, information and data to prevent breaches and cyber loss.	3.5.4 Identify concerns and risks of sharing data and information across organizational boundaries, and take action where risks are identified.	3.5.3 Research emerging information management technologies, introduce where appropriate, and ensure compliance with regulatory requirements.
		3.5.5 Comply with organizational policies and procedures for security, retention and confidentiality of records, information and data to prevent breaches and cyber loss.	3.5.4 Identify concerns and risks of sharing data and information across organizational boundaries, and take action where risks are identified.
			3.5.6 Develop and monitor compliance with organizational policies and procedures for security, retention and confidentiality of records, information and data to prevent breaches and cyber loss.

3.6 Record-keeping

3.6.1 Maintain complete, timely and accurate records of both written and verbal correspondence.	3.6.1 Maintain complete, timely and accurate records of both written and verbal correspondence.	3.6.1 Maintain complete, timely and accurate records of both written and verbal correspondence.	3.6.1 Maintain complete, timely and accurate records of both written and verbal correspondence.
3.6.2 Ensure secure storage and retention of records.	3.6.2 Ensure secure storage and retention of records.	3.6.2 Ensure secure storage and retention of records.	3.6.3 Oversee organizational policies for storage and retention of records.
3.6.4 Ensure that records relate to potential errors and omissions concerns.	3.6.4 Ensure that records relate to potential errors and omissions concerns.	3.6.4 Ensure that records relate to potential errors and omissions concerns.	3.6.4 Ensure that records relate to potential errors and omissions concerns.

3.7 Leadership and supervision

LEVEL 1 SALESPERSON	LEVEL 2 AGENT	LEVEL 3 AGENT	NOMINEE
3.7.1 Apply knowledge of documents produced in the cycle of an insurance transaction and the use of supplementary documents required to initiate or confirm coverage.	3.7.2 Identify the purpose of documents produced in the cycle of an insurance transaction and the use of supplementary documents required to initiate or confirm coverage.	3.7.3 Identify and assess the purpose of documents produced in the cycle of an insurance transaction and the use of supplementary documents required to initiate or confirm coverage.	3.7.3 Identify and assess the purpose of documents produced in the cycle of an insurance transaction and the use of supplementary documents required to initiate or confirm coverage.
3.7.4 Identify personal knowledge gaps and training needs regarding product offerings, policy wordings and day-to-day transactions.	3.7.5 Coach, mentor and supervise intermediaries.	3.7.5 Coach, mentor and supervise intermediaries.	3.7.5 Coach, mentor and supervise intermediaries.
	3.7.10 Analyze organizational decisions and actions, and recommend changes to improve services or mitigate future mistakes.	3.7.10 Analyze organizational decisions and actions, and recommend changes to improve services or mitigate future mistakes.	3.7.6 Establish processes to ensure compliance of intermediaries with organizational policies, procedures and directives.
		3.7.14 Monitor industry common practices to apply best practices within employing organization.	3.7.7 Inform team members about changes to legislation and regulations that may affect their actions and assist them to ensure compliance.
		3.7.8 Inform and discuss with team members changes to organizational policies, procedures, and operations and assist them to ensure compliance.	
		3.7.9 Inform and discuss with team members industry changes that may affect organizational operations.	
		3.7.10 Analyze organizational decisions and actions, and recommend changes to improve services or mitigate future mistakes.	
		3.7.11 Oversee and monitor contractual obligations and requirements with insurers and industry vendors.	
		3.7.12 Research and assess opportunities to expand the organization's products and services.	
		3.7.13 Contribute expertise to organization negotiations and discussions with insurers.	
		3.7.14 Monitor industry common practices to apply best practices within employing organization.	
3.7.15 Develop and support an accessible and inclusive organization.			

APPENDIX B 

Learning Journey Blueprint

The General Insurance Competency Framework provides the competencies required of general insurance licensees. These competencies are taught and observed in an educational setting.

The Learning Journey Blueprint outlines workplace skills and knowledge for licensees to complement the framework's educational competencies. This Learning Journey Blueprint is provided in two parts:

WORKPLACE SKILLS

Part 1: Workplace Skills is provided as a guide for licensees. It highlights workplace skills, abilities and behaviours that support continuous professional development and career success at every general insurance licence level.

Agencies and hiring managers are encouraged to use the Learning Journey Blueprint as a reference for establishing workplace practices and developing training resources.

AGENCY ACCOUNTABILITY GUIDE

The General Insurance Competency Framework for nominees includes competencies and indicators that the agency may fulfill.

Part 2: Agency Accountability Guide of the Learning Journey Blueprint is a reference guide for outlining agencies' responsibilities, which a nominee may support as appropriate for the agency.



PART 1
Workplace Skills



PART 2
Agency Accountability Guide

LEVEL 1 SALESPERSON

SECTION 1: KNOWLEDGE OF THE INSURANCE INDUSTRY

Maintain current knowledge of products and services provided by the employing organization.

- Identify common insurance products and services offered to clients by the organization.
- Identify suitable insurance products and services that are in the clients' best interests.

SECTION 2: TECHNICAL ABILITIES

Identify client risk and possible solutions to protect client interest.

- Identify the clients' needs using the relevant information gathered and the type of insurance to be required.
- Identify if the risk is suitable based on the underwriting guidelines.

Apply skills to assist clients in making an informed decision.

- Advise clients on the key benefits and value of available products and services.

Protect the privacy and confidentiality rights of others.

- Comply with privacy and confidentiality requirements under applicable legislation in the sale and service of insurance.

Adhere to best practices of privacy policies and procedures to protect and secure clients' personal data.

- Identify organizational policies designed to protect and secure clients' data to support privacy regulation.

SECTION 3: BUSINESS SKILLS

Treat clients, coworkers and industry stakeholders respectfully, ethically and fairly with cultural sensitivity.

- Act with respect towards diversity to foster a culture of equity, inclusion and accessibility in all interactions.

Undertake learning focused on personal professional development.

- Engage in activities that encourage personal professional development.
- Engage in professional development to enhance skills.

Provide a client-centric experience, with utmost good faith.

- Assist clients before, during and after a sale.

Recognize and take appropriate steps to address potential errors and omissions and notify appropriate parties when these situations arise.

- Identify and comply with the employing organization's notification process for potential errors and omissions situations.

Employ active listening.

- Demonstrate active listening skills.

Maintain awareness of barriers in both oral and written communication, and take relevant steps to reduce them.

- Use resources that support effective and accessible communication.

LEVEL 1 SALESPERSON

SECTION 3: BUSINESS SKILLS

Employ interview skills to determine client needs and expectations.

- Summarize the outcome of the client interview with them.

Employ basic conflict resolution skills to handle difficult situations, and engage assistance when required.

- Identify and follow the organization's complaint-handling process.
- Identify situations where escalation to a supervisor or coworker is necessary.

Establish open and trusting relationships with clients and industry partners.

- Demonstrate ethical values in interactions licensees have with clients.

Represent the insurance industry professionally, with integrity and transparency.

- Identify strategies to increase transparency when dealing with clients and industry partners.
- Identify techniques to represent the insurance industry professionally.

Operate communications and information management systems effectively.

- Outline practices for using organizational systems.

Comply with organizational policies and procedures for security, retention and confidentiality of records, information and data to prevent breaches and cyber loss.

- Identify the organizational policies and procedures outlined in the security awareness training.

Ensure secure storage and retention of records.

- Identify practices to ensure record and data security.

Identify personal knowledge gaps and training needs regarding product offerings, policy wordings and day-to-day transactions.

- Identify product knowledge gaps and determine appropriate education resources to overcome these.

Work within the extent of personal knowledge, skills and experience, and refer clients to other qualified personnel as appropriate.

- Identify opportunities that foster sharing, continuous learning and collaboration in the workplace.

LEVEL 2 AGENT

SECTION 1: KNOWLEDGE OF THE INSURANCE INDUSTRY

Review available coverages to which the organization has access, and understand how remarketing and/or negotiating impacts coverage.

- Identify common insurance products and services offered to clients by the organization.
- Outline coverages available and how these meet clients' insurance requirements.

SECTION 2: TECHNICAL ABILITIES

Evaluate client risk and identify possible solutions to protect client interest.

- Seek possible solutions in consultation with more experienced insurance professionals when complex risk is identified.
- Recommend alternative options from other markets when appropriate.

Apply skills to assist clients in making an informed decision.

- Advise clients on the key benefits and value of available products and services.

Communicate between client and insurer during the claims-handling process.

- Identify client needs during the claim process.

Protect the privacy and confidentiality rights of others.

- Comply with privacy and confidentiality requirements under applicable legislation in the sale and service of insurance.

Adhere to best practices of privacy policies and procedures to protect and secure clients' personal data.

- Identify organizational policies designed to protect and secure clients' data to support privacy regulation.

SECTION 3: BUSINESS SKILLS

Treat clients, coworkers and industry stakeholders respectfully, ethically and fairly with cultural sensitivity.

- Act with respect towards diversity to foster a culture of equity, inclusion and accessibility in all interactions.

Plan professional development based on current industry events, trends and personal skills.

- Engage in activities that encourage personal professional development.
- Engage in professional development to enhance skills.

Assess the effectiveness of and propose appropriate adjustments to organizational procedures, policies and directives.

- Identify procedures and policies that could be improved or adjusted.

Collaborate with other industry professionals to meet client needs.

- Maintain communication lines with other industry professionals to assist with client service.

Build strong client relationships, with utmost good faith.

- Assist clients before, during and after a sale.
- Identify opportunities to proactively respond to client needs.

Recognize and take appropriate steps to address potential errors and omissions and notify appropriate parties when these situations arise.

- Identify and comply with the employing organization's notification process for potential errors and omissions situations.
- Identify opportunities to proactively respond to client needs.

LEVEL 2 AGENT

SECTION 3: BUSINESS SKILLS

<p>Employ active listening.</p> <ul style="list-style-type: none"> • Demonstrate active listening skills. 	<p>Employ effective interview skills with clients and coworkers.</p> <ul style="list-style-type: none"> • Outline effective techniques to manage client expectations and meet client needs. • Summarize the outcome of the client interview with them. 	<p>Employ conflict resolution skills to handle difficult situations.</p> <ul style="list-style-type: none"> • Identify skills to manage and resolve conflict. • Identify and follow the employing organization's complaint-handling process. • Identify situations where escalation to a supervisor or coworker is necessary.
<p>Establish open and trusting relationships with clients and industry partners.</p> <ul style="list-style-type: none"> • Demonstrate ethical values in interactions licensees have with clients. 	<p>Represent the insurance industry professionally, with integrity and transparency.</p> <ul style="list-style-type: none"> • Identify strategies to increase transparency when dealing with clients and industry partners. • Identify techniques to represent the insurance industry professionally. 	<p>Operate communications and information management systems effectively.</p> <ul style="list-style-type: none"> • Outline practices for using organizational systems.
<p>Comply with organizational policies and procedures for security, retention and confidentiality of records, information and data to prevent breaches and cyber loss.</p> <ul style="list-style-type: none"> • Identify the organizational policies and procedures outlined in the security awareness training. 	<p>Ensure secure storage and retention of records.</p> <ul style="list-style-type: none"> • Identify practices to ensure record and data security. 	<p>Coach, mentor and supervise intermediaries.</p> <ul style="list-style-type: none"> • Identify team member training needs and implement opportunities to help them learn about products, policy wordings and policy servicing. • Assist team members to manage time and activities.
<p>Analyze organizational decisions and actions, and recommend changes to improve services or mitigate future mistakes.</p> <ul style="list-style-type: none"> • Identify potential improvement areas to enhance client experience or prevent future errors. 	<p>Work within the extent of personal knowledge, skills and experience, and refer clients to other qualified personnel as appropriate.</p> <ul style="list-style-type: none"> • Identify opportunities that foster sharing, continuous learning and collaboration in the workplace. 	

LEVEL 3 AGENT

SECTION 1: KNOWLEDGE OF THE INSURANCE INDUSTRY

Explain the contractual obligations of insurers and managing general agents.

- Assist others with the interpretation of insurance policies.

Review available coverages to which the organization has access, and understand how remarketing and/or negotiating impacts coverage.

- Identify common insurance products and services offered to clients by the organization.
- Outline coverages available and how these meet clients' insurance requirements.

SECTION 2: TECHNICAL ABILITIES

Evaluate client risk and identify possible solutions to protect client interest.

- Seek possible solutions in consultation with more experienced insurance professionals when complex risk is identified.
- Recommend alternative options from other markets when appropriate.

Facilitate and support clients in making an informed decision.

- Advise clients on the key benefits and value of available products and services.
- Monitor organizational compliance to meet applicable disclosures and obtain informed consent in the sale of insurance products and services.

Critically evaluate information provided to clients to increase risk awareness.

- Outline the factors involved in assisting a client to understand risk awareness.
- Describe what should be considered when constructing a customized insurance program.

Communicate between client and insurer during the claims-handling process.

- Comply with claims-handling restrictions and authority.

Protect the privacy and confidentiality rights of others.

- Comply with privacy and confidentiality requirements under applicable legislation in the sale and service of insurance.

Adhere to best practices of privacy policies and procedures to protect and secure clients' personal data.

- Identify organizational policies designed to protect and secure clients' data to support privacy regulation.

SECTION 3: BUSINESS SKILLS

Treat clients, coworkers and industry stakeholders respectfully, ethically and fairly with cultural sensitivity.

- Act with respect towards diversity to foster a culture of equity, inclusion and accessibility in all interactions.

Plan professional development based on current industry events, trends and personal skills.

- Engage in activities that encourage personal professional development.
- Engage in professional development to enhance leadership skills.

Assess the effectiveness of, and propose appropriate adjustments to organizational procedures, policies and directives.

- Identify procedures and policies that could be improved or adjusted.

Collaborate with other industry professionals to meet client needs.

- Maintain communication lines with other industry professionals to assist with client service.

Cultivate a safe environment for team members, clients and other stakeholders.

- Demonstrate and encourage habits that contribute to a safe working environment among team members.

Apply utmost good faith in interactions; collect and evaluate client feedback to strengthen relationships and enhance client experience.

- Analyze client feedback and determine ways in which it can be applied to improve client experience.

LEVEL 3 AGENT

SECTION 3: BUSINESS SKILLS

Maintain awareness of errors and omissions that occur within the organization, evaluate causes and take appropriate actions to mitigate impact and prevent future occurrences.

- Analyze errors and omissions cases within the employing organization.
- Recommend strategies to prevent future errors and omissions situations.

Recognize and take appropriate steps to address potential errors and omissions and notify appropriate parties when these situations arise.

- Outline and comply with the organization's notification process for potential errors and omissions situations.

Employ active listening.

- Demonstrate active listening skills.

Employ effective interview skills with clients and coworkers.

- Outline effective techniques to manage client expectations and meet client needs.
- Summarize the outcome of the client interview with them.
- Demonstrate effective techniques to manage coworker expectations and needs.

Employ conflict resolution skills to handle difficult situations.

- Identify skills to manage and resolve conflict.
- Identify and follow the employing organization's complaint-handling process.
- Identify situations where escalation to a supervisor or coworker is necessary.

Support and encourage positive client and industry partner relationships.

- Demonstrate practices that promote positive relationships and encourage team members to practice these.

Represent the insurance industry professionally, with integrity and transparency.

- Identify strategies to increase transparency when dealing with clients and industry partners.
- Identify techniques to represent the insurance industry professionally.

Operate communications and information management systems effectively.

- Outline practices for using organizational systems

Evaluate and analyze data from communications and information management systems to enhance organizational efficiency.

- Identify processes to use communications and information systems to support fair treatment of clients in the insurance cycle.
- Determine ways to address trends in the industry using communications and information management systems.

Ensure secure storage and retention of records.

- Identify practices to ensure record and data security.

Coach, mentor and supervise intermediaries.

- Identify team member training needs and implement opportunities to help them learn about products, policy wordings and policy servicing.
- Assist team members to manage time and activities.

Analyze organizational decisions and actions, and recommend changes to improve services or mitigate future mistakes.

- Identify potential improvement areas to enhance client experience or prevent future errors.

Comply with organizational policies and procedures for security, retention and confidentiality of records, information and data to prevent breaches and cyber loss.

- Identify the organizational policies and procedures outlined in the security awareness training.

Monitor industry common practices to apply best practices within employing organization.

- Determine methods to implement effective organizational policies and procedures.

Work within the extent of personal knowledge, skills and experience, and refer clients to other qualified personnel as appropriate.

- Identify opportunities that foster sharing, continuous learning and collaboration in the workplace.

NOMINEE

SECTION 1: KNOWLEDGE OF THE INSURANCE INDUSTRY

Explain the contractual obligations of insurers and managing general agents.

- Assist others with the interpretation of insurance policies.

Review available coverages to which the organization has access, and understand how remarketing and/or negotiating impacts coverage.

- Identify common insurance products and services offered to clients by the organization.
- Outline coverages available and how these meet clients' insurance requirements.

SECTION 2: TECHNICAL ABILITIES

Evaluate client risk and identify possible solutions to protect client interest.

- Seek possible solutions in consultation with more experienced insurance professionals when complex risk is identified.
- Recommend alternative options from other markets when appropriate.

Facilitate and support clients in making an informed decision.

- Advise clients on the key benefits and value of available products and services.
- Monitor organizational compliance to meet applicable disclosures and obtain informed consent in the sale of insurance products and services.

Critically evaluate information provided to clients to increase risk awareness.

- Outline the factors involved in assisting a client understand risk awareness.
- Describe what should be considered when constructing a customized insurance program.

Protect the privacy and confidentiality rights of others.

- Ensure compliance with privacy and confidentiality requirements and legislation applicable in the sale of insurance.

SECTION 3: BUSINESS SKILLS

Treat clients, coworkers and industry stakeholders respectfully, ethically and fairly with cultural sensitivity.

- Act with respect towards diversity to foster a culture of equity, inclusion and accessibility in all interactions.

Apply utmost good faith in interactions; collect and evaluate client feedback to strengthen relationships and enhance client experience.

- Analyze client feedback and determine ways in which it can be applied to improve client experience.

Promote effective interview skills with clients and coworkers.

- Develop a robust interview process and techniques for team members.

Plan professional development based on current industry events, trends and personal skills.

- Engage in activities that encourage personal professional development.
- Engage in professional development to enhance leadership skills.
- Promote and support professional development opportunities for the employing organization.

Develop and implement a process for reporting potential errors and omissions situations.

- Develop and communicate processes to respond to potential errors and omissions.

Employ conflict resolution skills to handle difficult situations.

- Identify skills to manage and resolve conflict.
- Develop a process for handling complaints, including escalation to appropriate regulatory bodies beyond the employing organization.
- Develop a conflict escalation and resolution framework.

NOMINEE

SECTION 3: BUSINESS SKILLS

Assess the effectiveness of and propose appropriate adjustments to organizational procedures, policies and directives.

- Identify procedures and policies that could be improved or adjusted.

Maintain awareness of barriers in both oral and written communication, and take relevant steps to reduce any barriers.

- Promote available solutions that support effective communication.

Support and encourage positive client and industry partner relationships.

- Demonstrate practices that promote positive relationships and encourage team members to practice these.
- Monitor the employing organization's policies and practices for monitoring, identifying and managing conflicts of interest.
- Monitor the employing organization's policies and practices for monitoring, identifying and managing undue influence.

Collaborate with other industry professionals to meet client needs.

- Maintain communication lines with other industry professionals to assist with client service.

Employ active listening.

- Demonstrate active listening skills.

Represent the insurance industry professionally with integrity and transparency.

- Identify strategies to increase transparency when dealing with clients and industry partners.
- Identify techniques to represent the insurance industry professionally.

Operate communications and information management systems effectively.

- Outline practices for using organizational systems.
- Describe the employing organization's business continuity plan.

Inform team members about changes to legislation and regulations that may affect their actions and assist them to ensure compliance.

- Develop and implement a communication strategy to keep team members informed of changes to legislation and regulations to support compliance.

Inform and discuss with team members industry changes that may affect organizational operations.

- Develop and implement a communication strategy to keep team members informed of industry changes.

Evaluate and analyze data from communications and information management systems to enhance organizational efficiency.

- Identify processes to use communications and information systems to support fair treatment of clients in the insurance cycle.
- Determine ways to address trends in the industry using communications and information management systems.

Inform and discuss with team members changes to organizational policies, procedures and operations, and assist them to ensure compliance.

- Develop and use a communication strategy to keep team members informed of organizational policy, procedure and operational changes to support compliance.

Analyze organizational decisions and actions, and recommend changes to improve services or mitigate future mistakes.

- Identify potential improvement areas to enhance client services or prevent future errors.

NOMINEE

SECTION 3: BUSINESS SKILLS

Work within the extent of personal knowledge, skills and experience, and refer clients to other qualified personnel as appropriate.

- Identify opportunities that foster sharing, continuous learning and collaboration in the workplace.

Coach, mentor and supervise intermediaries.

- Identify team member training needs and implement opportunities to help them learn about products, policy wordings and policy servicing.
- Develop and implement training programs to develop team members' skills, abilities and knowledge.
- Outline the value of effective employee performance reviews.
- Assist team members to manage time and activities.



Notes



AGENCY ACCOUNTABILITY

SECTION 1: KNOWLEDGE OF THE INSURANCE AGENCY

Research market trends and maintain awareness of insurance industry changes within the general insurance sector in Canada.

- Review industry publications that detail industry changes within the general insurance sector in Canada.
- Outline industry resources that examine trends and common issues in the industry.

Comply with broader legal and regulatory frameworks applicable in the sale and support of insurance products and services in Canada.

- Ensure compliance with disciplinary orders issued to the licensee.

Research and assess markets, and professional expertise, to find solutions for complex risks.

- Identify industry and organizational resources to identify market resources for complex risks.
- Differentiate between coverages offered from markets to best cover complex risks.

Apply knowledge of regulatory requirements and the corresponding solvency of insurance companies.

- Identify how regulatory requirements affect insurance company solvency and capacity.

Evaluate performance reports to identify organizational and client needs.

- Interpret and analyze employing organizational performance as it applies to the fair treatment of clients.
- Identify improvement needs within the employing organization.

SECTION 2: TECHNICAL SKILLS

Monitor the insurance marketplace for products that may fill gaps in coverage for organization's clients.

- Recommend alternative coverages the employing organization could offer to clients.

Establish an effective claims management process.

- Develop and monitor the process for managing claims.

Establish and review best practices of privacy policies and procedures to protect and secure clients' personal data; address non-compliance as necessary.

- Develop processes for team members to ensure compliance with privacy legislation to protect clients' personal data.
- Develop processes to address team member non-compliance relating to privacy practices.
- Review and update practices when required to ensure compliance with privacy legislation.

Identify processes required to confirm all documentation and applications meet insurer, legal and regulatory requirements.

- Develop processes to ensure contractual obligations are fulfilled to maintain organizational integrity.
- Ensure organizational adherence to document-handling procedures and requirements.

Monitor contractual obligations and requirements with insurers, managing general agents and industry vendors.

- Develop processes to ensure contractual obligations are fulfilled to maintain organizational integrity.

Establish and monitor organizational activities to determine compliance with legal and regulatory requirements; address non-compliance as necessary.

- Develop policies and procedures to ensure compliance with legal and regulatory requirements.
- Evaluate tools and systems used to ensure they are in compliance with legal and regulatory requirements.
- Develop and review processes, tools and systems to address non-compliance with policies and procedures.

AGENCY ACCOUNTABILITY

SECTION 3: BUSINESS SKILLS

Cultivate a safe environment for team members, clients and other stakeholders.

- Demonstrate and encourage habits that contribute to a safe working environment among team members.
- Develop and communicate a framework to support a safe working environment.

Promote awareness of errors and omissions that occur within the organization, evaluate causes and take appropriate actions to mitigate impact and prevent future occurrences.

- Analyze errors and omissions cases within the employing organization.
- Develop strategies to prevent future errors and omissions occurrences.

Monitor and take corrective action to enhance client and industry partner experiences.

- Develop processes to review client and industry partner feedback.
- Review client and industry partner feedback and make recommendations to respond to any concerns.

Investigate and report unethical behaviour of other industry personnel.

- Outline the investigation process when reviewing potential unethical behaviour of team members.

Develop and execute a strategic intra-organization risk management plan for handling errors and omissions.

- Develop a reporting framework to respond to actual and potential errors and omissions situations.
- Develop processes under a risk management plan to identify and respond to potential errors and omissions situations.
- Monitor actual and potential errors and omissions situations continuously and action appropriately.

Research emerging information management technologies, introduce where appropriate, and ensure compliance with regulatory requirements.

- Consult with other professionals and specialists to evaluate information management technologies and implement if adopted.

Apply understanding of the regulatory requirement for errors and omissions insurance.

- Promote understanding of errors and omissions insurance among team members.

Determine organization obligations in a potential errors and omissions situation.

- Consult with appropriate parties in any potential errors and omissions situation and report as necessary.

Develop and monitor compliance with organizational policies and procedures for security, retention and confidentiality of records, information and data to prevent breaches and cyber loss.

- Develop policies and procedures to ensure compliance with record security, retention and confidentiality requirements to prevent breaches and cyber loss.
- Develop a process to monitor compliance with security, retention and confidentiality policies and procedures.

AGENCY ACCOUNTABILITY

SECTION 3: BUSINESS SKILLS

Establish processes to ensure compliance of intermediaries with organizational policies, procedures and directives.

- Develop best practices to ensure compliance with organizational policies, processes, and directives.

Oversee and monitor contractual obligations and requirements with insurers and industry vendors.

- Interpret common contractual obligations and requirements with insurers and vendors.
- Develop a process to monitor contractual obligations and ensure they are fulfilled.

Monitor industry common practices to apply best practices within employing organization.

- Determine methods to implement effective organizational policies and procedures.

Analyze organization decisions and actions, and recommend changes to improve services or mitigate future mistakes.

- Implement appropriate changes based on team member feedback to improve client service or prevent future mistakes.

Research and assess opportunities to expand the organization's products and services.

- Analyze procedures to assist organizations in evaluating potential new products and services.

Develop and support an accessible and inclusive organization.

- Analyze the organization's responsibility to support accessibility in line with applicable regulations.



Notes

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APPENDIX C 
**Framework
Development Process**

FRAMEWORK DEVELOPMENT PROCESS

The General Insurance Competency Framework was developed over six years. Several research and development phases took place with participation from key industry members, including organizations, individuals, Insurance Council members and staff and education consultants. The dates below outline significant steps in the development process.

April 2021:

- The Insurance Council approves the terms of reference for the General Insurance Competency Framework Committee.

December 2021:

- The committee completes development of the first draft of the framework for General Insurance Level 1 Salesperson.

January 2022:

- The Insurance Council approves the first draft of the Level 1 salesperson framework for wider stakeholder consultation.

February 2022:

- The first external subject matter expert consultation period occurs.

May 2022:

- Level 1 general insurance licensees complete a rated-response survey and provide written feedback.

September 2022:

- The Insurance Council approves the Level 1 salesperson general insurance competencies.
- The Insurance Council begins development of the Level 2 agent, Level 3 agent and nominee general insurance competencies.

April 2024:

- The Insurance Council completes the development of the Level 2 agent, Level 3 agent and nominee general insurance competencies.
- Industry subject matter experts attend a two-day consultation meeting with Insurance Council staff to provide competency feedback.

May 2024:

- The Insurance Council completes six months of AI-powered market research analyzing nationwide industry skillsets.
- Level 2 and Level 3 agent licensees and nominees complete competency feedback via an online rated-response survey.

September 2024:

- The Insurance Council approves the General Insurance Competency Framework for all levels.
- Industry subject matter experts complete a two-day consultation session to review all indicators and provide feedback.

February 2025:

- Licensees in British Columbia participate in an online consultation process to review all indicators.

May 2025:

- Indicators are revised, incorporating feedback from industry subject matter experts, licensees and an outcome-based learning professional.
- Industry subject matter experts are invited to attend a final two-day consultation session to review the revised indicators.

June 2025:

- The complete General Insurance Competency Framework for all levels is presented to the licensing committee.

July 2025:

- The Insurance Council approves the complete General Insurance Competency Framework.

August 2025:

- The General Insurance Competency Framework is published.

APPENDIX D



Glossary

AGENCY CONTRACT: a contract between an insurance agent and an insurer, specifying the agent's responsibilities and payment.

BONDS: protection for an individual or organization against financial loss when specific circumstances occur.

BROKER: an individual who sells, solicits or negotiates insurance with multiple insurers on behalf of a client for compensation.

CODE OF CONDUCT: In keeping with the Insurance Council's mandate, the purpose of the code of conduct is to define and communicate standards of conduct for use by licensees in their practice of the business of insurance. The code of conduct is also used as guide by the Insurance Council in its deliberations on proper and usual practice in particular circumstances.

COUNCIL RULES: establish licence conditions and requirements for all licensees, in addition to the requirements set out in the provincial *Financial Institutions Act* and other legislation.

DISCIPLINARY ORDERS: in the interest of the public, punitive action against a licensee by the Insurance Council when a breach of conditions has been proven through due process.

ERRORS AND OMISSIONS INSURANCE: professional liability insurance providing coverage against claims related to mistakes in professional services.

INSURANCE AGENT: a person, other than an insurance company or an extraprovincial insurance corporation, who solicits, obtains or takes an application for insurance, or negotiates for or procures insurance, or signs or delivers a policy, or collects or receives a premium.

INSURANCE SALESPERSON: an individual who is employed by an insurance agent or by an insurer to solicit, obtain or take an application for general insurance, or to negotiate for or procure general insurance, or to collect or receive a premium for general insurance.

LICENSEE: individuals and agencies authorized to sell insurance in BC.

MANAGING GENERAL AGENT: an agency that is contracted to do business on behalf of insurers, with delegated authority to underwrite, bind cover, handle

claims and perform other administrative tasks within pre-approved parameters.

NOMINEE: a licensee nominated to exercise the rights and privileges of an insurance licence issued to an insurance agency or an insurance adjusting firm.

PARAMETRICS: a type of insurance providing coverage based on predetermined conditions rather than the value of the insured asset or loss.

PERSONAL INFORMATION PROTECTION ACT: regulates the collection, use and disclosure of personal information by private organizations such as independent school authorities in British Columbia.

PERSONAL INFORMATION PROTECTION AND ELECTRONIC DOCUMENTS ACT: a Canadian federal law that governs how private sector organizations collect, use and disclose personal information during a commercial business transaction.

PLAIN LANGUAGE: writing or speaking in a way that ensures the audience understands as quickly, easily and thoroughly as possible.

REBATING: monetary incentives insurance companies offer to sign onto a policy, limited by provincial legislation.

RISK HAZARDS: any circumstance that directly leads to a loss or increases the likelihood of a loss.

SECURITY AWARENESS TRAINING: education to equip employees and representatives with knowledge and skills to identify, understand and mitigate cyber threats.

SUB-BROKERING: an arrangement where one broker, when unable to effect coverage for a client (insured), arranges to place the client's coverage through another broker's market.

UNAUTHORIZED INSURER: an insurance company or extraprovincial insurance corporation that is not authorized to conduct insurance business in British Columbia.

UTMOST GOOD FAITH: a principle in contracts that legally obliges all parties to act honestly and to not mislead or omit critical information from one another.



APPENDIX E

Additional Resources

Insurance Council of British Columbia

[About the Insurance Council](#)

[Council Rules and Code of Conduct](#)

[General Insurance Competency Framework Information](#)

Government of British Columbia

[Financial Institutions Act \(FIA\)](#)

[The Insurance Act](#)

[The Insurance Regulation](#)

[Personal Information Protection Act \(PIPA\)](#)

Government of Canada

[Personal Information Protection and Electronic Documents Act \(PIPEDA\)](#)



