

Technical Training Program

410.CO

Insurance and Financial Advisory Services

Training Sector

1

Administration,
Commerce and
Computer Technology

Québec 

Technical Training Program

410.C0

Insurance and Financial Advisory Services

Training Sector

1

Administration,
Commerce and
Computer Technology

Formation professionnelle et technique
et formation continue

Direction générale de la formation
professionnelle et technique

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410.C0

Insurance and Financial Advisory Services

2002

Type of certification: Diploma of College Studies

Number of credits: 83 2/3

Total duration: 2 265 hours of instruction

General education components: 660 hours of instruction

Program-specific component: 1 605 hours of instruction

Prerequisite: Mathematics 436

From autumn 2015 CST 4e : Mathematics, Cultural, Social and TechnicalOption Secondary 4

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INTRODUCTION TO THE PROGRAM

The *Insurance and Financial Advisory Services* program is in keeping with the aims and orientations of technical education that guide the Direction générale des programmes et du développement. It has been designed in accordance with the framework for developing technical programs, which requires participation by people working in the field and in the community.

This program is based on competencies, formulated in terms of objectives and standards. It was designed using an approach that takes into account training needs, the job analysis and the general goals of technical education, and it serves as the basis for the definition and evaluation of learning activities. In addition, it lends itself to the application of the program-based approach.

The *Insurance and Financial Advisory Services* program includes a general education component common to all programs (16 2/3 credits), a general education component adapted to this program (6 credits), a complementary general education component (4 credits) and a program-specific component of 57 credits.

This document has two parts. Part One presents an overview of the program, and Part Two describes the objectives and standards for the general education components and the program-specific component.

GLOSSARY

Program

An integrated set of learning activities leading to the achievement of educational objectives based on set standards (*College Education Regulations*, section 1).

Competency

In the program-specific component of a technical program: an integrated set of cognitive and psychomotor skills and socioaffective behaviours that enable a student to exercise a role or function, perform a task or carry out an activity at entry level on the job market (*Cadre technique d'élaboration de la partie ministérielle des programmes d'études techniques*, p. 3).

Objective

The competency, skills or knowledge to be acquired or mastered (*College Education Regulations*, section 1).

Statement of the competency

In the program-specific component of a technical program, the statement of the competency is the result of the job analysis, the general goals of technical education and, in certain cases, other determinants. It consists of an action verb and a complement. It must be clear and unequivocal.

In the general education components, the statement of the competency is the result of an analysis of the needs of general education.

Elements of the competency

In the program-specific component of a technical program, the elements of the competency include only what is necessary in order to understand the competency. They specify the major steps in exercising the competency or the main aspects of the competency.

In the general education components, the elements of the objective, formulated in terms of a competency, specify the main aspects of the competency. They include only what is necessary in order to understand and attain the competency.

Standard

The level of performance at which an objective is considered to be achieved (*College Education Regulations*, section 1).

Achievement context

In the program-specific component of a technical program, the achievement context corresponds to the situation in which the competency is exercised at entry level on the job market. The achievement context does not specify the context for learning or evaluation.

Performance criteria

In the program-specific component of a technical program, the performance criteria define requirements by which to judge the attainment of each element of the competency and consequently of the competency itself. The performance criteria are based on the requirements at entry level on the job market. The performance criteria are not the evaluation instrument but, rather, they serve as a reference for the development of the evaluation instrument. Each element of the competency requires at least one performance criterion.

In the general education components, the performance criteria define the requirements for recognition of the attainment of the standard. All the criteria must be respected for the objective to be recognized as having been attained.

Learning activities

In the program-specific component of a technical program, the learning activities are classes (or labs, workshops, seminars, practicums or other educational activities) designed to ensure the attainment of the targeted objectives and standards. Colleges are entirely responsible for defining the learning activities and applying the program-based approach.

In the general education components, the elements of the learning activities that may be determined in whole or in part by the Minister are the field of study, the discipline(s), the weightings, the total hours of instruction, the number of credits and any details deemed essential.

PART ONE

GOALS OF THE PROGRAM

Outcome

The aim of the *Insurance and Financial Advisory Services* program is to train individuals to perform various activities related to insurance and financial services.

The program focuses specifically on:

- promoting and selling insurance and financial products through direct or indirect sales channels (brokerage)
- acting as a customer representative
- analyzing customer needs and objectives
- designing programs or making recommendations regarding insurance and financial services
- underwriting applications for an adequate risk selection process
- settling and following up on claims

In the context of decompartmentalization between sectors and connections between work functions, the *Insurance and Financial Advisory Services* program helps develop versatility by covering a broad range of activities, products and services. Such versatility promotes job mobility between the sectors of individual insurance, casualty insurance and financial services.

The *Insurance and Financial Advisory Services* program is structured to take into account the legislation and conditions governing the practice of the occupation. In addition to claims settlement and underwriting, the program's specific competencies may be divided into three sectors:

- individual insurance
- personal financial planning and protection
- group insurance and commercial insurance

Educational Intentions

In keeping with the general goals of technical education, the program-specific component of the *Insurance and Financial Advisory Services* program is designed to:

- enable students to acquire competence in the exercise of the occupation, i.e. in carrying out the tasks and activities of the occupation at the level required for entry into the job market
- help students integrate into the working world by familiarizing them with the job market in general and the fields of accounting and management in particular
- foster students' personal growth and encourage their continuing professional development
- ensure students' future job mobility by helping them to acquire career-management skills and an awareness of entrepreneurship

GOALS OF GENERAL EDUCATION

In Québec, college is the next stage after the compulsory years of schooling (elementary and secondary school) during which students acquire basic knowledge and skills. It represents a major crossroads in that it places greater emphasis on the cultural content of education and leads directly to the job market or to university. The college system meets current needs with respect to technical and pre-university education. It allows students to further their education without narrowing their options, since they may switch from one type of program to the other. Finally, it provides students with a well-rounded, balanced education.

General education is an integral part of every program and comprises three components: a component common to all programs, a component adapted to the particular program and a complementary component. The aim of general education is to provide students with a common cultural core, to help them learn and develop generic skills, and to foster desirable attitudes. Its purpose is to educate students as individuals, to prepare them for their role as responsible members of society and to enable them to share in the common cultural heritage.

Common cultural core

The common cultural core comprises the following:

- mastery of the language of instruction as a tool for communication and reflection, and mastery of the basic rules of rational thought, discourse and argumentation
- the ability to communicate in another language, primarily French or English
- openness to the world and to cultural diversity
- appreciation of the riches of our cultural heritage through awareness of the accomplishments of human civilization
- the ability to relate to major currents in the history of human thought
- the ability to think independently and critically
- personal and social ethics
- knowledge concerning the development of physical and intellectual well-being
- awareness of the need to develop habits conducive to good health

Generic skills

General education allows students to acquire and develop the following generic skills:

- conceptualization, analysis and synthesis
- coherent reasoning
- critical judgment
- articulate expression
- the ability to apply what they have learned to the analysis of situations

- the ability to apply what they have learned to decision making
- work methods
- the ability to reflect on what they have learned

Desirable attitudes

The common cultural core and generic skills help students to acquire and develop the following attitudes:

- autonomy
- a critical sense
- awareness of their responsibilities toward themselves and others
- openmindedness
- creativity
- openness to the world

These aims apply to the three general education components:

- General education component common to all programs, which is allotted 16 2/3 credits distributed as follows:
 - language of instruction and literature: 7 1/3 credits
 - humanities or *philosophie*: 4 1/3 credits
 - physical education: 3 credits
 - second language: 2 credits
- General education component adapted to programs, which introduces tasks or learning situations that are relevant to the program-specific component of a program. The breakdown of credits, for a total of 6, is as follows:
 - language of instruction and literature: 2 credits
 - humanities or *philosophie*: 2 credits
 - second language: 2 credits
- Complementary general education component, which provides students with learning activities chosen to balance their training and complement the program-specific component. Students may choose courses for a total of 4 credits in the following areas:
 - social sciences
 - science and technology
 - modern languages
 - mathematics literacy and computer science
 - art and aesthetics

The knowledge and skills acquired in the general education components should be emphasized and, whenever possible, applied in the program-specific component, and vice versa. Thus, general education and the program-specific component of a program enhance each other as they contribute to the students' overall education.

Each college-level institution must provide general education through learning activities that are consistent with its educational project, in keeping with the aims, subject areas and ministerial guidelines provided.

The objectives and standards in the general education components were developed according to the provisions of the *College Education Regulations* (R.S.Q., c. C-29, s. 18; 1993, c. 25, s. 11). Revised Edition, October 2001.

EDUCATIONAL INTENTIONS OF GENERAL EDUCATION

The educational intentions describe how each field of studies in the common, adapted and complementary components of general education contributes to achieving the goals of general education. For the common and adapted components, the educational intentions include:

- a general statement of the role of each field of studies
- the principles underlying this role
- outcome objectives defining (in terms of knowledge, skills and attitudes) the contribution of each field to the achievement of the goals of general education
- an explanation of the sequence of objectives and standards

The full text of the educational intentions may be found at the end of this document.

PROGRAM OBJECTIVES

GENERAL EDUCATION COMPONENT COMMON TO ALL PROGRAMS

(16 2/3 credits)

- 0004 To analyze and produce various forms of discourse.
- 0005 To apply a critical approach to literary genres.
- 0006 To apply a critical approach to a literary theme.
- 00B2 To apply a logical analytical process to how knowledge is organized and used.
- 000G To apply a critical thought process to world-views.
- 0017 Appliquer les notions de base de la communication en français courant.
or
- 000A Communiquer en français avec une certaine aisance.
or
- 000B Communiquer avec aisance en français.
or
- 000C Traiter d'un sujet culturel et littéraire.
- 0064 To establish the role that being physically active plays amongst the lifestyle behaviours which promote health.
- 0065 To improve one's effectiveness when practising a physical activity.
- 0066 To demonstrate one's responsibility for being physically active in a manner which promotes health.

GENERAL EDUCATION COMPONENT ADAPTED TO THIS PROGRAM**(6 credits)**

- 000L To communicate in the forms of discourse appropriate to one or more fields of study.
- 000U To apply a critical thought process to ethical issues relevant to the field of study.
- 0018 Appliquer des notions fondamentales de la communication en français, liées à un champ d'études.
or
- 000Q Communiquer en français dans un champ d'études particulier.
or
- 000R Communiquer avec aisance en français dans un champ d'études particulier.
or
- 000S Dissserter en français sur un sujet lié au champ d'études.

COMPLEMENTARY GENERAL EDUCATION COMPONENT**(4 credits)**

- 000V To estimate the contribution of the social sciences to an understanding of contemporary issues.
- 000W To analyze one of the major problems of our time using one or more social scientific approaches.
- 000X To explain the general nature of science and technology and some of the major contemporary scientific or technological issues.
- 000Y To resolve a simple problem by applying the basic scientific method.
- 000Z To communicate with limited skill in a modern language.
- 0010 To communicate on familiar topics in a modern language.
- 0067 To communicate with relative ease in a modern language.
- 0011 To recognize the role of mathematics or informatics in contemporary society.
- 0012 To use various mathematical or computer concepts, procedures and tools for common tasks.
- 0013 To consider various forms of art produced by aesthetic practices.
- 0014 To produce a work of art.

PROGRAM-SPECIFIC COMPONENT**(57 credits)**

- 01RE To analyze the job functions.
- 01RF To use general application software.
- 01RG To communicate in the workplace and with customers.
- 01RH To apply legal provisions pertaining to insurance and financial products.
- 01RJ To apply a customer-based approach and quality management techniques.
- 01RK To apply financial accounting principles and methods.
- 01RL To promote automobile insurance products to customers.
- 01RM To use macroeconomic information to advise customers.
- 01RN To apply prevention standards to buildings.
- 01RP To promote home insurance products to customers.
- 01RQ To ensure customer service in personal insurance matters.
- 01RR To analyze income tax provisions useful for financial planning.
- 01RS To use statistical methods to analyze risk and promote products.
- 01RT To design a disability insurance program adapted to a customer's needs.
- 01RU To analyze financial data.
- 01RV To design a life insurance program adapted to a customer's needs.
- 01RW To design a financial program adapted to a customer's needs.
- 01RX To develop management tools to sell insurance products and financial services.
- 01RY To advise customers about financial planning and protection.
- 01RZ To promote commercial-lines direct and indirect casualty insurance products to stomers.
- 01S0 To prepare a group insurance and annuity proposal adapted to the needs of an organization, business or individual.
- 01S1 To promote commercial surety and liability insurance products to customers.
- 01S2 To underwrite risk.
- 01S3 To settle a claim.
- 01SZ To ensure customer service in commercial insurance matters.

HARMONIZATION

The Ministère de l'Éducation, du Loisir et du Sport harmonizes its vocational and technical programs by establishing similarities and continuity between secondary- and college-level programs within a particular sector or between sectors, in order to avoid overlap in program offerings, recognize prior learning and facilitate the students' progress.

Harmonization establishes consistency between training programs and is especially important in ensuring that the tasks of a trade or occupation are clearly identified and described. Harmonization makes it possible to identify tasks requiring competencies that are common to more than one program. Even if there are no common competencies, training programs are still harmonized.

Harmonization is said to be "inter-level" when it focuses on training programs at different levels, "intra-level" when it focuses on programs within the same educational level, and "inter-sector" when carried out between programs in various sectors.

An important aspect of harmonization is that it allows the common features of competencies to be identified and updated as needed. Common competencies are those that are shared by more than one program; once acquired in one program, they can be recognized as having been acquired in another. Competencies with exactly the same statement and elements are said to be identical. Common competencies that are not identical but have enough similarities to be of equal value are said to be equivalent.

Harmonization of the *Insurance and Financial Advisory Services* program has resulted in identifying competencies that are shared with other programs. Detailed information on the harmonization of this program and its results are presented in the document entitled *Tableaux d'harmonisation, Conseil en assurances et en services financiers*.

PART TWO

**OBJECTIVES AND STANDARDS
GENERAL EDUCATION COMPONENT
COMMON TO ALL PROGRAMS**

GENERAL EDUCATION COMPONENT COMMON TO ALL PROGRAMS: CODE: 0004
LANGUAGE OF INSTRUCTION AND LITERATURE

OBJECTIVE	STANDARD
<p>Statement of the Competency</p> <p>To analyze and produce various forms of discourse.</p> <p>Elements of the Competency</p> <p>1 To identify the characteristics and functions of the components of discourse.</p> <p>2 To determine the organization of facts and arguments of a given discourse.</p> <p>3 To prepare ideas and strategies for a projected discourse.</p> <p>4 To formulate a discourse.</p> <p>5 To edit the discourse.</p>	<p>Performance Criteria</p> <p>1.1 Accurate explanation of the denotation of words.</p> <p>1.2 Adequate recognition of the appropriate connotation of words.</p> <p>1.3 Accurate definition of the characteristics and function of each component.</p> <p>2.1 Clear and accurate recognition of the main idea and structure.</p> <p>2.2 Clear presentation of the strategies employed to develop an argument or thesis.</p> <p>3.1 Appropriate identification of topics and ideas.</p> <p>3.2 Adequate gathering of pertinent information.</p> <p>3.3 Clear formulation of a thesis.</p> <p>3.4 Coherent ordering of supporting material.</p> <p>4.1 Appropriate choice of tone and diction.</p> <p>4.2 Correct development of sentences.</p> <p>4.3 Clear and coherent development of paragraphs.</p> <p>4.4 Formulation of a 750-word discourse.</p> <p>5.1 Thorough revision of form and content.</p>
LEARNING ACTIVITIES	
<p>Discipline: English</p> <p>Weighting: 2-2-4, 1-3-4</p> <p>Credits: 2 2/3</p>	

GENERAL EDUCATION COMPONENT COMMON TO ALL PROGRAMS: CODE: 0005
LANGUAGE OF INSTRUCTION AND LITERATURE

OBJECTIVE	STANDARD
<p>Statement of the Competency</p> <p>To apply a critical approach to literary genres.</p> <p>Elements of the Competency</p> <p>1 To distinguish genres of literary discourse.</p> <p>2 To recognize the use of literary conventions within a specific genre.</p> <p>3 To situate a discourse within its historical and literary period.</p> <p>4 To explicate a discourse representative of a literary genre.</p>	<p>Performance Criteria</p> <p>1.1 Clear recognition of the formal characteristics of a literary genre.</p> <p>2.1 Accurate recognition of the figurative communication of meaning.</p> <p>2.2 Adequate explanation of the effects of significant literary and rhetorical devices.</p> <p>3.1 Appropriate recognition of the relationship of a text to its period.</p> <p>4.1 Selective use of appropriate terminology.</p> <p>4.2 Effective presentation of a 1000-word integrated response to a text.</p>
LEARNING ACTIVITIES	
<p>Discipline: English</p> <p>Weighting: 2-2-3</p> <p>Credits: 2 1/3</p>	

GENERAL EDUCATION COMPONENT COMMON TO ALL PROGRAMS: CODE: 0006
LANGUAGE OF INSTRUCTION AND LITERATURE

OBJECTIVE	STANDARD
<p>Statement of the Competency</p> <p>To apply a critical approach to a literary theme.</p> <p>Elements of the Competency</p> <ol style="list-style-type: none"> 1 To recognize the treatment of a theme within a literary text. 2 To situate a literary text within its cultural context. 3 To detect the value system inherent in a literary text. 4 To explicate a text from a thematic perspective. 	<p>Performance Criteria</p> <ol style="list-style-type: none"> 1.1 Clear recognition of elements within the text which define and reinforce a theme and its development. 1.2 Adequate demonstration of the effects of significant literary and rhetorical devices. 2.1 Appropriate recognition of a text as an expression of cultural context. 2.2 Adequate demonstration of the effects of significant literary and rhetorical devices. 3.1 Appropriate identification of expression (explicit/implicit) of a value system in a text. 4.1 Selective use of an appropriate terminology. 4.2 Effective presentation of a 1000-word integrated response to a text.
LEARNING ACTIVITIES	
<p>Discipline: English</p> <p>Weighting: 2-2-3</p> <p>Credits: 2 1/3</p>	

GENERAL EDUCATION COMPONENT COMMON TO ALL PROGRAMS: HUMANITIES		CODE: 00B2
OBJECTIVE		STANDARD
Statement of the Competency To apply a logical analytical process to how knowledge is organized and used.		
Elements of the Competency 1 To recognize the basic elements of a field of knowledge. 2 To define the modes of organization and utilization of a field of knowledge. 3 To situate a field of knowledge within its historical context. 4 To organize the main components into coherent patterns. 5 To produce a synthesis of the main components.		Performance Criteria 1.1 Appropriate description of the basic elements. 1.2 Appropriate use of terminology relevant to fields of knowledge. 2.1 Adequate definition of the dimensions, limits, and uses of fields of knowledge. 3.1 Accurate identification of the main components in the historical development of fields of knowledge. 3.2 Accurate description of the effects of historical development and societal milieu on the limitations and uses of a field of knowledge. 4.1 Coherent organization of the main components. 5.1 Appropriate analysis of the components. 5.2 Coherent synthesis of the main components. 5.3 Appropriate expression, including a significant individual written component, of an analysis of the context, importance and implications of the organization and uses of knowledge.
LEARNING ACTIVITIES		
Discipline:	Humanities	
Weighting:	3-1-3	
Credits:	2 1/3	

FORMATION GÉNÉRALE COMMUNE: LANGUE SECONDE (NIVEAU I) CODE: 0017	
OBJECTIVE	STANDARD
<p>Statement of the Competency</p> <p>Appliquer les notions de base de la communication en français courant.</p> <p>Elements of the Competency</p> <p>1 Dégager le sens d'un message oral simple.</p> <p>2 Émettre un message oral simple.</p> <p>3 Dégager le sens d'un texte.</p> <p>4 Rédiger un texte simple.</p>	<p>Performance Criteria</p> <p>1.1 Repérage précis des difficultés de compréhension du message.</p> <p>1.2 Utilisation pertinente des techniques d'écoute choisies.</p> <p>1.3 Distinction précise du sens général et des idées essentielles du message.</p> <p>1.4 Description précise du sens général et des idées essentielles du message.</p> <p>2.1 Repérage précis des difficultés d'expression.</p> <p>2.2 Utilisation pertinente des techniques d'expression orales choisies.</p> <p>2.3 Emploi pertinent du vocabulaire courant.</p> <p>2.4 Expression intelligible du propos.</p> <p>3.1 Repérage précis des difficultés de compréhension du texte.</p> <p>3.2 Utilisation pertinente des techniques de lecture choisies.</p> <p>3.3 Distinction claire des principaux éléments du texte.</p> <p>3.4 Description précise du sens général et des idées essentielles d'un texte de 500 mots.</p> <p>4.1 Repérage précis des difficultés d'écriture.</p> <p>4.2 Utilisation pertinente des techniques d'écriture choisies.</p> <p>4.3 Emploi pertinent du vocabulaire courant.</p> <p>4.4 Formulation claire et cohérente d'un texte de 100 mots.</p>
LEARNING ACTIVITIES	
<p>Discipline: Français, langue seconde</p> <p>Weighting: 2-1-3</p> <p>Credits: 2</p>	

OBJECTIVE	STANDARD
<p>Statement of the Competency</p> <p>Communiquer en français avec une certaine aisance.</p> <p>Elements of the Competency</p> <p>1 Interpréter un texte oral simple de trois minutes en français courant.</p> <p>2 Produire un texte oral planifié de cinq minutes en français courant.</p> <p>3 Interpréter un texte écrit en français courant.</p> <p>4 Rédiger un texte simple en français courant.</p>	<p>Performance Criteria</p> <p>1.1 Distinction claire des principaux éléments du texte oral.</p> <p>1.2 Explication précise du sens des mots dans le texte.</p> <p>1.3 Repérage précis des idées et des sujets traités dans le texte.</p> <p>2.1 Emploi pertinent du vocabulaire courant.</p> <p>2.2 Respect du niveau de langue, du code grammatical et des règles de la prononciation.</p> <p>2.3 Formulation claire et cohérente du propos.</p> <p>3.1 Distinction claire des principaux éléments du texte.</p> <p>3.2 Explication précise du sens des mots dans le texte.</p> <p>3.3 Repérage précis des idées principales et de la structure d'un texte de 700 à 1000 mots.</p> <p>4.1 Respect du code grammatical et orthographique.</p> <p>4.2 Utilisation judicieuse des principaux éléments du corpus.</p> <p>4.3 Formulation claire et cohérente des phrases.</p> <p>4.4 Articulation cohérente des paragraphes.</p> <p>4.5 Rédaction d'un texte de 200 mots.</p>
LEARNING ACTIVITIES	
<p>Discipline: Français, langue seconde</p> <p>Weighting: 2-1-3</p> <p>Credits: 2</p>	

FORMATION GÉNÉRALE COMMUNE: LANGUE SECONDE (NIVEAU III) CODE: 000B	
OBJECTIVE	STANDARD
Statement of the Competency Communiquer avec aisance en français.	
Elements of the Competency 1 Produire un texte oral planifié de cinq minutes de complexité moyenne. 2 Commenter un texte écrit de complexité moyenne. 3 Rédiger un texte de complexité moyenne.	Performance Criteria 1.1 Emploi pertinent du vocabulaire courant. 1.2 Adaptation à l'interlocuteur ou à l'interlocutrice. 1.3 Respect du niveau de langue, du code grammatical et des règles de la prononciation. 1.4 Formulation claire et cohérente du propos. 1.5 Agencement pertinent des idées. 2.1 Distinction claire des principaux éléments d'un texte comprenant entre 2 500 et 3 000 mots. 2.2 Explication précise du sens des mots dans le texte. 2.3 Distinction précise des idées principales et secondaires, des faits et des opinions. 2.4 Formulation d'éléments implicites. 3.1 Respect du code grammatical et orthographique. 3.2 Adaptation au lecteur ou à la lectrice. 3.3 Utilisation judicieuse des principaux éléments du corpus. 3.4 Formulation claire et cohérente des phrases, dont au moins trois sont complexes. 3.5 Articulation cohérente des paragraphes. 3.6 Rédaction d'un texte de 350 mots.
LEARNING ACTIVITIES	
Discipline: Français, langue seconde Weighting: 2-1-3 Credits: 2	

FORMATION GÉNÉRALE COMMUNE: LANGUE SECONDE (NIVEAU IV) CODE: 000C	
OBJECTIVE	STANDARD
<p>Statement of the Competency</p> <p>Traiter d'un sujet culturel et littéraire.</p> <p>Elements of the Competency</p> <p>1 Analyser un texte culturel ou littéraire.</p> <p>2 Rédiger un texte sur un sujet culturel ou littéraire.</p>	<p>Performance Criteria</p> <p>1.1 Formulation personnelle des éléments principaux du texte.</p> <p>1.2 Inventaire des thèmes principaux.</p> <p>1.3 Relevé d'indices qui permettent de situer le texte dans son contexte socioculturel et historique.</p> <p>1.4 Repérage des valeurs véhiculées.</p> <p>1.5 Repérage juste de la structure du texte.</p> <p>1.6 Articulation claire d'un point de vue personnel.</p> <p>2.1 Respect du sujet.</p> <p>2.2 Respect du code grammatical et orthographique.</p> <p>2.3 Adaptation au lecteur ou à la lectrice.</p> <p>2.4 Utilisation judicieuse des principaux éléments du corpus.</p> <p>2.5 Formulation claire et cohérente d'un texte de 500 mots.</p> <p>2.6 Articulation claire d'un point de vue personnel.</p>
LEARNING ACTIVITIES	
<p>Discipline: Français, langue seconde</p> <p>Weighting: 3-0-3</p> <p>Credits: 2</p>	

GENERAL EDUCATION COMPONENT COMMON TO ALL PROGRAMS: CODE: 0064
PHYSICAL EDUCATION

OBJECTIVE	STANDARD
<p>Statement of the Competency</p> <p>To establish the role that being physically active plays amongst the lifestyle behaviours which promote health.</p> <p>Elements of the Competency</p> <ol style="list-style-type: none"> 1 To establish the relationship between one's lifestyle and one's health. 2 To be physically active in a manner which promotes health. 3 To recognize one's needs, abilities, and motivational factors with respect to being physically active on a regular basis. 4 To propose physical activities which promote health. 	<p>Performance Criteria</p> <ol style="list-style-type: none"> 1.1 Proper use of documentation. 1.2 Appropriate relationships between the main lifestyle behaviours and their impact on health. 2.1 Observance of the rules involved in the physical activity, including safety guidelines. 2.2 Respect of one's abilities when practising physical activities. 3.1 Appropriate use of the physical quantitative and qualitative data. 3.2 Statement of one's main physical needs and abilities. 3.3 Statement of one's main motivational factors with respect to being physically active on a regular basis. 4.1 Appropriate and justified choice of physical activities according to one's needs, abilities, and motivational factors.
LEARNING ACTIVITIES	
<p>Discipline: Physical Education Weighting: 1-1-1 Credits: 1</p>	

GENERAL EDUCATION COMPONENT COMMON TO ALL PROGRAMS: CODE: 0065
PHYSICAL EDUCATION

OBJECTIVE	STANDARD
<p>Statement of the Competency</p> <p>To improve one's effectiveness when practising a physical activity.</p> <p>Elements of the Competency</p> <p>1 To use a process designed to improve one's effectiveness in the practice of a physical activity.</p>	<p>Performance Criteria</p> <p>1.1 Initial assessment of one's abilities and attitudes when practising a physical activity.</p> <p>1.2 Statement of one's expectations and needs with respect to one's ability to practise the activity.</p> <p>1.3 Appropriate formulation of personal objectives.</p> <p>1.4 Statement of the means to achieve one's objectives.</p> <p>1.5 Observance of the rules involved in the physical activity, including safety guidelines.</p> <p>1.6 Periodic evaluation of one's abilities and attitudes when practising a physical activity.</p> <p>1.7 Meaningful interpretation of the progress achieved and the difficulties experienced during the activity.</p> <p>1.8 Pertinent and periodic adjustments of objectives or action plan.</p> <p>1.9 Appreciable improvement of the motor skills required by the activity.</p>
LEARNING ACTIVITIES	
<p>Discipline: Physical Education</p> <p>Weighting: 0-2-1</p> <p>Credits: 1</p>	

GENERAL EDUCATION COMPONENT COMMON TO ALL PROGRAMS: CODE: 0066
PHYSICAL EDUCATION

OBJECTIVE	STANDARD
<p>Statement of the Competency</p> <p>To demonstrate one's responsibility for being physically active in a manner which promotes health.</p> <p>Elements of the Competency</p> <p>1 To combine effective practice with a health promotional approach to physical activity.</p> <p>2 To manage a personal physical activity program.</p>	<p>Performance Criteria</p> <p>1.1 Integration of effective practice with factors which promote health in the practice of a physical activity.</p> <p>2.1 Statement of one's priorities according to the needs, abilities, and motivational factors with respect to being active on a regular basis.</p> <p>2.2 Proper formulation of objectives to achieve in one's personal program.</p> <p>2.3 Appropriate choice of activity or activities for one's personal program.</p> <p>2.4 Appropriate planning of how the activity or activities in the personal program are carried out.</p> <p>2.5 Appropriate choice of criteria to measure program objective attainment.</p> <p>2.6 Periodic statement of the time invested and the activities carried out during the program.</p> <p>2.7 Meaningful interpretation of the progress achieved and difficulties experienced during the activity.</p> <p>2.8 Appropriate and periodic adjustment of objectives or action plan.</p>
LEARNING ACTIVITIES	
<p>Discipline: Physical Education</p> <p>Weighting: 1-1-1</p> <p>Credits: 1</p>	

**OBJECTIVES AND STANDARDS
GENERAL EDUCATION COMPONENT
ADAPTED TO THIS PROGRAM**

GENERAL EDUCATION COMPONENT ADAPTED TO THIS PROGRAM: CODE: 000L
LANGUAGE OF INSTRUCTION AND LITERATURE

OBJECTIVE	STANDARD
<p>Statement of the Competency</p> <p>To communicate in the forms of discourse appropriate to one or more fields of study.</p> <p>Elements of the Competency</p> <p>1 To identify the forms of discourse appropriate to given fields of study.</p> <p>2 To recognize the discursive frameworks appropriate to given fields of study.</p> <p>3 To formulate a discourse.</p>	<p>Performance Criteria</p> <p>1.1 Accurate recognition of specialized vocabulary and conventions.</p> <p>1.2 Accurate recognition of the characteristics of the form of discourse.</p> <p>2.1 Clear and accurate recognition of the main ideas and structure.</p> <p>2.2 Appropriate distinction between fact and argument.</p> <p>3.1 Appropriate choice of tone and diction.</p> <p>3.2 Correctly developed sentences.</p> <p>3.3 Clearly and coherently developed paragraphs.</p> <p>3.4 Appropriate use of program-related communication strategies.</p> <p>3.5 Formulation of a 1000-word discourse.</p> <p>3.6 Thorough revision of form and content.</p>
LEARNING ACTIVITIES	
<p>Discipline: English</p> <p>Total Contact Hours: 60</p> <p>Credits: 2</p>	

GENERAL EDUCATION COMPONENT ADAPTED TO THIS
PROGRAM: HUMANITIES

CODE: 000U

OBJECTIVE	STANDARD
<p>Statement of the Competency</p> <p>To apply a critical thought process to ethical issues relevant to the field of study.</p> <p>Elements of the Competency</p> <ol style="list-style-type: none"> 1 To situate significant ethical issues, in appropriate world-views and fields of knowledge. 2 To explain the major ideas, values, and social implication of ethical issues. 3 To organize the ethical questions and their implications into coherent patterns. 4 To debate the ethical issues. 	<p>Performance Criteria</p> <ol style="list-style-type: none"> 1.1 Accurate recognition of the basic elements of ethical issues. 1.2 Appropriate use of relevant terminology. 1.3 Adequate identification of the main linkages with world-views and fields of knowledge. 2.1 Adequate description of the salient components of the issues. 3.1 Coherent organization of the ethical questions and their implications. 3.2 Appropriate expression, including a significant individual written component, of an analysis of the context, importance and implications of the issues. 4.1 Adequate development of substantiated argumentation including context and diverse points of view. 4.2 Clear articulation of an individual point of view.
LEARNING ACTIVITIES	
<p>Discipline: Humanities</p> <p>Total Contact Hours: 45</p> <p>Credits: 2</p>	

FORMATION GÉNÉRALE PROPRE: LANGUE SECONDE (NIVEAU I)		CODE: 0018
OBJECTIVE		STANDARD
Statement of the Competency Appliquer des notions fondamentales de la communication en français, liées à un champ d'études.		
Elements of the Competency		Performance Criteria
1	Dégager le sens d'un message oral simple lié à un champ d'études.	1.1 Repérage précis des difficultés de compréhension du message. 1.2 Distinction juste des caractéristiques du message. 1.3 Repérage juste du vocabulaire spécialisé. 1.4 Utilisation pertinente des techniques d'écoute choisies. 1.5 Distinction claire des principaux éléments du message. 1.6 Description précise du sens général et des idées essentielles du message.
2	Dégager le sens et les caractéristiques d'un texte lié à un champ d'études.	2.1 Repérage précis des difficultés de compréhension du texte. 2.2 Distinction juste des caractéristiques du texte. 2.3 Repérage précis du vocabulaire spécialisé. 2.4 Utilisation pertinente des techniques de lectures choisies. 2.5 Distinction claire des principaux éléments du texte. 2.6 Description précise du sens général et des idées essentielles du texte.
3	Émettre un message oral simple lié à un champ d'études.	3.1 Repérage précis des difficultés d'expression orale. 3.2 Utilisation pertinente des techniques d'expression orale choisies. 3.3 Utilisation pertinente du vocabulaire courant et spécialisé. 3.4 Expression intelligible du propos.
4	Rédiger un court texte lié à un champ d'études.	4.1 Repérage précis des difficultés d'écrire. 4.2 Utilisation pertinente des techniques d'écriture choisies. 4.3 Utilisation pertinente du vocabulaire courant et spécialisé. 4.4 Formulation claire et cohérente du texte.
LEARNING ACTIVITIES		
Discipline: Français, langue seconde Number of student-contact hours: 45 Number of credits: 2		

FORMATION GÉNÉRALE PROPRE: LANGUE SECONDE (NIVEAU II)		CODE: 000Q
OBJECTIVE		STANDARD
Statement of the Competency Communiquer en français dans un champ d'études particulier.		
Elements of the Competency 1 Distinguer les types de textes propres au champ d'études. 2 Interpréter des textes représentatifs du champ d'études. 3 Utiliser des techniques de production de textes appropriées au champ d'études.		Performance Criteria 1.1 Distinction précise des caractéristiques formelles de chacun des principaux types de textes et des conventions utilisées. 2.1 Distinction claire des principaux éléments du texte. 2.2 Interprétation claire du vocabulaire spécialisé. 2.3 Repérage précis des idées et des sujets traités. 2.4 Utilisation pertinente des techniques de lecture et d'écoute. 3.1 Emploi pertinent du vocabulaire spécialisé et des conventions. 3.2 Respect du niveau de langue et du code grammatical. 3.3 Formulation claire et cohérente du propos. 3.4 Utilisation pertinente des techniques d'expression.
LEARNING ACTIVITIES		
Discipline: Français, langue seconde Number of student-contact hours: 45 Number of credits: 2		

**OBJECTIVES AND STANDARDS
COMPLEMENTARY GENERAL EDUCATION
COMPONENT**

COMPLEMENTARY GENERAL EDUCATION COMPONENT:
SOCIAL SCIENCES

CODE: 000V

OBJECTIVE	STANDARD
<p>Statement of the Competency</p> <p>To estimate the contribution of the social sciences to an understanding of contemporary issues.</p> <p>Elements of the Competency</p> <ol style="list-style-type: none"> 1 Recognize the focus of one or more of the social sciences and their main approaches. 2 Identify some of the issues currently under study in the social sciences. 3 Demonstrate the contribution of one or more of the social sciences to an understanding of contemporary issues. 	<p>Achievement Context</p> <ul style="list-style-type: none"> • Students will work alone. • They will write an essay of approximately 750 words on the contribution of the social sciences to an understanding of contemporary issues. • Documents and data from the field of social sciences may be used. <p>Performance Criteria</p> <ol style="list-style-type: none"> 1.1 Formulation of the focus specific to one or more of the social sciences. 1.2 Description of the main approaches used in the social sciences. 2.1 Association of issues with the pertinent areas of research in the social sciences. 3.1 Presentation of contemporary issues by emphasizing the interpretation of the social sciences. 3.2 Illustration of the interaction between certain social changes and the contribution of the social sciences.
LEARNING ACTIVITIES	
<p>Number of student-contact hours: 45</p> <p>Number of credits: 2</p>	

COMPLEMENTARY GENERAL EDUCATION COMPONENT:
SOCIAL SCIENCES

CODE: 000W

OBJECTIVE	STANDARD
<p>Statement of the Competency</p> <p>To analyze one of the major problems of our time using one or more social scientific approaches.</p> <p>Elements of the Competency</p> <p>1 Formulate a problem using one or more social scientific approaches.</p> <p>2 Deal with an issue using one or more social scientific approaches.</p> <p>3 Draw conclusions.</p>	<p>Achievement Context</p> <ul style="list-style-type: none"> Students will work alone. They will write an essay of approximately 750 words on a topic related to human existence. Reference materials from the field of social sciences may be used. <p>Performance Criteria</p> <p>1.1 Presentation of the background to the problem.</p> <p>1.2 Use of appropriate concepts and language.</p> <p>1.3 Brief description of individual, collective, spatiotemporal and cultural aspects of the problem.</p> <p>2.1 Clear formulation of an issue.</p> <p>2.2 Selection of pertinent reference materials.</p> <p>2.3 Brief description of historical, experimental and survey methods.</p> <p>3.1 Appropriate use of the selected method.</p> <p>3.2 Determination of appropriate evaluation criteria.</p> <p>3.3 Identification of strengths and weaknesses of the conclusions.</p>
LEARNING ACTIVITIES	
<p>Number of student-contact hours: 45</p> <p>Number of credits: 2</p>	

COMPLEMENTARY GENERAL EDUCATION COMPONENT:
SCIENCE AND TECHNOLOGY

CODE: 000X

OBJECTIVE	STANDARD
<p>Statement of the Competency</p> <p>To explain the general nature of science and technology and some of the major contemporary scientific or technological issues.</p> <p>Elements of the Competency</p> <ol style="list-style-type: none"> 1 Describe the standard scientific mode of thought and method. 2 Demonstrate how science and technology are complementary. 3 Explain the context and the stages related to several scientific and technological discoveries. 4 Deduce different consequences and questions resulting from certain recent scientific and technological developments. 	<p>Achievement Context</p> <ul style="list-style-type: none"> • Students will work alone. • They will use a written commentary on a scientific discovery or technological development. • They will write an essay of approximately 750 words. <p>Performance Criteria</p> <ol style="list-style-type: none"> 1.1 Brief description of the essential characteristics of the scientific mode of thought, including quantification and demonstration. 1.2 Organized list and brief description of the essential characteristics of the main steps in the standard scientific method. 2.1 Definition of terms and description of the primary ways in which science, techniques and technology are interrelated: logical and temporal connections, and mutual contributions. 3.1 Pertinent and coherent explanation of the relationship between the determining contexts related to several scientific and technological discoveries. 3.2 List of the main stages of scientific and technological discoveries. 4.1 Brief description of important consequences (of different types) and the current major challenges resulting from several scientific and technological discoveries. 4.2 Formulation of relevant questions and credibility of responses to the questions formulated.
LEARNING ACTIVITIES	
<p>Number of student-contact hours: 45</p> <p>Number of credits: 2</p>	

COMPLEMENTARY GENERAL EDUCATION COMPONENT:
SCIENCE AND TECHNOLOGY

CODE: 000Y

OBJECTIVE	STANDARD
<p>Statement of the Competency</p> <p>To resolve a simple problem by applying the basic scientific method.</p> <p>Elements of the Competency</p> <ol style="list-style-type: none"> 1 Describe the main steps of the standard scientific method. 2 Formulate a hypothesis designed to solve a simple scientific and technological problem. 3 Verify a hypothesis by applying the fundamental principles of the basic experimental method. 	<p>Achievement Context</p> <ul style="list-style-type: none"> • Students will work alone or in groups. • They will be given a scientific and technological problem that is not complex and that can be resolved by applying the standard scientific method. • Common scientific instruments and reference materials (written or other) may be used. <p>Performance Criteria</p> <ol style="list-style-type: none"> 1.1 Organized list and brief description of the characteristics of the steps of the standard scientific method. 2.1 Clear, precise description of the problem. 2.2 Observance of the principles for formulating a hypothesis (observable and measurable nature of data, credibility, etc.). 3.1 Pertinence, reliability and validity of the experimental method used. 3.2 Observance of established experimental method. 3.3 Appropriate choice and use of instruments. 3.4 Clear, satisfactory presentation of results. 3.5 Validity of the connections established between the hypothesis, the verification and the conclusion.
LEARNING ACTIVITIES	
<p>Number of student-contact hours: 45</p> <p>Number of credits: 2</p>	

COMPLEMENTARY GENERAL EDUCATION COMPONENT: MODERN LANGUAGES		CODE: 000Z
OBJECTIVE	STANDARD	
Statement of the Competency To communicate with limited skill* in a modern language. (*This refers to the limited use of language structures, grammar and vocabulary. This limitation varies depending on the complexity of the modern language.) Elements of the Competency 1 Understand the meaning of a verbal message. 2 Understand the meaning of a written message. 3 Express a simple message verbally. 4 Write a text on a given subject.	Achievement Context For modern languages that use the Latin alphabet, students will: <ul style="list-style-type: none">• have a conversation that includes at least 8 lines of dialogue• write a text consisting of at least 8 sentences For modern languages that use a writing system other than the Latin alphabet, students will: <ul style="list-style-type: none">• have a conversation that includes at least 6 lines of dialogue• write a text consisting of at least 6 sentences Students will be exposed to learning situations on familiar themes. Reference materials may be used. Performance Criteria The acquisition of a modern language requires an awareness of the culture of the people who use the language. 1.1 Accurate identification of words and idiomatic expressions. 1.2 Clear recognition of the general meaning of simple messages. 1.3 Logical connection between the various elements of the message. 2.1 Accurate identification of words and idiomatic expressions. 2.2 Clear recognition of the general meaning of simple messages. 2.3 Logical connection between the various elements of the message. 3.1 Appropriate use of language structures in main and coordinate clauses. 3.2 Appropriate application of grammar rules. 3.3 Use of verbs in the present indicative. 3.4 Appropriate use of basic vocabulary and idiomatic expressions. 3.5 Understandable pronunciation. 3.6 Coherent sequence of simple sentences. 3.7 Spontaneous and coherent sequence of sentences during a conversation. 4.1 Appropriate use of language structures in main and coordinate clauses. 4.2 Appropriate application of basic grammar rules. 4.3 Use of verbs in the present indicative. 4.4 Appropriate use of basic vocabulary and idiomatic expressions. 4.5 Coherent sequence of simple sentences. 4.6 Acceptable application of graphic rules for writing systems other than the Latin alphabet.	
LEARNING ACTIVITIES		
Number of student-contact hours:	45	
Number of credits:	2	

COMPLEMENTARY GENERAL EDUCATION COMPONENT: MODERN LANGUAGES		CODE: 0010
OBJECTIVE	STANDARD	
<p>Statement of the Competency</p> <p>To communicate on familiar topics in a modern language.</p> <p>Elements of the Competency</p> <p>1 Understand the meaning of a verbal message.</p> <p>2 Understand the meaning of a written message.</p> <p>3 Express a simple message verbally, using sentences of average complexity.</p> <p>4 Write a text on a given subject, using sentences of average complexity.</p>	<p>Achievement Context</p> <ul style="list-style-type: none"> Students will have a conversation that includes at least 15 lines of dialogue. They will write a text consisting of at least 20 sentences for Latin-alphabet languages. They will write a text consisting of at least 10 sentences for languages not using the Latin alphabet. Students will be exposed to: <ul style="list-style-type: none"> common situations in everyday life simple topics from everyday life Reference materials may be used. <p>Performance Criteria</p> <p>The acquisition of a modern language requires an awareness of the culture of the people who use the language.</p> <p>1.1 Accurate identification of words and idiomatic expressions.</p> <p>1.2 Clear recognition of the general meaning and essential ideas of messages of average complexity.</p> <p>1.3 Logical connection between the various elements of the message.</p> <p>2.1 Accurate identification of words and idiomatic expressions.</p> <p>2.2 Clear recognition of the general meaning and essential ideas of messages of average complexity.</p> <p>2.3 Logical connection between the various elements of the message.</p> <p>3.1 Appropriate use of language structures in main or subordinate clauses.</p> <p>3.2 Appropriate application of grammar rules.</p> <p>3.3 Use of verbs in the present indicative.</p> <p>3.4 Appropriate use of enriched basic vocabulary and idiomatic expressions.</p> <p>3.5 Understandable pronunciation.</p> <p>3.6 Coherent sequence of sentences of average complexity.</p> <p>3.7 Conversation.</p> <p>4.1 Appropriate use of language structures in main or subordinate clauses.</p> <p>4.2 Appropriate application of grammar rules.</p> <p>4.3 Use of verbs in the present and past indicative.</p> <p>4.4 Appropriate use of enriched basic vocabulary and idiomatic expressions.</p> <p>4.5 Coherent sequence of sentences of average complexity.</p> <p>4.6 Acceptable application of graphic rules for writing systems other than the Latin alphabet.</p>	
	LEARNING ACTIVITIES	
Number of student-contact hours:		45
Number of credits:		2

COMPLEMENTARY GENERAL EDUCATION COMPONENT:
MODERN LANGUAGES

CODE: 0067

OBJECTIVE	STANDARD
<p>Statement of the Competency</p> <p>To communicate with relative ease in a modern language.</p> <p>Elements of the Competency</p> <p>1 Understand the meaning of a verbal message in everyday language.</p> <p>2 Understand the meaning of a text of average complexity.</p> <p>3 Have a conversation on a subject.</p> <p>4 Write a text of average complexity.</p>	<p>Achievement Context</p> <ul style="list-style-type: none"> Students will work alone. They will have a conversation that includes at least 20 lines of dialogue. They will write a text of medium length (at least 25 sentences for Latin-alphabet languages and 15 sentences for other languages). They will use documents of a sociocultural nature. Reference materials for the written text may be used. <p>Performance Criteria</p> <p>The acquisition of a modern language requires an awareness of the culture of the people who use the language.</p> <p>1.1 Accurate explanation of the general meaning and essential ideas of the message.</p> <p>1.2 Clear identification of structural elements of the language.</p> <p>2.1 Accurate explanation of the general meaning and essential ideas of the text.</p> <p>2.2 Clear identification of structural elements of the language.</p> <p>3.1 Appropriate use of the structural elements of the language according to the message to be expressed.</p> <p>3.2 Appropriate use of everyday vocabulary.</p> <p>3.3 Accurate pronunciation and intonation.</p> <p>3.4 Normal flow in a conversation in everyday language.</p> <p>3.5 Coherence of the message expressed.</p> <p>3.6 Pertinent responses to questions.</p> <p>4.1 Appropriate use of the structural elements of the language according to the text to be written.</p> <p>4.2 Accurate vocabulary.</p> <p>4.3 Coherence of the text as a whole.</p> <p>4.4 Observance of presentation and writing rules applicable to the text.</p>
LEARNING ACTIVITIES	
Number of student-contact hours:	45
Number of credits:	2

COMPLEMENTARY GENERAL EDUCATION COMPONENT:
MATHEMATICS LITERACY AND COMPUTER SCIENCE

CODE: 0011

OBJECTIVE	STANDARD
<p>Statement of the Competency</p> <p>To recognize the role of mathematics or informatics in contemporary society.</p> <p>Elements of the Competency</p> <ol style="list-style-type: none"> 1 Demonstrate the acquisition of basic general knowledge of mathematics or informatics. 2 Describe the evolution of mathematics or informatics. 3 Recognize the contribution of mathematics or informatics to the development of other areas of knowledge. 4 Illustrate the diversity of mathematical or informatics applications. 5 Evaluate the impact of mathematics or informatics on individuals and organizations. 	<p>Achievement Context</p> <ul style="list-style-type: none"> • Students will work alone. • They will write an essay of approximately 750 words, using numerous concrete examples that they themselves will have selected. <p>Performance Criteria</p> <ol style="list-style-type: none"> 1.1 Identification of basic notions and concepts. 1.2 Identification of main branches of mathematics or informatics. 1.3 Appropriate use of terminology. 2.1 Descriptive summary of several major phases. 3.1 Demonstration of the existence of important contributions, using concrete examples. 4.1 Presentation of a range of applications in various areas of human activity, using concrete examples. 5.1 Identification of several major influences. 5.2 Explanation of the way in which mathematics or informatics have changed certain human and organizational realities. 5.3 Recognition of the advantages and disadvantages of these influences.
LEARNING ACTIVITIES	
<p>Number of student-contact hours: 45</p> <p>Number of credits: 2</p>	

COMPLEMENTARY GENERAL EDUCATION COMPONENT:
MATHEMATICS LITERACY AND COMPUTER SCIENCE

CODE: 0012

OBJECTIVE	STANDARD
<p>Statement of the Competency</p> <p>To use various mathematical or computer concepts, procedures and tools for common tasks.</p> <p>Elements of the Competency</p> <ol style="list-style-type: none"> 1 Demonstrate the acquisition of basic functional knowledge in mathematics or informatics. 2 Select mathematical or computer tools and procedures on the basis of specific needs. 3 Use mathematical or computer tools and procedures to carry out tasks and solve problems. 4 Interpret the quantitative data or results obtained using mathematical or computer tools and procedures. 	<p>Achievement Context</p> <ul style="list-style-type: none"> • Students will work alone. • They will carry out a task or solve a problem based on everyday needs. • Familiar tools and reference materials may be used. <p>Performance Criteria</p> <ol style="list-style-type: none"> 1.1 Brief definition of concepts. 1.2 Correct execution of basic operations. 1.3 Appropriate use of terminology. 2.1 List of numerous possibilities available with mathematical and computer tools and procedures. 2.2 Analysis of concrete situations and recognition of the usefulness of mathematical or computer tools and procedures. 2.3 Appropriate choice according to needs. 3.1 Planned, methodical process. 3.2 Correct use of tools and procedures. 3.3 Satisfactory results, given the context. 3.4 Appropriate use of terminology specific to a tool or procedure. 4.1 Accurate interpretation, given the context. 4.2 Clear, precise formulation of the interpretation.
LEARNING ACTIVITIES	
<p>Number of student-contact hours: 45</p> <p>Number of credits: 2</p>	

COMPLEMENTARY GENERAL EDUCATION COMPONENT:
ART AND AESTHETICS

CODE: 0013

OBJECTIVE	STANDARD
<p>Statement of the Competency</p> <p>To consider various forms of art produced by aesthetic practices.</p> <p>Elements of the Competency</p> <ol style="list-style-type: none"> 1 Develop an appreciation for the dynamics of the imagination in art. 2 Describe art movements. 3 Give a commentary on a work of art. 	<p>Achievement Context</p> <ul style="list-style-type: none"> • Students will work alone. • They will use a specified work of art and write a commentary of approximately 750 words. <p>Performance Criteria</p> <ol style="list-style-type: none"> 1.1 Precise explanation of a creative process connected to the construction of an imaginary universe. 2.1 Descriptive list of the main characteristics of three art movements from different eras, including a modern movement. 3.1 Coherent organization of observations, including identification of four fundamental elements of form and structure related to the language used as well as a justified description of the meaning of the work of art.
LEARNING ACTIVITIES	
<p>Number of student-contact hours: 45</p> <p>Number of credits: 2</p>	

COMPLEMENTARY GENERAL EDUCATION COMPONENT:
ART AND AESTHETICS

CODE: 0014

OBJECTIVE	STANDARD
<p>Statement of the Competency</p> <p>To produce a work of art.</p> <p>Elements of the Competency</p> <p>1 Recognize the primary forms of expression of an artistic medium.</p> <p>2 Use the medium.</p>	<p>Achievement Context</p> <ul style="list-style-type: none"> • Working alone. • In the context of a practical exercise. • In a context of creation or interpretation. • Based on the language and techniques specific to the medium selected. <p>Performance Criteria</p> <p>1.1 Identification of specific features: originality, essential qualities, means of communication, styles, genres.</p> <p>2.1 Personal, coherent use of elements of language.</p> <p>2.2 Satisfactory application of artistic techniques.</p> <p>2.3 Observance of the requirements of the method of production.</p>
LEARNING ACTIVITIES	
<p>Number of student-contact hours: 45</p> <p>Number of credits: 2</p>	

**OBJECTIVES AND STANDARDS
PROGRAM-SPECIFIC COMPONENT**

CODE: 01RE	
OBJECTIVE	STANDARD
<p>Statement of the Competency</p> <p>To analyze the job functions.</p> <p>Elements of the Competency</p> <p>1. To describe the job functions and the context in which they are carried out.</p> <p>2. To examine the tasks and operations associated with the job functions.</p> <p>3. To examine the skills and behaviours required to perform the job functions.</p>	<p>Achievement Context</p> <ul style="list-style-type: none"> • Using recent information about: <ul style="list-style-type: none"> – work functions – different categories of insurance and financial products and services – conditions for practising various occupations – permit regulations <p>Performance Criteria</p> <p>1.1 Relevant information gathered</p> <p>1.2 Thorough examination of the general characteristics of the job description and the context in which the functions are carried out</p> <p>1.3 Accurate differentiation of categories of products and financial services</p> <p>1.4 Accurate interpretation of various permit regulations</p> <p>1.5 Accurate differentiation of the general characteristics of different work environments</p> <p>1.6 Accurate recognition of self-employment opportunities in insurance and financial services</p> <p>2.1 Thorough examination of the operations of each work function, the context in which they are carried out and their performance criteria</p> <p>2.2 Accurate determination of the relative importance of tasks</p> <p>2.3 Relationships between the steps in the work process and the tasks associated with the job functions</p> <p>3.1 Relevant connections between skills, behaviours and the various tasks associated with the work functions</p> <p>3.2 Accurate recognition of the rules of professional ethics</p>

CODE: 01RF	
OBJECTIVE	STANDARD
Statement of the Competency To use general application software.	Achievement Context <ul style="list-style-type: none"> • In situations representative of different occupations • Based on the company's policies and regulations • Using an independent or networked computer workstation and appropriate software • Using reference manuals or users' guides
Elements of the Competency 1. To use a computerized workstation.	Performance Criteria 1.1 Customization of the computer environment according to one's needs 1.2 Effective use of on-line help 1.3 Efficient creation and management of folders and files 1.4 Correct application of security procedures 1.5 Correct application of data import and export procedures 1.6 Judicious use of e-mail options
2. To select software applications.	2.1 Accurate connections between software features and practical conditions of use in insurance and financial services 2.2 Appropriate selection of software applications, based on the operations to be performed
3. To consult databases.	3.1 Appropriate use of access commands 3.2 Quick retrieval of information 3.3 Proper printing and recording of results
4. To produce documents.	4.1 Clear definition of the expected result 4.2 Appropriate data organization method 4.3 Appropriate use of software applications 4.4 Appropriate layout of texts and tables, in accordance with presentation standards 4.5 Layout of presentation, in accordance with established standards 4.6 Methodical verification of the quality of results 4.7 Correct application of data security measures
5. To perform network operations.	5.1 Correct application of data exchange procedures 5.2 Proper execution of remote transactions

CODE: 01RG	
OBJECTIVE	STANDARD
<p>Statement of the Competency</p> <p>To communicate in the workplace and with customers.</p> <p>Elements of the Competency</p> <ol style="list-style-type: none"> 1. To contribute to the implementation of a customer-based approach in the company. 2. To establish cooperative relationships with individuals inside and outside the company. 3. To work in a team. 	<p>Achievement Context</p> <ul style="list-style-type: none"> • In situations representative of various job functions • Based on the company's values, organizational culture, policies and regulations • With individuals inside and outside the company • Using communications equipment <p>Performance Criteria</p> <ol style="list-style-type: none"> 1.1 Accurate perception of the context and particulars of the communication situation 1.2 Appropriate application of communication techniques 1.3 Demonstration of empathy and open-mindedness when dealing with customers 1.4 Approach adapted to customers' specific needs 1.5 Active search for customer retention methods 1.6 Constant demonstration of respect toward customers 1.7 Constant concern for an ethical approach to customer relations 2.1 Accountability in attaining objectives 2.2 Sustained effort in performing tasks 2.3 Effective communication with individuals inside and outside the company 2.4 Use of effective, creative methods to ensure the smooth operation of work-related activities 2.5 Constant concern for an ethical approach to interpersonal relations inside and outside the company 3.1 Strict adherence to the objectives, decisions and working methods of the group 3.2 Methodical application of the rules of teamwork 3.3 Contribution of relevant solutions to problems encountered by the team and to changing situations 3.4 Appropriate meeting preparation and leadership 3.5 Constant demonstration of a conciliatory attitude

CODE: 01RG	
4. To negotiate with individuals inside and outside the company.	4.1 Accurate recognition of the other party's interests 4.2 Objective, structured presentation of interests to be defended 4.3 Use of a negotiation technique appropriate to the situation 4.4 Acceptance of objections in a spirit of cooperation 4.5 Adoption of attitudes conducive to negotiation 4.6 Observance of company policies and regulations

CODE: 01RH	
<p>2. To analyze the legal framework governing occupations and their conditions of practice and common consumers' rights.</p> <p>3. To analyze the different types of protection provided by government plans.</p> <p>4. To analyze the regulations and legal provisions governing products and services related to:</p> <ul style="list-style-type: none"> • individual insurance • casualty insurance • financial products and services other than insurance 	<p>2.1 Accurate interpretation of concepts related to the responsibilities of advisers</p> <p>2.2 Accurate analysis of the legal provisions governing the conditions of practice of various occupations</p> <p>2.3 Accurate analysis of the rules of professional ethics applicable to each occupation</p> <p>2.4 Accurate analysis of consumers' rights in insurance and financial matters</p> <p>3.1 Identification of situations in which the provisions of government plans should be taken into account</p> <p>3.2 Accurate analysis of the types of protection provided by each government plan</p> <p>3.3 Accurate determination of the limits of public protection</p> <p>3.4 Accurate connections established with private protection programs</p> <p>4.1 Use of appropriate search methods in legal and regulatory documents</p> <p>4.2 Accurate identification of all applicable regulations and legal provisions</p> <p>4.3 Observance of customary rules for interpreting contracts</p> <p>4.4 Accurate explanation of concepts related to:</p> <ul style="list-style-type: none"> • compensation and individual insurance • indemnity of casualty insurance

CODE: 01RJ	
OBJECTIVE	STANDARD
<p>Statement of the Competency</p> <p>To apply a customer-based approach and quality management techniques.</p>	<p>Achievement Context</p> <ul style="list-style-type: none"> • In order to market and sell financial products • In situations representative of the workplace • Using specialized documentation on financial products, individual insurance and casualty insurance • Using statistical data on customers • Using conventional and computerized research and data management tools • Using communications equipment • Using promotional tools • Using conventional and computerized presentation tools
<p>Elements of the Competency</p> <p>1. To determine a target market.</p> <p>2. To develop a communication strategy.</p> <p>3. To develop a customer service strategy.</p> <p>4. To use customer solicitation and acquisition techniques.</p>	<p>Performance Criteria</p> <p>1.1 Accurate determination of variables to consider</p> <p>1.2 Appropriate use of statistical data</p> <p>1.3 Accurate determination of the target market's needs</p> <p>2.1 Accurate determination of communication objectives</p> <p>2.2 Appropriate selection of promotional tools, based on the objectives and needs of the target market</p> <p>3.1 Accurate determination of customer service objectives</p> <p>3.2 Appropriate selection of customer service tools, based on the objectives and needs of the target market</p> <p>4.1 Appropriate selection and use of customer solicitation techniques</p> <p>4.2 Appropriate use of customer acquisition techniques in all communication situations representative of the workplace</p>

CODE: 01RJ	
5. To conduct a sales interview.	5.1 Thorough preparation of the interview 5.2 Relevant questions asked 5.3 Appropriate use of active listening techniques 5.4 Appropriate use of presentation, demonstration and argumentation techniques 5.5 Appropriate responses to objections 5.6 Accurate identification of closing signals 5.7 Appropriate selection of closing technique 5.8 Relevant solution recommended for the customer's needs and expectations
6. To apply customer retention techniques.	6.1 Correct application of techniques for: <ul style="list-style-type: none"> • reconnecting with customers • measuring customer satisfaction
7. To determine methods of maximizing service quality.	7.1 Accurate identification and description of situations that can hurt customer relations 7.2 Appropriate selection of methods aimed at maximizing service quality and dealing with complaints 7.3 Compliance between the methods selected and the company's objectives and constraints

CODE: 01RK	
OBJECTIVE	STANDARD
<p>Statement of the Competency</p> <p>To apply financial accounting principles and methods.</p> <p>Elements of the Competency</p> <ol style="list-style-type: none"> 1. To determine how a company's legal form and operating sector affect its accounting practices. 2. To interpret the financial statements of a company. 3. To compare a company's financial ratios with industry ratio averages. 4. To take into account accounting principles in establishing insurance needs regarding: <ul style="list-style-type: none"> • operating losses • surety bonds 	<p>Achievement Context</p> <ul style="list-style-type: none"> • Based on typical corporate and personal financial statements • Based on the <i>Civil Code of Québec</i> • Based on cash receipts and disbursements journals • Based on cash inflows and outflows of individuals • Based on information available in a computer network • Using computerized accounting systems • Using electronic spreadsheets • Using financial needs analysis forms • Using a financial calculator <p>Performance Criteria</p> <ol style="list-style-type: none"> 1.1 Accurate identification of the characteristics of legal forms of business organization 1.2 Accurate identification of the characteristics of a company's capital, based on its legal form 1.3 Accurate distinction between the financial statements of a business that provides services and one that provides goods 1.4 Accurate terminology used 2.1 Accurate differentiation of the different components of financial statements 2.2 Accurate retrieval of information in an income statement and a balance sheet 2.3 Correct association of the main components 3.1 Accurate interpretation of the company's ratios with respect to industry average ratios 4.1 Identification of accounting principles to take into account, based on casualty insurance needs 4.2 Appropriate application of accounting principles in establishing insurance needs 4.3 Accurate calculations 4.4 Accurate terminology used

CODE: 01RK	
5. To recommend types of financing.	5.1 Accurate identification of the company's legal form 5.2 Accurate description of types of financing 5.3 Appropriate selection of short-term or long-term financing, based on the type of business
6. To prepare financial statements for an individual: <ul style="list-style-type: none"> • balance sheet • statement of changes in net worth • statement of revenue and expenditures • cash flow statement 	6.1 Accurate differentiation of the different components of financial statements 6.2 Accurate identification of relevant information 6.3 Accurate calculations 6.4 Accurate terminology used 6.5 Observance of presentation standards
7. To prepare a budget for an individual.	7.1 Accurate interpretation of financial planning objectives 7.2 Accurate identification of cash inflows and outflows 7.3 Accurate calculations 7.4 Accurate terminology used 7.5 Observance of presentation standards
8. To prepare a personal balance sheet following the death of an individual.	8.1 Accurate identification of relevant information, particularly assets and liabilities 8.2 Identification of all death-related income and expenses 8.3 Accurate calculation of taxable income at death 8.4 Observance of presentation standards

CODE: 01RL	
OBJECTIVE	STANDARD
<p>Statement of the Competency</p> <p>To promote automobile insurance products to customers.</p>	<p>Achievement Context</p> <ul style="list-style-type: none"> • Based on automobile insurance contracts and endorsements • Based on different automobile insurance forms • Based on the <i>Civil Code of Québec</i> • Based on the <i>Automobile Insurance Act</i> • Using the <i>Direct Compensation Agreement</i> • Using automobile insurance rate manuals • Using insurance rate software • Using automobile insurance data management software • Using specialized documentation on insurance products • Using statistical data on customers • Using a network browser • Using communications equipment • Using promotional tools
<p>Elements of the Competency</p> <p>1. To locate, in the laws and regulations, the provisions that apply to automobile insurance.</p> <p>2. To analyze automobile insurance contracts.</p>	<p>Performance Criteria</p> <p>1.1 Accurate identification, in the laws and regulations, of provisions related to automobile insurance and their terms and conditions</p> <p>1.2 Accurate distinction of:</p> <ul style="list-style-type: none"> • the professional limits of insurers • the roles and responsibilities of the parties involved <p>2.1 Accurate retrieval of information in contracts</p> <p>2.2 Accurate perception of connections between clauses in a contract</p> <p>2.3 Compliance with the <i>Automobile Insurance Act</i> and its regulations</p> <p>2.4 Compliance with the <i>Civil Code of Québec</i></p> <p>2.5 Accurate analysis of coverage and guarantees</p> <p>2.6 Accurate determination of the limits of guarantees, coverage, exclusions and endorsements</p>

CODE: 01RL	
<p>3. To analyze automobile insurance products and their market.</p> <p>4. To select automobile insurance products.</p> <p>5. To prepare a presentation on automobile insurance products.</p>	<p>3.1 Thorough, accurate analysis of the functions and characteristics of the components of different policy (QPF) and endorsement (QEF) forms</p> <p>3.2 Accurate identification and interpretation of market-related data and statistics</p> <p>3.3 Accurate comparison of different insurance products and premiums</p> <p>3.4 Accurate analysis of the insurers' target market for each automobile insurance product</p> <p>4.1 Thorough analysis of the various conditions of use</p> <p>4.2 Appropriate use of software</p> <p>4.3 Accurate interpretation of the components of the insurance application</p> <p>4.4 Specification of the scope of coverage</p> <p>4.5 Appropriate selection of products, based on:</p> <ul style="list-style-type: none"> • conditions of use • rates • provisions regarding claim settlement <p>5.1 Appropriate choice of promotional tools</p> <p>5.2 Accurate connections established between the products' features and the customers' needs</p> <p>5.3 Accurate determination of rates</p>

CODE: 01RM	
OBJECTIVE	STANDARD
<p>Statement of the Competency</p> <p>To use macroeconomic information to advise customers.</p> <p>Elements of the Competency</p> <ol style="list-style-type: none"> 1. To determine information needs. 2. To research and process information. 3. To analyze the impact of: <ul style="list-style-type: none"> • the economic situation • budgetary and monetary policies • the globalization of markets on financial markets. 4. To produce an analysis report. 	<p>Achievement Context</p> <ul style="list-style-type: none"> • Based on the needs of the company and customers • Based on basic economic concepts and mechanisms • Using relevant documentation • Using a network browser <p>Performance Criteria</p> <ol style="list-style-type: none"> 1.1 Identification of all information needs pertaining to the: <ul style="list-style-type: none"> • evolution of financial markets • choice of financial products 1.2 Accurate determination of the type of information required 2.1 Appropriate choice and use of information sources 2.2 Efficient retrieval of reliable economic information 3.1 Relevant analysis of the results of the main economic indicators 3.2 Appropriate use of the principal analytical tools of macroeconomics 3.3 Thorough identification and accurate assessment of the impact 3.4 Accurate interpretation of the state of financial markets 4.1 Rigorous application of the rules of grammar, spelling and syntax 4.2 Clear, concise content 4.3 Observance of presentation standards for an analysis report 4.4 Accurate connections established between macroeconomic information and the financial product market 4.5 Compliance of the analysis with the needs of the company and of customers

CODE: 01RN	
OBJECTIVE	STANDARD
<p>Statement of the Competency</p> <p>To apply prevention standards to buildings.</p> <p>Elements of the Competency</p> <ol style="list-style-type: none"> 1. To identify risks associated with a building's: <ul style="list-style-type: none"> • thermal envelope • electromechanical systems • equipment 2. To research existing prevention standards and methods. 3. To make recommendations regarding prevention. 	<p>Achievement Context</p> <ul style="list-style-type: none"> • In order to analyze risks and settle claims • Based on current regulations • Based on building, prevention and underwriting standards • Based on building inspections • Based on tables, diagrams, illustrations and building plans • Using relevant documentation pertaining to buildings and prevention standards • Using a computerized system • Using appropriate audio-visual material <p>Performance Criteria</p> <ol style="list-style-type: none"> 1.1 Accurate identification of the functions and field of application of various systems and equipment 1.2 Accurate interpretation of plans and diagrams 1.3 Accurate identification of different components 1.4 Accurate terminology used 1.5 Accurate classification of types of risks 1.6 Accurate identification of changes that can increase risk (aggravation of risk) 1.7 Appropriate determination of potential claims related to different types of risks 2.1 Appropriate selection of specialists to consult 2.2 Appropriate selection and use of documentation 2.3 Thorough identification of prevention standards and methods 2.4 Detailed, consistent recording of information gathered 3.1 Appropriate explanation of the role and purpose of prevention standards and methods, based on the features of the system or equipment 3.2 Information conveyed clearly in everyday terms 3.3 Accurate recommendations, based on risks and prevention standards

CODE: 01RP	
OBJECTIVE	STANDARD
<p>Statement of the Competency</p> <p>To promote home insurance products to customers.</p>	<p>Achievement Context</p> <ul style="list-style-type: none"> • Based on home insurance contracts and endorsements • Based on different home insurance forms • Based on the <i>Civil Code of Québec</i> • Using home insurance rate manuals • Using insurance rate software • Using home insurance data management software • Using specialized documentation on insurance products • Using statistical data on customers • Using a network browser • Using communications equipment • Using promotional tools
<p>Elements of the Competency</p> <p>1. To analyze home insurance contracts.</p> <p>2. To analyze home insurance products and their market, based on occupant type and building use.</p>	<p>Performance Criteria</p> <p>1.1 Accurate retrieval of information in contracts</p> <p>1.2 Accurate perception of connections between clauses in a contract</p> <p>1.3 Compliance with the <i>Civil Code of Québec</i> and insurance adjustment guidelines</p> <p>1.4 Accurate analysis of coverage and guarantees</p> <p>1.5 Accurate determination of the limits of guarantees, coverage, exclusions and endorsements</p> <p>2.1 Thorough, accurate analysis of the functions and characteristics of the components of different home insurance forms</p> <p>2.2 Accurate identification and interpretation of market-related data and statistics</p> <p>2.3 Accurate comparison of different insurance products and premiums</p> <p>2.4 Accurate analysis of the insurers' target market for each home insurance product</p>

CODE: 01RQ	
OBJECTIVE	STANDARD
<p>Statement of the Competency</p> <p>To ensure customer service in personal insurance matters.</p> <p>Elements of the Competency</p> <p>1. To become familiar with a request.</p> <p>2. To collect data.</p> <p>3. To analyze needs pertaining to:</p> <ul style="list-style-type: none"> • automobile insurance • home insurance • liability 	<p>Achievement Context</p> <ul style="list-style-type: none"> • Based on the company's standards and policies • Based on laws and regulations governing casualty insurance • Based on application forms and other relevant forms • Using insurance rate manuals • Using claim forms • Using change forms • Using documentation on casualty insurance • Using computer equipment and relevant software • Using network browsing tools • Using communications equipment <p>Performance Criteria</p> <p>1.1 Attentiveness to the customer's needs</p> <p>1.2 Accurate interpretation of the type of request made</p> <p>2.1 Appropriate selection of data to collect, based on the customer's needs</p> <p>2.2 Complete, accurate and precise data, in accordance with:</p> <ul style="list-style-type: none"> • the insurance product • the type of request (first contract, renewal, modification, claim) <p>2.3 Accurate recording of required information, using various forms and software</p> <p>2.4 Logical organization of data</p> <p>2.5 Thorough verification of the data's accuracy</p> <p>2.6 Appropriate application of communication techniques</p> <p>3.1 Correct association of data with the type of risk</p> <p>3.2 Relevant assessment of potential risks</p> <p>3.3 Accurate comparison of different insurance products</p> <p>3.4 Compliance with the insurer's or company's underwriting policies</p> <p>3.5 Observance of eligibility criteria</p> <p>3.6 Observance of notice periods (for renewals)</p> <p>3.7 Appropriate consultation of databases</p>

CODE: 01RR	
OBJECTIVE	STANDARD
<p>Statement of the Competency</p> <p>To analyze income tax provisions useful for financial planning.</p> <p>Elements of the Competency</p> <ol style="list-style-type: none"> 1. To define the fiscal framework. 2. To analyze personal tax returns. 3. To analyze the tax implications of various insurance and financial products and government plans. 4. To recommend methods and strategies to reduce a person's tax burden. 	<p>Achievement Context</p> <ul style="list-style-type: none"> • Based on Québec's current tax laws, regulations and standards • Based on personal tax returns • Based on insurance contracts (individual or group) • Based on annuity contracts (individual or group) • Based on registered pension plans • Based on various registered or unregistered financial vehicles • Based on government plans associated with insurance and financial products • Using a computerized system <p>Performance Criteria</p> <ol style="list-style-type: none"> 1.1 Accurate interpretation of income tax laws, regulations and standards 1.2 Accurate identification of provisions applicable in various situations 2.1 Accurate description of the: <ul style="list-style-type: none"> • fiscal year • methods used • forms used 2.2 Accurate analysis of different types of income and revenues 2.3 Thorough verification of calculations 3.1 Accurate identification of the tax rules affecting each insurance product, financial product and plan 3.2 Accurate analysis of the tax benefits associated with different products, based on the type of taxpayer 4.1 Accurate analysis of the taxpayer's situation 4.2 Appropriate selection of methods and strategies, based on the situation 4.3 Appropriate communication of methods and strategies to the customer

CODE: 01RS	
OBJECTIVE	STANDARD
<p>Statement of the Competency</p> <p>To use statistical methods to analyze risk and promote products.</p> <p>Elements of the Competency</p> <ol style="list-style-type: none"> 1. To determine an appropriate statistical method for a situation. 2. To collect and organize data. 3. To process data. 4. To present results. 5. To interpret results. 	<p>Achievement Context</p> <ul style="list-style-type: none"> • In situations representative of different occupations • Based on the company's policies and regulations • Based on a computerized system and appropriate software • Using tables and calculators • Using appropriate reference manuals <p>Performance Criteria</p> <ol style="list-style-type: none"> 1.1 Careful analysis of the situation in question 1.2 Establishment of the objectives of the statistical application 1.3 Choice of an appropriate statistical method 2.1 Determination of an appropriate sample 2.2 Methodical data collection 2.3 Efficient organization of data 3.1 Determination of appropriate calculations 3.2 Correct application of a scientific procedure 3.3 Description and estimate of the parameters of a population 3.4 Efficient use of software, tables and calculators 3.5 Accurate calculations 4.1 Appropriate selection of the presentation format 4.2 Clear, orderly presentation of results 4.3 Rigorous application of presentation standards for tables, graphs and reports 4.4 Concern for accuracy and attention to detail 5.1 Highlighting of significant elements concerning the situation to be resolved 5.2 Establishment of relevant connections between different elements to be treated 5.3 Logical summary of results

CODE: 01RT	
OBJECTIVE	STANDARD
<p>Statement of the Competency</p> <p>To design a disability insurance program adapted to a customer's needs.</p>	<p>Achievement Context</p> <ul style="list-style-type: none"> • Based on various conditions of use • Based on disability insurance contracts • Based on different disability insurance forms • Based on the legal and regulatory framework governing products • Based on the rules of professional ethics • Based on the features of different government plans associated with the products • Using rate calculation tools • Using a computerized system • Using communications equipment • Using conventional and computerized presentation tools
<p>Elements of the Competency</p> <p>1. To determine practical conditions of use for each disability insurance product.</p> <p>2. To analyze the customer's needs.</p>	<p>Performance Criteria</p> <p>1.1 Accurate description of each disability insurance product</p> <p>1.2 Accurate differentiation of the clauses in a disability insurance contract</p> <p>1.3 Accurate determination of the advantages and limitations of each product under various conditions of use</p> <p>1.4 Accurate determination of:</p> <ul style="list-style-type: none"> • rate factors • insurability factors • risk selection factors • claim factors <p>2.1 Correct application of procedure for analyzing financial needs</p> <p>2.2 Appropriate use of data collection tools and methods</p> <p>2.3 Accurate determination of the customer's financial constraints</p> <p>2.4 Accurate analysis of the customer's current coverage (group, individual and public)</p> <p>2.5 Accurate determination of the customer's objectives</p> <p>2.6 Comprehensive, coherent analysis of the customer's disability insurance needs</p>

CODE: 01RU	
OBJECTIVE	STANDARD
Statement of the Competency To analyze financial data.	Achievement Context <ul style="list-style-type: none"> Based on economic data Based on the financial results of companies Based on contracts for different financial products Based on the rating and performance of different types of financial products Based on financial analyses Using tables and calculators Using computer equipment and relevant software
Elements of the Competency 1. To do financial calculations.	Performance Criteria 1.1 Accurate determination of calculations to be done 1.2 Accurate calculation of: <ul style="list-style-type: none"> the actual and projected value of investments and debts the return on an investment and cost of a debt interest rates financial amortization the internal rate of return of an investment the net present value of an investment exchange rates rates and costs of purchase, installment purchase and leasing contracts
2. To analyze the features of different types of investment.	2.1 Accurate differentiation of the clauses in an investment contract 2.2 Accurate analysis of the return on investment 2.3 Judicious analysis of customer profiles associated with various types of investments
3. To analyze the features of different types of credit and leasing products.	3.1 Accurate differentiation of the clauses in a credit and lease contract 3.2 Accurate analysis of the costs of a credit and lease contract 3.3 Judicious analysis of customer profiles associated with various types of credit and leasing products
4. To analyze the features of different types of investments (<i>investissement</i>).	4.1 Accurate differentiation of investment products 4.2 Accurate description of the return on various types of investments 4.3 Judicious analysis of customer profiles associated with various types of investments

CODE: 01RV	
OBJECTIVE	STANDARD
<p>Statement of the Competency</p> <p>To design a life insurance program adapted to a customer's needs.</p>	<p>Achievement Context</p> <ul style="list-style-type: none"> • Based on various conditions of use • Based on life insurance contracts • Based on different life insurance forms • Based on the legal and regulatory framework governing products • Based on the rules of professional ethics • Based on the features of different government plans associated with the products • Using rate calculation tools • Using a computerized system • Using communications equipment • Using conventional and computerized presentation tools
<p>Elements of the Competency</p> <p>1. To determine practical conditions of use for each life insurance product.</p> <p>2. To analyze the customer's needs.</p>	<p>Performance Criteria</p> <p>1.1 Accurate description of each life insurance product</p> <p>1.2 Accurate differentiation of the clauses in a life insurance contract</p> <p>1.3 Accurate determination of the advantages and limitations of each product under various conditions of use</p> <p>1.4 Accurate determination of:</p> <ul style="list-style-type: none"> • rate factors • insurability factors • risk selection factors • claim factors <p>2.1 Correct application of the procedure for analyzing financial needs, retirement planning and estate planning</p> <p>2.2 Appropriate use of data collection tools and methods</p> <p>2.3 Accurate determination of the customer's financial constraints</p> <p>2.4 Accurate analysis of the customer's current coverage (group, individual and public)</p> <p>2.5 Accurate determination of the customer's objectives</p> <p>2.6 Comprehensive, coherent analysis of the customer's life insurance needs</p>

CODE: 01RV	
3. To design a product strategy, based on the analysis of financial needs, retirement planning and estate planning.	3.1 Appropriate strategy, based on the features of the life insurance products and the customer's needs 3.2 Accurate analysis of the strategy's impact on the customer's situation 3.3 Development of alternative solutions that take into account application requirements and the customer's needs
4. To present the strategy to the customer.	4.1 Thoroughly developed arguments highlighting the strategy's advantages and limitations 4.2 Thorough verification of information 4.3 Appropriate selection of promotional tools 4.4 Clear, concise presentation of hypotheses (orally and in writing)

CODE: 01RW	
OBJECTIVE	STANDARD
<p>Statement of the Competency</p> <p>To design a financial program adapted to a customer's needs.</p>	<p>Achievement Context</p> <ul style="list-style-type: none"> • Based on various conditions of use • Based on investment and credit contracts • Based on investment and credit forms • Based on the legal and regulatory framework governing products • Based on the rules of professional ethics • Based on the features of different government plans associated with the products • Based on rate and performance calculation tools • Using a computerized system • Using communications equipment • Using conventional and computerized presentation tools
<p>Elements of the Competency</p> <p>1. To determine practical conditions of use for each financial product and service.</p> <p>2. To analyze the customer's needs.</p>	<p>Performance Criteria</p> <p>1.1 Accurate differentiation of the legal and financial constraints associated with each product</p> <p>1.2 Accurate determination of the advantages and limitations of each product under various conditions of use</p> <p>2.1 Correct application of the procedure for analyzing financial needs, retirement planning and estate planning</p> <p>2.2 Appropriate use of data collection tools and methods</p> <p>2.3 Accurate determination of the customer's financial constraints</p> <p>2.4 Accurate analysis of the customer's credit products and debt ratio</p> <p>2.5 Accurate analysis of the customer's current investment vehicles (group, individual and public)</p> <p>2.6 Accurate determination of the customer's objectives</p> <p>2.7 Comprehensive, coherent analysis of all the customer's financial needs</p>

CODE: 01RW	
<p>3. To design a product strategy, based on the analysis of financial needs, retirement planning and estate planning.</p> <p>4. To present the strategy to the customer.</p>	<p>3.1 Appropriate strategy, based on the features of the financial products and services and the customer's needs</p> <p>3.2 Accurate analysis of the strategy's impact on the customer's situation</p> <p>3.3 Development of alternative solutions that take into account application requirements and the customer's needs</p> <p>4.1 Thoroughly developed arguments highlighting the strategy's advantages and limitations</p> <p>4.2 Thorough verification of information</p> <p>4.3 Appropriate selection of promotional tools</p> <p>4.4 Clear, concise presentation of hypotheses (orally and in writing)</p>

CODE: 01RX	
OBJECTIVE	STANDARD
<p>Statement of the Competency</p> <p>To develop management tools to sell insurance products and financial services.</p> <p>Elements of the Competency</p> <p>1. To develop information management tools.</p> <p>2. To develop a business plan.</p> <p>3. To develop time management and organizational tools.</p>	<p>Achievement Context</p> <ul style="list-style-type: none"> • In self-employment situations • Based on customer data • Based on data about insurance products and financial services • Based on laws and regulations governing the protection of personal information • Based on the rules of professional ethics • Using appropriate concepts and equipment for each management tool • Using computer equipment and relevant software <p>Performance Criteria</p> <p>1.1 Accurate determination of information management objectives</p> <p>1.2 Accurate determination of information to be collected and processed</p> <p>1.3 Accurate determination of information management tools and equipment</p> <p>1.4 Appropriate selection of tools for collecting and processing information</p> <p>1.5 Development of effective tools for:</p> <ul style="list-style-type: none"> • sorting information • following up on and updating products • following up on customers • distributing relevant information to various parties <p>2.1 Accurate determination of the business plan's objectives</p> <p>2.2 Accurate market analysis</p> <p>2.3 Accurate determination of the sector of activity</p> <p>2.4 Realistic activities forecast</p> <p>2.5 Accurate income and expense statements forecast</p> <p>3.1 Accurate determination of time management and work organization objectives</p> <p>3.2 Accurate identification of periods and cycles associated with the sector of activity</p> <p>3.3 Development of a typical work schedule</p> <p>3.4 Development of effective follow-up tools</p>

CODE: 01RX	
4. To develop income and expense management tools.	<p>4.1 Accurate determination of income objectives</p> <p>4.2 Appropriate establishment of a forecasted balance sheet and income statement</p> <p>4.3 Appropriate selection and use of an accounting system</p> <p>4.4 Development of effective tools for:</p> <ul style="list-style-type: none"> • tracking income • tracking expenses • monitoring cash inflows and outflows • recording and processing information to analyze results and prepare tax returns

CODE: 01RY	
OBJECTIVE	STANDARD
<p>Statement of the Competency</p> <p>To advise customers about financial planning and protection.</p> <p>Elements of the Competency</p> <p>1. To do customer research.</p> <p>2. To analyze customers' needs.</p> <p>3. To design a program of financial products and individual insurance adapted to the customer's needs.</p>	<p>Achievement Context</p> <ul style="list-style-type: none"> • Based on laws and regulations governing individual insurance and financial services • Based on government plans associated with products • Based on different types of insurance, annuity, investment and credit contracts • Based on appropriate forms • Based on personal tax returns • Using financial needs analysis tools • Based on rate and performance calculation tools • Using computer equipment and relevant software • Using network browsing tools • Using communications equipment <p>Performance Criteria</p> <p>1.1 Accurate determination of target market</p> <p>1.2 Appropriate selection and use of communication and customer acquisition tools</p> <p>1.3 Effective recruitment of potential customers</p> <p>1.4 Firm appointments set up with target customers</p> <p>2.1 Appropriate use of techniques to establish relations with customers</p> <p>2.2 Clear explanation of the interview process and objectives</p> <p>2.3 Efficient gathering of information from the customer</p> <p>2.4 Accurate determination of the customer's objectives and constraints</p> <p>2.5 Accurate recording of required information, using various forms and software</p> <p>2.6 Logical organization of data</p> <p>2.7 Thorough verification of the data's accuracy</p> <p>2.8 Comprehensive, coherent analysis of the customer's needs</p> <p>3.1 Accurate comparison of different products</p> <p>3.2 Observance of eligibility criteria</p> <p>3.3 Appropriate consultation of databases</p> <p>3.4 Accurate development of a program appropriate to the customer's needs</p> <p>3.5 Accurate determination of rates for the products</p> <p>3.6 Dynamic presentation of solutions</p>

CODE: 01RY	
4. To close the transaction.	4.1 Relevant, accurate presentation 4.2 Accurate advice given to the customer regarding the different options 4.3 Appropriate response to the customer's objections and questions 4.4 Appropriate use of sales techniques 4.5 Effective closing of the transaction 4.6 Clear explanation of the steps to follow
5. To ensure customer follow-up.	5.1 Development of customer follow-up system 5.2 Appropriate use of customer retention techniques 5.3 Ongoing evaluation of the program, based on changing needs and products

CODE: 01RZ	
OBJECTIVE	STANDARD
<p>Statement of the Competency</p> <p>To promote commercial-lines direct and indirect casualty insurance products to customers.</p>	<p>Achievement Context</p> <ul style="list-style-type: none"> • Based on commercial-lines direct and indirect casualty insurance contracts, including complementary products • Based on different commercial insurance forms • Based on the <i>Civil Code of Québec</i> • Using commercial insurance rate manuals • Using insurance rate software • Using commercial insurance data management software • Using specialized documentation on insurance products • Using statistical data on customers • Using a network browser • Using communications equipment • Using promotional tools
<p>Elements of the Competency</p> <p>1. To analyze commercial-lines direct and indirect casualty insurance contracts.</p> <p>2. To analyze commercial insurance products and their market.</p>	<p>Performance Criteria</p> <p>1.1 Accurate retrieval of information in contracts</p> <p>1.2 Accurate perception of connections between clauses in a contract</p> <p>1.3 Compliance with the <i>Civil Code of Québec</i> and insurance adjustment guidelines</p> <p>1.4 Accurate analysis of coverage and guarantees</p> <p>1.5 Accurate determination of the limits of guarantees, coverage, exclusions and endorsements</p> <p>2.1 Thorough, accurate analysis of the functions and characteristics of the components of different commercial-lines direct and indirect casualty insurance forms</p> <p>2.2 Accurate identification and interpretation of market-related data and statistics</p> <p>2.3 Accurate comparison of different insurance products and premiums</p> <p>2.4 Accurate analysis of the insurers' target market for each commercial insurance product</p>

CODE: 01S0	
OBJECTIVE	STANDARD
<p>Statement of the Competency</p> <p>To prepare a group insurance and annuity proposal adapted to the needs of an organization, business or individual.</p>	<p>Achievement Context</p> <ul style="list-style-type: none"> • Based on various conditions of use • Based on group insurance contracts • Based on group annuity contracts • Based on different investment and credit forms • Based on the legal and regulatory framework governing products • Based on the features of different government plans associated with the products • Using rate calculation tools • Using a computerized system • Using communications equipment • Using conventional and computerized presentation tools
<p>Elements of the Competency</p> <p>1. To determine the guarantees and elements affecting the rates of various group annuity and group insurance products.</p> <p>2. To analyze the needs of the organization, business or individual.</p>	<p>Performance Criteria</p> <p>1.1 Accurate description of each group annuity and group insurance product</p> <p>1.2 Accurate differentiation of the clauses in a group annuity or group insurance contract</p> <p>1.3 Accurate determination of the legal and financial constraints of each product</p> <p>1.4 Accurate determination of the advantages and limitations of each product under various conditions of use</p> <p>1.5 Accurate understanding of the principles governing the rates of different group annuity and group insurance plans</p> <p>2.1 Correct application of the procedure for analyzing needs</p> <p>2.2 Appropriate use of data collection tools and methods</p> <p>2.3 Accurate determination of the customer's financial constraints</p> <p>2.4 Accurate determination of the objectives of the organization, business or individual</p> <p>2.5 Comprehensive, coherent analysis of the customer's needs</p> <p>2.6 Proper preparation of a tender</p>

CODE: 01S0	
3. To analyze the bids received.	3.1 Observance of steps involved in analyzing bids 3.2 Appropriate use of comparative tables 3.3 Accurate identification of benefits 3.4 Accurate determination of volumes 3.5 Accurate interpretation of administrative clauses
4. To present the strategy to the customer.	4.1 Thoroughly developed arguments highlighting the strategy's advantages and limitations 4.2 Thorough verification of information 4.3 Appropriate selection of promotional tools 4.4 Clear, concise presentation of hypotheses (orally and in writing)

CODE: 01S1	
OBJECTIVE	STANDARD
<p>Statement of the Competency</p> <p>To promote commercial surety and liability insurance products to customers.</p>	<p>Achievement Context</p> <ul style="list-style-type: none"> • Based on commercial liability insurance contracts • Based on surety products • Based on different commercial insurance forms • Based on the <i>Civil Code of Québec</i> • Using commercial liability insurance rate manuals • Using liability insurance rate software • Using specialized documentation on insurance products • Using statistical data on customers • Using a network browser • Using communications equipment • Using promotional tools
<p>Elements of the Competency</p> <p>1. To analyze commercial liability insurance contracts.</p> <p>2. To analyze commercial surety bonds and liability insurance products and their market.</p> <p>3. To select commercial liability insurance products.</p>	<p>Performance Criteria</p> <p>1.1 Accurate retrieval of information in contracts</p> <p>1.2 Accurate perception of connections between clauses in a contract</p> <p>1.3 Compliance with the <i>Civil Code of Québec</i></p> <p>1.4 Accurate analysis of coverage and guarantees</p> <p>1.5 Accurate determination of the limits of guarantees, coverage, exclusions and endorsements</p> <p>2.1 Thorough, accurate analysis of the functions and characteristics of the components of different types of commercial liability insurance</p> <p>2.2 Compliance with legal and regulatory provisions</p> <p>2.3 Accurate identification and interpretation of market-related data and statistics</p> <p>2.4 Accurate comparison of different surety bonds or products and insurance premiums</p> <p>2.5 Accurate analysis of the insurers' target market for each commercial liability insurance product</p> <p>3.1 Thorough analysis of the various conditions of use</p> <p>3.2 Appropriate use of software</p> <p>3.3 Accurate interpretation of the different components of the insurance application</p> <p>3.4 Specification of the scope of coverage</p> <p>3.5 Appropriate selection of products, based on:</p> <ul style="list-style-type: none"> • conditions of use • rates

CODE: 01S1	
4. To select surety bonds based on the customer's needs.	4.1 Correct association of the concept of surety bonds with commercial insurance products 4.2 Correct association of the concept of surety bonds with practical conditions of use 4.3 Compliance with laws and regulations 4.4 Appropriate selection of products, based on the customer's needs
5. To prepare a presentation on commercial liability insurance products.	5.1 Appropriate choice of promotional tools 5.2 Accurate connections established between the products' features and the customers' needs 5.3 Accurate determination of rates
6. To prepare a presentation on surety bonds.	6.1 Appropriate choice of promotional tools 6.2 Accurate connections established between the surety bonds' features and the customers' needs

CODE: 01S2	
OBJECTIVE	STANDARD
<p>Statement of the Competency</p> <p>To underwrite risk.</p>	<p>Achievement Context</p> <ul style="list-style-type: none"> • Based on laws and regulations governing casualty insurance • Based on application forms and other relevant forms • Based on inspection reports • Using underwriting and insurance rate manuals • Using forms related to the Insurance Crime Prevention Bureau (ICPB) and the Automobile Claims Database (FCSA - Fichier central des sinistres automobiles) • Using a calculator • Using various documents such as the <i>National Building Code of Canada</i>, <i>Best's Underwriting Guide</i> and the <i>Guide sur les matières et les produits dangereux</i>. • Using manuals, guides and documents on casualty insurance • Using computer equipment and relevant software • Using a network browser • Using communications equipment
<p>Elements of the Competency</p> <p>1. To become familiar with the insurance application.</p> <p>2. To gather information related to the insurance application.</p>	<p>Performance Criteria</p> <p>1.1 Accurate interpretation of the type of insurance application</p> <p>1.2 Effective communication with the client</p> <p>2.1 Effective querying of various information sources</p> <p>2.2 Gathering of all information required for the evaluation process, including physical inspection of premises and solvency inquiry requests, if applicable</p> <p>2.3 Accurate recording of required information, using various software</p> <p>2.4 Appropriate tracking of information in the file</p> <p>2.5 Thorough verification of the data's accuracy and validity</p>

CODE: 01S2	
<p>3. To analyze the applicant's risks and needs.</p> <p>4. To determine the conditions associated with the insurance contract, risk, reinsurance and partnership insurance contract.</p> <p>5. To inform the customer of the decision and terms.</p> <p>6. To ensure follow-up.</p>	<p>3.1 Detailed analysis of insurance needs</p> <p>3.2 Identification of all major claim risks</p> <p>3.3 Appropriate references to applicable laws and regulations</p> <p>3.4 Efficient consultation of reference manuals and guides</p> <p>3.5 Correct application of concepts related to:</p> <ul style="list-style-type: none"> • risk parameters • risk management and financing • claim prevention <p>4.1 Appropriate application of concepts related to:</p> <ul style="list-style-type: none"> • different insurance products • reinsurance conditions <p>4.2 Appropriate selection of underwriting conditions related to the insurance and risk</p> <p>4.3 Accurate determination of the premium based on:</p> <ul style="list-style-type: none"> • the type of insurance • the scope and terms of the insurance contract • risk parameters <p>4.4 Accurate calculation of the need for optional reinsurance, and appropriate selection of reinsurers, if applicable</p> <p>5.1 Accurate explanation and justification of the decision, in case of refusal</p> <p>5.2 Appropriate choice of explanations regarding underwriting or insurance conditions</p> <p>5.3 Clear communication of alternative solutions, if applicable</p> <p>5.4 Appropriate promotion of missing coverage</p> <p>5.5 Skillful negotiation of the terms of the transaction</p> <p>5.6 Appropriate use of sales techniques</p> <p>5.7 Attentiveness to the customer's reactions</p> <p>6.1 Observance of document delivery procedure</p> <p>6.2 Appropriate reinsurance cessions</p> <p>6.3 Rigorous reassessment of the file based on new facts</p> <p>6.4 Quality, accurate and comprehensive records and reports</p>

CODE: 01S3	
OBJECTIVE	STANDARD
<p>Statement of the Competency</p> <p>To settle a claim.</p> <p>Elements of the Competency</p> <p>1. To become familiar with the type of claim.</p> <p>2. To determine the type of investigation to conduct.</p> <p>3. To plan the investigation.</p>	<p>Achievement Context</p> <ul style="list-style-type: none"> • Based on insurance contracts • Using manuals, guides and documents on casualty insurance • Using the <i>Civil Code of Québec</i> and jurisprudence • Using the materials required for a small field investigation • Using protective equipment • Using computer equipment and relevant software • Using communications equipment <p>Performance Criteria</p> <p>1.1 Appropriate gathering of information needed to determine the type of investigation</p> <p>1.2 Relevant information gathered</p> <p>2.1 Accurate interpretation of:</p> <ul style="list-style-type: none"> • the insurance contract • insurance products • jurisprudence • the company's standards and policies <p>2.2 Accurate assessment of:</p> <ul style="list-style-type: none"> • the scope of the investigation • the number of trips and resources required • the need to meet with the parties concerned • the need to refer the case to a senior claim specialist or a specialized organization <p>3.1 Appropriate selection of specialists to consult</p> <p>3.2 Appropriate selection of information sources</p> <p>3.3 Proper planning of:</p> <ul style="list-style-type: none"> • steps in the investigation • the resources to use and visits to make

CODE: 01SZ	
3. To analyze needs and risks.	3.1 Correct association of data with the type of risk 3.2 Relevant assessment of potential risks 3.3 Correct application of basic concepts associated with risk management and financing 3.4 Accurate determination of insurable risks 3.5 Accurate comparison of different insurance products 3.6 Compliance with the insurer's or company's underwriting policies 3.7 Observance of eligibility criteria 3.8 Observance of notice period (for renewals) 3.9 Appropriate consultation of databases
4. To select insurers and insurance products.	4.1 Appropriate selection of insurers and insurance products, based on: <ul style="list-style-type: none"> • the customer's needs • the company's policies, standards and procedures 4.2 Correct distribution of the risk among several insurers, if applicable
5. To agree on: <ul style="list-style-type: none"> • underwriting conditions • renewal conditions • conditions regarding changes made during the term 	5.1 Appropriate negotiation of conditions 5.2 Appropriate presentation to the insurer
6. To present a service offer.	6.1 Accurate, relevant presentation 6.2 Accurate advice given to the customer regarding different options 6.3 Appropriate application of communication and sales techniques
7. To manage claims.	7.1 Judicious advice given regarding protective measures and risk management 7.2 Observance of established time limits and prompt communication of information to the insurer 7.3 Accurate interpretation of insurance contracts 7.4 Appropriate consultation of specialists 7.5 Appropriate application of prevention standards 7.6 Appropriate negotiation with the insurer regarding the amount of indemnity (quantum) 7.7 Accurate explanation of the particulars of the indemnity

CODE: 01SZ	
8. To ensure follow-up.	<p>8.1 Detailed verification and recording of various due dates</p> <p>8.2 Accurate verification of customer satisfaction</p> <p>8.3 Methodical follow-up of renewals, claims and changes</p> <p>8.4 Logical organization of data in the follow-up report</p>

EDUCATIONAL INTENTIONS OF GENERAL EDUCATION

GENERAL EDUCATION COMMON TO ALL PROGRAMS AND GENERAL EDUCATION ADAPTED TO PROGRAMS

English, Language of Instruction and Literature

General Education Common to All Programs

The three sets of objectives and standards in English, Language of Instruction and Literature, pursue two general goals: mastery of the language of instruction and exploration of the riches of the literary heritage. Achievement of these goals is intended to bring the students to a college level of proficiency in the areas of reading, writing, listening and speaking. Building on the skills developed by students on completion of secondary school, the English program places a marked emphasis on written production and reading comprehension while at the same time consolidating listening and speaking skills.

The mastery of language skills will be achieved through regular and ongoing observance of the rules of correct writing and speaking and the production of texts supported by reading and the study of literature. Students will also be encouraged to develop an appreciation of literature by becoming acquainted with a number of significant literary works representative of various genres and periods and expressing a variety of literary themes. Both the aesthetic and cultural value of these texts and their formal aspects will be the objects of study.

All students entering college will begin their English studies with an introductory set of objectives and standards. This set has two possible formats. While both provide a range of reading, writing and literary activities, one includes additional reinforcement of reading and writing skills.

General Education Adapted to Programs

The set of objectives and standards for English, Language of Instruction and Literature, is placed in the context of general education and is a complement to the general education common to all programs. Students will develop the skills required in order to communicate in the forms of discourse appropriate to their field of study.

Outcome Objectives

Students who have achieved the general education objectives in English, Language of Instruction and Literature, will be able to:

- Demonstrate a college level of proficiency in the areas of reading, writing, listening and speaking.
- Develop their own ideas into arguments and theses, organize them and edit their work.
- Understand basic vocabulary and terminology used when discussing literature.
- Analyze literary works.

Humanities

Humanities, as part of the core curriculum, is intended to promote personal and social development and to give students a foundation that will help them understand their roles in contemporary society as members of the labour force, citizens, and individuals. The three sets of objectives and standards in Humanities propose common frameworks for understanding the experiences, ideas and values of humankind and their diversity. They are aimed at developing critical thinking, reinforcing the ancillary skills involved in careful reading, organized writing, and well-developed oral presentations, and, where appropriate, improving media and computer literacy. Once students have mastered the three-stage process of analysis, synthesis and evaluation, they will be able to reflect in an informed manner and to communicate what they have learned in an organized and coherent fashion.

Principles

- 1) Humanities constitutes a thematic, multidisciplinary, at times transdisciplinary, exploration of humankind, including its accomplishments, failures, abilities, creations, ideas, and values.
- 2) Humanities helps students to recognize, define and classify information and provides them with common frameworks for diverse methods of analyzing, synthesizing and evaluating conceptions of society, knowledge and values.
- 3) Humanities aims to prepare students for common civic responsibilities and the exercise of rights.
- 4) Humanities pursues the general goal of developing critical thought, valuing it, and recognizing its limitations.

Outcome Objectives

Students who have achieved the general education objectives in Humanities will be able to:

- Describe, explain and organize main elements, ideas, values and implications of a world-view in a coherent fashion.
- Compare world-views.
- Recognize the basic elements in a specific example of the organization, transmission, and use of knowledge.
- Define the dimensions, limits, and uses of knowledge in appropriate historical contexts.
- Identify, organize and synthesize the salient elements of a particular example of knowledge.
- Situate important ethical and social issues in their appropriate historical and intellectual contexts.
- Explain, analyze and debate ethical issues in a personal and professional context.

Sequence of Objectives and Standards

The first two sets of objectives and standards in Humanities, which are part of the general education component common to all programs, develop similar skills in a recursive fashion.

In the first set the emphasis is on how knowledge is defined, acquired, classified, transmitted, and applied. Students examine both messages and media to identify the strengths and limitations of each. Students learn to situate knowledge in a social, historical and personal context, a skill they will need in order to become lifelong learners.

The second set focuses on how individuals, groups, societies or nations organize ideas, perceptions and values into explanatory patterns. Students explore major ideas and value systems by which diverse individuals, groups, societies or nations seek to explain the world and their place in it.

The third set, which is part of the general education component adapted to programs, is aimed at deepening and reinforcing the critical thinking skills developed in the first two sets. It is, therefore, sequenced so that students can build on the critical skills, knowledge and insights developed in the first two sets. By situating these issues in their appropriate world-view and knowledge contexts, students develop a critical and autonomous approach to ethical values in general and to the values involved in their own fields of interest in particular. This final set also provides students with an opportunity to consolidate personal and social values.

Français, langue seconde

L'enseignement du français, langue seconde, contribue à la formation fondamentale de la personne, en même temps qu'il a pour objet de lui permettre de communiquer efficacement avec ses concitoyens et concitoyennes.

Principes

- 1) La maîtrise du français, langue seconde, est essentielle pour quiconque veut participer pleinement à la vie de la société québécoise, dont le français est la langue officielle. En conséquence, la formation générale en français, langue seconde, a pour finalité de rendre les étudiants et les étudiantes aptes à utiliser de façon efficace les moyens dont dispose la langue pour communiquer en société. À cette fin, ils devront acquérir des connaissances en vue de les déployer dans les formes de discours qu'il leur faudra pratiquer.
- 1) À leur arrivée au collégial, les étudiants et les étudiantes ont déjà acquis des compétences dans les quatre habiletés langagières, à savoir: parler, lire, écouter et écrire, mais sont, de façon générale, plus compétents en matière d'expression orale. En conséquence, la formation porte sur le développement des quatre habiletés langagières tout en mettant l'accent sur la lecture et l'écriture.
- 2) En tant que partie intégrante de la formation générale, le français, langue seconde, contribue au développement de la pensée critique et de l'expression structurée.

Résultats attendus

Tout étudiant ou toute étudiante qui a atteint les OBJECTIVES de formation générale en français, langue seconde, pourra, selon son niveau de compétence, montrer:

- sur le plan des connaissances, qu'il ou elle:
 - sait faire une présentation orale structurée;
 - connaît les différentes formes du discours;
 - connaît les différentes techniques de lecture et d'écriture;
- sur le plan des habiletés, qu'il ou elle:
 - est capable de questionner, d'analyser, de juger, et d'argumenter en français;
 - est apte à entretenir des rapports sociaux et à partager la vie culturelle du Québec;
 - est apte à établir, à poursuivre et à pratiquer des rapports professionnels en français;
- sur le plan des attitudes, qu'il ou elle:
 - fait preuve d'ouverture par rapport aux différents aspects de la culture québécoise;
 - a conscience des différences et des similitudes entre sa culture d'origine et la culture québécoise francophone;
 - a la préparation voulue pour s'insérer dans la vie sociale et économique.

Séquence des objectifs et des standards

Pour répondre aux divers besoins d'apprentissage des étudiants et des étudiantes du collégial, les ensembles en français, langue seconde, sont répartis selon quatre niveaux. Chacun de ces niveaux permet d'amener les étudiants et les étudiantes à interpréter et à produire des textes de plus ou moins grande complexité.

La formation générale en français, langue seconde, comporte deux ensembles prévus en séquence. Le premier, qui fait partie de la formation générale commune à tous les programmes, a pour objet de consolider les connaissances linguistiques déjà acquises et de les développer pour amener les étudiants et les étudiantes à communiquer de façon plus précise sur le plan tant du vocabulaire et de la syntaxe que de l'organisation textuelle.

Le second ensemble, qui fait partie de la formation générale propre aux programmes, s'appuie sur les acquis développés dans le premier ensemble en les enrichissant d'éléments de compétence liés aux champs d'études de l'étudiant ou de l'étudiante. On cherche à développer la précision de l'expression dans des situations de communication particulières qui relèvent du champ d'études de l'étudiant ou de l'étudiante.

Physical Education

Physical Education, as part of the core curriculum, is aimed at promoting the development of the whole person and at encouraging students to acquire responsible behaviours with respect to their health and quality of life.

Principles

- 1) Physical Education introduces students to different ways of being physically active with a view to making them aware that they are responsible for their health. Students learn concepts and acquire knowledge drawn from the literature and methodically apply them to physical activities apt to lead them to adopt behaviours characteristic of a healthy lifestyle.
- 2) Physical Education enables students to improve their proficiency in an activity and, in doing so, serves to increase their motivation and perseverance to remain physically active, and makes them aware of the contributing factors. To this end, students use a learning process designed to enhance their aptitudes for a given physical activity (i.e. their skills and attitudes).
- 3) Physical Education contributes to making students responsible for assuming responsibility for their health through the maintenance and improvement of their physical fitness and through the sensible practice of physical activity. Students learn to combine being physically active in an effective manner with factors which promote health.
- 4) Physical Education makes students aware of the importance of sharing the knowledge they have acquired. The pleasure and sense of well-being students get out of Physical Education classes motivate them to encourage others to be physically active and to adopt healthy behaviours.

Outcome Objectives

Students who have achieved the general education objectives in Physical Education will be able to demonstrate:

- their knowledge of:
 - The relationship between physical activity, lifestyle and health based on the findings of scientific research.
 - The scientific principles for improving or maintaining one's fitness.
 - Ways to assess their abilities and needs with respect to activities which can enhance their health.
 - The rules, techniques and conditions involved in different types of physical activity.
 - A method for setting goals.
 - The factors which facilitate making physical activity part of one's lifestyle.
- their ability to:
 - Choose physical activities on the basis of their motivation, abilities and needs.
 - Establish relationships between lifestyle and health.

- Apply the rules, techniques and conditions involved in different types of physical activity.
 - Set goals that are realistic, measurable, challenging, and situated within a specific time frame.
 - Improve their mastery of the basic techniques, tactics and strategies associated with sports, outdoor and expression-oriented activities.
 - Use their creative and communication skills, particularly in group activities.
 - Evaluate their skills, their attitudes and their progress with respect to different forms of physical activity.
 - Maintain or increase their physical activity level and fitness level on their own.
 - Manage a personal physical activity program and assume responsibility in the organization of physical activities.
- their capacity to (i.e. their attitudes):
- Recognize the importance of taking charge of their health.
 - Be aware of the need to evaluate and respect their abilities and how the activity is to be carried out, before initiating the activity.
 - Foster self-confidence, self-control, respect for others and cooperation, through the knowledge they have acquired and through participation in physical activity.
 - Respect the environment in which the activities are held.
 - Appreciate the aesthetic and play value of physical activity.
 - Promote a balanced and active lifestyle as a social value.

Sequence of Objectives and Standards

The three sets of objectives and standards in Physical Education are designed in a learning sequence. The first two are prerequisites for the third.

The first set focuses on the relationship between good health and physical activity as related to a healthy lifestyle. Students are required to try one or more activities and to relate them to their abilities, needs, motivation, lifestyle and knowledge of health promotion. This enables them to make an appropriate and justified choice of physical activities.

The second set looks at the improvement of effectiveness through the use of a goal-oriented approach in a sport, outdoor or expression-oriented activity. After an initial assessment, students are called upon to evaluate their abilities and attitudes with respect to a physical activity, to set goals, and to interpret their progress.

The third set is aimed at bringing students to integrate physical activity into their lifestyle, more particularly through more effective management of factors which facilitate such an integration. During contact-hours with the teacher, students apply the knowledge they have acquired in the first two sets. This is done through the safe and effective practice of physical activity and through the development, realization and evaluation of a personal physical activity program, which students follow and validate under their teacher's supervision. The hours allotted for personal work enable students to complete their personal program.

COMPLEMENTARY GENERAL EDUCATION

Social Sciences

The two sets of objectives and standards aim to familiarize students with the social sciences and their particular approach to the human condition.

The first set supports learning activities that allow students to look at one or more of the social sciences in relation to major contemporary issues: subjects studied in the social sciences; contribution of the social sciences to an understanding of contemporary issues; issues facing the social sciences in the future.

The second set supports learning activities in the social sciences that allow students to rigorously analyze one of the major problems of our time, using one or more social scientific approaches.

Science and Technology

In science and technology, the educational intention is to present science and technology as a specific approach to reality, in order to familiarize students with this field of knowledge. This general intention can take several forms, such as helping students gain experience with the scientific method or study the evolution, challenges and consequences of scientific and technological discoveries.

The first set of objectives and standards emphasizes the general nature and scope of science and technology.

The second set emphasizes using the scientific method.

Modern Languages

The three sets of objectives and standards in modern languages introduce students to the basic language structures and vocabulary of a third language while making them aware of the culture of the people who speak the language.

Some modern languages use different structures and writing systems. The three sets have been developed in accordance with this fact. The degree of competency acquisition will therefore vary according to how distant the language is from the structure of our own language or system of thought. Furthermore, awareness of the culture of the people using a modern language does not figure as an element of competency, since learning a modern language implies acquiring an awareness of its culture.

Mathematics Literacy and Computer Science

In mathematics literacy and computer science, the two sets of objectives and standards are based on the educational intention of developing mathematical and computer culture.

The educational intention of the first set is to lead students to consider the place, role and evolution of these knowledges and tools in our society and to describe their different uses. It consists of general education about the language of mathematics or computers, and does not include specialized training.

The second set targets the understanding and use of the language of mathematics or computers for everyday purposes. This intention refers mainly to the concepts, tools and general uses of mathematical or computer language in daily life.

Since the objectives and standards for the field of mathematics literacy and computer science are of a general nature, they can be used to define various learning activities that foster development of competencies in mathematics or computer science, or in a combination of these two areas.

Art and Aesthetics

In art and aesthetics, the educational intention is to allow students to acquire general cultural knowledge by exploring various forms of art in one or more artistic fields. This basic education is intended to develop an artistic sensibility through exposure to works of art or experimentation in an artistic medium. Furthermore, it aims to teach the fundamental elements of the language of art and to enable students to make connections between those elements.

In the context of the first set of objectives and standards, students are introduced to works of art from contemporary culture and from other periods. This allows them to develop an appreciation for the dynamics of the imagination in art and to learn methods of analyzing artistic production.

In the context of the second set, students engage in creative or interpretive activities in a given artistic medium. As well, students are introduced to artistic works in that medium so that they may learn to recognize its primary forms of expression.

