

Treat young professionals like the professionals that they are!

## THREE RULES FOR SUCCESS

The Probationary Period: Mandatory for Graduates

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Are you considering having one or several trainees work in your firm this summer? Here are the basic rules that supervisors should follow to help their trainees make a smooth and successful transition into the damage insurance industry.

Graduates of damage insurance programmes must go through a probationary period in order to earn their representative's certificate.

During this probationary period, the supervisor is responsible for all acts performed by the trainee. He must ensure that the trainee complies with the legislation and regulations as well as the relevant code of ethics.

### Rule 1: Verify the probationary certificate and the probationary period.

Before the probationary period even begins, the supervisor must verify that the trainee holds a probationary certificate duly issued by the Autorité des marchés financiers (AMF).

The supervisor must also make sure that the start date and the length of the probationary period indicated on the certificate are respected to the letter. The probationary period lasts six weeks for a class of sector (i.e. personal lines insurance) and 12 weeks for an entire sector. The supervisor must furthermore ensure that the trainee works at least 28 hours per week.

It is crucial to respect this rule, since it is illegal for a trainee to practice without a probationary certificate or perform professional acts outside of the probationary period. If either situation occurs, both the firm and the supervisor are liable to sanctions.

At very least, it would be highly inappropriate for a trainee to start out his career practicing illegally.

### Rule 2: Establish the training plan and provide the trainee with support.

As soon as the training period begins, the supervisor must sit down with the trainee and establish a training plan that spells out both his duties and the deadlines he must respect. This preparatory step allows both the supervisor and the trainee to discuss their respective expectations regarding this crucial learning experience.

The supervisor must then regularly monitor the trainee's progress, reviewing and evaluating the trainee's work at least once a week.

If the trainee is having trouble or asks for help, the supervisor should not hesitate to meet with him more often and implement any changes that will help the trainee to overcome his difficulties or correct any weaknesses.

### Rule 3: Focus on developing the trainee's skills.

The regulations stipulate that the supervisor must make every effort to create a working environment for the trainee that is conducive to learning and skills development.

During the probationary period, the trainee must further his knowledge of his sector and acquire the skills and attitudes needed to practice his profession competently.

To this end, the regulations stipulate that during the probationary period the trainee shall progressively learn to carry out tasks reserved for representatives in order to develop and strengthen his professional skills.

The table<sup>1</sup> below outlines the skills the trainee must develop during his probationary period.

### Do Not Leave the Trainee Alone

It is obvious that a trainee cannot be left alone when carrying out professional acts. The supervisor must meticulously oversee the trainee's work. Of course, the supervisor's responsibilities vary according to the products that the trainee offers to the consumer.

#### For Personal Lines Products

The trainee may suggest and sell a product to the client. On the business day following the sale, the supervisor must review the trainee's work and approve the sale. His review must be included in the file.

#### For Commercial Lines Products

Before suggesting and selling a product to the client, the trainee must have it approved by his supervisor. The supervisor must note his approval in the file and countersign the insurance proposal or the request for a change.

#### For Claims Adjustment Acts

The trainee may assist the supervisor in working with the client; however, he must have the supervisor's prior approval before presenting to the client any aspect of the investigation, the estimation of damages or the settlement negotiation. The supervisor must countersign any document that the trainee fills in.

In all cases, the trainee may collect information by himself.

<b>Knowledge</b>	<ul style="list-style-type: none"> <li>• Terminology specific to the field.</li> <li>• Relevant insurance contracts and their structure.</li> <li>• The characteristics of the products and services offered by the employer.</li> <li>• The employer's standards.</li> <li>• Available resources in order to avoid omissions or errors.</li> <li>• The characteristics of the target client group.</li> <li>• Certain sections of the legislation, codes and agreements.</li> </ul>
<b>Know-How</b>	<ul style="list-style-type: none"> <li>• Develop effective working methods that are appropriate to the work of a representative.</li> <li>• Carry out tasks quickly and efficiently.</li> <li>• Synthesize information gathered.</li> <li>• Manage calls and meetings.</li> <li>• Offer the client a product that meets his needs and advise the client.</li> <li>• Adjust a claim according to the client's coverage (for the claims adjustment sector or a class of this sector).</li> </ul>
<b>Soft Skills</b>	<ul style="list-style-type: none"> <li>• Adapt to different situations and adjust one's behaviour to the situation or the clientele.</li> <li>• Comply with the legislation and the rules of professional ethics that apply when carrying out the activities of a representative.</li> <li>• Be able to discuss with others and convince them to come to an agreement on a particular issue.</li> <li>• Contact an individual and practice active listening skills.</li> </ul>

<sup>1</sup> Reference: The Autorité des marchés financiers, *Guide du stagiaire et du superviseur : conseils pratiques pour le bon déroulement de la période probatoire*, [www.lautorite.qc.ca](http://www.lautorite.qc.ca). (available in French only)