

Curriculum Design Document Broker

General Insurance Level 2

Alberta Insurance Council

July 2021

Alberta Insurance Council

Curriculum Design Document for General Insurance Brokers

License Levels

The Alberta Insurance Council is proposing three levels of general insurance broker license.

Level 1 Broker: In an average Canadian brokerage and/or agency, this person would primarily work in the office in the role of front counter customer service representative. Other duties would be to work in a support role for Level 2 and Level 3 brokers in the office. This person would be supervised by a Level 2 or Level 3 broker.

Level 2 Broker: In an average Canadian brokerage and/or agency, this person would work as a producer of new business and manage existing business. In addition to personal lines insurance, this person would be involved in commercial or specialty lines of insurance or both. While a Level 3 is ultimately responsible for the overall management and supervision of a brokerage, a Level 2 broker may undertake various management and supervisory responsibilities and can act without supervision.

Level 3 Broker: In an average Canadian brokerage and/or agency, this person would have the technical insurance knowledge of a Level 2 broker and has full authority to act in the capacity of a manager or operator of a brokerage firm.

Skills Levels

Throughout the Curriculum Design Document there will be references to skill levels as either Basic, Intermediate or Advanced. To ensure consistency with established learning principles, “Blooms Taxonomy of Educational Objectives” was referenced in developing definitions for each skill as follows:

Bloom’s Levels 1 and 2 - Basic Skills

A basic skill level in a particular area would require the broker to have **Knowledge and Comprehension** of that particular area.

Definition of Knowledge: The broker recalls or recognized information, ideas, and principles in the approximate form in which they were learned.

Definition of Comprehension: The broker understands, translates, or interprets (explains or summarizes) information based on prior learning.

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Bloom Levels 3 and 4 - Intermediate Skills

An intermediate skill level in a particular area would require the broker to be able to **Apply and Analyze** the knowledge and comprehension of that particular area.

Definition of Application: The broker selects transfers, and uses data and principles to complete a problem or task with a minimum of direction.

Definition of Analysis: The broker distinguishes, classifies, and relates the assumptions, hypotheses, evidence, or structure of a statement or question.

Bloom Levels 5 and 6 - Advanced Skills

A broker with an advanced skill level in a particular area must be able to **Synthesize and Evaluate** the knowledge and comprehension of that particular area.

Definition of Synthesis: The broker originates, integrates, and combines ideas into a product, plan or proposal that is new to him or her.

Definition of Evaluation: The broker appraises, assesses, or critiques on a basis of specific standards or criteria.

General Insurance Level 2 – National Skills Profiles

Technical & Risk Management Skills

Level II		
Basic	Intermediate	Advanced
		<p>Property Insurance</p> <p>Personal Property</p> <ul style="list-style-type: none"> • Fundamental Principles • Tenant Insurance • Homeowners Insurance • Condominium Insurance • Farm Insurance • Seasonal Insurance • Endorsements • Other (Rented & Mobile Home) <p>Commercial Property</p> <ul style="list-style-type: none"> • Fundamental Principles • Policy Structure • Building Coverage • Stock Coverage • Equipment Coverage • Business Interruption • Endorsements and Additional Coverages • Crime • Boiler & Machinery <p>(continued below)</p>

General Insurance Level 2 – National Skills Profiles

Technical & Risk Management Skills (continued)

Level II		
Basic	Intermediate	Advanced
	<p>Property Insurance Commercial Property</p> <ul style="list-style-type: none"> • Surety 	<p>Property Insurance Commercial Property</p> <ul style="list-style-type: none"> • Specialized Forms (Contractors, Garage) • Marine <p>Liability Insurance Personal Lines</p> <ul style="list-style-type: none"> • Fundamental Principles • Policy Structure • Standard Coverages <p>Commercial Lines</p> <ul style="list-style-type: none"> • Fundamental Principles • Policy Structure • Standard Coverages

General Insurance Level 2 – National Skills Profiles

Technical & Risk Management Skills (continued)

Level II		
Basic	Intermediate	Advanced
	<p>Travel Insurance</p>	<p>Automobile Insurance</p> <p>Personal Automobile</p> <ul style="list-style-type: none"> • Fundamental Principles • Policy Structure • Standard Coverages (Sections A, B & C) (SPF #1) • Endorsements <p>Commercial Automobile</p> <ul style="list-style-type: none"> • Fundamental Principles • Policy Structure and Coverages • Endorsements

General Insurance Level 2 – National Skills Profiles

Technical & Risk Management Skills (continued)

Level II		
Basic	Intermediate	Advanced
		Risk Management Skills <ul style="list-style-type: none">• Identify Exposures• Risk Analysis• Identify Alternatives• Selection Techniques• Implement• Monitor & Modify

General Insurance Level 2 – National Skills Profiles

Ethics & Professionalism

Level II		
Basic	Intermediate	Advanced
<p>Ethics & Professionalism</p> <ul style="list-style-type: none"> • Financial Handling 	<p>Client Sales & Service</p> <ul style="list-style-type: none"> • Insurance Policy Maintenance <p>Ethics & Professionalism</p> <ul style="list-style-type: none"> • Privacy and Confidentiality 	<p>Client Sales & Service</p> <ul style="list-style-type: none"> • Claims Process Management • Client Recommendation • Insurance Policy Management • Knowledge of Limitations <p>Ethics & Professionalism</p> <ul style="list-style-type: none"> • Career Development • Errors & Omissions

General Insurance Level 2 – National Skills Profiles

Industry Knowledge and Skills

Level I		
Basic	Intermediate	Advanced
<p>Industry Knowledge and Skills</p> <ul style="list-style-type: none"> • Market Trends • Role of Underwriter • Concept of Reinsurance • Concept of Facility 	<p>Industry Knowledge</p> <ul style="list-style-type: none"> • Role and Benefits of Insurance in Society • Role of Insurer • Role of Regulatory Body • Industry Associations 	

General Insurance Level 2 – National Skills Profiles

Module	Page	Level 1
Module 1. Technical & Risk Management Skills	10 - 19	1.4.1 – 6.17
Module 2. Ethics & Professionalism	20 - 21	7.1 – 8.4
Module 3. Industry Knowledge and Skills	22 - 23	9.1 – 9.9

Technical & Risk Management Skills: Broker

Level 2, Module 1

ID number and ability objective:

1. Property Insurance

Define the principles and use of property insurance

Measurable objective and skill level		
Basic	Intermediate	Advanced
		<p>1. Property</p> <p>1.4 Personal Property</p> <p>1.4.1 Fundamental Principles - Identify the most appropriate products to meet a consumer's needs and could provide protection for the consumer e.g. replacement costs, inflation protection, personal articles, sewer back-up, watercraft and trailer, fine arts including statutory conditions, overlapping coverage. An understanding of co-insurance, subrogation and endorsements is expected.</p> <p>1.4.2 Tenant Insurance - Identify the most appropriate coverage including any endorsements that should be added. e.g. replacement costs, inflation protection, personal articles, watercraft and trailer, fine arts including statutory conditions, overlapping coverage. An understanding of co-insurance, subrogation and endorsements and differentiating available policy forms between homeowners and tenants are expected.</p> <p>1.4.3 Homeowners Insurance - Identify the most appropriate products to meet a consumer's needs including any endorsements that should be added e.g. replacement costs, inflation protection, personal articles, sewer back-up, watercraft and trailer, fine arts including statutory conditions, overlapping coverage. An understanding of co-insurance, subrogation and endorsements and differentiating available policy forms between homeowners and tenants are expected.</p>

Technical & Risk Management Skills: Broker

Level 2, Module 1

ID number and ability objective:

1. Property Insurance

Define the principles and use of property insurance

Measurable objective and skill level		
Basic	Intermediate	Advanced
		<p>1. Property</p> <p>1.4 Personal Property</p> <p>1.4.4 Condominium Insurance - Identify what is covered by Condo Association Master Policy and the most appropriate coverage including any endorsements that should be added e.g. replacement costs, burglary and robbery, inflation protection, personal articles, sewer back-up, watercraft and trailer, fine arts including statutory conditions, overlapping coverage, manuscript wordings, co-insurance, subrogation, three condominium-specific endorsements: unit improvements and betterments, loss assessment, and unit additional protection endorsement, and the difference between a bareland condo (or strata) and a traditional condominium.</p> <p>1.4.5 Farm Insurance - Identify the most appropriate coverage including endorsements e.g. replacement costs, inflation protection, personal articles, sewer back-up, watercraft and trailer, fine arts; identify and recommend additional coverages for exposures such as equipment, agricultural produce, fertilizer and chemical, farm livestock, farm business interruption; identify and recommend additional coverages for exposures such as equipment, agricultural produce, fertilizer and chemical, farm livestock, farm business interruption, average distribution clause ingestion and rebuilding clause, pollution, livestock mortality, deferred loss settlement clause, specific endorsements, floaters, and additional coverage, the difference between a blanket coverage and a scheduled-item type of coverage.</p> <p>1.4.6 Seasonal Insurance - Identify the most appropriate coverage including any endorsements that should be added for seasonal and secondary residences. Exclusions are commonly found with seasonal and secondary residences.</p>

Technical & Risk Management Skills: Broker

Level 2, Module 1

ID number and ability objective:

1. Property Insurance

Define the principles and use of property insurance

Measurable objective and skill level		
Basic	Intermediate	Advanced
		<p>1. Property</p> <p>1.4 Personal Property</p> <p>1.4.7 Endorsements – Identify the use of endorsements to provide complete coverage, such as personal article floater (PAF), sewer backup, overland water, extended coverage and guaranteed replacement costs.</p> <p>1.4.8 Other (Rented & Mobile Home) - Identify the most appropriate coverage including any endorsements that should be added endorsements e.g. inflation protection, personal articles, watercraft and trailer, fine arts including statutory conditions, overlapping coverage, and manuscript wordings realizing the conditions for co-insurance and subrogation, water related limitations, emergency removal expense, ACV on Coverage A, replacement cost on contents, detached private structures % of A, and factors affecting coverage and rating including skirting, tie downs, and transportation expense coverage.</p> <p>1. Property</p> <p>1.1 Commercial Property</p> <p>1.1.11 Fundamental Principles – Understand a commercial property policy, definitions, clauses, such as co-insurance, ACV, debris removal, reinstatement, subrogation, property protection systems, endorsements e.g. by-law coverage, replacement cost, glass rider, valuable paper (records and accounts receivables), and inflation protection</p> <p>1.1.12 Policy Structure – Identify the components of the policy, named perils and all perils.</p> <p>1.1.13 Building Coverage – Identify coverage under the building equipment and stock form e.g. building definition, fixed structures, addition and extensions, permanent fixtures and fittings, building maintenance supplies, plants and trees inside the building</p>

Technical & Risk Management Skills: Broker

Level 2, Module 1

ID number and ability objective:

1. Property Insurance

Define the principles and use of property insurance

Measurable objective and skill level		
Basic	Intermediate	Advanced
		<p>1. Property</p> <p>1.1 Commercial Property</p> <p>1.1.14 Stock Coverage – Identify the stock coverage, merchandise, packing, wrapping, and advertising materials. An understanding of premium adjustment clause and peak season endorsement are expected.</p> <p>1.1.15 Equipment Coverage – Identify coverage under the building equipment and stock form e.g. building definition, fixed structures, addition and extensions, permanent fixtures and fittings, furniture building maintenance supplies, plants and trees inside the building, machinery, tools, utensils, appliances, tenant’s improvements such as building improvements, alterations and betterments</p> <p>1.1.16 Business Interruption – Identify the appropriate Business Interruption insurance e.g. income replacement insurance, gross earning form, business income forms, profits form, extended business income forms, extra expense insurance, endorsements, co-insurance, actual loss sustained, Contingent Business Interruption – Recipient and Contributing Forms</p> <p>1.1.17 Endorsements and Additional Coverages – Identify coverages appropriate to the risk in question e.g. property floaters, glass, transit coverages, accounts receivable</p> <p>1.1.18 Crime – Identify the appropriate crime coverage e.g. church theft, damage to building by burglary or robbery , inside/outside robbery, lessees safe deposit box burglary and robbery, money and securities (inside and outside) office/store burglary and robbery, safe burglary, securities insurance (for lessees of safe deposit boxes), stock burglary, 3-D Form A & B, employee dishonesty, loss inside the premises, loss outside the premises, money orders and counterfeit paper currency, deposits’ forgery, destruction, disappearance, dishonesty.</p>

Technical & Risk Management Skills: Broker

Level 2, Module 1

ID number and ability objective:

1. Property Insurance

Define the principles and use of property insurance

Measurable objective and skill level		
Basic	Intermediate	Advanced
	<p>1. Property</p> <p>1.1 Commercial Property</p> <p>1.1.21 Surety – Understand the appropriate surety coverage e.g. bid bond, performance bond, labour and material payment bond, fiduciary bond, customs or excise bonds, licence and permit bonds</p>	<p>1. Property</p> <p>1.1 Commercial Property</p> <p>1.1.19 Boiler & Mechanical/Machinery – Identify the appropriate boiler & machinery coverage e.g. pressure, movement, electricity, pressure vessels, object and breakdown, limit per accident, heating and cooling, equipment and mechanical/machinery breakdown, overlapping coverage, joint loss agreements</p> <p>1.1.20 Specialized Forms (Contractors, Garage) – Identify the appropriate commercial property specialized forms (Contractors, garage) coverage e.g. bailees, tool floater, motor truck cargo, installation, Contractors Tool Floater, Contractors Equipment Floater, Installation Floater</p> <p>1.1.22 Marine – Identify the appropriate marine coverages e.g. hull and cargo</p>

Technical & Risk Management Skills: Broker

Level 2, Module 1

ID number and ability objective:

2. Liability Insurance

Define the principles and use of liability insurance

Measurable objective and skill level		
Basic	Intermediate	Advanced
		<p>2. Liability Insurance</p> <p>2.2 Personal Lines</p> <p>2.2.4 Fundamental Principles – Demonstrate use of the clauses in a personal lines liability policy e.g. tenant’s legal liability, prescription periods, negligence, case law, common law, tort, statute law, contract law, joint & several liability, civil code, contributory negligence, medical reports, vicarious liabilities, personal and bodily injury, legal defenses</p> <p>2.2.5 Policy Structure – Demonstrate the knowledge of the components/structure of a personal liability policy e.g. declaration page, insurance agreements, exclusions, policy conditions, statutory conditions and endorsements</p> <p>2.2.6 Standard Coverages – Identify the appropriate liability coverage e.g. Sections E, F G, & H, excess umbrella, personal comprehensive liability, motorized equipment, tenant legal liability, watercraft</p> <p>2. Liability Insurance</p> <p>2.1 Commercial Lines</p> <p>2.1.4 Fundamental Principles – Demonstrate use of the appropriate commercial liability policies e.g. commercial general liability, tenant legal liability, directors and officers liability, error and omission, owners liability for non-owned automobiles (OLNA)</p> <p>2.1.5 Policy Structure – Demonstrate the knowledge of the components/structure of a commercial lines liability policy e.g. Bodily injury and property damage liability (Coverage A); Personal injury and advertising injury liability (Coverage B); Medical payments (Coverage C); Tenants legal liability (Coverage D); Non-owned auto</p>

Technical & Risk Management Skills: Broker Level 2, Module 1

ID number and ability objective:

2. Liability Insurance

Define the principles and use of liability insurance

Measurable objective and skill level		
Basic	Intermediate	Advanced
		<p>2. Liability Insurance</p> <p>2.1 Commercial Lines</p> <p>2.1.6 Standard Coverages - Identify the appropriate commercial liability coverage e.g. premises, operations, products/completed operations, contractual, protective, libel/slander, environmental , umbrella policy, CGL, pollution liability, wrap-up liability, Directors and Officers liability, errors and omissions liability, malpractice and professional legal liability</p>

Technical & Risk Management Skills: Broker Level 2, Module 1

ID number and ability objective: **3. Automobile Insurance**
Define the principles of automobile insurance

Measurable objective and skill level		
Basic	Intermediate	Advanced
		<p>3. Automobile</p> <p>3.2 Personal Automobile</p> <p>3.2.5 Fundamental Principles - Understand the Insuring Agreements of a personal automobile policy (SPF #1) e.g. absolute liability, negligence, onus of proof, subrogation, compulsory insurance</p> <p>3.2.6 Policy Structure – Understand the features of a personal automobile policy (SPF #1) and appropriate endorsements</p> <p>3.2.7 Standard Coverages (Sections A, B & C) (SPF #1) – Understand the comprehensive automobile policy, coverage, limits, policy forms</p> <p>3.2.8 Endorsements - Identify the use of appropriate endorsements to provide complete coverage e.g. all applicable endorsements to SPF #1</p> <p>3. Automobile</p> <p>3.1 Commercial Automobile</p> <p>3.1.5 Fundamental Principles - Demonstrate understanding of commercial automobile coverages (SPF #1, SPF #4, SPF #6 & SPF #9)</p> <p>3.1.6 Policy Structure and Coverages- Demonstrate knowledge of the components/structure of a commercial automobile policy (SPF #1), garage policy (SPF #4), non-owned automobile policy (SPF #6) and transportation network policy (SPF #9)</p> <p>3.1.7 Endorsements - Identify the use of endorsements to provide appropriate commercial automobile coverage e.g. Monthly reporting fleet coverage (SEF #21A), Blanket fleet coverage (SEF #21B), Excluding operation of attached machinery (SEF #30), Non owned equipment (SEF #31), Legal liability for damage to non-owned automobiles (SEF #27)</p>

Technical & Risk Management Skills: Broker Level 2, Module 1

ID number and ability objective:

4. Travel Insurance

Define the principles of travel insurance

Measurable objective and skill level		
Basic	Intermediate	Advanced
	<p>4. Travel Insurance</p> <p>4.1.2 Identify the appropriate travel insurance coverage e.g. bodily injury, government and private plans, pre-existing conditions, hazardous sports and aviation</p>	

Technical & Risk Management Skills: Broker

Level 2, Module 1

ID number and ability objective:

6. Risk Management Skills

Define the principles and use of property insurance & Demonstrate knowledge of how to identify and assess exposures for all types of risks and methods to manage them

Measurable objective and skill level		
Basic	Intermediate	Advanced
		<p>6. Risk Management Skills</p> <p>6.12 Identify Exposures – Identify exposures for personal and commercial risks e.g. property, liability, and net income exposures, common tools include performance history of the property; physical characteristics, occupancy and extent of protection</p> <p>6.13 Risk Analysis – Conducting pre-underwriting for risk analysis, identifying possible frequency of loss and severity of loss, solutions to mitigate losses, performing financial analysis to determine business income and insurance requirements and duration, performing onsite risk inspection (safety features, hazards or design faults, electrical or mechanical installations), implications of warranties/conditions coverage, identifications of legal exposures (contractual obligations, bylaws) losses caused by uninsured or underinsured third parties; liability exposure for residential and commercial risks (products and completed operations)</p> <p>6.14 Identify Alternatives – Identify alternatives that could be used by a client to reduce the cost of risk e.g. loss control and loss financing</p> <p>6.15 Selection Techniques – Identify selection techniques; communication and education of alternatives such as loss prevention, loss mitigation, and risk financing</p> <p>6.16 Implement – Understand a loss prevention program including an emergency response plan and identify how to implement such program.</p> <p>6.17 Monitor & Modify – Understand the process of monitoring and modification of a risk management plan; e.g. monitoring claims experience; follow-up inspections; annual review of established programs; check for new and additional exposures; monitor market penetration</p>

Ethics and Professionalism: Broker

Level 2, Module 2

ID number and ability objective:

7. Client Sales & Service

Demonstrate the abilities to manage new and existing clients and to analyze and review risks to provide service going forward.

Measurable objective and skill level		
Basic	Intermediate	Advanced
	<p>7. Client Sales & Service</p> <p>7.1 Insurance Policy Maintenance - define and demonstrate what is required to provide appropriate insurance policy maintenance e.g. annual reviews, reviewing insurance company documents for accurate coverages</p>	<p>7. Client Sales & Service</p> <p>7.2 Claims Process Management - Demonstrate advanced level knowledge of claims process management, e.g. claims advocate between the client and company/adjuster, advise client of potential impact claims have on renewal and whether deductibles will apply, monitors claim settlement process, ability to explain dispute resolution alternative</p> <p>7.3 Client Recommendation – Understand binding authority and what to do if higher limits are required, when to contact insurer to deal with special circumstances. Determine and explain differences in coverages and wordings and the reasons for a recommendation.</p> <p>7.4 Insurance Policy Management – Demonstrate an advanced level skill in determining when a policy could benefit from remarketing, identify a course of action/explanation for policies that have incurred a large premium increase</p> <p>7.5 Knowledge of Limitations – Understand coverage limitations, e.g. knowing when limitations apply to a specific client’s situation</p>

Ethics and Professionalism: Broker

Level 2, Module 2

ID number and ability objective:

8. Ethics & Professionalism

Demonstrate the high level of personal and professional conduct that is required.

Measurable objective and skill level		
Basic	Intermediate	Advanced
<p>8. Ethics & Professionalism</p> <p>8.1 Financial Handling – explain why proper financial handling is so important e.g. maintaining accuracy of financial transactions; understanding that when money is received from a client it is received in trust for an insurance company; proper handling of debit/credit cards and cash; tracking/record keeping of payments received</p>	<p>8. Ethics & Professionalism</p> <p>8.2 Privacy and Confidentiality – describe the importance of maintaining timely and accurate filing, and the privacy requirements for an organization’s filing system including Personal Information Protection and Electronic Document Act (PIPEDA) or Personal Information Protection Act (PIPA) in Alberta. Using various case studies identify what responsibilities a broker/agent would have with respect to confidentiality e.g. what constitutes private information, be knowledgeable about a brokers/agents responsibilities, how files must be kept, client consent for information sharing.</p>	<p>8. Ethics & Professionalism</p> <p>8.3 Career Development – Developing a coaching/mentoring program for personal use and for the benefit of employees; understand further educational opportunities or designations (CIP, FCIP, CAIB); CE requirements</p> <p>8.4 Errors & Omissions – Understand the regulatory requirements for E&O; understand the situations that would impact a brokerage’s E&O policy and what steps would be necessary to address the identified situations e.g. establishing procedures, systems, standards, monitoring, auditing; understand when you need to give notice to an E&O insurer of potential claims/losses</p>

Industry Knowledge and Skills: Broker

Level 2, Module 3

ID number and ability objective:

9. Industry Knowledge and Skills

Demonstrate knowledge of the different components and structure of the insurance industry, regulatory requirements, and market trends and issues that will impact the insurance market

Measurable objective and skill level		
Basic	Intermediate	Advanced
<p>9. Industry Knowledge & Skills</p> <p>9.1 Market Trends – Identify and understand the impact of new products (such as cyber liability) and the impact that changes in the marketplace will have on product availability and insurance company profitability; understand market trends, industry cycles, trends in the marketplace and what impact this has on a brokerage business.</p> <p>9.2 Role of Underwriter - Define the role of the underwriter, risk election using tools such as loss ratios, broker knowledge of risk, and the development of good working relationships with the brokers.</p> <p>9.3 Role of Adjuster – Define the role of an adjuster, e.g. the requirement for an adjuster to investigate, evaluate, quantify, negotiate and settle claims, distinguishing between staff and independent adjusters.</p>	<p>9. Industry Knowledge & Skills</p> <p>9.6 Role and Benefits of Insurance in Society - Understand the value and benefits of pooling of risks, understanding that the global impact of insurance disasters, the requirements that banks have to require insurance on homes, what is economic stimulation, insurance industry education and co-operation to minimize claims (fire prevention, hail suppression, fraud detection).</p> <p>9.7 Role of Insurer – Understand the role of an insurer and keeping brokers informed e.g. agency & direct bill, premium financing; keeping their product offering current with market needs; providing a financially stable marketplace; indemnify the insured subject to the contract; fulfilling contractual obligations.</p> <p>9.8 Role of Regulatory Body – Understand the role of the Superintendent of Insurance as the regulator of insurance companies, the role of the General Insurance Council to administer the Insurance Act and Regulations, and the role of the Superintendent of Financial Institutions (OSFI).</p> <p>9.9 Industry Associations – Define the roles of different industry trade associations in providing consumer protection.</p>	

Industry Knowledge and Skills: Broker Level 2, Module 3

ID number and ability objective:

9. Industry Knowledge and Skills

Demonstrate knowledge of the different components and structure of the insurance industry, regulatory requirements, and market trends and issues that will impact the insurance market

Measurable objective and skill level		
Basic	Intermediate	Advanced
<p>9. Industry Knowledge & Skills</p> <p>9.4 Concept of Reinsurance – Understand reinsurance, e.g. why an underwriter would use reinsurance on a specific risk; reinsurance capacity; facultative and treaty reinsurance; retention limits; self-insurance.</p> <p>9.5 Concept of Facility – Understand the concept of facility, e.g. residual market, facility manual, risks required to be placed in facility and the need to explain it to a consumer.</p>		

Broker: Curriculum Design Document Learning Requirements Level 2 License

Module	Measurable Objective and Skill Level				
	Bloom Levels 1 & 2 Basic Level	Bloom Levels 3 & 4 Intermediate Level	Bloom Levels 5 & 6 Advanced Level	Totals by Module	% of Learning Requirements by Module
1. Technical Skills & Risk Management	0	3	57	60	60%
2. Ethics & Professionalism	2	5	13	20	20%
3. Industry Knowledge	12	8	0	20	20%
Totals	14	16	70	100	100%

Broker: Curriculum Design Document Learning Requirements Level 2 License

Module & Topic	Number of questions from this Module or topic	% of learning requirement and of exam	Learning level(s) of questions
1. Technical Module	60	60% of exam	Intermediate and Advanced
Property insurance	29	48% of Module 1	2 questions at Intermediate level 27 questions at Advanced level
Liability insurance	10	17% of Module 1	10 questions at Advanced level
Automobile insurance	12	20% of Module 1	12 questions at Advanced level
Travel insurance	1	2% of Module 1	1 question at Intermediate level
Risk Management Skills	8	13% of Module 1	8 questions at Advanced level
2. Ethics & Professionalism	20	20% of exam	2 questions at Basic level 5 questions at Intermediate level 13 questions at Advanced level
3. Industry Knowledge	20	20% of exam	12 questions at Basic level 8 questions at Intermediate level