

# Harmonized qualification standards

## Subject matter expert needs and requirements

### A – Overview of development process

Developing a qualification program involves many different steps that are briefly described below. At each step of the process, CISRO's educational specialists will work hand in hand with subject matter experts who have sound knowledge and expertise of the life insurance sector and of the responsibilities of a life insurance agent. This partnership will ensure the relevance and validity of the qualification standards for future life insurance agents. More information follows regarding time commitment and responsibilities of subject matter experts.

Please note that due to the pan-Canadian nature of the project, all communications and submissions will be electronic (e-mail, telephone or videoconference). Collaborators will not be required to travel.

- Step 1: Drafting of Curriculum Design Document (CDD)

The Competency profile includes *all* tasks that a licensed life insurance agent may accomplish in the course of his/her first years of practice. The CDD will present *only* those tasks that CISRO has judged necessary for consumer protection and that will consequently be evaluated by the licensing exams. Consumer protection is a priority and will be a constant focus throughout the process.

The CDD will be split into modules. For each module, the CDD will specify the competency components and sub-components that will be evaluated as well as the content required to master the targeted competencies. This content will be developed in CISRO study material. As it stands, the following subject areas are those for which we will need experts. With the guidance of the educational specialists, these experts will be called on to identify the competencies and contents which must be included in the CDD.

- Law
- Taxation
- Life insurance
- Disability insurance
- Accident and sickness insurance
- Segregated funds
- Group insurance
- Group annuities (employer-sponsored retirement plans)

- Step 2: Drafting of editing plan

The editing plan relates to the pedagogical design of the manuals. It is a two-step process that aims to ensure the manual's relevance, coherence and readability. First, high-level planning includes the breakdown of a manual into chapters, and decisions regarding which competency components will be addressed in each chapter. Then, detailed planning includes the specific breakdown of each chapter into a maximum of four levels of headings as well as an exhaustive list of the tables, diagrams and examples that will be presented. An editor will provide subject matter experts with guidelines regarding the suggested pedagogical structure of the study material.

- Step 3: Drafting of study material

The editing process that will be used to develop CISRO manuals is similar to that of any publishing house operating in the field of education. Authors must submit chapters written in plain language that respect the parameters of the CDD and the editing plan, and that are representative of an agent's first years of practice. Chapters are validated by other subject matter experts and by the editor, who decides which changes must be brought to the draft.

- Step 4: Drafting of exam questions

Questions are short case studies presenting four answer options, of which only one is correct. They must evaluate the competency components that are included in the CDD and the information required to identify the right answer must be found in the CISRO study material. However, answer options should be drafted so that a person not having prepared adequately may not identify the right answer by sheer logic. Moreover, because exams will be open book, the answer should not be found textually in the study material; questions must require analytical thought. As for study material drafts, exam questions are validated both by a second subject matter expert and by the educational specialist, who decides which changes must be brought to the question.

### B – Needs, step by step

Development process	Experts required	Time commitment	Timeline
Drafting of CDD	7-10/subject area	7 hours/subject area (3.5 hours of independent review; 3.5 hours for conference call)	May-July 2013
Drafting of editing plans for each module	1 writer/module 4 reviewers/module	1 plan/month for drafting 10.5 hours/module for review	Summer 2013
Drafting of study material	2-3 writers/module 4-5 reviewers/module	1 chapter/month for drafting 7 hours/chapter for review	Fall 2013 to fall 2014
Drafting of exam questions	6 writers/module 6 reviewers/module	25 hours/module for drafting 12.5 hours/module for review	January to July 2015

### C – Requirements to become a subject matter expert

- Valid life insurance license in one or more Canadian jurisdictions, or equivalent professional experience.
- Sound product knowledge through formal training or extensive work experience in the field.
- Current sales responsibilities requiring work in the field (as opposed to supervision duties only) OR relevant responsibilities related to training (trainer, training material developer, etc.).

- Interest in and understanding of key issues related to the licensing of new agents.
- Proven communication skills, oral or written, according to the mandate.
- Access to and proficiency with basic electronic communication tools (e-mail, MS Word, conferencing tools, etc.).

**D – Other considerations in subject matter expert selection**

- Geographic diversity (representatives from main regions)
- Professional diversity (large firms, independent firms, professional associations, training organizations, etc.)
- Language diversity (English and French) – bilingualism will be highly valued but is not essential.
- Availability – guaranteed time commitment

**E – Expectations**

General expectations:

- Respect for guidelines and timelines
- Openness to constructive criticism
- Objectivity (personal participation rather than protection of corporate interests)
- Thoroughness
- Attention to detail (for example, use of spell check is mandatory for written work)
- Focus on realities of first years of practice

Task-specific expectations

<b>Development process</b>	<b>Role of experts</b>	<b>Expectations</b>
Drafting of CDD	Consultant	<ul style="list-style-type: none"> <li>• Thorough review of first proposal with specific suggestions related to coherence and relevance</li> <li>• Active and respectful participation in discussions surrounding the second proposal</li> </ul>
Drafting of editing plan	Writer	<ul style="list-style-type: none"> <li>• Plan study material chapter by chapter in accordance with CDD</li> <li>• Ability to work with consultants and editing team</li> <li>• Thorough redrafting according to editor’s requests for improvement</li> </ul>
	Reviewer	<ul style="list-style-type: none"> <li>• Ability to work with consultants and editing team</li> <li>• Thorough review of first proposal with specific suggestions related to coherence and relevance</li> </ul>
Drafting of study material	Writer	<ul style="list-style-type: none"> <li>• Strong writing skills</li> <li>• Ability to explain complex concepts in plain language</li> <li>• Ability to work with consultants and editing team</li> <li>• Thorough redrafting according to editor’s requests for improvement.</li> </ul>

	Reviewer	<ul style="list-style-type: none"> <li>• Ability to work with consultants and editing team</li> <li>• Thorough review of first proposal with specific suggestions related to coherence and relevance</li> </ul>
Drafting of exam questions	Writer	<ul style="list-style-type: none"> <li>• Commitment to confidentiality of exam questions</li> <li>• Production of concise case studies targeting competency components included in the CDD and relying on concepts presented in the study material.</li> <li>• Thorough redrafting according to exam specialist's requests for improvement.</li> </ul>
	Reviewer	<ul style="list-style-type: none"> <li>• Commitment to confidentiality of exam questions</li> <li>• Thorough review of exam questions with specific suggestions related to relevance and validity.</li> <li>• Second review of problematic questions according to exam specialist's requests for feedback.</li> </ul>

## F – Benefits

- Monetary compensation based on fixed hourly rate or lump sum payment, according to mandate
- Access to relevant documentation, including study material for drafting and review of exam questions
- Enriching professional experience – influencing orientations, contributing to the development of the profession, networking opportunities, etc.

## G – Application procedure

To submit your candidacy as a subject matter expert, please send the following documents to [cisro-ocra@insurancecouncilofbc.com](mailto:cisro-ocra@insurancecouncilofbc.com).

- Complete application form
- Letter of intent describing your suitability as a subject matter expert, your interest in the project and your anticipated contribution
- Updated resume