



SSC # 129 – MODERN GENERAL & P&C INSURANCE ADVISORY PRACTICE IN CANADA: RISK, REGULATION, AND CLIENT OUTCOMES

This course is eligible for:

General (P&C) CE Credits for BC, AB, SK, MB

Adjusters CE credits as marked on certificate for some Provinces.

Target Audience

This course is designed for:

- Licensed General Insurance Agents
- Property & Casualty (P&C) Brokers
- Personal Lines and Commercial Lines Advisors
- Insurance Adjusters (where CE applies)
- Financial Advisors integrating P&C risk into holistic planning
- New and experienced advisors seeking CE credits across Canada

Course Overview

The Canadian General & P&C insurance sector is undergoing rapid transformation. *Advisors face unprecedented challenges:*

- Climate-related catastrophic losses
- Hardening markets and premium volatility
- Increased claims severity due to inflation
- Digital distribution and consumer expectations
- Evolving underwriting standards
- Expanding liability exposures
- Regulatory tightening across provinces
- Increased scrutiny on suitability and disclosure

This course provides a **comprehensive, regulator-aligned framework** for delivering compliant, client-centric P&C advice in Canada. *It integrates:*

- Risk assessment
- Product suitability
- Underwriting fundamentals
- Claims processes

- Regulatory obligations
- Ethical conduct
- Cross-Canada case studies
- Advisor best practices

Course Purpose

The purpose of this course is to:

- Strengthen advisor competence in P&C risk assessment
- Improve client outcomes through better product suitability
- Reduce compliance risk for advisors and agencies
- Enhance understanding of provincial regulatory frameworks
- Support ethical, transparent, and professional conduct
- Equip advisors to navigate modern P&C challenges
- Provide practical, real-world case studies from across Canada

LEARNING OBJECTIVES

Upon completion, advisors will be able to:

1. Identify and assess personal and commercial P&C risks.
2. Explain core P&C coverages and exclusions in plain language.
3. Apply underwriting principles to client recommendations.
4. Navigate claims processes and support clients effectively.
5. Understand and comply with provincial regulatory requirements.
6. Recognize ethical issues and avoid conflicts of interest.
7. Apply suitability and disclosure standards consistently.
8. Use case studies to improve real-world decision-making.
9. Integrate P&C risk into holistic financial planning.
10. Document recommendations to meet audit and compliance standards.