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Level 1 Exam Curriculum Guide: A Comprehensive Resource for Education Providers

Introduction

The Level 1 Exam Curriculum Guide is designed to support education providers in creating and aligning their curriculum with the RIBO Level 1 Competency Profile and Blueprint framework for the Level 1 Entry-Level Broker Exam. However, the primary goal of this guide goes beyond merely preparing students to pass an exam. The focus is on developing students into competent, well-rounded insurance brokers who possess the knowledge, skills, and ethical foundation necessary to excel in their professional roles.

This guide emphasizes that true competency in the insurance field is not just about passing an exam; it's about understanding and applying key concepts in real-world situations, navigating complex regulatory environments, and providing exceptional service to clients. A curriculum built on these principles ensures that students are not just exam-ready, but industry-ready. By cultivating a deep, practical understanding of the competencies outlined in the RIBO framework, students will naturally be able to pass the Level 1 exam as a reflection of their comprehensive preparation, not as the sole objective of their education.

This approach shifts the focus from "teaching to the test" to fostering a rich educational experience where students develop the critical thinking, problem-solving, and interpersonal skills essential for success in the insurance industry. The guide provides detailed explanations, practical applications, and continuous improvement strategies that help educators create and update courses that align with RIBO's new Level 1 competency profile and blueprint. By ensuring that students become competent brokers, capable of applying their knowledge in diverse situations, the exam becomes a milestone in their journey rather than the ultimate goal.

In essence, the guide aims to equip students with a strong foundation in the core competencies required of entry-level brokers, enabling them to not only pass the exam but also thrive in their careers. It's about preparing professionals who are confident, knowledgeable, and ready to meet the challenges of the insurance industry, with the exam serving as a validation of their readiness, not the endpoint of their education.

Understanding the Level 1 Competency Profile

The first step in aligning your curriculum with the new assessment framework is gaining a thorough understanding of the competency profile. This section of the guide introduces the ten key competencies identified by RIBO as essential for entry-level brokers. It explains the structure of each competency, including its name, definition, key themes, behavioral examples, and supporting

knowledge. By familiarizing yourself with these elements, you can better understand what is expected of your students and how to tailor your teaching and material to meet these expectations.

- **Competency:** A collection of the knowledge, skills, abilities, behaviours, and other traits required for someone to be successful in their role. Each competency has the following components:
- **Name:** describes what the competency is called (e.g., “Legal and Regulatory Compliance”).
- **Definition:** provides an overview of the expected behaviours and knowledge (e.g., Understands, identifies, interprets, and follows legal and regulatory requirements in the insurance industry).
- **Key Themes:** describe the most critical topics or key actions associated with success for that competency (e.g., Applies knowledge of legal and regulatory frameworks to their role).
- **Behavioral Examples:** describe the observable behaviours and what someone would need to do to be considered successful (e.g., Identifies legislation, policies, and procedures relevant to own role; Ensures that work is compliant with regulatory and legal requirements).
- **Supporting Knowledge:** describes what someone would need to know to perform the behaviours well (e.g., Awareness of RIBO regulatory framework and consequences for non-compliance (e.g., RIBO investigations, complaints and discipline, fines, etc.).

Integrating Competencies into Curriculum

Once you understand the competencies, the next step is to integrate them into your existing curriculum. This section offers practical advice on how to map your courses to the competency profile. It includes tools for identifying gaps in your current materials and provides examples of learning objectives that align with the competencies. Additionally, this section offers assessment strategies, helping you design quizzes, assignments, and exams that accurately measure students’ competency levels. By following these guidelines, you can ensure that your curriculum supports the new assessment framework.

Course Mapping: Aligning Existing Materials with the Competency Profile

Objective: To help course providers align their current course content with RIBO’s competency profile, ensuring that all key competencies are adequately covered.

Practical Example:

- **Step 1: Review Existing Course Content**
Begin by thoroughly reviewing your current course materials. Identify the topics, lessons, and activities already in place and see how they relate to the competencies outlined in

RIBO's profile. For instance, if your course includes a module on "Legal and Regulatory Compliance," compare the content with the detailed breakdown in the competency profile.

- **Example:** Your course includes a section on the Ontario Insurance Act. Map this to the competency **Legal and Regulatory Compliance** (1-A: Applies knowledge of legal and regulatory frameworks to their role). Ensure that your course also covers related legislative requirements, such as FSRA rules and the Registered Insurance Brokers Act, as outlined in the competency profile.
- **Step 2: Identify Gaps**

After mapping the current content, identify any gaps where competencies are not fully addressed. For example, if your course focuses heavily on personal lines insurance but lacks depth in commercial lines, you'll need to introduce new content to cover this area.

One of the critical steps in developing or revising a course is to ensure the content aligns with the competency profile and blueprint of the exam. To identify gaps effectively, education providers should conduct a comprehensive review of their curriculum and compare it against the competency blueprint. This process helps determine which areas are adequately covered and where gaps may exist.

Using the Competency Domain Blueprint to Guide Emphasis and Coverage

The exam blueprint serves as a roadmap for education providers, indicating the weight and importance of each domain in the exam. The percentage breakdown of each competency domain highlights areas that require more in-depth coverage and those where less emphasis might be sufficient. This strategic alignment helps education providers allocate their resources efficiently to maximize student success.

Example: Understanding Domain Weights and Emphasis

- **Insurance Product and Industry Knowledge:** This domain has a **38-42%** weight in the exam. This high percentage signals that this is a foundational area that requires significant attention and depth. Education providers should ensure that this domain is well-represented in their curriculum, with comprehensive topics, case studies, and varied assessment activities.
- **Ethical and Legal Considerations:** With only a **3-5%** weight, this domain still holds importance but does not require the same level of coverage as the higher-weighted areas. This means education providers can cover the essential aspects of ethics and legal principles without overloading the curriculum with excessive detail.

Practical Tips for Using the Blueprint

1. **Analyze the Blueprint and Competency Domains:**

- Review the competency profile and note the percentage ranges for each domain.
- Create a matrix to map existing course topics against these domains and their associated weight.

2. Adjust Content to Reflect Domain Weight:

- For domains with **higher percentages** (e.g., 30-40%), include multiple learning activities, in-depth explanations, and scenario-based learning to reinforce understanding.
- For domains with **lower percentages** (e.g., 5-10%), focus on providing a solid conceptual foundation without going into excessive detail.

3. Balance Depth and Breadth:

- Ensure that high-weight domains are not just covered in terms of quantity but also in **quality**. Use interactive activities, such as role-playing, to engage learners in these key areas.
- Use concise readings, short quizzes, and summary notes for lower-weight domains to ensure coverage without sacrificing valuable time on high-priority topics.

4. Review and Revise Regularly:

- As the competency profile and exam blueprint evolve, revisit the curriculum to update the emphasis on each domain.

This alignment between the curriculum and the blueprint ensures that students receive appropriate exposure to the most critical content areas, preparing them effectively for the Level 1 exam and beyond.

• Step 3: Update and Integrate Content

Once gaps are identified, update your course content to integrate the missing competencies. This may involve adding new readings, case studies, or interactive activities that address the competencies not previously covered.

- **Example:** Introduce a new module focusing on **Consulting and Advising** (5-B: Help the insured through the validity period of coverage), which includes activities where students must analyze a client's needs and recommend appropriate insurance solutions.

Writing Learning Objectives Using Bloom's Taxonomy

Objective: To create clear, measurable learning objectives that align with the competencies and guide the development of your course assessments.

Bloom’s Taxonomy offers a hierarchical framework that categorizes cognitive skills into different levels, starting from basic recall of information (lower-order thinking) to more complex, abstract thinking (higher-order thinking). This structure is particularly useful in developing learning objectives and assessment criteria that are appropriately challenging and aligned with the specific competencies required for a given role or task.

The RIBO Level 1 exam focuses on the lower-order cognitive levels – Remembering, Understanding, and Applying – Because these levels ensure that entry-level brokers have a strong foundation in essential knowledge and skills. Higher-order cognitive levels, like Analyzing or Creating, are not included because they are more appropriate for advance roles where deeper expertise and strategic thinking are required. The exam is designed to validate certain basic competencies necessary for starting a career in insurance, with more complex skills assessed at later stages in a broker's career development and corresponding license level.

- **Knowledge Level (Remembering):**
 - Questions that require recalling facts, definitions, or basic information fall under this category. Like asking candidates to recognize or remember information.
 - **Example Question:** “What is the definition of “deductible”?”
- **Comprehension Level (Understanding):**
 - Questions at this level require understanding and interpreting information. This could involve explaining concepts, summarizing material, or identifying relationships between ideas.
 - **Example Question:** “Explain how the coverage differs between a personal automobile policy and a commercial fleet policy.”
- **Application Level:**
 - These questions involve using knowledge in new situations. They require candidates to apply learned concepts to solve problems, analyze scenarios, or perform calculations.
 - **Example Question:** “Given a case scenario, determine whether the broker’s actions comply with the RIB Act and RIBO guidelines.”

Assessment Strategies

Objective: To provide course providers with strategies to effectively assess students’ mastery of the competencies using various assessment methods.

Assessment Strategies are critical for ensuring that students not only understand the material but can also apply the competencies effectively in real-world scenarios. This section provides

education providers with various methods to assess students' mastery of the competencies outlined in the Level 1 Exam Competency Profile. By employing a range of assessment tools such as quizzes, case studies, role-playing exercises, group projects, reflective journals, and simulations, educators can accurately measure students' understanding, skills, and readiness for not only for the exam, but also their role as broker.

Practical Example:

- **Quizzes and Exams:** Use multiple-choice and short-answer questions to assess knowledge and comprehension of competencies. For instance, you can quiz students on specific legal requirements or basic insurance product knowledge.
- **Case Studies:** Present students with real-world scenarios that require them to apply their knowledge. This method is particularly effective for assessing competencies related to problem-solving and consulting.
 - **Example:** Provide a case where a client has a unique risk profile, and ask students to recommend the best insurance coverage, explaining their choices.
- **Role-Playing:** Use role-playing exercises to assess competencies related to client interaction, such as **Relationship Management** (6-A: Builds and maintains relationships). Students can practice consulting with a mock client, demonstrating their ability to gather information, explain policy options, and resolve any conflicts.
 - **Example:** Role-play a client meeting where students must advise on policy renewals and address client concerns about coverage limits.
- **Group Projects:** Assign group projects that require students to collaborate on developing a comprehensive insurance plan for a hypothetical client, addressing multiple competencies at once.
 - **Example:** In groups, have students develop an insurance proposal for a mid-sized business, including property, liability, and cyber coverage. The project should require them to analyze client needs, recommend products, and justify their decisions.
- **Reflective Journals:** Ask students to maintain a reflective journal throughout the course, where they document their learning process, challenges, and how they have applied competencies in practice exercises.
 - **Example:** After completing a module on **Professionalism, Integrity, and Ethics** (2-A: Demonstrates integrity, ethics, and trust), students can reflect on how they would handle an ethical dilemma in their future practice.

- **Simulations:** Use simulations that replicate the brokerage environment where students must handle real-time scenarios, such as managing a claim or advising a client. This method helps assess their practical application of competencies in a controlled setting.
 - **Example:** Set up a simulation where students must process a mock insurance claim, guiding the client through the process and ensuring all regulatory requirements are met.

Resources for Continuous Improvement

Continuous improvement is key to maintaining a curriculum that meets evolving industry standards. This section emphasizes the importance of regularly updating your course content and teaching methods based on feedback and new developments. It provides guidance on setting up feedback mechanisms to collect input from both students and instructors, and on how to implement updates and revisions to keep your curriculum aligned with RIBO's latest guidelines and industry ever change regulations. By fostering a culture of continuous improvement, you can ensure that your program remains relevant and effective in preparing students for their professional roles.

A. Surveys and Feedback Collection

- **Student Feedback Surveys:** Regularly distribute surveys to students at the end of each course. These surveys should ask for feedback on course content, teaching methods, and assessment strategies. Questions can be both quantitative (e.g., rating scales) and qualitative (e.g., open-ended questions) to gather a comprehensive understanding of the student experience.
- **Instructor Feedback:** Collect input from instructors who are delivering the curriculum. Their insights on what works well and what needs improvement are invaluable for refining course materials and instructional approaches.
- **Alumni Surveys:** Reach out to alumni who have completed the program and are now working in the industry. Their feedback can provide insights into how well the curriculum prepared them for real-world challenges and identify any gaps that need to be addressed.

B. Staying Informed on Regulatory Changes

- **RIBO Bulletin and "What's New!" Section:** Regularly review the [RIBO bulletin](#) and the "[What's New!](#)" section on our website to stay informed about the latest updates, regulatory changes, and new guidelines. Incorporate these updates into your curriculum to ensure that your content remains current and compliant with RIBO standards.
- **FSRA Updates:** Keep an eye on communications from the Financial Services Regulatory Authority (FSRA) to stay informed about changes that may affect brokers and the insurance

industry. Integrate relevant updates into your curriculum to ensure that students are knowledgeable about the latest regulations and industry practices.

- **CISRO Updates:** Stay informed with the Canadian Insurance Services Regulatory Organizations (CISRO) updates, which provide guidance on national standards and regulatory changes affecting the insurance industry across Canada. Monitoring CISRO's publications and announcements will help ensure that your curriculum remains aligned not only with provincial regulations but also with broader national trends and requirements.
- **Industry Alerts:** Subscribe to FSRA and RIBO's newsletters, which provide timely updates on regulatory changes, enforcement actions, and other important news. This will help you quickly adapt your curriculum to reflect new industry standards.

C. Industry Trend Analysis

- **Regular Industry Research:** Dedicate time to researching industry trends, emerging risks, and technological advancements that could impact the role of insurance brokers. Use resources like industry journals, white papers, and reports from consulting firms to stay ahead of the curve.
- **Incorporating Trends into Curriculum:** Once you've identified key trends, consider how they can be integrated into your courses. For example, if there is a growing focus on cyber insurance, ensure that your curriculum covers this area, including case studies and practical applications.

D. Engagement with Industry Professionals

- **Guest Speakers and Industry Panels:** Invite industry professionals to speak to your students or participate in panel discussions. These experts can provide real-world insights and share their experiences, which can enrich the learning experience and ensure that the curriculum is aligned with current industry practices.
- **Partnerships with Brokerages:** Establish partnerships with brokerages to offer students internships or shadowing opportunities. This hands-on experience allows students to apply their knowledge in real-world settings and provides feedback to the program about its effectiveness.

E. Professional Development for Instructors

- **Ongoing Training:** Encourage instructors to engage in continuous professional development by attending industry conferences, workshops, and webinars. This ensures they stay informed about the latest trends and best practices in the insurance industry.
- **Peer Collaboration:** Foster a culture of collaboration among instructors by facilitating regular meetings where they can share their experiences, discuss challenges, and

exchange teaching strategies. This peer-to-peer learning can lead to the continuous improvement of teaching methods and curriculum content.

F. Curriculum Review and Revision

- **Annual Curriculum Audit:** Conduct an annual audit of your curriculum to identify areas for improvement. This process should involve reviewing student outcomes, feedback from surveys, and industry changes to determine what updates are necessary.
- **Curriculum Advisory Committee:** You might want to consider establishing a committee consisting of educators, industry professionals, and regulatory representatives to provide ongoing oversight and guidance for curriculum development. This committee can ensure that the curriculum remains relevant and aligned with both educational and industry standards.

G. Technology Integration

- **Learning Management Systems (LMS):** Utilize an LMS to track student progress, gather data on course effectiveness, and identify areas where students may struggle. This data-driven approach can inform continuous improvements to course content and delivery methods.

Conclusion

The Level 1 Exam Curriculum Guide is an essential tool for education providers as they transition to the new competency-based assessment model. By following this guide, educators can ensure that their courses are fully aligned with RIBO's standards and that their students are well-prepared to succeed in the Level 1 Entry-Level Broker Exam and in their role as brokers. With comprehensive resources, practical applications, and continuous support, this guide will help you navigate the changes and deliver an effective, competency-based education. If you still have questions about this guide, please contact us