



Members certified in another province

Exemption from professional development obligations in Quebec

To whom does this agreement apply?

To representatives (damage insurance agents and brokers, and claims adjusters) holding a certificate (license) to practice in two or more of the following Canadian provinces: Quebec, Alberta, British Columbia, Manitoba, Saskatchewan, and Ontario.

Agreement Overview

The Chambre de l'assurance de dommages (ChAD) has entered into an agreement with several provincial regulatory bodies to mutually recognize each other's compulsory professional development requirements.

This reciprocity agreement applies to representatives who hold a certificate to practice in two or more of the following provinces (dual or multiple certifications): Quebec, Alberta, **British Columbia**, Manitoba, Saskatchewan, and Ontario; all these jurisdictions require their certified members to participate in compulsory professional development. The agreement stipulates that certified members must **only** comply with the compulsory professional development requirements of the province where they reside. The agreement does not apply to provinces where there is no obligation to participate compulsory provincial development, specifically the Atlantic provinces.

Example 1

A damage insurance broker lives in Ontario and is certified with the Registered Insurance Brokers of Ontario (RIBO). He is not obliged to comply with the ChAD's requirements in order to maintain his certificate in Quebec and can be exempted from the obligation to earn professional development units (PDUs). He can demand to reduce the number of professional development units (PDUs) to be accumulated. However, he **must** comply with RIBO's continuing education requirements.

Example 2

A broker lives in Nova Scotia and holds a certificate to practice both in Nova Scotia and Quebec. He must fulfill the requirements of his Quebec certificate, which include the obligation to earn 20 professional development units (PDUs), since Nova Scotia has no compulsory professional development.



How to obtain an exemption

Members from the aforementioned provinces must apply for an exemption in their ÉduChAD file, accessible from the ChAD's Portal.

Here is [the exemption tutorial](#) to guide you.

It is important to note that the reference periods will start on April 1st of an even-numbered year rather than January 1st and will last 24 months (e.g. from April 1, 2024 to March 31, 2026) following amendments to the *Regulation respecting the compulsory professional development of the Chambre de l'assurance de dommages* which came into force on August 30, 2023.