Training recognition guide

Mandatory Professional Development

2025

The translation of this document was done using AI but was reviewed by humans.

**CHAMBRE
DE L'ASSURANCE
DE DOMMAGES**

chad.ca

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What is this guide for?

This guide has been created for training providers. Its purpose is to make it easier to understand the recognition criteria for training activities offered to damage insurance brokers and agents, as well as claims adjusters.

In the interest of **protecting the public,** the courses recognized as part of compulsory continuing education must focus on skills that contribute to improving the practice of insurance professionals and compliance with legislation, regulations and ethics.

How are training activities recognized?

Training activities must have a **structure dedicated to learning**. The Chambre de l'assurance de dommages (ChAD) is helping to raise the quality of the training offered to its members by requiring detailed course outlines and certain criteria for trainers.

Training activities must also lead **to qualifications**. In other words, they must enable learners to master the skills they need to perform their jobs. As much as possible, they should be aligned with the day-to-day reality of damage insurance professionals.

Finally, training activities must be **transferable**, meaning that the knowledge acquired can be recognized in other workplaces. For example, one company's procedures are not learnings that will be useful to another employer; they are not transferable.

Under no circumstances will a training course which promotes a product or company be recognized by the ChAD.

Online **training activities,** on the other hand, have to meet a few additional criteria to be recognized. They must include a summative assessment of sufficient difficulty to permit verification of achievement of the objectives. In addition, to encourage learning transfer, online courses must include four exercises per hour of training, spread throughout the course. For more details, we invite you to consult the *User Guide on Compulsory Professional Development* in the "Trainer's Documentation" section under the "Training Managers Zone" tab in the "Continuing Education" section at chad.ca.

Meetings, sales motivation activities, study or discussion groups, side-by-side listening, writing a promotional article, coaching and mentoring activities, as well as training given over the telephone, are not recognized.

APPLICATION FOR RECOGNITION

For a training activity to be recognized by the ChAD and for its participants to earn PDUs, the training must first have been the subject of an **application for recognition**. Providers can find the form online by logging on to the ChAD training portal.

What are the PDU categories?

The **five categories** of professional development units (PDUs) are determined by the *Regulation respecting the compulsory professional development of the Chambre de l'assurance de dommages* (Regulation).
- ▷ Administration
- ▷ Insurance techniques
- ▷ Law
- ▷ Compliance
- ▷ Professional development

Each PDU **category** is divided into different subjects, for which several examples of training topics are listed. These lists are not intended to be restrictive, but rather exhaustive indicators of what the ChAD recognizes. Discover them in the following pages.

REQUIREMENTS FOR TRAINERS

For a training activity to qualify for PDUs, the trainer must meet the following criteria:

- ▷ one year's experience in the subject taught

- ▷ and meet one of the following conditions:

    - accumulate 21 hours of training in transmission methods knowledge.

    - 100 hours of experience as a trainer.

Contact us

For more details on mandatory continuing education, visit **chad.ca** or contact the training team at formation@chad.qc.ca or 1 800 361-7288.

1. ADMINISTRATION

To be recognized in the "Administration" category, a training activity must be aimed at executives, managers or board members. In addition, the aim of the training must be to improve business management.

Subject area	Examples of recognized subjects	Additional information
Management	• Company management processes • Organizational strategies • Developing a business plan • Entrepreneurial • Principles and practices of planning, organizing, management and control • Organizational diagnosis • Process optimization • Economy • Operations management • Marketing • Employee supervision • Project management	These courses are often offered by university departments of continuing education or specialized management training organizations. Meetings to determine or present organizational strategies are not recognized. Training on communication between colleagues or on teamwork cannot be recognized.
Human resources	• Personnel selection and recruitment • Performance assessment • Change management • Recognition and compensation • *Leadership* and organizational behavior • *Coaching*	The Ordre des conseillers en ressources humaines agréés offers various training courses on these subjects. Coaching given or received is not recognized. On the other hand, training such as "How *to* better coach staff" could be recognized.
Accounting	• Accounting principles and operations • Interpretation of financial statements • Budget preparation and monitoring • Financial analysis and assessment	
Training techniques	• Designing a training course • Leading a training session • Learning strategies	

2. INSURANCE TECHNIQUES

To be recognized in the "Insurance techniques" category, a training activity must enable the learner to advise consumers on their needs, apply risk management concepts or settle claims.

Subject area	Examples of recognized subjects	Additional information
Personal-line automobile insurance	• Quebec automobile insurance policy form Owner's form n° 1 and its endorsements • Analysis of automobile insurance needs • Special features of automobile insurance risks • Pricing principles • Direct compensation agreement • *Fichier central des sinistres automobiles* (FCSA) and SAAQ driving record • Recreational vehicle insurance • Personal injury compensation	**This additional information applies to all subjects:** The ChAD may recognize training activities relating to damage insurance products (forms and endorsements) when these activities deal, in particular, with the advantages and disadvantages of the product, the risks covered, exclusions, limitations or technical aspects of the product. The main aim of these training activities should be to enable agents and brokers to gain a thorough understanding of the products they offer their customers, so as to be able to advise them more effectively, or to enable claims adjusters to interpret contracts accurately in the event of a claim.
Home insurance	• Home insurance coverage (property insurance, liability insurance, scheduled personal articles, general provisions, definitions, exclusions, etc.) • Home insurance needs analysis • Type of dwelling (single-family residence, mobile home, rental unit, secondary or seasonal residence, etc.) • Home insurance risks • Water damage • Main building components (foundation, siding, insulation, etc.) • Building systems or equipment (plumbing, heating, electricity, etc.) • Alarm systems • Building regulations	The ChAD does not award PDUs for training activities aimed at selling or promoting a product. Training on insurer-specific underwriting standards or employer-specific procedures is not recognized.
Commercial-line insurance	• Direct and indirect damage • Complementary products (office contents, embezzlement, transport risk, etc.) • Civil liability (contractual, professional, directors' and officers' liability, etc.) • Syndicate of co-ownership • Surety bonds • Commercial-line automobile insurance • Needs analysis for commercial risks • Types of risks involved (e.g. for retailers, wholesalers, service companies, etc.) • Co-insurance clause • Operating loss	Training in customer service and sales techniques, for example, is recognized in the "Professional development" category.

Subject area	Examples of recognized subjects	Additional information
Marine insurance	• Marine insurance coverage • Recreational boat insurance • Different types of boats, engines and boat accessories • Main marine insurance risks • Freight and passenger transport • Construction equipment and other floating materials	
Insurance for recreational vehicles and leisure	• Coverage for recreational and leisure vehicles • Trailers • Motorhomes (motorized RV) • Snowmobiles • Quads (ATVs) • Regulations	
Loss prevention and risk management	• Construction types and hazardous contents • Prevention systems • Prevention methods in civil liability • Electrical hazards • Common risks and ways to reduce them • General principles of risk underwriting, selection and pricing • Reinsurance • Risk management concepts (prevention, transfer, financing and control) • Risk analysis and probability	Training on underwriting standards specific to an insurer is not recognized.
Settlement process of claims	• Types of claims and appraisal procedures • Claims declaration • Interpretation of the insurance contract and case law • Damage assessment • Post-disaster restoration (inspection and monitoring with service providers) • Characteristics of a fraudulent claim • Preparation of a settlement proposal	Insurer-specific procedures are not recognized. Training in "interpersonal skills" for communicating with insureds is recognized in the "Professional development" category.
Investigating on techniques	• Fraud detection • Declaration analysis • Interview technique • Searching for facts and evidence • Protecting and documenting a disaster scene	

3. LAW

To be recognized in the "Law" category, a training activity must cover legal aspects that apply to the work of agents, brokers and claims adjusters.

Subject area	Examples of recognized subjects	Additional information
Laws and regulations	*Act respecting the distribution of financial products and services* and its regulations *Automobile Insurance Act* *Act respecting insurance* - Rules for reporting claims and assessing losses in property insurance - Subrogation rules - Insurer's duty to defend *Québec Civil Code* - Legal aspects of civil liability - Legal aspects of condominiums, latent defects, mortgages, etc. - Contract interpretation - Code of civil procedure - Professional liability of damage insurance agents, brokers and claims adjusters - Business law - Environmental law - Construction law - Municipal law - Land transportation law - Maritime law	The following topics are not recognized in the "Law" category, as they are recognized in the "Compliance" category: - sections of the *Act respecting the distribution of financial products and services* that affect the professional practice of agents, brokers and claims adjusters - codes of ethics - the *Act respecting the protection of personal information in the private sector* - the jurisprudence of the ChAD Discipline Committee
Jurisprudence	- Damage insurance case law - Professional liability case law - Civil liability case law	

4. COMPLIANCE

To be recognized in the "Compliance" category, a training activity must deal with the legal aspects of the professional practice of agents, brokers and claims adjusters. Please note that professionals must acquire a **minimum of three PDUs** in this category (including the mandatory course of two PDUs).

Subject area	Examples of recognized subjects	Additional information
Representatives' ethics	• *Code of ethics of damage insurance representatives* • *Code of ethics for claims adjusters* • *Act respecting the distribution of financial products and services* Legal concepts relating to: • contests and promotions • to the remuneration contract for public claims adjusters • mandatory disclosures and consumer information • presentation and solicitation rules • information gathering, needs analysis and product description • client-file notes and record keeping • underwriting a policy • policy renewal • for trainees • the notion of mandate • sharing of roles and responsibilities for claims adjusters and their suppliers	Ethics training is not recognized. Internal (company-specific) procedures and policies are not recognized.
Obligations of firms	• *Act respecting the distribution of financial products and services* • *Canadian Anti-Spam Legislation* Legal concepts relating to: • business practices (loans, financing, market concentration and volume transfer) • business continuity plan • advertising and representations • employee supervision • the implementation of a policy for handling complaints and disputes • separate account	
Disciplinary process	• Investigation and disciplinary process • Disciplinary case law	
Protection of personal information	• *Act respecting the protection of personal information in the private sector* • Protecting physical and computer security information • Rules governing the retention and destruction of personal information	

5. PROFESSIONAL DEVELOPMENT

To be recognized in the "Professional development" category, a training activity must enable learners to be more effective in their daily tasks. Note that professionals can acquire a **maximum of five PDUs** per reference period in this category.

Subject area	Examples of recognized subjects	Additional information
Sales techniques	• A customer's buying interests • Customer research techniques • Main types of customers • Negotiation techniques • Networking strategies • Marketing strategies using information technology	The training must focus directly on the relationship between the professional and the client. Courses on the technical use of social networks are not recognized.
Customer service	• Customer communication • Improving the customer experience • Handling difficult customers • Customer loyalty • Complaints management	The training must focus directly on the relationship between the professional and the client. Courses in general communication or communication between colleagues are not recognized.
Work process	• Time management • Priority management • Preparing for change • Decision-making • Problem solving	Personal development courses, such as stress management, career planning, etc., are not recognized. Training in the use of time management tools is not recognized, nor is training on meeting behavior.
Computer science	• Use of insurance-specific IT systems (brokerage management system, insurer portal, etc.) • Reconstruction cost calculation software	Training on the Office suite (Word, Excel, Outlook, etc.), on the use of social media, or on any other software or application that is not specific to insurance, cannot be recognized.
English as a second language	• English technical vocabulary specific to damage insurance • Improvement of English in an insurance context	To be recognized, the training must have been adapted to insurance and be a second language. For example, an English writing course for English speakers will not be approved.