



Proposed Rule on the Contribution to the Chambre de l'assurance

October 2, 2025

1. The annual contribution paid by a member of the Chambre de l'assurance for the year 2025 varies according to the following disciplines:

- a) \$368 for damage insurance agents, damage insurance brokers and claims adjusters, and
- b) \$389 for representatives in individual insurance, group insurance of persons and financial planning.

2. For the year 2026, representatives holding only the disciplines in group savings plans and/or scholarship plans shall pay half of the contribution provided in section 1 b).

This contribution shall cover the period from January 1 to June 30, 2026, corresponding to the withdrawal of regulatory oversight of these disciplines by the Chambre de l'assurance.

3. As of the year 2026, annual contributions shall be indexed on January 1 of each year according to the rate of increase of the general Consumer Price Index for Québec for the period ending September 30 of the previous year. It shall be rounded down to the nearest dollar if it includes a fraction of a dollar less than \$0.50; it shall be rounded up to the nearest dollar if it includes a fraction of a dollar equal to or greater than \$0.50.

The result of the annual indexation shall be published each year on the website of the Chambre de l'assurance.

4. For damage insurance agents, damage insurance brokers and claims adjusters, the annual contribution shall be paid upon issuance of a first representative's certificate, or no later than 30 days after the certificate renewal date in the case of a renewal.

The minimum billing for a new application is three months.

5. For representatives in individual insurance, group insurance of persons and financial planning, the contribution shall be paid no later than the 30th day following receipt of the invoice sent in January of each year.

In the case of a first certificate application, the amount of this contribution shall be the greater of the following amounts, rounded to the nearest dollar:

- a) one quarter of the annual contribution, or
- b) the amount obtained by multiplying the annual contribution by the proportion represented, in relation to 12 months, by the number of months remaining in the current calendar year.

6. The contribution paid is non-refundable.

7. This rule shall come into force on January 1, 2026.