Upcoming changes to insurance licensing in Québec for out-of-province representatives

March 19, 2025

The *Autorité des marchés financiers* (AMF) is introducing key regulatory amendments aimed at simplifying and modernizing the certification process for insurance and mortgage brokerage representatives in Québec. These changes will streamline licensing requirements and enhance flexibility in the conduct of the probationary period for representatives in insurance of persons, group insurance of persons, damage insurance, claims adjustment and mortgage brokerage.

The amendments, introduced through the *Regulation to amend the Regulation respecting the issuance and renewal of representatives' certificates* (the Regulation), received ministerial approval on February 26, 2025, following a regulatory consultation conducted by the AMF from June 13 to September 10, 2024.

Simplified certification for out-of-province representative

Effective March 26, 2025, amendments to Section 53 of the *Regulation respecting the issuance and renewal of representatives' certificates* will streamline the certification process for insurance and mortgage professionals with experience in other Canadian provinces.

Applicants who have been licensed outside Québec for at least 24 of the 36 months preceding their application may obtain a licence in Québec without having to complete the probationary training period, provided they successfully pass the AMF-mandated examinations. Applicants in the insurance of persons sector, group insurance of persons sector, or a in a class of these sectors, will also have to provide a detailed attestation from the company on whose behalf they have acted, confirming that their activities were related to the relevant sector.

Previously, all applicants, regardless of prior experience, were required to complete a 12 weeks probationary period after passing the examination during which they had to work at least 28 hours per week on Québec-insurance matters. The upcoming changes eliminate these mandatory requirements for eligible out-of-province applicants.

In addition, the requirement for a licence obtained outside Québec to have been in force during the year preceding the applicant's request will be removed, further streamlining the transition process for eligible applicants.

Changes to the probationary periods

Furthermore, effective September 14, 2026, significant changes will be made to the probationary period for applicants who are required to complete it, including modifications to its duration, the required weekly training hours, and the maximum number of trainees a supervising representative may oversee.

- The current minimum of 28 hours per week will be removed and replaced by a cap of 40 hours per week.
- The probationary period will require a minimum of 336 hours, to be completed within 24 weeks, allowing for greater flexibility in scheduling.
- The maximum number of trainees per supervisor will increase from five to ten for supervisors whose primary responsibility is overseeing the probationary period.

These changes to Québec's insurance and mortgage brokerage representatives licensing framework pave the way for a more accessible certification process, notably for out-of-province representatives.

If additional guidance on this topic or if you have questions about the distribution of insurance or mortgages or insurance claim adjustment in Québec, we invite you to contact any of the authors or key contacts listed below. We would be pleased to assist you.

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