Chambre de l'assurance

RULE ON THE CONTRIBUTION

ADOPTION Conseil d'administration	**Date :** 2028-08-18	**Resolution:** CA-2026-08-18-03
APPROBATION AMF	**Date :** November 3, 2026	
ENTRÉE EN VIGUEUR	**Date** : January 1, 2027	
RESPONSABLE		
CLASSIFICATION		
ADOPTÉ EN VERTU DE	Recognition decision	

1. INTRODUCTION

This rule forms an integral part of the Chambre de l'assurance's ("Chambre") governance framework and its' purpose is to establish the annual contribution payable by all members of the Chambre.

2. LEGAL AND REGULATORY FRAMEWORK

This rule is made pursuant to the recognition decision, which provides that the Chambre shall establish, maintain, and apply a contribution that is fair, equitable, and does not represent a barrier to access.

This contribution also ensures that the Chambre has sufficient revenues to adequately fulfill its functions and responsibilities as a self-regulatory organization.

3. AMOUNT OF THE CONTRIBUTION

The annual contribution that a member shall pay for the year 2027 is $405, indexed in accordance with the terms set out in section 4.

4. INDEXATION OF THE CONTRIBUTION

As of the year 2027, the annual contribution 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 is published each year on the website of the Chambre.

5. PAYMENT DUE DATE

The annual contribution shall be paid when applying for the representative's first certificate for admission to the Chambre.

In the case of a renewal, the contribution must be paid no later than the day preceding the renewal date or, if applicable, at the time of applying to reinstate the certificate.

6. NON-REFUNDABLE CONTRIBUTION

The contribution paid is non-refundable.

7. ADOPTION AND APPROVAL

This rule is adopted by the Board of Directors of the Chambre and is subject to the approval of the Autorité des marchés financiers in accordance with the recognition decision.

8. COMING INTO FORCE

This rule shall come into force on January 1, 2027.

9. TRANSITIONAL PROVISIONS

9.1. For representatives in individual insurance, group insurance of persons and financial planning, a transitional contribution is exceptionally due for the period from January 1, 2027, to the day preceding the renewal date of the representative's certificate.

This contribution is calculated on a pro rata basis according to the number of months and is based on the 2027 contribution of $405, indexed in accordance with the terms set out in section 4.

The contribution shall be paid no later than the 30th day following receipt of the invoice sent to the representative in January.

9.2. For the year 2028, the contribution corresponds to the base amount plus $20 to cover the cost of a compulsory professional development unit that forms part of the compulsory compliance course. This total amount shall be indexed in accordance with the terms set forth in section 4.

9.3. This rule repeals and replaces the Rule on the Contribution to the Chambre de l'assurance, which came into force on January 1, 2026.