

# LIAISON



A MAGAZINE BY THE REGROUPEMENT DES CABINETS  
DE COURTAGE D'ASSURANCE DU QUÉBEC

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COMMITMENT. MOBILIZATION. SOLIDARITY.

A group of nine business professionals, five men and four women, are standing in a line against a blue background. They are all wearing suits and have their arms crossed, conveying a sense of confidence and teamwork. The man in the center foreground is slightly more prominent.

LET'S TAKE CHARGE OF  
**OUR FUTURE**



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## IN FOCUS

BY PATRICK BOUCHARD

# DO YOU STILL SEE YOURSELF AS A **BROKER** IN 2020?

**When I agreed to serve as the RCCAQ's new chairman, I was fully aware that my mandate would be kicking off at the same time as the Bill 188 review, which will mark a major milestone for our endangered industry.**

There is no question that our profession faces a number of major threats. Clearly, the most serious is the availability of insurance products online and how online sales are regulated. In this regard, the RCCAQ has lived up to its responsibilities by calling upon the adoption of an appropriate regulatory framework. This move stems from the fact that insurance products are complex and inadequate coverage can have adverse consequences.

### REINFORCING OUR ADVISORY ROLE

In connection with the Bill 188 review, we also submitted a wide-ranging brief which aimed to explain and defend our position that, among other things, the Internet is a medium for transmitting information, not for insurance transactions. Consequently, the process of selling insurance online should always involve the participation of a certified professional able to advise consumers and ensure that they don't make the wrong choices.

Our industry must not be relegated to the sidelines, despite the fact that many observers do not clearly understand its importance. Insurance coverage is no ordinary product, and people taking out insurance must deal with a number of important issues. We must say it loud and clear and we must keep on saying it over and over again: Consumers should not bear sole responsibility for making a purchase when the risks involved are so serious. Our next move will not only be to step up our advisory role and maintain our close ties with consumers, but also to raise our elected officials' awareness of why certified representatives should be involved in online insurance purchases. We all know that various solutions are available for protecting consumers. We must now seize every opportunity to promote these solutions and emphasize their importance.

### JOINING FORCES TO SURVIVE

Needless to say, the RCCAQ's board and permanent staff cannot conduct an awareness-raising campaign all on their own.

**"THIS IS THE BIGGEST  
CHALLENGE WE FACE,  
NOT ONLY INDIVIDUALLY  
BUT COLLECTIVELY:  
ENSURING OUR SURVIVAL  
AND MAINTAINING OUR  
PRIVILEGED RELATIONSHIPS  
WITH CLIENTS."**

Thanks to our collective commitment and lobbying efforts, we have made progress on various fronts, such as tax harmonization. But we must now join forces as we fight to win with respect to the Bill 188 review. We can be sure of only one thing: Success will depend on the collective influence we exert together. Now more than ever, the power of numbers is crucial.

Working together, let's ensure that certified representatives are involved whenever insurance products are sold online! Let's demand the same rules for all stakeholders when it comes to distribution without representatives! To ensure the survival of our industry, let's exert pressure together as part of an initiative in which each person has a key role to play.

**Together, we have everything to gain!**



PATRICK BOUCHARD, CIP  
Insurance Broker & RCCAQ Chair



TO CONSULT THE BRIEF  
(In French)

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# RECAP OF THE 42ND CONVENTION: TOGETHER, WE HAVE EVERYTHING TO GAIN!

## AN ANNUAL GET-TOGETHER FOCUSED ON MOBILIZATION

From November 3-5, 2015, members from around the province took part in the RCCAQ's 42nd convention, which was held at the Lac Leamy Hilton in Gatineau.

**Jean Vigneault, Director of Communications at the Quebec Federation of Milk Producers, takes us through the steps of the highly impactful campaign of the Union des producteurs agricoles (UPA).**

The program of activities for this highly anticipated annual gathering was based around the theme, "Together, we have everything to gain." A series of dynamic seminars and workshops were held, focusing on the review of the *Act respecting the distribution of financial products and services*.

### URGENT NEED FOR ACTION

Kicking off the convention, outgoing RCCAQ chair Vincent Gaudreau presented a brief outline of the program of activities and explained the key issues underlying the event. He described the context in which brokers are currently operating and reiterated the need for us to join forces, that is, to "take action now that the very existence of RCCAQ members' firms is literally under threat."

Mr. Gaudreau's remarks were followed by a seminar led by Flavio Vani, President of the Quebec Association of Professional Financial Services Advisors (APCSF). Mr. Vani expressed various concerns about the brokerage profession, particularly in regards to the regulatory framework and the repercussions of online insurance sales. **Sharing the same opinions as the RCCAQ, Mr. Vani vowed that the APCSF would devote all its efforts to defending brokers' interests before the parliamentary committee tasked with the Bill 188 review.**

Jean Vigneault, Director of Communications at the Quebec Federation of Milk Producers, then discussed the nuts and bolts of the producers' campaign ("Strong and United for Supply Management"), which mobilized farmers, rallied the general public and reversed various negative provisions of the Trans-Pacific Partnership (TPP).

Lawyer and political columnist Jean Lapierre capped off the seminar with his discussion on how to influence politicians and the public and raise their awareness.



[CLICK IMAGE TO VIEW VIDEO](#)



**From left to right, back row:** Michel Auger, Denise Harrison, Bruno Fortin, Jean-François Bessette, Mario D'Avirro, Dave Morris, Guy Ratté and Guy Parent – Executive Director **Absentees:** Denis Bonhomme and Sébastien Vaval **Front row (Executive Committee):** Jean Bilodeau, Connie Ciccarello, Vincent Gaudreau, Patrick Bouchard, Kathleen-Ann Rake, Patrice Pouliot, Christopher Johnson

### CAPTIVATING PANEL DISCUSSIONS

The brokers' and insurers' panels, held November 3 and 4, 2015 respectively, also captivated the convention-goers. Focusing on the positions set out in the RCCAQ's brief, the three executive guests (Robert Bournival, President of Deslauriers & Associés; Yannick Jetté, President and CEO of Groupe Jetté; and Sylvain Turgeon, Associate Vice-President of Groupe Verrier) offered their opinions and suggested various solutions aimed at raising public awareness and helping the insurance brokers' cause.

On November 4, 2015, six insurance company CEOs (Glen Bates of RSA Canada; Jean-François Béliveau of Northbridge Insurance; Mario Cusson of Unique Assurances Générales; Jean-François Desautels of Intact Insurance; Sylvain Fauchon of Groupe Promutuel; and Martin-Éric Tremblay of Aviva Canada) explained how they have helped (and will continue to help) brokers defend their interests and manage their operations.

**Further details on these panels are available in the "Key Issues" section.**

### FROM WORDS TO ACTION

The members of the convention organizing committee were not satisfied with merely urging RCCAQ members to take action; they also put together a workshop to give members an opportunity to reflect on and determine what steps should be taken. Hosted by Enigma president Joanne Paquet, this activity provided an opportunity for the participants to question clients and their own perceptions about their work and to list ideas aimed at advancing the cause and rallying the support of key stakeholders. Grouped by administrative region, the participants worked together to identify potential local allies who might be useful to the cause.



[CLICK TO VIEW THE CONVENTION VIDEO](#)

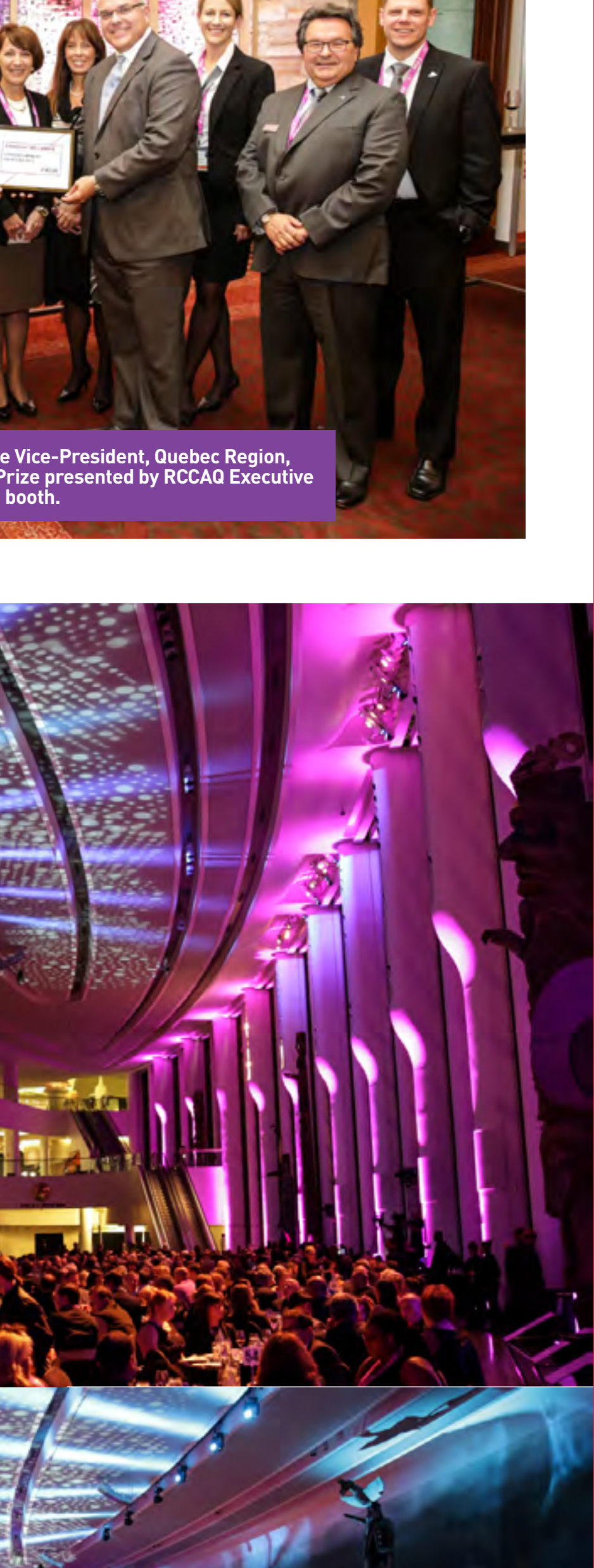
### ANNUAL GENERAL MEETING, INSURERS' EVENING AND TRADE SHOW

Held at the end of the first day of the convention (November 3, 2015), the annual general meeting offered a look at the previous 12 months. The outgoing chair reminded the attendees about future challenges, including the Bill 188 review and the RCCAQ's financial viability and governance framework.

Capping things off, the Insurers' Evening included a number of performances paying tribute to the arts in Quebec. Amid their discussions, the participants had a chance to appreciate beauty in all its forms, including a dancing ballerina and a painter bringing a country scene to life!

The day after the brokers' panel, a multitude of booths were set up for the convention-goers. Northbridge Insurance's highly original effort won the prize for best-looking booth.

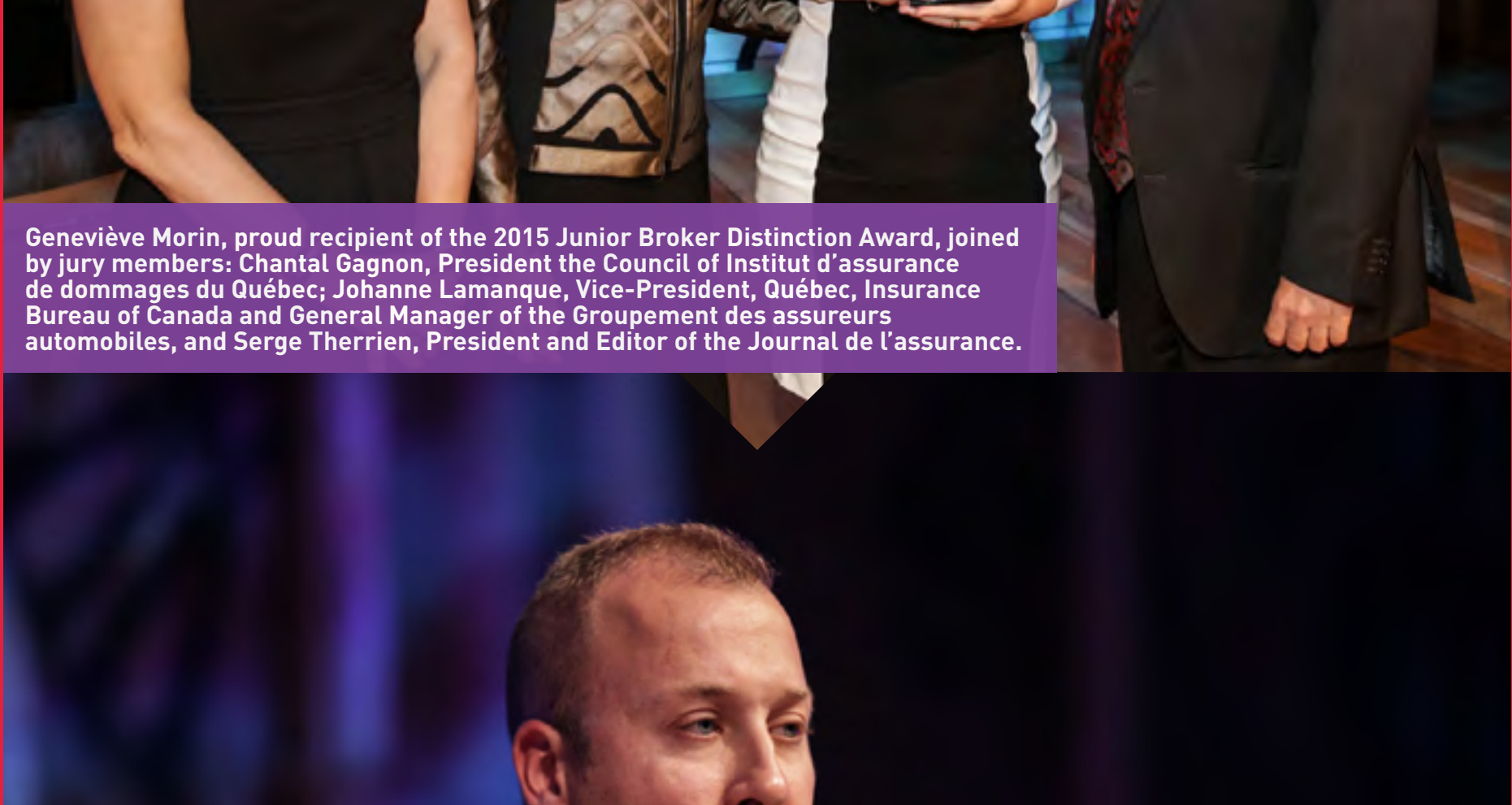
The convention finished off with the RCCAQ banquet, held in the main gallery of the Canadian Museum of History. In keeping with tradition, power was officially transferred from outgoing chair Vincent Gaudreau to incoming chair Patrick Bouchard. Mr. Bouchard reiterated his commitment "to making the voice of brokerage firms heard in connection with the Bill 188 review and revitalizing the RCCAQ's membership." During the event, a young broker was recognized and honoured: Geneviève Morin is this year's winner of the Junior Broker Distinction Award!



Joined by his team, Jean-François Bâtiveau – Executive Vice-President, Quebec Region, Northbridge Insurance, receives this year's Exhibitor Prize presented by RCCAQ Executive Director, Guy Parent, in front of Northbridge's winning booth.



The banquet took place in the stunning Grand Hall of the Canadian Museum of History in Gatineau.



Geneviève Morin, proud recipient of the 2015 Junior Broker Distinction Award, joined by jury members: Chantal Gagnon, President of the Council of Institut d'assurance de dommages du Québec; Johanne Lemaire, Vice-President, Québec, Insurance Bureau of Canada and General Manager of the Groupement des assureurs automobiles, and Serge Therrien, President and Editor of the Journal de l'assurance.



New RCCAQ chairman Patrick Bouchard delivering his inaugural speech during the closing banquet of the RCCAQ's 42nd annual convention.



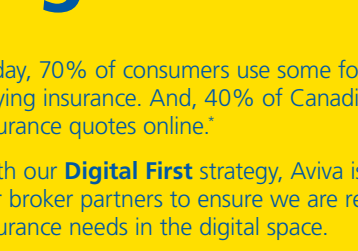
During the closing banquet, outgoing chair Vincent Gaudreau (left) received the Gold Bipper from incoming chair Patrick Bouchard (right), for his invaluable contribution to the RCCAQ.

## THANKS TO OUR PARTNERS

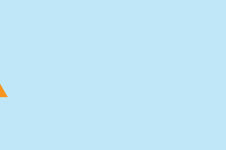
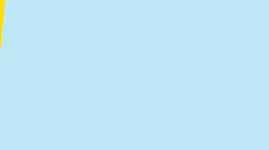
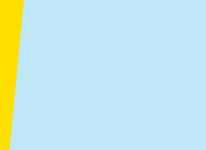
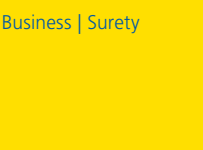
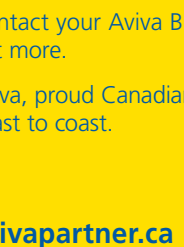
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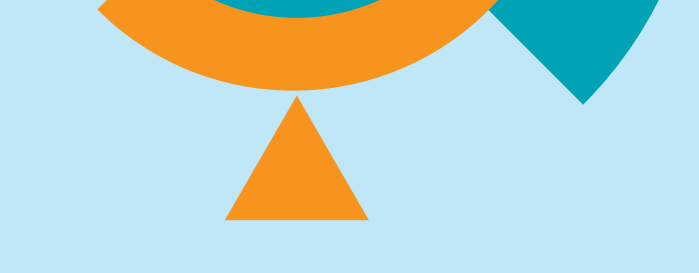
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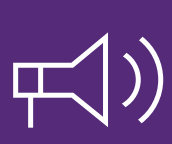
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# JOINING FORCES TO WIN!

Against the backdrop of the review of the *Act respecting the distribution of financial products and services*, the convention's two panel discussions led to a number of illuminating exchanges.



From left to right: Sylvain Turgeon, Associate Vice-President of Groupe Verrier; Jean Lapierre, host; Yannick Jetté, President/CEO of Groupe Jetté; and Robert Bournival, President of Deslauriers & Associés.

**Moderated by lawyer and political columnist Jean Lapierre, the first panel discussion, entitled "Issues We're Losing Sleep Over"** was aimed at discussing finance minister Carlos Leitão's recommendations concerning the *Act respecting the distribution of financial products and services*.

The panel members (Sylvain Turgeon, Associate Vice-President of Groupe Verrier; Yannick Jetté, President/CEO of Groupe Jetté; and Robert Bournival, President of Deslauriers & Associés) were invited to share their viewpoints and their visions for the future.

## TROUBLE ON THE HORIZON?

The three panellists all voiced the same opinion: Brokers face a difficult future if the proposals put forward by finance minister Carlos Leitão are adopted in their current form. Addressing the question of online insurance sales without the involvement of

certified representatives (among other issues), the panellists pointed out the danger for clients. "Nowadays, lots of brokers specialize in a specific line of insurance because there are so many. You can't let just anyone sell coverage. The insurance areas are very different and quite complex," said Mr. Bournival. "Apparently, brokers will be allowed to regulate themselves. That will be complicated. Clients purchasing insurance will end up losing," added Mr. Jetté. Asked how the RCCAQ can help its members defend their interests, all of the panellists envisioned a central role for the RCCAQ. "It's up to the RCCAQ to coordinate the various initiatives. It should help with mobilization efforts. All brokers should make a commitment in this regard as well. As far as raising public awareness is concerned, we need to sensitize people [to these issues] and emphasize our value added, namely the advisory services we offer," said Mr. Turgeon.



From left to right: Glen Bates of RSA Canada; Jean-François Béliveau of Northbridge Insurance; Mario Cusson of Unique Assurances Générales; Martin-Éric Tremblay of Aviva Canada; Sylvain Fauchon of Groupe Promutuel and Jean-François Desautels of Intact Insurance.

## INSURERS' SUPPORT

The following day, the convention-goers were invited to attend a round table discussion featuring six insurance company executives: Glen Bates of RSA Canada, Jean-François Béliveau of Northbridge Insurance, Mario Cusson of Unique Assurances Générales, Martin-Éric Tremblay of Aviva Canada, Sylvain Fauchon of Groupe Promutuel and Jean-François Desautels of Intact Insurance.

Moderated by journalist and TV host Jean-Luc Mongrain, the insurers' panel was designed to demonstrate not only how insurers can help brokers in the face of potentially dangerous amendments to the *Act respecting the distribution of financial products and services* but also how they can support efforts to defend brokers' interests.

**"CLIENTS ARE CLEARLY ADVISED ON OUR SITE TO CONTACT THEIR BROKER. IN OUR VIEW, IT IS IMPORTANT THAT BROKERS' ADVISORY ROLE BE A PART OF ALL TRANSACTIONS."**

**JEAN-FRANÇOIS DESAUTELS**  
Senior Vice-President, Quebec  
Intact Insurance

Unable to deny the Internet's dominant position in the business world, including the insurance field, the panellists took turns explaining the support they intend to give brokers, from major investments in new technologies to web strategies designed with brokers in mind.

**"THE INTERNET IS NOT A DISTRIBUTION MODEL, IT'S A COMMUNICATION CHANNEL."**

**JEAN-FRANÇOIS BÉLIVEAU**  
Executive Vice-President, Quebec Region  
Northbridge Insurance

Asked how the competence of online advisors would be ensured, the panellists expressed fears that clients could be adversely impacted although they also offered assurances about their own quality benchmarks. "One source of great concern is what will happen with online transactions or those in which brokers are not involved. People simply won't get what they thought they paid for," said Mr. Tremblay. "Twenty-somethings don't want to talk to a broker. But it's my responsibility to make sure that someone competent is available online to answer any questions they may have," said Mr. Fauchon.

Having decided to include their opinions on Mr. Leitão's recommendations in the Insurance Bureau of Canada's brief, the panellists reiterated their desire to help support brokers. "You keep us operating. It's clear that the solutions we think up will be created with and for brokers and will function with them in mind," said Mr. Tremblay.



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‘Be Prepared’ very  
seriously. I wasn’t  
even a Boy Scout.”



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## NOTICE OF APPOINTMENT



# PATRICK BOUCHARD

**The RCCAQ is pleased to announce that Patrick Bouchard has been appointed Chairman of its Board of Directors.**

Recognized for his determination, Mr. Bouchard quickly rose through the ranks. In 2009, he founded Bouchard & Associés Solutions d'Assurances Inc., which specializes in covering hard-to-insure risks.

Mr. Bouchard has also gained distinction for his management skills and his ability to bring people together. In addition to creating LARAQ Quebec, for which he served as president in 2005, he was the driving force behind the Coalition for the Promotion of the Insurance Professions (CPPID). In 2005, he served on the board of the Quebec Insurance Institute in a junior representative capacity and began his teaching career at Lévis-Lauzon CEGEP and the Insurance Institute. Asked to represent our industry on numerous occasions, he was presented with the Emerging Leadership Award in 2009 by the Insurance Institute of Canada.

Mr. Bouchard has been an RCCAQ board member since 2010. He is the father of four children. He hopes to complete a business administration certificate program at Laval University in order to obtain his Fellow Certified Insurance Professional (FCIP) designation.





# SUCCESS DEPENDS ON CONCERTED ACTION!

**In addition to laying out a series of factual and rational arguments, success often depends on the creation of a mass movement. The more people speak with a single voice, the more they will be listened to and understood. Now that the review of the *Act respecting the distribution of financial products and services* is about to begin, the RCCAQ is launching various appeals encouraging brokers to join forces to ensure success, in much the same way as other organizations have used this concrete and effective tool to regain control of their future.**



**“THE RCCAQ HAS BEEN HARD AT WORK WARNING ITS MEMBERS OF THE FINANCIAL RISKS FOR THEIR FIRMS AND THE POTENTIAL WEAKENING OF CONSUMER PROTECTIONS. IN ADDITION TO LOBBYING OUR MNAS AND GOVERNMENT DEPARTMENTS, A BRIEF OUTLINING OUR CONCERNS AND DEMANDS WAS SUBMITTED.”**

GUY PARENT, CPA, CGA  
RCCAQ Executive Director

**Ever since Quebec’s finance ministry announced in the fall of 2012 that it would be tabling a white paper on the review of the Act (also known as Bill 188), the RCCAQ has been hard at work warning its members of the financial risks for their firms and the potential weakening of consumer protections. In addition to lobbying our MNAs and government departments, we submitted a brief outlining our concerns and demands; we also launched a media campaign to raise public awareness.** Now that the government is poised to review Bill 188, the RCCAQ is rising to the challenge by stepping up the fight and calling on its members to protect consumers and save our industry from destruction. The time for action is now! If we want to survive, we must join forces!

## **INACTION WILL LEAD TO LOSSES**

One fact is unavoidable: the future of the brokerage industry is at stake. After carefully reviewing the recommendations sub-

mitted by Quebec’s finance minister, Carlos Leitão, the RCCAQ remains convinced that the government is seriously mistaken if it thinks it is helping the brokerage industry by allowing online sales of insurance products without the involvement of a certified representative, among other things. The RCCAQ, as a professional association, does not wish to place the burden of responsibility for insurance coverage solely on the shoulders of easily confused Internet users. The government’s proposal, therefore, is nonsensical from a consumer protection viewpoint.

**The RCCAQ is of the opinion that if its members are slow to respond to the Bill 188 review process, they will face a major loss in market share. Moreover, there will be blatant inequality in how various stakeholders are treated. In addition, consumer safeguards will be threatened.** In other words, now is the time for mobilization strategies and political action.



## **THEY UNDERSTOOD WHAT WAS AT STAKE**

Without wanting to engage in “monkey see, monkey do”, the RCCAQ believes that we should draw inspiration from what other organizations have done in the face of government decisions that jeopardized their livelihoods. An interesting example of successful mobilization enabled the Quebec Milk Producers Association (the Producers) to alter the course of events.

Since the trade negotiations for the Trans-Pacific Partnership (TPP) were threatening the supply management system (i.e. the formula with which producers strike the best possible balance between supply and demand for their products in Quebec and the rest of Canada), the Producers quickly moved to create a broad-based coalition. It also launched an awareness-raising campaign stressing the importance of maintaining the supply management system. This campaign targeted all the daily newspapers, along with radio, the Internet and social media. By springing into action and taking the initiative, the Producers created a genuine sense of momentum embodied by a movement that was committed to managing the supply process. And the members of this movement were farmers who had literally left what they were doing in their fields to protest.

## **EMS SOLUTION**

The Producers’ successful mobilization effort largely stemmed from its decision to create a single vast democratic organization with solid regional and local roots. This also provided an opportunity to raise public awareness of their legitimate concerns and helped to motivate governments to defend the producers’ equitable business model. Although the TPP concluded its agreement after making certain concessions with respect to market access for producers within the supply management system, the system itself was maintained even though some stakeholders had hoped to see it dismantled. Mission accomplished!

One thing is certain: the results of the producers’ actions show that it was possible to accomplish great things through engagement, mobilization and solidarity (EMS). These actions could not have been carried out without the commitment and involvement of each participant.

However, to obtain the desired outcome, the producers had to rein in people who wished to settle the matter quickly or achieve their goal at any price. That’s why the RCCAQ is asking its members to stand together in solidarity to ensure that the Bill 188 review proceeds smoothly. This also means exercising caution when it comes to spontaneous individual actions undertaken without the RCCAQ’s seal of approval. The RCCAQ’s main function is to represent its members effectively in dealings with the government and to defend their interests vigorously. The RCCAQ serves as a catalyst in addressing its members’ concerns. In addition to representing its members’ interests, the RCCAQ provides assistance and supports their actions; the RCCAQ is a direct reflection of its members and their concerns; it does not seek to replace them.

With those considerations in mind, the RCCAQ is set to play a key role in the Bill 188 review process.

**AS A CATALYST IN ADDRESSING ITS MEMBERS’ CONCERNS, THE RCCAQ ASSISTS AND SUPPORTS THEIR ACTIONS, AND WHILE BEING A DIRECT REFLECTION OF ITS MEMBERS, IT DOES NOT SEEK TO REPLACE THEM.**

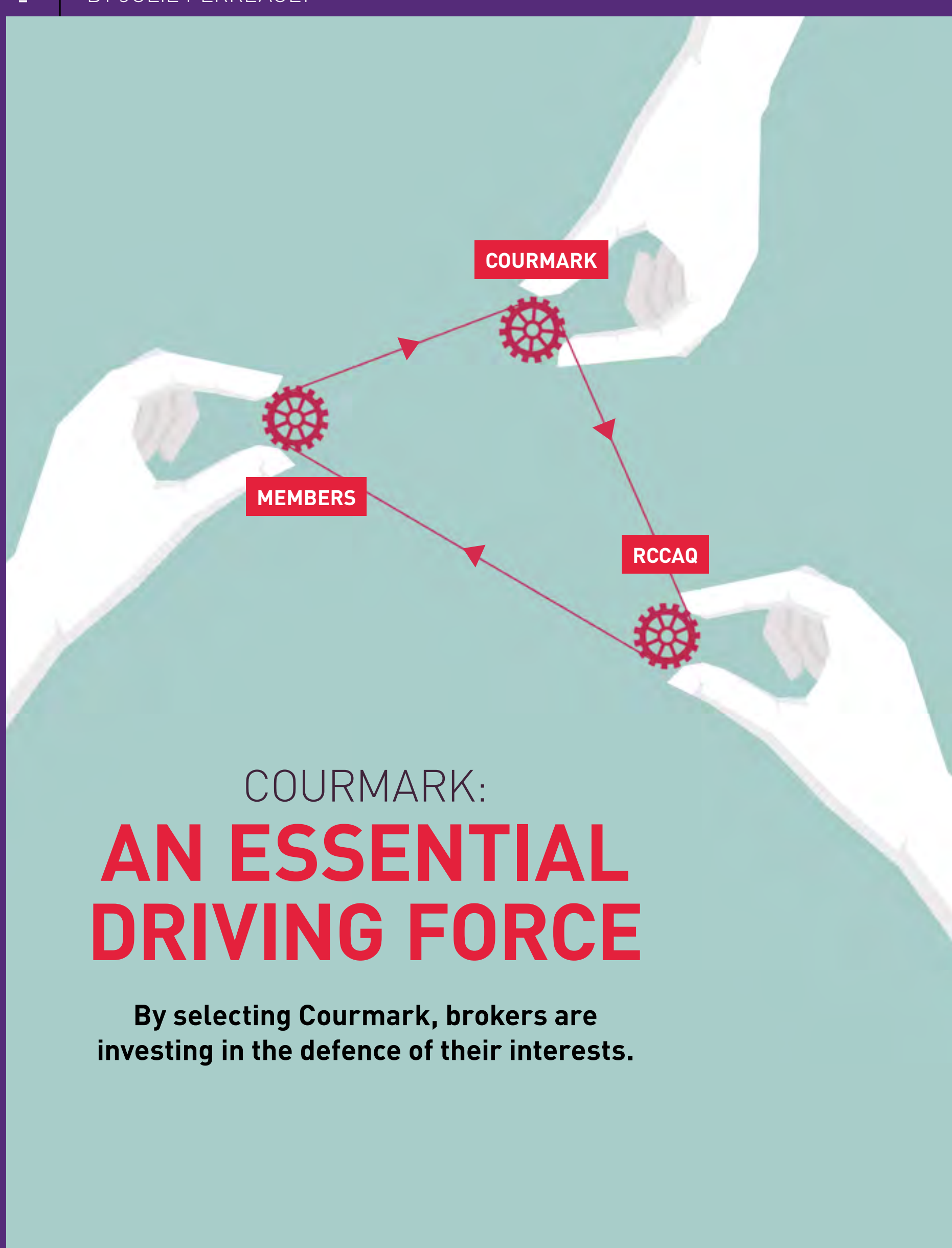






## THE COURMARK ADVANTAGE

BY JULIE PERREAULT



# COURMARK: AN ESSENTIAL DRIVING FORCE

**By selecting Courmark, brokers are investing in the defence of their interests.**



**An RCCAQ subsidiary, Courmark provides brokerage firms with a range of specialized insurance products. During the trade show at the RCCAQ's recent convention,** Courmark was well represented by a two-person team of brokers (Richard Giroux and Nadia Karam), who met with the convention goers and promoted Courmark's service offer.



**RICHARD GIROUX**  
Director at Courmark

"SOME PEOPLE ARE NOT FULLY AWARE OF ALL THE SERVICES AND PRODUCTS WE OFFER OR HAVE SIMPLY FORGOTTEN THAT THEY EXIST."



### FOCUSED ON THE NEEDS OF RCCAQ MEMBERS

"This year, we wanted to remind people that Courmark's services are geared towards brokerage firms. Indeed, Courmark belongs to all RCCAQ members. It is in their interest to choose Courmark products because the proceeds are reinvested in the RCCAQ. That means that RCCAQ members are actually helping to defend their own interests," noted Ms. Karam.

### WELL-DESIGNED PRODUCTS

Above and beyond the notion of reinvesting profits derived from sales of Courmark products, the fact remains that these products are tailored first and foremost to the needs of brokerage firms and were designed to reflect brokers' specific day-to-day realities. "For example, Courmark's professional liability insurance program was created because there was nothing specific available for brokers at that time (early 2000s). Today, we are proud to say that not only do we offer excellent custom-tailored products, but we also have the advantage of doing business with highly flexible partners who genuinely care about client satisfaction," concluded Ms. Karam.



**NADIA KARAM**  
Damage Insurance Broker  
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A woman with dark hair and brown eyes is looking directly at the camera. She is holding a large, clear crystal ball in front of her face, with her hands visible at the bottom. Inside the crystal ball is a detailed miniature model of a city skyline, featuring several prominent skyscrapers. To the left of the woman, there are three overlapping circles: a light grey one at the top, a magenta one in the middle, and a dark blue one at the bottom. The circles are arranged in a vertical line, with a plus sign between the top two and an equals sign between the middle two.

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## AND THE AWARD GOES TO... **GENEVIÈVE MORIN**

**This year's Junior Broker Distinction Award was presented at the closing banquet of the RCCAQ's 42nd annual convention to Geneviève Morin, who works at the MP2B brokerage firm.**

Being named a finalist for the 2015 Junior Broker Distinction Award was already gratifying for Geneviève Morin, particularly seeing as her firm only became an RCCAQ member a few years ago. This year's winner, who has been working in the insurance field for ten years (but has only worked as a broker for two years), was very pleased and very proud to receive such a prestigious and significant honour.

### **FORWARD-LOOKING**

Ms. Morin intends to pursue her professional development. Since training is the cornerstone of her career strategy, her short-term plans include completing the advanced certified insurance professional (CIP) program offered by the Quebec Insurance Institute (IADQ).

Holding a bachelor's degree in business administration from Laval University (with a focus on risk management and insurance), Ms. Morin has already completed the Canadian Risk Management (CRM) program offered by the Risk and Insurance Management Society Inc., along with the IADQ's regular CIP program. In addition, she works as an instructor for the Quebec Association of General Contractors (CEGQ). Drawing on her leadership skills, she hopes to one day hold a managerial position at her firm and perhaps even become a shareholder in it.

### **GIVING BACK**

Meanwhile, Ms. Morin plans to continue devoting a portion of her busy schedule to the next generation of brokers and to the profession in general. "I'd particularly like to enhance our image with our clients and show them how necessary our profession is. I'd also like to stay active with groups such as the RCCAQ," she said. Although she has handed over the torch to the new president of LARAQ (a junior brokers' association), Ms. Morin hopes to remain active and to pursue her commitment in other ways. "I see giving back as something quite normal because it's thanks to the people at LARAQ that I was able to move forward with my career and win the award this year," she concluded.





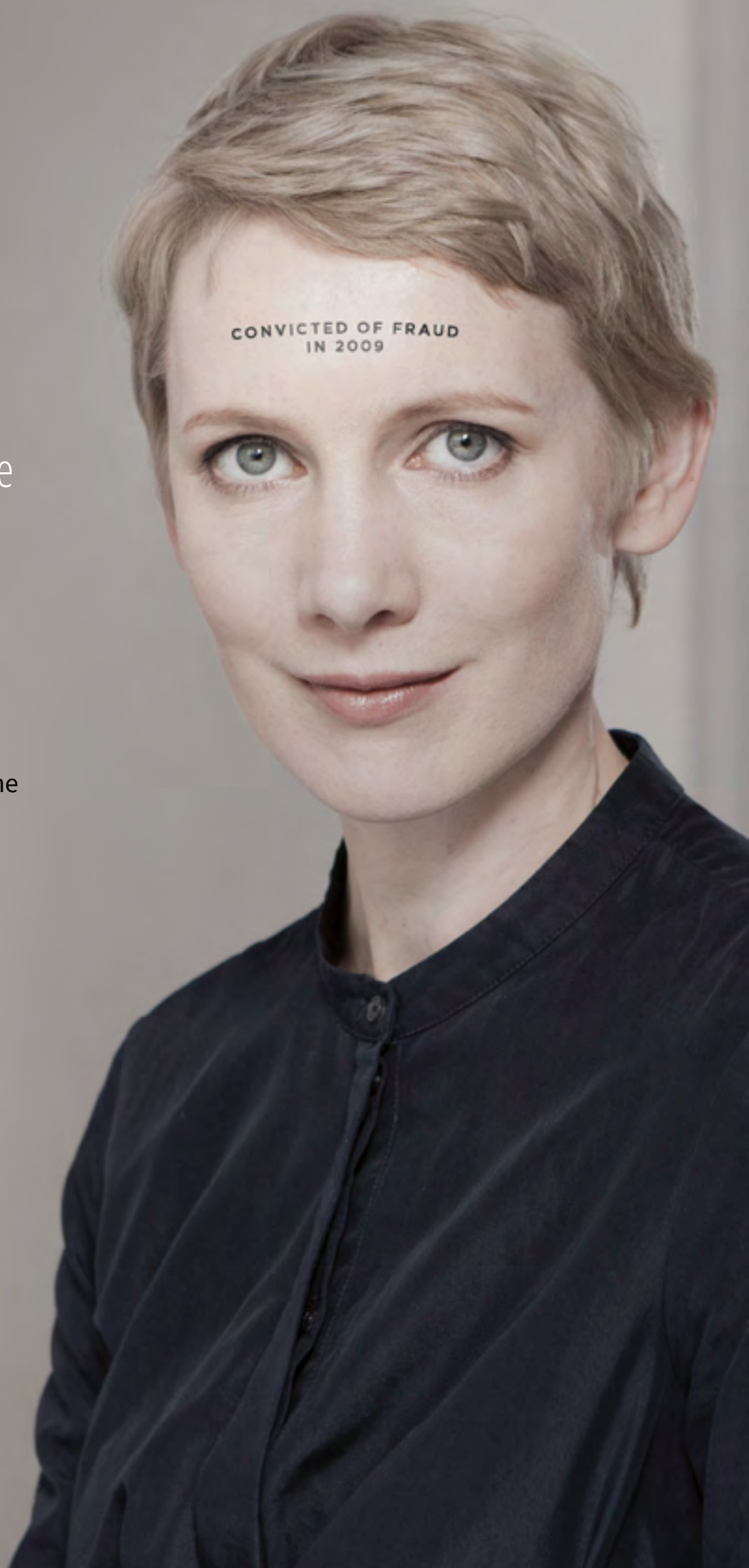
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## PROFESSIONAL DEVELOPMENT: NEW TURNKEY SERVICE!



**The end of the previous professional development period was marked by a rush of people signing up for courses. To avoid a repetition of that phenomenon, the RCCAQ is putting two tools in place this year to help firms better organize their brokers' mandatory professional development activities.**

"This idea gained momentum in the first few months of the mandatory professional development period that is now drawing to a close. The experience of the past few weeks has confirmed what a good idea it really is," notes Catherine Rioux, the RCCAQ's director of training and consultation services. "Right now, people are racing to comply with the requirements. A new compliance period will be starting and it's the right time to plan how you want to obtain your professional development units (PDUs) in order to save both time and money."



## 2 YEARS

### 20 PDUs REQUIRED

Every two years, all brokers must obtain 20 PDUs. Professional development, which is regulated by CHAD (Quebec's Chamber of Damage Insurance) is mandatory; brokers who are not in compliance run the risk of having their professional practice rights suspended. Brokers can seek training in five categories: compliance (minimum three PDUs), administration, insurance techniques, law and professional development (maximum 5 PDUs).



**"WHEN BROKERS ARE NEARING THE END OF THEIR MANDATORY PROFESSIONAL DEVELOPMENT PERIOD, THEY LITERALLY GO RUNNING OFF TO OBTAIN THEIR LAST FEW PDUs. PROFESSIONAL DEVELOPMENT SHOULDN'T BE A HINDRANCE OR AN EMERGENCY. SO FOR THOSE WHO HAVE DIFFICULTY PLANNING THESE ACTIVITIES, WE'RE HERE TO MAKE THINGS A LITTLE EASIER."**

CATHERINE RIOUX  
Training and Consulting Services Director

### ANALYZING TRAINING NEEDS

To help brokerage firms foster a skills development culture and move beyond mandatory training, **the RCCAQ offers assistance to professional development managers and provides them with tools they may need to implement a personalized training plan.** This support includes the analysis of a questionnaire that is sent out to brokers in order to determine their needs; overall planning of training needs; securing the participation of competent service providers; and monitoring compliance with the requirements. Under certain conditions, particularly in certain regions, "the assistance process may be eligible for an Emploi-Québec grant," notes Catherine Rioux.

### TURNKEY SERVICE

Some firms, however, don't have the time or the resources they need to follow up on compliance. That's why **the RCCAQ offers "close to the workplace" assistance**, which includes approximately six training sessions (the equivalent of 20 PDUs) spread out over the two-year professional development period. The units selected by default correspond to needs as evaluated by various firms, although the offer can also be adjusted to meet more specific needs, e.g. if a firm specializes in commercial insurance. This turnkey service is available at a very competitive price. It's a great way to kick off staff-related matters in the New Year with total peace of mind!



# LIAISON

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