

Framework for the qualification of  
**AUTOMOBILE DAMAGE APPRAISERS**



**AUTOMOBILE  
DAMAGE  
APPRAISAL**

*This English translation is for convenience purposes. The French version is the sole official version. Consequently, if any contradiction or difference is found between the French version and the English translation, the former shall prevail.*



<b>GAA'S MANDATE</b> .....	<b>3</b>
<b>CODE OF ETHICS</b> .....	<b>3</b>
<b>BECOMING AN AUTOMOBILE DAMAGE APPRAISER</b> .....	<b>4</b>
QUALITIES AND SKILLS REQUIRED .....	4
DUTIES OF THE APPRAISER.....	4
<b>DEFINITIONS</b> .....	<b>5</b>
<b>GENERAL – ALL CATEGORIES</b> .....	<b>6</b>
PRIOR CONDITIONS .....	6
SUPPORTING DOCUMENTS .....	6
CANDIDATE FROM OUTSIDE QUEBEC .....	6
REASONS FOR REFUSAL .....	7
CESSATION OF EMPLOYMENT OR CHANGE OF EMPLOYER.....	7
FEES FOR ISSUING OR RENEWING A CERTIFICATE.....	7
<b>APPRENTICE CERTIFICATE – ALL CATEGORIES</b> .....	<b>8</b>
QUALIFICATION REQUIREMENTS .....	8
SKILLS AND MINIMUM TECHNICAL KNOWLEDGE CATEGORY “A” – AUTOMOBILE.....	9
SKILLS AND MINIMUM TECHNICAL KNOWLEDGE CATEGORY “L” – HEAVY VEHICLES AND EQUIPMENT .....	10
<b>APPRENTICESHIP PERIOD – ALL CATEGORIES</b> .....	<b>13</b>
OBLIGATIONS OF THE APPRENTICE .....	13
RESPONSIBILITIES OF THE APPRENTICE .....	13
ACTIVITIES PERMITTED FOR THE APPRENTICE.....	14
INTERRUPTION OF THE APPRENTICESHIP PERIOD .....	14
<b>THE SUPERVISOR – ALL CATEGORIES</b> .....	<b>15</b>
CONDITIONS FOR BEING A SUPERVISOR.....	15
OBLIGATIONS AND RESPONSIBILITIES OF THE SUPERVISOR.....	15
<b>APPRAISER’S CERTIFICATE – ALL CATEGORIES</b> .....	<b>16</b>
QUALIFICATION REQUIREMENTS .....	16
PERMITTED ACTIVITIES.....	16
<b>REACTIVATING A CERTIFICATE – ALL CATEGORIES</b> .....	<b>17</b>
<b>OPERATING AN AUTOMOBILE DAMAGE APPRAISAL FIRM – ALL CATEGORIES</b> .....	<b>19</b>
REQUIREMENTS FOR THE APPRAISER WISHING TO OPERATE AN APPRAISAL FIRM .....	19
PERMITTED ACTIVITIES.....	19
<b>COMPETENCY EXAM – CATEGORY “A” – AUTO</b> .....	<b>20</b>
GENERAL .....	20
INDIVIDUALS CONCERNED .....	20
MAKING UP A FAILED EXAM.....	20
<b>COMPETENCY EXAM – CATEGORY “L” – HEAVY VEHICLES AND ÉQUIPMENT</b> .....	<b>21</b>
GENERAL .....	21
INDIVIDUALS CONCERNED .....	21
MAKING UP A FAILED EXAM.....	21
<b>USEFUL LINKS</b> .....	<b>22</b>
<b>POTENTIAL EMPLOYERS</b> .....	<b>24</b>



### GAA'S MANDATE

Under Section 171 of the *Automobile Insurance Act*, Groupement des assureurs automobiles (GAA) is responsible for ensuring that the persons acting as appraisers are qualified. For that purpose, it shall establish and administer training programs and determine the minimum requirements applicable to the activity of appraiser.

### CODE OF ETHICS

The Code of Ethics for Automobile Damage Appraisers (hereafter “Code of Ethics”) determines the rules of conduct which govern all Certificate holders.

Under the Code of Ethics, the appraiser agrees that any complaint concerning a breach of the provisions of the Code of Ethics can be submitted to the Disciplinary Committee that may, following a hearing, either reject the complaint, or impose the appropriate sanction, more specifically: a reprimand, a suspension or the complete and final withdrawal of the Certificate of Qualification as an automobile damage appraiser. The appraiser is given a copy of the Disciplinary Procedure for Automobile Damage Appraisers at the time the Certificate is delivered to him.



## BECOMING AN AUTOMOBILE DAMAGE APPRAISER

Note that the term “automobile damage appraiser” includes appraisers who appraise automobiles as well as heavy vehicles and equipment. Refer to the definition of the term “Automobile” in the heading DEFINITIONS of this document.

Also note that GAA oversees automobile damage appraisers employed by an appraisal firm or an authorized insurer. Individuals who prepare damage appraisals in a repair shop are not subject to GAA’s qualification procedure.

### QUALITIES AND SKILLS REQUIRED

A candidate applying for a Certificate should be aware that he will need to:

1. Have knowledge of body repair or damage appraisal.
2. Adapt his knowledge to new developments in automobile damage appraisal and repair techniques, more specifically through training made available to him by a recognized agency such as I-CAR.
3. Be familiar with the **sector of activity** specific to the Certificate requested.
4. Possess sound judgment.

### DUTIES OF THE APPRAISER

The automobile damage appraiser acts on behalf of insurers, consumers, public authorities, etc. More specifically, he must be able to:

1. Identify a road vehicle.
2. Accurately identify damage arising from an accident and relating only to this accident.
3. Provide his mandator with the origin or causes of an accident, where applicable.
4. Identify the adequate method of repair in accordance with the rules of the profession, manufacturer’s recommendations and regulations.
5. Assess the cost of repairs factoring in the competitive environment and respect all automobile damage appraisal directives, standards and procedures issued by GAA.
6. Determine the value of a road vehicle.
7. Ensure that an automobile damage appraisal meets the required standards.
8. Validate that the repairs made are in accordance with the damage appraisal.
9. In connection with his activities, draft, document and back-up any report.



## DEFINITIONS

<b>Appraisal firm</b>	A firm having a place of business in Quebec, which offers automobile appraisal services in Quebec, whether or not approved by GAA.
<b>Appraiser</b>	An individual holding a Certificate of Qualification as an automobile damage appraiser or apprentice-appraiser who performs his main activities with an appraisal firm or as an employee of an authorized insurer and, where applicable, performs other activities related to automobile damage appraisal as are approved by GAA.
<b>Authorized insurer</b>	Under Section 156, paragraph 2, of the <i>Automobile Insurance Act</i> of Quebec, an authorized insurer is an insurer authorized to transact automobile insurance under the <i>Act respecting insurance</i> (chapter A-32), holding a permit issued by the <i>Autorité des marchés financiers</i> , except for a person who transacts exclusively in reinsurance.
<b>Automobile</b>	Any vehicle propelled by any power other than muscular force and adapted for transportation on public highways but not on rails ( <i>Automobile Insurance Act</i> , R.S.Q., chapter A-25).
<b>Candidate</b>	The individual who applies for a Certificate or the person who already holds a Certificate and who applies to reactivate the Certificate and/or to operate an appraisal firm.
<b>Category</b>	Notation recorded on the Certificate which specifically states the sector of activity in which its holder is authorized to act.
<b>Certificate of Qualification</b> <i>(hereafter « Certificate »)</i>	Official document issued by GAA to an apprentice automobile damage appraiser (hereafter “Apprentice”) or to an automobile damage appraiser (hereafter “Appraiser”), which sets out the elements required to designate its holder and his employer, as well as those respecting the validity of the Certificate.
<b>Full-time employment</b>	Employment in which the employee works at least 30 hours a week.
<b>Heavy vehicle</b>	A heavy vehicle as defined under <i>An Act respecting owners, operators and drivers of heavy vehicles</i> (Chapter P-30.3).
<b>Main activity</b>	Professional activity to which the Certificate holder devotes more than half of his time.
<b>Potential employer</b>	The appraiser must carry out his activities at an appraisal firm having its place of business in Quebec or for an authorized insurer that is ready to hire an individual seeking a Certificate and that will employ this individual as an Apprentice or Appraiser.
<b>Road vehicle</b>	A motor vehicle that can be driven on a highway, other than a vehicle that runs only on rails, a power-assisted bicycle or an electrically propelled wheelchair; a trailer, a semi-trailer or a detachable axle is defined as a road vehicle.
<b>Sector of activity</b>	Sector in which the Appraiser carries out his professional activities, either in automobile or heavy vehicles and equipment.



## GENERAL – All categories

### PRIOR CONDITIONS

1. Before applying for qualification, the candidate **must** find a place of work and have a **potential employer** with whom he can carry out his professional activities. Before issuing a Certificate, GAA will take the following information into account:
  - a) The candidate's integrity (criminal record, bankruptcy, etc.).
  - b) The job occupied at the time the application is made when the candidate wishes to carry on this employment.

### SUPPORTING DOCUMENTS

1. The candidate **must**:
  - a) With the employer, complete an application for qualification form and attach all supporting documents required by GAA to study the application, more specifically, a summary of the relevant professional experience, a Work Certificate or a Record of Employment (or any other admissible supporting document) confirming proof of **full-time employment** by the person making the request, either in appraisal, or in auto and/or heavy vehicle body repair work, in accordance with the eligibility criteria for the category or categories of the Certificate requested, and any proof of academic training.
  - b) Where applicable, provide GAA with proof that he no longer has any interest in a firm which carries out one or other of the activities listed in 1e) under the heading **REASONS FOR REFUSAL**.
  - c) Where applicable, provide GAA with proof that he has the required authorizations issued by a competent authority allowing him to hold a job in Quebec.

### CANDIDATE FROM OUTSIDE QUEBEC

#### 1. Appraiser from another province of Canada

A candidate from another province or territory of Canada **must** present GAA with a document from a competent authority of his province or territory, which certifies that he has been authorized to work as an appraiser for at least 24 of the past 36 months and this authorization must be equivalent to the category of the Certificate requested. If this is the case, the candidate will be exempted from meeting the qualification requirements, but **he will be required** to complete the mandatory **apprenticeship period** and pass the **competency exam**.

#### 2. Appraiser from another country

A candidate from another country who wishes to work as an appraiser in Quebec **must** meet all the requirements to qualify for the **Apprentice Certificate**.



## REASONS FOR REFUSAL

1. GAA may refuse to issue a Certificate, more specifically if the candidate:
  - a) Does not have a **potential employer**.
  - b) Does not have the honesty and integrity required to carry out the activity of Appraiser.
  - c) Has pleaded guilty or has been found guilty of a charge or act by a Canadian or foreign court of law which, in the opinion of GAA, has a bearing on his carrying out the activity of Appraiser.
  - d) Has made an assignment of his property or been placed under a receiving order pursuant to the *Bankruptcy and Insolvency Act*.
  - e) Finds himself in a situation that is incompatible with carrying out the activities authorized by the Certificate. A candidate may not work or have a direct or indirect interest in a firm which carries out one or other of the following activities:
    - automobile repair of any kind;
    - purchase, sale, rental, leasing or recycling of automobiles, parts or automobile accessories, whether new or used;
    - salvage of automobiles;
    - representing automobile manufacturers.

## CESSATION OF EMPLOYMENT OR CHANGE OF EMPLOYER

1. The Certificate holder **must**:
  - a) Inform GAA, as soon as possible, if he has temporarily or permanently abandoned his professional activities.
  - b) Inform GAA of any change in his situation that affects the information or documents provided, more specifically as a result of a change of employer, or a change of address, and this, while respecting the Code of Ethics.

In such a situation, the candidate **must** present GAA with the supporting documents.

## FEEES FOR ISSUING OR RENEWING A CERTIFICATE

1. The holder of a Certificate **must** pay annual fees
2. When a Certificate is issued, the fees are pro-rated to the number of months from the issue date until the following March 31.
3. All Certificates expire March 31 and the notice of renewal is sent **to the employer**.



## APPRENTICE CERTIFICATE – All categories

### QUALIFICATION REQUIREMENTS

#### 1. Minimum training –11 years of schooling

The candidate **must** have:

- a) a Quebec high school diploma (DES); **or**
- b) an Attestation of Equivalence of Secondary V Studies (AESS<sup>(1)</sup>); **or**
- c) a Diploma of Vocational Studies (DVS).

#### 2. Studies outside Quebec<sup>(2)</sup>

All studies outside Quebec must be evaluated by the *Ministère de l'Immigration, de la Francisation et de l'Intégration* (Québec's Department of immigration, francization and integration). The candidate **must** provide GAA with an *Évaluation comparative des études effectuées hors Québec* (comparative evaluation for studies done outside Quebec) issued by MICC.

#### 3. Skills acquired in workplaces

An individual who has developed relevant job skills may have his years of work experience recognized in order to make up for the missing years of schooling in order to attain the 11 years of schooling required. A year of work experience, whether consecutive or not, may be counted as one missing half-year of schooling. The individual must have developed equivalent skills in **full-time employment** in the automobile field.

#### EXAMPLES

SCHOOLING	REQUIRED EXPERIENCE
11 year	0 years
10½ years	1 year
10 years	2 years

#### 4. Skills and minimum technical knowledge

The candidate must prove that he has the **skills and minimum technical knowledge** in the category of the Certificate requested.

(1) To obtain the Attestation of Equivalence of Secondary V Studies (AESS), the candidate must have passed the exams administered by his regional school board. The candidate should contact his school board to find out how to obtain it.

(2) The *Évaluation comparative des études effectuées hors du Québec* (comparative evaluation for studies done outside Québec) is a document that indicates how the studies completed outside Quebec compare to the Quebec education system and its main diplomas (or educational benchmarks). It is neither a diploma nor the equivalent of a diploma. It is an expert opinion issued for reference purposes only, which imposes no obligation on employers, regulatory agencies or educational institutions which can apply their own specific methods and criteria to evaluate the candidate's training.



## SKILLS AND MINIMUM TECHNICAL KNOWLEDGE

### Category "A" – Automobile

**NOTE 1:** THE CANDIDATE MUST MEET THE CONDITIONS OF **ONE OF THE FOUR PREREQUISITES** DESCRIBED BELOW. IN ADDITION, THE CANDIDATE WILL HAVE TO MEET THE OTHER CONDITIONS PROVIDED FOR, MORE SPECIFICALLY, HOLD **FULL-TIME EMPLOYMENT** AND BE UNDER THE SUPERVISION OF A "1A" CERTIFICATE HOLDER, WHO MEETS THE **CONDITIONS FOR BEING A SUPERVISOR**.

<sup>(\*)</sup> **NOTE 2:** THE CANDIDATE'S FULL-TIME WORK EXPERIENCE IN THE FIELD OF AUTO DAMAGE APPRAISAL OR AUTO BODY REPAIR WILL BE RECOGNIZED IF HE ACQUIRED IT **DURING AT LEAST 12 CONSECUTIVE MONTHS WITHIN THE 60 MONTHS PRIOR TO THE APPLICATION**, WITH SUPPORTING DOCUMENTS.

#### PREREQUISITE A1

---

- a) Proof of having held **full-time employment<sup>(\*)</sup>**, **for at least 12 months**, in the field of **auto body repair** work in a repair shop.

#### PREREQUISITE A2

---

- a) A Diploma of Vocational Studies (DVS) in **Auto Bodywork**; **and**
- b) Proof of having held **full-time employment<sup>(\*)</sup>**, **for at least 12 months**, in the field of **auto damage appraisal** in a repair shop.

#### PREREQUISITE A3

---

- a) Proof of having held **full-time employment<sup>(\*)</sup>**, **for at least 12 months**, as an **automobile damage appraiser** or **manager** in a body repair shop; **and**
- b) Proof of having successfully completed the GAA **competency exam** **within the 12 months** prior to the application.

#### PREREQUISITE A4

---

- a) Proof of having successfully taken the **ESTIMATION DE DOMMAGES AUTOMOBILES** (Automobile Damage Appraisal) training given by GAA **within 24 months** prior to the application.

##### ELIGIBILITY FOR TRAINING – REQUIREMENTS

If the candidate does not meet the conditions of either prerequisite A1, A2 or A3, **and** does not hold a DSV in Auto Bodywork, the candidate must write and pass the training eligibility exam.

The objective of the exam is to confirm that the candidate has the minimum knowledge required in auto body repair. If the candidate fails the exam, he will have to wait six months and will not be able to retake the exam if he has not demonstrated that he has taken relevant training to improve his skills and knowledge (I-CAR courses, DSV, etc.). **The course is given in French only.**

[Link to Registration Form.](#)

**or**

- b) Proof of having passed an equivalent course given by the *Vale Technical Institute* **within 24 months** prior to the application.



## SKILLS AND MINIMUM TECHNICAL KNOWLEDGE

### Category “L” – Heavy vehicles and equipment

**NOTE 1:** THE CANDIDATE MUST MEET ONE OF THE 10 PREREQUISITES IN THIS SECTION. IN ADDITION, THE CANDIDATE WILL HAVE TO MEET THE OTHER PREREQUISITES PROVIDED FOR, MORE SPECIFICALLY, HOLD FULL-TIME EMPLOYMENT AND BE UNDER THE SUPERVISION OF A “1L” CERTIFICATE HOLDER, WHO MEETS THE CONDITIONS FOR BEING A SUPERVISOR.

<sup>(\*)</sup> **NOTE 2:** REGARDLESS OF THE NUMBER OF MONTHS HAVING HELD FULL-TIME EMPLOYMENT IN THE FIELD OF DAMAGE APPRAISAL OR REPAIR WORK REQUIRED UNDER ONE OR OTHER OF THE PREREQUISITES, THE CANDIDATE’S TOTAL WORK EXPERIENCE WILL BE RECOGNIZED ONLY IF HE ACQUIRED IT DURING AT LEAST 12 CONSECUTIVE MONTHS WITHIN THE 60 MONTHS PRIOR TO THE APPLICATION, WITH SUPPORTING DOCUMENTS.

#### PREREQUISITE L1

---

- a) Proof of having held full-time employment<sup>(\*)</sup>, for at least 36 months, in the field of heavy vehicles repair work in a repair shop.

#### PREREQUISITE L2

---

- a) A Diploma of Vocational Studies (DVS) in **Heavy Vehicle Mechanics** or in **Construction Equipment Mechanics**; **and**
- b) Proof of having held full-time employment<sup>(\*)</sup>, for at least 12 months, in the field of heavy vehicle repair work in a repair shop.

#### PREREQUISITE L3

---

- a) A Diploma of Vocational Studies (DVS) in **Auto Bodywork**; **and**
- b) Proof of having held full-time employment<sup>(\*)</sup>, for at least 24 months, in the field of heavy vehicle repair work in a repair shop.

#### PREREQUISITE L4

---

- a) Proof of having held full-time employment<sup>(\*)</sup>, for at least 12 months, in the field of vehicles damage appraisal; **and**
- b) Proof of having held full-time employment<sup>(\*)</sup>, for at least 24 months, in the field of heavy vehicle repair work in a repair shop.

#### PREREQUISITE L5

---

- a) A Diploma of Vocational Studies (DVS) in **Heavy Vehicle Mechanics** or in **Construction Equipment Mechanics**; **and**
- b) Proof of having held full-time employment<sup>(\*)</sup>, for at least 12 months, in the field of heavy vehicle damage appraisal.



## SKILLS AND MINIMUM TECHNICAL KNOWLEDGE

### Category “L” – Heavy vehicles and equipment

**NOTE 1:** THE CANDIDATE MUST MEET **ONE OF THE 10 PREREQUISITES** IN THIS SECTION. IN ADDITION, THE CANDIDATE WILL HAVE TO MEET THE OTHER PREREQUISITES PROVIDED FOR, MORE SPECIFICALLY, HOLD **FULL-TIME EMPLOYMENT** AND BE UNDER THE SUPERVISION OF A “1L” CERTIFICATE HOLDER, WHO MEETS THE **CONDITIONS FOR BEING A SUPERVISOR**.

<sup>(\*)</sup> **NOTE 2:** REGARDLESS OF THE NUMBER OF MONTHS HAVING HELD **FULL-TIME EMPLOYMENT** IN THE FIELD OF DAMAGE APPRAISAL OR REPAIR WORK REQUIRED UNDER ONE OR OTHER OF THE PREREQUISITES, THE CANDIDATE'S TOTAL WORK EXPERIENCE WILL BE RECOGNIZED ONLY IF HE ACQUIRED IT **DURING AT LEAST 12 CONSECUTIVE MONTHS WITHIN THE 60 MONTHS PRIOR TO THE APPLICATION**, WITH SUPPORTING DOCUMENTS.

#### PREREQUISITE L6

---

- a) A Diploma of Vocational Studies (DVS) in **Heavy Vehicle Mechanics** or in **Construction Equipment Mechanics**; **and**
- b) A category "1A" Certificate of qualification in auto damage appraisal issued by GAA with an active status for **at least the past 18 months**.

#### PREREQUISITE L7

---

- a) A category "1A" Certificate of qualification in auto damage appraisal issued by GAA with an active status for **at least the past 18 months**; **and**
- b) Proof of having held **full-time employment**<sup>(\*)</sup>, **for at least 24 months**, in the field of heavy vehicle repair work in a repair shop.

#### PREREQUISITE L8

---

- a) A Diploma of Vocational Studies (DVS) in **Heavy Vehicle Mechanics** or in **Construction Equipment Mechanics**; **and**
- b) Proof of having passed a Tractor-Trailer Estimating course given by *Vale Technical Institute* **within 24 months** prior to the application.

#### PREREQUISITE L9

---

- a) Proof of having passed a Tractor-Trailer Estimating course given by *Vale Technical Institute* **within 24 months** prior to the application; **and**
- b) Proof of having held **full-time employment**<sup>(\*)</sup>, **for at least 24 months**, in the field of heavy vehicle repair work in a repair shop.



## SKILLS AND MINIMUM TECHNICAL KNOWLEDGE

### Category “L” – Heavy vehicles and equipment

**NOTE 1:** THE CANDIDATE MUST MEET **ONE OF THE 10 PREREQUISITES** IN THIS SECTION. IN ADDITION, THE CANDIDATE WILL HAVE TO MEET THE OTHER PREREQUISITES PROVIDED FOR, MORE SPECIFICALLY, HOLD **FULL-TIME EMPLOYMENT** AND BE UNDER THE SUPERVISION OF A “1L” CERTIFICATE HOLDER, WHO MEETS THE **CONDITIONS FOR BEING A SUPERVISOR**.

<sup>(\*)</sup> **NOTE 2:** REGARDLESS OF THE NUMBER OF MONTHS HAVING HELD **FULL-TIME EMPLOYMENT** IN THE FIELD OF DAMAGE APPRAISAL OR REPAIR WORK REQUIRED UNDER ONE OR OTHER OF THE PREREQUISITES, THE CANDIDATE’S TOTAL WORK EXPERIENCE WILL BE RECOGNIZED ONLY IF HE ACQUIRED IT **DURING AT LEAST 12 CONSECUTIVE MONTHS WITHIN THE 60 MONTHS PRIOR TO THE APPLICATION**, WITH SUPPORTING DOCUMENTS.

### PREREQUISITE L10

- a) Proof of having successfully taken the ***ESTIMATION DE DOMMAGES AUX VÉHICULES ET ÉQUIPEMENTS LOURDS*** (*Heavy Vehicles and Equipment Damage Appraisal*) training given by GAA **within 24 months** prior to the application.

#### ELIGIBILITY FOR TRAINING – REQUIREMENTS

Proof of having held **full-time employment<sup>(\*)</sup>**, **for at least 24 months**, in the field of heavy vehicle body repair work in a repair shop **or** a DSV in **Heavy Vehicle Mechanics** or in **Construction Equipment Mechanics**.

- If the candidate does not meet one of these requirements, he must write and pass the training eligibility exam.
- The objective of the exam is to confirm that the candidate has the minimum knowledge required in heavy vehicle and equipment repair work.
- If the candidate fails the exam, he will have to wait six months and will not be able to retake the exam if he has not demonstrated that he has taken relevant training to improve his skills and knowledge (e.g. relevant DSV).
- **The course is given in French only.**  
*Link to Registration Form*



## APPRENTICESHIP PERIOD – All categories

### OBLIGATIONS OF THE APPRENTICE

To help him develop his skills, the apprentice **must** complete a mandatory apprenticeship period in the **sector of activity** for which the Apprentice Certificate was issued to him.

**N.B.** – The apprenticeship period can only be spent in one **sector of activity** at a time. Thus, **the employer** of the applicant who meets the minimum requirements of the two categories must inform GAA in which **sector of activity** the first apprenticeship period will be spent.

The apprenticeship period must be for a period of no less than six months. It starts as of the date the Apprentice Certificate is issued and it **must** be completed on a continuous basis.

1. The apprentice **must**:
  - a) hold a Certificate issued by GAA to practice his activities;
  - b) be employed by an **appraisal firm** or **authorized insurer**;
  - c) hold **full-time employment**;
  - d) be supervised by an appraiser who meets the **prerequisites to act as a supervisor** and who will practice in the same **sector of activity** as him during the whole apprenticeship period;
  - e) monthly, prepare a sufficient number of damage appraisals so that GAA can, as of the third month following the Certificate issue date, assess his professional activities and monitor his skills in the apprenticeship category held during this period.
  - f) meet GAA's requirements with respect to the quality of the work accomplished.

### RESPONSIBILITIES OF THE APPRENTICE

1. The apprentice **must**:
  - a) complete his apprenticeship period on a continuous basis;
  - b) always respect the legislation, regulations and his Code of Ethics.



## ACTIVITIES PERMITTED FOR THE APPRENTICE

1. **Main activity** – The holder of an Apprentice Certificate may, under the supervision of a duly authorized appraiser, prepare damage appraisals on behalf of an **appraisal firm** or an **authorized insurer**, and this practice must constitute his **main activity**.
2. **Incidental activities** – If he is employed by an **appraisal firm**, the holder of an Apprentice Certificate may also, and always under supervision, perform the following incidental activities:
  - a) under the *Quebec Sales Tax* (QST), assess the market value of vehicles for QST calculation purposes in the course of his professional activities, and this, **only** if he is employed by a GAA-Approved Appraisal Centre;
  - b) change the status of a vehicle declared a total loss, and this, **only** if he is employed by a GAA-Approved Appraisal Centre;
  - c) assess the market value of automobiles, particularly for insurance purposes;
  - d) draft reports identifying the damage addressed to car leasing companies.

## INTERRUPTION OF THE APPRENTICESHIP PERIOD

1. The apprenticeship period is interrupted when the holder of an Apprentice Certificate is in one of the following situations. He **must** inform GAA of the situation as soon as possible.
  - a) He is no longer being supervised by an authorized person.
  - b) He changes employer.
  - c) He cannot continue the apprenticeship because of disability, more specifically due to preventive leave, parental leave, or exceptional and justifiable circumstances.
  - d) He did not begin his apprenticeship period at the specified time, i.e. on the date his Apprenticeship Certificate was issued.
  - e) He does not handle a sufficient number of files as a Certificate holder who holds **full-time employment** and for whom damage appraisal is his **main activity**.
2. **If the interruption lasts more than two weeks**, the apprentice **must** begin the apprenticeship period again.
3. If the apprenticeship period was interrupted for valid reasons, the apprentice **must** present GAA with documents indicating the reason for the interruption so that he can resume his apprenticeship period.
4. If the reasons given are not for exceptional circumstances, or if the reasons given are not considered valid, the apprentice **must** begin the apprenticeship period again.



## THE SUPERVISOR – All categories

### CONDITIONS FOR BEING A SUPERVISOR

1. The supervisor:
  - a) **must** hold an Appraiser Certificate issued by GAA, the status of which has been active for at least 18 months and he must be authorized to practice in the same **sector of activity** as the apprentice he is supervising at the time of the apprenticeship period;
  - b) **must not**, during the three years preceding the apprenticeship period of the apprentice, have been the subject of any disciplinary **sanction** further to a breach of the Code of Ethics for Automobile Damage Appraisers;
  - c) **must not**, during the five years preceding the candidate's application, have been the subject of any disciplinary sanction, more specifically a fine or suspension, imposed by a disciplinary committee constituted under *An Act respecting the distribution of financial products and services*, or the Court of Quebec, sitting in appeal of a decision of such a committee;
  - d) **must not**, during the three years preceding the apprenticeship period of the apprentice, have been disbarred by a disciplinary committee of a professional order;
  - e) **must not** have been the object of conditions or restrictions affecting his ability to act as a supervisor.

### OBLIGATIONS AND RESPONSIBILITIES OF THE SUPERVISOR

1. The supervisor :
  - a) **may** supervise a maximum of five apprentice appraisers. An apprentice may, however, be supervised by more than one person during his apprenticeship period;
  - b) **must** allow the apprentice to progressively exercise the activities reserved for automobile damage appraisers. Supervision is important to prevent errors and omissions by the apprentice;
  - c) **must** supervise the activities carried out by the apprentice without, however, being accountable for them before GAA's Automobile Damage Appraisers' Disciplinary Committee;
  - d) **must** verify, at least once a week, the files handled by the apprentice under his supervision. Closer supervision may be carried out if deemed necessary by the supervisor;
  - e) **must** more specifically, review and assess whether the work of the apprentice complies, provide the necessary support and make sure that the Apprentice performs only permitted activities.



## APPRAISER'S CERTIFICATE – All categories

### QUALIFICATION REQUIREMENTS

1. The candidate for the Appraiser Certificate **must**:
  - a) Hold an Apprentice Certificate authorizing him to carry out his activities in the **sector of activity** relevant to the Appraiser Certificate for which he is applying; **and**
  - b) Have completed the apprenticeship period within the time period prescribed by GAA (refer to **OBLIGATIONS OF THE APPRENTICE**); **and**
  - c) Have met the requirements of GAA as regards the quality of the work further to the assessments made by GAA during his apprenticeship period.

### PERMITTED ACTIVITIES

1. **Main activity** – The holder of an Appraiser Certificate may prepare damage appraisals on behalf of an **appraisal firm** or an **authorized insurer**, and this practice must constitute his **main activity**.
2. **Incidental activities** – If he is employed by an **appraisal firm**, the holder of an Appraiser Certificate may also perform the following incidental activities:
  - a) under the *Quebec Sales Tax* (QST), assess the market value of vehicles for QST calculation purposes in the course of his professional activities, and this, **only** if he is employed by a GAA-Approved Appraisal Centre;
  - b) change the status of a vehicle declared a total loss, and this, **only** if he is employed by a GAA-Approved Appraisal Centre;
  - c) assess the market value of automobiles, particularly for insurance purposes;
  - d) draft reports identifying the damage addressed to car leasing companies.
3. Act as supervisor under the conditions set out in the Section **THE SUPERVISOR**.



## REACTIVATING A CERTIFICATE – All categories

### GENERAL CONDITIONS

**IN ALL CASES**, to be eligible for the reactivation process, the candidate must at least:

- ✓ Have a **potential employer**.
- ✓ Provide GAA with supporting documents.

GAA reserves the right to request supporting documents such as a Work Certificate or a Record of Employment and to require the candidate to pass the **competency exam**.

### 1. Reactivating an **Apprentice Certificate**

- a) Refer to **INTERRUPTION OF THE APPRENTICESHIP PERIOD**.

### 2. Reactivating an **Appraiser Certificate**

the status of which has been declared inactive **for one year or less**

- a) To reactivate a Certificate the status of which has been declared inactive **for one year or less**, the candidate **must** meet the general conditions.

### 3. Reactivating an **Appraiser Certificate**

the status of which has been declared inactive **for more than one year and less than three years**

- a) In addition to the general conditions, to reactivate a Certificate the status of which has been declared inactive **for more than one year and less than three years**, the candidate **must**:
  - since the time his Certificate was declared inactive, have held **full-time employment** in a repair shop, for which he prepared damage appraisals or repaired damaged vehicles, and this, in the **sector(s) of activity** relevant to the Certificate he is applying for; **or**
  - have passed the **competency exam**.

If the candidate fails to meet the above conditions, he must apply for an Apprentice Certificate authorizing him to practice in same **sector(s) of activity** as that (those) for which an Appraiser Certificate had previously been issued to him by GAA.



## REACTIVATING A CERTIFICATE – All categories

### GENERAL CONDITIONS

**IN ALL CASES**, to be eligible for the reactivation process, the candidate must at least:

- ✓ Have a **potential employer**.
- ✓ Provide GAA with supporting documents.

GAA reserves the right to request supporting documents such as a Work Certificate or a Record of Employment and to require the candidate to pass the **competency exam**.

#### 4. Reactivating an **Appraiser Certificate**

the status of which has been declared inactive **for three years or more**

- a) In addition to the general conditions, to reactivate a Certificate the status of which has been declared inactive **for three years or more**, the candidate **must**:
- since the time his Certificate was declared inactive, have held **full-time employment** in a repair shop, for which he prepared damage appraisals or repaired damaged vehicles, and this, in the **sector(s) of activity** relevant to the Certificate he is applying for.

If the candidate fails to meet the above condition, he must apply for an Apprentice Certificate authorizing him to practice in same **sector(s) of activity** as that (those) for which an Appraiser Certificate had previously been issued to him by GAA.

#### 5. Reactivating an **Appraiser Certificate** of an individual who has been **retired for more than one year and less than five years**

- a) In addition to the general conditions, to reactivate a Certificate of a retired individual, the status of which has been declared inactive **for more than one year and less than five years**, the candidate must prove that he held an Appraiser Certificate for a period of at least five years, and this, in the **sector(s) of activity** relevant to the Certificate he is applying for.



### OPERATING AN AUTOMOBILE DAMAGE APPRAISAL FIRM

#### – All categories

#### REQUIREMENTS FOR THE APPRAISER WISHING TO OPERATE AN APPRAISAL FIRM

1. The candidate **must**:
  - a) Have held an **active** Appraiser Certificate for at least three of the past five years prior to the date of his application.
  - b) Have practiced as an Appraiser in one or more **sectors of activity** for which he is applying.
  - c) Where applicable, meet the conditions in effect to reactivate his Appraiser Certificate.
  - d) Complete the application form to operate an automobile damage appraisal firm and provide all the documents required by GAA.

#### PERMITTED ACTIVITIES

1. The operator of an **appraisal firm** may offer appraisal services in one or more **sectors of activity** authorized by the category appearing on his Appraiser Certificate and, where applicable, in which one or more employees of the firm hold an Appraiser Certificate and are authorized to carry out their activities.



## COMPETENCY EXAM – Category “A” – AUTO

### GENERAL

1. Fees of \$50 plus applicable taxes are payable on the day of the exam by cheque made out to “Groupement des assureurs automobiles”. There are no fees for make-up exams.
2. The passing grade is **85%**.
3. The validity period for a successful exam is **12 months**.
4. Failure to follow instructions at an exam or failure to attend the exam may result in a fail grade unless there are exceptional circumstances which justify cancelling the fail grade.

### INDIVIDUALS CONCERNED

The application to register for the competency exam may be made by:

1. The holder of an Apprentice Certificate under **PREREQUISITE A3**.  
The application to register **must** be made by the **potential employer** and the proof justifying the applicant’s experience must be submitted to GAA prior to the exam being held.
2. The holder of an Apprentice Certificate under **PREREQUISITE A1** who is not able to provide the proof justifying his experience in damage repair in the category of the Certificate being applied for.  
The application to register **must** be made by the **potential employer**.
1. Where applicable, an individual who makes a request to reactivate an Appraiser’s Certificate.  
Refer to **REACTIVATING A CERTIFICATE**.  
The application to register **must** be made by the **potential employer**.

### MAKING UP A FAILED EXAM

1. If the applicant fails the initial exam, he is entitled to take a make-up exam.  
If he fails the make-up exam, he will have to wait 12 months.
2. **The applicant for the Apprentice Certificate** can register for the GAA training entitled ESTIMATION DE DOMMAGES AUTOMOBILES (Automobile Damage Appraisal), as per the eligibility conditions in effect at the time he registers. **The course is given in French only.**
3. If he fails the make-up exam, **the applicant who applied to reactivate his Appraiser Certificate** must apply for an Apprentice Certificate and complete the mandatory **apprenticeship period** to obtain an Appraiser’s Certificate.



## COMPETENCY EXAM – Category “L” – Heavy vehicles and equipment

### GENERAL

1. Fees of \$100 plus applicable taxes are payable on the day of the exam by cheque made out to “Groupement des assureurs automobiles”. There are no fees for make-up exams.
2. The passing grade is **85%**.
3. The validity period for a successful exam is **12 months**.
4. Failure to follow instructions at an exam or failure to attend the exam may result in a fail grade unless there are exceptional circumstances which justify cancelling the fail grade.

### INDIVIDUALS CONCERNED

Application to register for the competency exam may be made by:

1. Where applicable, an individual who applies to reactivate an Appraiser Certificate.  
Refer to **REACTIVATING A CERTIFICATE**.

Application to register **must** be made by the **potential employer**.

### MAKING UP A FAILED EXAM

1. If the applicant fails the initial exam, he may take a make-up exam.  
If he fails the make-up exam, he will have to wait **12 months**.
2. If he fails the make-up exam, **the applicant who applied to reactivate his Appraiser Certificate** must apply for an Apprentice Certificate and complete the mandatory **apprenticeship period** to obtain an Appraiser’s Certificate.



## USEFUL LINKS

### TRAINING

#### Vocational Training Centre (VTC) – By region

[LINK TO WEBSITE](#)

##### **DVS – Auto Bodywork**

[LINK TO WEBSITE](#)

##### **DVS – Construction Equipment Mechanics**

[LINK TO WEBSITE](#)

##### **DVS – Heavy Vehicle Mechanics**

[LINK TO WEBSITE](#)

#### Groupement des assureurs automobiles

##### **Automobile damage appraisal**

[LINK TO WEBSITE](#)

##### **Heavy vehicles and equipment appraisal**

[LINK TO WEBSITE](#)

#### Vale Training Solutions

##### **Automobile**

[LINK TO WEBSITE](#)

##### **Heavy vehicles and equipment**

[LINK TO WEBSITE](#)

---

#### The recognition of acquired competencies

The recognition of acquired competencies (RAC) in vocational training is a process that makes it possible to assess and gain official recognition of competencies acquired through life and work experience based on a study program.

[LINK TO THE MINISTÈRE DE L'ÉDUCATION WEBSITE](#)

[LINK TO THE CERAC WEBSITE](#)



### LEGISLATION AND REGULATIONS

#### Commissioners for Oaths

##### **Definition**

[LINK TO WEBSITE](#)

##### **Search for a Commissioner for Oaths by geographical proximity**

[LINK TO WEBSITE](#)

#### Wordings

##### ***Act respecting owners, operators and drivers of heavy vehicles***

[LINK TO WEBSITE](#)

##### ***Automobile Insurance Act***

[LINK TO WEBSITE](#)

##### ***Act respecting the Québec sales tax***

[LINK TO WEBSITE](#)

#### Supporting documents deemed acceptable as proof of employment

**Paycheck stub** confirming the following information: held occupation, date of employment, employer's identification and the number of hours worked per week.

##### **Work Certificate** – Information

[LINK TO SERVICES QUÉBEC WEBSITE](#)

##### **Record of Employment** – Information

[LINK TO GOVERNMENT OF CANADA WEBSITE](#)

[LINK TO SERVICE CANADA WEBSITE](#)

[ACCESS RECORD OF EMPLOYMENT ON THE WEB \(ROE WEB\)](#)



## POTENTIAL EMPLOYERS

THE FOLLOWING LISTS ARE PROVIDED FOR INFORMATION ONLY. GAA DOES NOT PURPORT TO CLAIM THAT THESE INSURERS ARE LOOKING TO HIRE, NOR DOES IT CLAIM TO KNOW WHAT WORKING CONDITIONS THEY OFFER.

### LIST OF EMPLOYERS – Insurers (updated on July 25, 2023)

- ALLSTATE INSURANCE COMPANY OF CANADA
- L'ALPHA, COMPAGNIE D'ASSURANCES INC.
- AVIVA INSURANCE COMPANY OF CANADA
- BENEVA INSURANCE COMPANY
- CO-OPERATORS GENERAL INSURANCE COMPANY
- DEFINITY INSURANCE COMPANY
- DESJARDINS GENERAL INSURANCE INC.
- INDUSTRIAL ALLIANCE AUTO AND HOME INSURANCE INC.
- INTACT INSURANCE COMPANY
- NORTHBRIDGE GENERAL INSURANCE CORPORATION
- PROMUTUEL BAGOT, SOCIÉTÉ MUTUELLE D'ASSURANCE GÉNÉRALE
- PROMUTUEL BOIS-FRANCS, SOCIÉTÉ MUTUELLE D'ASSURANCE GÉNÉRALE
- PROMUTUEL BORÉALE, SOCIÉTÉ MUTUELLE D'ASSURANCE GÉNÉRALE
- PROMUTUEL CENTRE-SUD, SOCIÉTÉ MUTUELLE D'ASSURANCE GÉNÉRALE
- PROMUTUEL CHAUDIÈRE-APPALACHES, SOCIÉTÉ MUTUELLE D'ASSURANCE GÉNÉRALE
- PROMUTUEL CSP DES RIVES DE MONTRÉAL
- PROMUTUEL DE L'ESTUAIRE, SOCIÉTÉ MUTUELLE D'ASSURANCE GÉNÉRALE
- PROMUTUEL DU LAC AU FLEUVE, SOCIÉTÉ MUTUELLE D'ASSURANCE GÉNÉRALE
- PROMUTUEL LANAUDIÈRE, SOCIÉTÉ MUTUELLE D'ASSURANCE GÉNÉRALE
- PROMUTUEL MONTMAGNY-L'ISLET, SOCIÉTÉ MUTUELLE D'ASSURANCE GÉNÉRALE
- PROMUTUEL PORTNEUF-CHAMPLAIN, SOCIÉTÉ MUTUELLE D'ASSURANCE GÉNÉRALE
- PROMUTUEL RÉASSURANCE
- PROMUTUEL RIVE-SUD, SOCIÉTÉ MUTUELLE D'ASSURANCE GÉNÉRALE
- PROMUTUEL OUTAOUAIS VALLEY, MUTUAL GENERAL INSURANCE ASSOCIATION
- PROMUTUEL VERCHÈRES – LES FORGES, SOCIÉTÉ MUTUELLE D'ASSURANCE GÉNÉRALE
- SECURITY NATIONAL INSURANCE COMPANY / TD INSURANCE
- THE WAWANESA MUTUAL INSURANCE COMPANY

### LIST OF EMPLOYERS – Appraisal firms (updated on July 25, 2023)

- EXPERTISES ET ÉVALUATIONS L. ARGOUIN INC.
- AUTOVIN CANADA INC.
- GROUPE DENIS BARRIAULT INC.
- B. NORMAND ÉVALUATEUR (2000) INC.
- LES ÉVALUATIONS GUY CADIEUX ENR.
- ÉVALUATION CONCEPT
- ESTIMATION RICHARD DUBÉ INC.
- SERVICES D'ÉVALUATION DUGUAY ET FORGET INC.
- ESTIMATION D. DUPRAS & ASSOCIÉS INC.
- GOHIER MIRABEL INC.
- ÉVALUATION R. MICHAUD INC.
- SERVICE D'ÉVALUATION P.B.
- LES ÉVALUATIONS PERRON
- PRO ESTIMATION
- RIMOUSKI ÉVALUATEURS INC.
- JEAN TURCOTTE ÉVALUATIONS INC.