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**Additional Resources
and Frequently Asked
Questions**

August 2019

The Additional Resources and Frequently Asked Questions module provides a wide range of information and is intended to support physicians at all stages of the relocation process.

- **General College of Physicians and Surgeons of Ontario (CPSO) application information**
- **CPSO Restricted Certificate of Registration for Exam Eligible Candidates policy**
- **CPSO Pathways 3 and 4**
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The content in the Physician Relocation Guide is based on HFO MRA expertise in the areas of physician licensing and certification, immigration and recruitment. HFO MRA is not responsible for the policies outlined in these modules, and policies may change without notice. While HFO MRA strives to keep information as up to date as possible, please contact/visit the responsible organization's website to verify policies and check for updates.



General College of Physicians and Surgeons of Ontario (CPSO) Application Information

How early can/should a physician apply to the CPSO?

For CPSO applications authorizing Independent Practice, it is advisable to apply at least three months in advance of your anticipated start date.

For restricted registration applications to the CPSO, it is important to apply at least five months before your anticipated start date, keeping in mind that some of the required documentation expires within six months. These documents include:

- Certificate of good standing from the current jurisdiction where you are training or practising.
- Reports from the National Practitioner Data Bank (NPDB) and Health Integrity and Protection Data Bank (HIPDB).
- Board Action Search by the Federation of State Medical Boards (U.S.).
- Criminal record check results.

Reference forms and the application form expire one year following submission.

Is there any way to expedite the CPSO application process?

CPSO applications are processed on a first come, first served basis. To avoid delays with your application –

- Check to ensure all questions have been answered before submitting it to the CPSO.
- Carefully review all documentation requirements and arrange for source verification documents as soon as possible.
- Give permission for credentials verified by Physiciansapply.ca, to be shared with the CPSO.
- Share FCVS – Federation Credentials Verification Service -- reports with the CPSO (if applicable).
- Check your application status on the CPSO website on a regular basis.

Is it possible to check on the status of a CPSO application?

CPSO applicants can monitor their application and documentation through the college's website. Shortly after an application is submitted, the CPSO will email the applicant an online log-in and password.

Should a criminal record check come from the country where the applicant currently resides?

The CPSO requires a check of the Canadian Police Information Centre (CPIC) database in Canada. A police check from another country does not satisfy this requirement.

Helpful information is available in the CPSO [**Guide to Acceptable Criminal Record Checks**](#).

Is it possible to submit the police check after arriving in Ontario?

A CPSO application can progress to the stage of approval by the Registration Committee without the criminal record check. Following your arrival in Canada, please visit a local police station to arrange for the criminal record check. Once received, the college will take the final administrative step of issuing your Ontario registration number if this is the last outstanding document.

Why is an application “tentatively” scheduled for a Registration Committee meeting?

All applications for restricted CPSO registration require review at a meeting of the Registration Committee. Registration Committee meetings take place every four to six weeks. Applications are “tentatively” scheduled in the event that a meeting is cancelled, rescheduled or the committee is unable to make decision on all referred applications.

How do independent practice applicants request an exemption to the one year of practice experience in Canada?

The One Year Canadian Practice Experience Exemption policy applies to applicants who meet all examination requirements for an Independent Practice license from the CPSO. A cover letter requesting an exemption under the policy should be included with the CPSO application.

Please visit the CPSO website for more information about this [**policy**](#).

Are physicians who are returning to Ontario required to complete a full CPSO application?

Returning physicians can request a customized application package from the CPSO by calling 416-967-2617. The CPSO will let the physician know if there are any documents that do not need to be resubmitted.

Does the CPSO recognize Practice Eligibility Route (PER) certification from the Royal College of Physicians and Surgeons of Canada?

At this time the CPSO does not have a registration policy for physicians who have obtained certification through the Royal College of Physicians and Surgeons of Canada Practice Eligibility Route (PER). Physicians must meet the requirements under the CPSO [**Specialist Recognition Criteria**](#) to be recognized as a specialist in Ontario.



CPSO Restricted Certificate of Registration for Exam Eligible Candidates policy

What are the basic steps and requirements to apply for CPSO registration under this policy?

Specialist physicians require a letter of eligibility without pre-conditions from the Royal College of Physicians and Surgeons of Canada (RCPSC).

The steps for specialists include:

- ✓ Create an account with **physiciansapply.ca** and arrange for source verification of your medical degree.
- ✓ Apply for **RCPSC assessment** of training.
- ✓ Secure a practice location in Ontario with supervision.
- ✓ Submit application to the CPSO.

Family Medicine physicians require a letter of exam eligibility or letter confirming their eligibility for certification “without examination” from the College of Family Physicians of Canada (CFPC).

The steps for family medicine physicians include:

- ✓ Create an account with **physiciansapply.ca** and arrange for source verification of your medical degree, post-graduate training and certification in family medicine if you are applying for CFPC certification “without examination”.
- ✓ Apply for membership with the CFPC.
- ✓ Apply for the CFPC exam as a **Residency Eligible** candidate or for recognition of **Training and Certification from Outside of Canada**.
- ✓ Secure a practice location in Ontario with supervision.
- ✓ Submit application to the CPSO.

Will the CPSO accept a letter of eligibility with pre-conditions?

The CPSO requires no pre-conditions on the letter of eligibility.

Physicians in the following surgical specialties will also need to complete the RCPSC **Surgical Foundations Examination**: General Surgery, Cardiac Surgery, Neurosurgery, Obstetrics and Gynecology, Orthopedic Surgery, Otolaryngology, Plastic Surgery, Urology, and Vascular Surgery.

Is it possible to locum under this policy?

Physicians who receive a restricted license requiring supervision cannot locum in Ontario. The terms and conditions attached to a restricted certificate of registration limit the physician to a specific practice location(s) and supervisor.

How long is a Registration Committee decision letter valid for?

A Registration Committee decision letter is valid for six months. Physicians who plan to delay their first day of practice should notify the college as soon as possible to ensure any time-limited documents do not expire before the certificate of registration can be issued.

Is it possible to sit the RCPSC sub-specialty exam without passing the primary specialty exam first?

Successful completion of the primary RCPSC certification exam is required before registration for the sub-specialty exam can take place.

Can a physician take Canadian exams without legal status to work in Canada?

Applicants do not require work status in Canada to write the Canadian physician exams. However, work status in Canada is required before the CPSO will issue a certificate of registration (license).

What should be done once all outstanding examinations are completed?

Once physicians have successfully completed all outstanding examinations required for an independent certificate of registration, they must reapply to the CPSO. Physicians can contact the CPSO registration department to request a customized application package.

Are there any geographical restrictions?

While practising under supervision, a physician is limited to the practice location(s) approved by the CPSO. Physicians who hold a certificate of registration authorizing Independent Practice do not have geographical restrictions and can practise anywhere in Ontario.

What study resources are available?

The RCPSC website includes a page that is titled “Writing your exams – **What you need to know**“. On this page you will find sample exam questions as well as information about registering, results, and Frequently Asked Questions.

The CFPC website also includes exam resources on its **Preparing for the Certification Examination in Family Medicine** page. This page provides a link to the Candidate Guide, example questions, evaluation objectives and self-study resources.

The Medical Council of Canada website provides study preparation resources including lists of reference books, practice tests, and short videos with tips on how to prepare for the exam.

- **Qualifying Examination Part 1**
- **Qualifying Examination Part 2**

For more information:

CPSO: Candidates who are interested in determining their eligibility should contact the CPSO by email at inquiries@cpso.on.ca or by phone at 416-967-2617.

RCPSC Approved Jurisdictions training (outside of Canada & the US): Candidates who are interested in determining their eligibility should contact the RCPSC by email at IMGcredentials@rcpsc.edu or by calling 613-730-8177 or toll free 1-800-668-3740.

RCPSC ACGME-accredited training: Candidates who are interested in determining their eligibility should contact the RCPSC by email at credentials@rcpsc.edu or contact 613-730-8177; toll free 1-800-668-3740.



CPSO Pathway 3 and 4

What is the difference between Pathway 3 and Pathway 4?

The College of Physicians and Surgeons of Ontario (CPSO) Pathway 3 and 4 policies enable a physician who has completed an ACGME-accredited training program and board certification in the US to apply for restricted registration in Ontario. Pathway 3 applies to physicians who completed a medical degree in the US or Canada and Pathway 4 applies to physicians who completed a medical degree at an acceptable international medical school.

Can a Pathway 3 or 4 physician provide locum coverage?

Physicians who receive a restricted license under the Pathway 3 or 4 policies cannot locum initially. The terms and conditions attached to the certificate of registration limit the physician to a specific practice location(s) and supervisor until the physician is approved for independent practice following a practice assessment.

Do board eligible physicians qualify under Pathway 3 or 4?

Applicants using the Pathway 3 or 4 policies must meet all policy requirements including certification by a member board of the American Board of Medical Specialties (ABMS). Eligibility for ABMS exams does not meet the requirements set out in these policies.

Most US board exams take place after the completion of residency. Should new graduates anticipate a delay?

It is important for Pathway 3 and 4 applicants to understand the timing of their ABMS certification exam, the availability of results, and the CPSO **processing times** when anticipating their practice start date in Ontario. For many specialties, there will be a delay between the completion of residency training and starting to practise in Ontario.

Is there any way to avoid a delay in starting to practise in Ontario after completing training in the US?

There are a few options to consider depending on personal circumstances:

1. Pursue further training in the US or Canada and/or write the exams required for an **Independent Practice certificate** from the CPSO.
2. Seek alternative employment options (i.e. research).
3. Practice in the US until board certification is obtained.

Is recertification of ABMS boards required?

Physicians applying under Pathway 3 and 4 must maintain ABMS board certification throughout the application process, the period of supervised practice, and until they have been authorized by the CPSO to practise independently in their assessed scope (following a successful practice assessment).

Do physicians need to be licensed in the US to be eligible under Pathway 3 or 4?

Physicians using the Pathway 3 policy must hold an unrestricted license to practise medicine independently in a US state.

Physicians using the Pathway 4 policy can provide evidence that they are eligible for a license in any US state.

Can a physician practise in their sub-specialty without ABMS sub-specialty certification?

Provided physicians meet the requirements to apply under Pathway 3 or 4 (including US board certification in their primary specialty) they can request permission from the CPSO to practise in the area of their sub-specialty training. At the time of application, physicians must clarify their intentions with respect to taking the ABMS subspecialty examination and include a detailed description of their Ontario practice plans and proof of registration in the sub-specialty exam in the US. A supervising physician who is practising in the same functional scope is also required.

Can a physician use Pathway 3 or 4 for part-time practice in Ontario?

Physicians are expected to engage in full-time practice. Full-time practice is defined by the CPSO as a minimum of four days per week and eight hours per day (32 hours per week). A minimum of 46 weeks or 184 days of clinical practice per year is required before a practice assessment can be conducted.

Can a physician work at multiple locations?

In situations where multiple practice locations are requested, ultimate approval will be determined by the Registration Committee. It is recommended that applicants include a detailed description of their Ontario practice plans when requesting approval for multiple practice locations.

For how long is a Registration Committee decision letter valid?

A CPSO Registration Committee decision letter is valid for six months. Physicians who need to delay their first day of practice should notify the college as soon as possible to ensure any time-limited documents do not expire before the certificate of registration can be issued. If the restricted certificate of registration has already been issued, the CPSO will need to adjust the issue date to align with the first day of practice; this ensures the practice assessment takes place at the appropriate time.

What type of registration is issued after a successful practice assessment?

A successful practice assessment will result in an amendment to the terms and conditions on the assessed physician's restricted certificate of registration. The amended terms will authorize the physician to practice independently in the scope in which the physician was assessed. Geographical restrictions are not included in the terms and conditions of a certification of registration once a physician has undergone a practice assessment and received approval to practise independently.

The type of registration under Pathway 3 and 4 remains restricted following a successful practice assessment.

Are there any implications of not practising within the full scope of a specialty or limiting the practice setting?

If a Pathway 3 or 4 physician is not practising within the full scope of the specialty there may be conditions applied to the certificate of registration as well as limitations on the specialist recognition. The conditions may restrict the physician's ability to work in a different setting as well as their specialty recognition in Ontario.

For example –

- An internal medicine physician practising in the scope of primary care or hospitalist medicine
- An anesthesiologist practising only pain medicine
- A family medicine physician practising sleep medicine only

Do ACGME accredited programs outside of the US meet the Pathway 3 and 4 policy requirements?

The eligibility requirements for Pathway 3 / 4 require successful completion of ACGME accredited training in the US. Affiliated programs are not acceptable.

Candidates who are interested in their eligibility should contact the CPSO directly.

Email inquiries@cpso.on.ca or call the CPSO Inquiries department directly at 416-967-2617.

For more information about the CPSO Pathway 3 and 4 practice assessment that follows the period of supervision, please review the CPSO **FAQs** document.



CPSO-Directed Clinical Supervision

Why is supervision required?

CPSO applicants that do not meet all exam requirements for a certificate of registration authorizing independent practice must complete a period of supervised practice. The period of supervision ensures the physician is providing care that meets the CPSO standards and allows for integration into the Ontario health-care system. The supervisor also assists with the physician's transition to practice in Ontario by serving as a contact for questions and concerns.

Who can provide supervision?

The CPSO considers certain criteria in determining a physician's eligibility to become a supervisor. In general, the CPSO would consider a physician who:

- Holds a certificate of registration authorizing independent practice from the CPSO
- Has an acceptable past and current investigative and assessment history with the CPSO
- Is currently practising in Ontario
- Has five consecutive years of independent practice experience in the scope of practice to be supervised. Three of these years should be in Ontario
- Is currently practising in the same organization/practice
- Is willing to comply with all terms of the college supervision agreement
- Can provide constructive/honest feedback to their supervisee and the CPSO
- Shows a strong commitment to peer support
- Does not have a pre-existing relationship with the supervisee that may constitute a conflict of interest or an inability to be objective in evaluating the supervisee (i.e. a family member)

What does supervision involve?

A typical low level supervision arrangement would consist of, but would not be limited to the following:

- Regularly scheduled monthly meetings
- Chart reviews by the supervisor, approximately 10 per month
- Reports to the CPSO by the supervisor, typically every six months
- Availability of the supervisor or back-up supervisor to answer questions from the supervisee

How much does supervision cost?

Many physicians provide supervision without any charge as a professional courtesy. If supervision costs are included in the arrangement, the details should be negotiated prior to the start of practice.

How long does supervision last?

Pathway 3 / 4: Physician will work under supervision for approximately 18 months.

Restricted Certificates of Registration for Exam Eligible Candidates: Supervision may be required for up to three years while all outstanding examinations are successfully completed.

Can a CPSO application be submitted without a supervisor in place?

It is possible to submit an application prior to securing a practice location and a supervisor. However, all applications require a completed supervision arrangement form before final review and approval by the CPSO registration committee.

All applications submitted to the CPSO are valid for one year and must be completed during this time period or the applicant will forgo the application fee.

Why is a back up supervisor required?

A back up supervisor is required in the event the primary supervisor is away on vacation or otherwise unavailable for a short period of time.

Does the supervisor need to be located onsite?

Typically, a supervisor is a colleague or chief/department head who practises at the same location. Off-site supervision arrangements are at the discretion of the CPSO Registration Committee.

Can a physician change their practice location and supervisor(s)?

Any changes to the supervision arrangement, including a change of location, addition of a new location, or a change of supervisor must be approved by the CPSO in advance.

Please visit the CPSO [website](#) for information about modifying the terms and conditions of a restricted certificate of registration.

Who is the Most Responsible Physician (MRP)?

In low and moderate level supervision arrangements, the supervised physician is the MRP and must obtain their own professional liability coverage.

Are hospital privileges shared?

No, supervised physicians must apply for their own hospital privileges.

Is there a template that can be used for the supervision arrangement?

Please use the CPSO [Supervision Arrangement Form](#).

Are there any resources available through the CPSO?

The CPSO [Guidelines for College-Directed Supervision](#) provides an excellent overview for physicians who are participating in a supervisory arrangement.



Information for US-Trained Specialists

What is the Royal College of Physicians and Surgeons of Canada?

The Royal College of Physicians and Surgeons of Canada (RCPSC) is the organization that oversees specialty medical education in Canada. It accredits training programs in all specialties except for family medicine and conducts the certification exams in each specialty and sub-specialty. The RCPSC is a combination of the Accreditation Committee on Graduate Medical Education (ACGME) and the various US specialty boards.

What specialties and sub-specialties are recognized by the RCPSC?

A full list of RCPSC recognized specialties and sub-specialties is available on the RCPSC [website](#).

How does post-graduate training differ between the US and Canada?

Training duration and content can vary between post-graduate training programs in the US and Canada. A number of specialty training programs in the US are shorter in length by one to two years in comparison to their Canadian counterparts.

To understand any specific differences, the Royal College of Physicians and Surgeons of Canada [Specialty Training Requirements](#) (STRs) provide detailed information about specialty and sub-specialty training programs in Canada. Another useful resource is the Canadian Medical Association's [Canadian specialty profiles](#), which provide a summary that includes typical practice information, compensation, satisfaction, and other data on Canadian physicians.

Are US trained specialists eligible for the RCPSC certification exam(s)?

The RCPSC recognizes ACGME accredited residency and clinical fellowship programs. However, the physician's training must be comparable in content and duration to the Canadian program requirements. As an example, US-trained internal medicine specialists and pediatricians must complete an additional year of training to meet the required four years of training in Canada.

Will an extra year of residency or fellowship in the US meet RCPSC requirements?

Physicians who complete additional training in an ACGME-accredited program may meet the RCPSC eligibility requirements. The RCPSC may also count up to one year of clinical fellowship towards the exam requirements, as long as the fellowship is in a sub-specialty field that is similar to a Canadian program and is ACGME accredited.

A Chief Resident year may also count towards the RCPSC requirements as long as the training includes at least 60% clinical activity. (e.g. one year as Chief Resident at PGY4 level after three years of internal medicine).

Does the RCPSC accept combined training programs such as internal medicine/pediatrics?

Combined residency programs do not exist in Canada. The RCPSC will credit physicians for training done in combined programs toward the requirements for *each* specialty. For example, if a physician completed a four year combined internal medicine and pediatrics program, the RCPSC would credit two years of pediatrics or two years of internal medicine. For each specialty, the physician would need to complete two additional years of training to meet the RCPSC eligibility requirements.

Is it possible to complete additional training in Canada?

Physicians should consider all options for completing additional RCPSC-recognized training, including options in the US.

Canadian Citizens and permanent residents may be eligible to apply to the Canadian Residency Matching Service (CaRMS) **Medicine Subspecialty Match** or **Pediatric Subspecialty Match**. However, this is a highly competitive process with limited spaces available.

The Ontario Ministry of Health and Long-Term Care (MOHLTC) **Repatriation Program** funds training positions in Ontario for Canadian citizens and permanent residents who require up to two years of additional training to meet RCPSC eligibility requirements for their primary specialty.

Notes:

International Medical Graduates (IMGs) who obtain a post-graduate training position through a CaRMS match or the MOHLTC Repatriation Program are required to fulfill a Return of Service (ROS).

*Canadian citizens/permanent residents who want to complete additional training in the US on a J-1 visa are subject to Health Canada's **Statement of Need Program for Medical Graduates Pursuing Postgraduate Medical Training in the US**.*

What does the RCPSC exam format include?

The RCPSC website provides a detailed document outlining the format of the examination plus other important information about each recognized specialty and sub-specialty. To access this information, please visit the **Information by Discipline** page on the RCPSC website and select your specialty or sub-specialty from the drop down menu.





General Immigration FAQs

Is a visa required to visit Canada?

Visa requirements depend on the individual's country of citizenship. Some nationalities may need a visa to enter Canada and/or an Electronic Travel Authorization (ETA) to visit. Please visit the Immigration, Refugees and Citizenship Canada [website](#) and select your country from the list.

Is an immigration lawyer required?

Hiring a lawyer is an individual decision. Some lawyers in Ontario have specialized areas of practice. A list of immigration lawyers is available on The Law Society of Ontario [website](#).

Are physicians required to complete a medical examination to work in health care in Canada?

Physicians are required to pass a medical examination for work permit and permanent residency applications. The medical examination must be completed by an approved panel physician. A list of designated physicians and further information on the process is available on the Immigration, Refugees and Citizenship Canada [website](#).

Who can be included on a permanent resident application?

An application for permanent residence may include the applicant, a spouse, common-law partner or conjugal partner and any unmarried children under the age of 19 years.

Is full-time employment required to obtain a temporary work permit?

Yes, IRCC requires that an offer of employment must be a full-time, permanent position at a minimum of 30 hours per week.

How long does it take to process an application for status in Canada?

Processing times are available online and can be searched based on the country where an application has been submitted and policy under which an application has been submitted. Please visit the processing times [tool](#) for more information.

Processing times may also depend on:

- The Canadian visa post through which you are applying;
- Whether an Immigration interview is deemed necessary in your case;
- The complexity of your case;
- Completeness of your application; and
- The existing caseload in a Canadian visa post at a given time.

Candidates can explore their eligibility for various programs using the IRCC [online questionnaire](#).

IRCC Help Centre FAQs: <http://www.IRCC.gc.ca/english/helpcentre/index-featured-int.asp>

Immigration Call Centre:

1-888-242-2100 (Agents are available Monday to Friday 8:00 am – 4:00 pm)



TiPS (Transition into Practice Services)

HealthForceOntario's **TiPS** modules provide helpful information for physicians transitioning to practice in Ontario. These modules were initially created with Ontario's new graduates in mind but relocating physicians who are entering practice in Ontario for the first time may also benefit from some of the information. In TiPS you will find information about:

- **Physician Well-Being**
- **Teaching as Part of Your Practice**
- **Compensation, Incentives and Benefits**
- **The Business Side of Medicine**

Note: Practice Ontario career advice and job-search assistance is reserved for Ontario's graduating residents.



Personal Settlement

This section contains resources and links to assist you with your settlement in Ontario. Another recommended resource to assist with questions about the transition to living and working in Ontario is [Settlement.org](https://www.settlement.org).

The Canadian Border Services Agency (CBSA)

The [Canadian Border Services Agency](https://www.cbsa.gc.ca) website provides information for non-Canadians about crossing the border and bringing your personal effects into Canada.

Social Insurance Number (SIN)

In addition to your CPSO license and medical liability insurance, you must have a Social Insurance Number (SIN) to work in Canada. There is no fee involved in obtaining a SIN. Work status in Canada (i.e. a work permit or permanent residence) is required in advance of applying for an SIN. Applications can be made in-person at a Service Canada office and a SIN can be issued during your visit.

[Find a Service Canada Office](#)

[SIN Application](#) - Service Canada

[SIN Application Instructions](#) – Service Canada

Ontario Health Insurance Plan (OHIP) – Health Care Coverage

Ontario Health Insurance Plan (OHIP) health coverage is available following a 90 day waiting period. Your family will need to be present in Ontario for three months to meet the residency requirement. You can apply in advance of the 90 day waiting period but coverage will not be activated until the waiting period is complete. Applications can be made in person at a local Service Ontario office with the required documentation.

Find a [Service Ontario Centre](#) location nearest to you.

Review the requirements on the Ministry of Health and Long Term Care (MOHLTC) [website](#).

For answers to additional questions, please review the OHIP [Questions & Answers](#) page.

Private Health Insurance Coverage

During the three month OHIP waiting period you may want to consider purchasing private health insurance. To find a private health insurance company, you can use the OmbudService Insurance Finder.

OmbudService for Life and Health Insurance

Note: It is important to confirm with the insurance company that it has insurance plans for people who do not have OHIP coverage, as not all health related expenses are covered by private insurance. For example, pregnancy related costs may not be covered. Make sure the plan suits your needs.

Driver's License

You can apply for your Ontario Driver's license and register your vehicle at your local Service Ontario office. The process to obtain a driver's licence depends on if you are a new driver, or if you have had a licence before.

If you are a newcomer to Ontario and hold a driver's licence from another province or country, you are required to apply for an Ontario driver's licence within 60 days of residing in Ontario.

Some countries, such as the United States, Australia and the UK, have an agreement with Ontario which allows some licensed drivers to obtain an Ontario licence without having to go through the regular process for obtaining a license in this province. *It is recommended you bring your driving history and traffic record from the country from which you are relocating. It may be required for you to obtain your driver's license and insure a vehicle in Ontario.*

Further information regarding exchanging your license from an approved jurisdiction can be found [here](#).

If you have never had a driver's licence before, you have to pass a knowledge test and two road tests to obtain a full licence. Further licensing information can be found [here](#).

Automobile Insurance and Registration

Auto insurance can be purchased from a licensed:

- Insurance broker;
- Insurance agent; or
- Direct writer

Insurance brokers sell insurance on behalf of a number of different insurance companies. Ask your broker to provide you with the names of all the companies he or she represents. Insurance agents generally represent only one insurance company. Direct writers are insurance companies that sell their own insurance products directly to consumers.

There are several ways to find an insurance agent, broker, or direct writer:

- **[Insurance Brokers Association of Ontario \(IBAO\)](#)**
- **[Insurance Bureau of Canada \(IBC\)](#)**
- **[Canadian Association of Direct Response Insurer \(CADRI\)](#)**

Financial / Banking

It's important to consider your unique circumstances related to financial planning. Prior to your move, you may want to speak to a professional who understands your financial situation and has knowledge regarding the jurisdiction where you currently reside and Ontario. A directory of accountants is available on the **[Member Directory of Chartered Professional Accountant](#)** website.

In terms of your day-to-day banking in Ontario, it is advisable to explore the various options to determine which financial institution meets your personal needs. Settlement.org includes a **[Personal Finance](#)** page where you will find links to the financial institutions as well as information about taxes, credit, and financial planning.

Personal Income Taxes

Personal income tax and understanding the Canadian system is important for new residents, the Canada Revenue Agency website provides useful information on this topic. Please visit the CRA's **[Understanding taxes and benefits](#)** page for information.

Ontario School System

For those relocating to Ontario with children, the following resources provide an overview of the school system in Ontario:

- Settlement.org: **[General Information on Education](#)**
- Ontario Ministry of Education: **[Ontario Curriculum](#)**
- The Fraser Institute: **[Ontario School Rankings](#)**

