

## CODE OF ETHICS

The members of The Canadian Independent Adjusters' Association/L'Association Canadienne des Experts Indépendants for themselves and for their employees agree THAT:

A. With respect to policyholders and claimants:

- 1) Policyholders and claimants are entitled to receive courteous, fair and objective treatment at all times;
- 2) Policyholders and claimants are entitled to receive prompt and knowledgeable service;
- 3) Any policyholder, claimant or any other person who has given a written statement to any member may request and obtain a copy without charge;
- 4) Policyholders or claimants shall not be given legal advice; nor shall they be advised to refrain from seeking legal advice and no adjuster shall deal with any policyholder or claimant who is represented by legal counsel without the consent of the legal counsel involved;
- 5) Policyholders will be given explanations with respect to their insurance coverage as relevant to the loss or claim being adjusted;
- 6) Medical information or records shall not be obtained on any policyholder or claimant without the written consent of the individual or their legal representative;
- 7) Adjusters will identify themselves as an insurance adjuster in dealings with any policyholder or claimant and shall, if requested, fully identify their principals.

B. With respect to insurers and self-insurers;

- 1) All facts which have a bearing on the loss or claim shall be disclosed to the insurers or self-insurers;
- 2) Adjusters shall represent only one interest and shall immediately inform their principals of any potential conflict of interest brought about by either dual assignments, financial or other interest in the claim, personal relations, or previous knowledge of circumstances relating to their mandate;
- 3) Adjusters shall have no financial interest in any adjustment nor shall they acquire either for themselves or any person with whom they have an arms-length relationship, any interest or title in salvage unless they receive written authority from their principals;
- 4) Adjusters will not accept any form of consideration, other than from their principals, or other inducements from any party who has an interest in a claim;
- 5) All information received shall be treated confidentially and shall not be disclosed to any person except as authorized by their principals or required by law;
- 6) Adjusters shall not act together for the purpose of setting prices or wages.

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**APPENDIX 1**

Consistent with the best interests of the insurance industry and the public, the purpose of this Association is to promote and represent common business interests of licensed independent adjusters within the insurance industry.

In furtherance of this fundamental purpose and objective, the Association shall promote:

- a) uniform standards of conduct in the adjustment of insurance claims;
- b) insurance education among its members and encourage greater industry and public understanding of the workings of the adjustment business;
- c) distribute publications and programs to enhance the professional development of its membership;
- d) communicate with and explain to federal and provincial governing bodies, the insurance industry and the public, the ramifications of matters of direct interest to its members in their conduct of the adjustment business; and
- e) in general, promote and encourage understanding, cooperation and good relations amongst its members, the insurance industry and the public.