

## ADJUSTER REPRESENTATIVES ETHICS REQUIREMENT

Effective January 1, 2010 **resident** Adjuster Representative Licensees must complete a Council approved ethics course that is at least three hours in duration.

The bylaw respecting the ethics training indicates all *existing resident licensees* must, within 3 years from January 1, 2010, complete an ethics course.

Individuals that *become licensed on or after January 1, 2010*, must within three years of becoming licensed, complete an ethics course.

All resident licensees will then be required to complete an ethics course within subsequent five year cycles.

Credit hours earned for an ethics course can be applied towards a licensee's continuing education requirements.

The Ethics Courses that have been approved for this requirement include:

- Insurance Institute of Saskatchewan  
Successfully completing the Ethics and Insurance Professional course (J. MacKenzie presenter)
- McCuskee Consulting Ltd.  
Successfully completing the Broker Ethics course

Licensees can utilize the individual licensee search on the Council website to determine their ethics requirement deadline. The website address is [www.skCouncil.sk.ca/search/searchhome.htm](http://www.skCouncil.sk.ca/search/searchhome.htm).

Licensees will also be reminded on their Annual Reporting Form of the ongoing ethics requirements and the time frame in which the requirement must be completed.

Ron Fullan, Executive Director  
Penny Barlow, Licensing Officer  
Cari Bast, Licensing Officer  
Annette Graff, Manager of Licensing  
Diane Lindsay, Licensing Officer/Education Co-ordinator  
April Stadnek, Compliance Officer  
Cindy Swales, Exam Coordinator/Licensing Officer  
John Waugh, Director of Compliance

### COUNCIL STAFF

Council has received Ethics Certificates from some of the course providers and has updated the appropriate licensee files.

*Licensees are encouraged to check the Council website to determine if we have recorded your attendance at an ethics course. If we have received confirmation, the ethics deadline date should have an "Ethics Course Deadline in 2018".*

If you have taken an ethics course that has not been reported to the Council office, please provide our office with a copy of the certificate of attendance so we may update your file accordingly.

Any questions regarding this requirement can be addressed to the Council staff.

## ERRORS & OMISSIONS INSURANCE

The General Insurance Council Bylaws regarding Errors & Omissions Insurance was amended in August 2010 and reads as follows:

An adjusting firm shall *maintain and provide annually proof of a valid policy of errors and omissions insurance* that meets the following requirements:

- a. A minimum of \$1,000,000 coverage and a minimum aggregate limit of \$2,000,000;
- b. Covers the insurance activities of the licensee; and
- c. Is underwritten by an insurance company licensed to do business in Canada.

The licence renewal process requires the Adjusting Firm to attach a copy of a valid policy of Errors & Omissions Insurance to the annual reporting form.

## RECOMMENDED STUDY MATERIAL FOR ADJUSTER QUALIFYING EXAMINATION

An applicant may write the General Insurance Council Adjuster Qualifying Examination in order to qualify for a Level 1 Adjuster Representative Licence.

There is no formal study material for this examination, however, the C11 Principles and Practice of Insurance and C110 Essentials of Loss Adjusting, available from the Saskatchewan Chapter of the Insurance Institute of Canada may be used to prepare for this examination.

Please contact the IIS to purchase the C11 and C110 manuals.

Contact Maria Cowper  
Tel 306.525.9799  
Email [mcowper@insuranceinstitute.ca](mailto:mcowper@insuranceinstitute.ca)

## ANNUAL REPORTING FORMS

The annual reporting forms are being sent by email to the email address the licensee has provided on their previous annual reporting form. All others, are mailed to the licensee.

When the licence is renewed, the licensee will receive a receipt for payment which is confirmation of renewal. Licensees and insurers are encouraged to utilize the licensee search to confirm the status of a licence. The website is updated daily to ensure current information is maintained.

## DISCIPLINARY DECISIONS

The disciplinary decisions can be found on the main page of the website.

Any licensee who uses disciplinary decisions to discredit another licensee or any other person may be guilty of misconduct.