

DUTIES AND OBLIGATIONS TOWARDS THE PUBLIC

- 1.** Claims adjusters must support any measure designed to protect the public.
- 2.** Claims adjusters must support any measure likely to improve the quality of services in their field of professional activities.
- 3.** Claims adjusters must promote measures to provide education and information in their field of professional activities.
- 4.** The conduct of claims adjusters must be characterized by objectivity, discretion, moderation and dignity.
- 5.** No claims adjuster may, in any manner whatsoever, make any representations that are false, misleading or likely to be misleading.
- 6.** In their professional activities, claims adjusters must identify themselves clearly and, where applicable, identify their client. Claims adjusters must show their certificate upon request.
- 7.** Claims adjusters must notify an insured of the approach of a prescription date concerning the insured.
- 8.** Claims adjusters must notify the parties involved, as well as any person that they know has an interest in the compensation requested, of any refusals or any measures that the insurer intends to take regarding a claim.
- 9.** Claims adjusters must act in a manner that does not mislead or abuse the good faith of the parties involved.
- 10.** Claims adjusters must provide the insured with the explanations necessary for them to understand the settlement of the claim and services rendered to them.
- 11.** Claims adjusters must respect the confidentiality of all personal information obtained about a client and use the information for the purposes for which it was obtained, unless relieved of that obligation by a provision of a law or an order of a competent court.
- 12.** Claims adjusters must not disclose, other than in accordance with the law, personal or confidential information obtained nor use such information to the detriment of one of the parties involved or with a view to obtaining a benefit for themselves or another person.
- 13.** Claims adjusters must not accept or continue a mandate if it involves or may involve disclosing or using confidential information or documents obtained from another claimant, unless that claimant consents thereto.
- 14.** Claims adjusters must avoid any misrepresentations as to their level of competence or the effectiveness of their services or those of their firm or independent partnership.