

BREACHES OF THE CODE OF ETHICS

1. Acts by claims adjusters that are contrary to the honour and dignity of the profession constitute a breach of the Code of ethics, including

- (1) carrying on their professional activities dishonestly or negligently;
- (2) carrying on their professional activities under conditions or in situations likely to compromise the quality of services;
- (3) taking into account any intervention by a third party that could affect the performance of their professional duties to the detriment of the client or the insured;
- (4) knowingly deriving benefit from perjury or false evidence;
- (5) knowingly making a statement that is false, misleading or likely to be misleading;
- (6) participating in the preparation or preservation of evidence that they know is false;
- (7) paying or offering to pay a witness compensation conditional on the content of the witness's testimony or on the outcome of a case;
- (8) unduly withholding, concealing, harbouring, falsifying, mutilating or destroying evidence, whether directly or indirectly;
- (9) suppressing evidence that they have or a client has a legal obligation to preserve, disclose or produce;
- (10) concealing or knowingly withholding that which a legislative or regulatory provision requires them to disclose;
- (11) advising or encouraging a client to commit an act that they know is illegal or fraudulent;
- (12) not informing the client, the insured or the opposing party of any impediment to the continuation of their mandate;
- (13) insistently or repeatedly urging a person to use their professional services;
- (14) carrying on their activities with persons not authorized by the Act or its regulations to carry on such activities or using their services to do so;
- (15) charging for professional services not rendered or falsely described; and
- (16) using or appropriating, for personal purposes, money or securities entrusted to them in the performance of any mandate, whether the activities carried on by them are in the sector of claims adjustment or in another sector governed by the Act.