

**If I do not agree with the adjuster's determination of value or scope of work, what do I do?**

You may wish to also consult your own experts for another opinion, and provide this information to the adjuster.

**How long do I have to process my claim?**

It is very important that you have clear and specific information concerning any and all time lines associated with your claim and your policy. The timelines for the processing of your claim are determined by the terms of your policy and requirements outlined in the Insurance Act of Manitoba. Your adjuster should outline these timelines for you.

**Where do I go if I need more specific information about my insurance company?**

The Office of the Superintendent of Insurance regulates insurance companies.

The Superintendent of Insurance is located at:

1115 - 405 Broadway  
Winnipeg, Manitoba, R3C 3L6  
Telephone (204) 945 - 2542  
Toll-free 1-800-282-8069 (in Manitoba)  
Email: [insurance@gov.mb.ca](mailto:insurance@gov.mb.ca)

**Where do I go if I need more specific information about the role of my adjuster or broker?**

The Insurance Council of Manitoba is the regulatory body for Independent Insurance Adjusters and Insurance Agents/Brokers.

See the back for complete contact information.

## FOR YOUR RECORDS

My Insurance Company is

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My Insurance Agent/Broker is

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My Insurance Adjuster is

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My Policy/Claim Number is:

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### CONTACT US

The Council is located at:

466 - 167 Lombard Avenue  
Winnipeg, Manitoba, R3B 0T6  
Telephone (204) 988 - 6800  
Email: [Contactus@icm.mb.ca](mailto:Contactus@icm.mb.ca)  
Website: [www.icm.mb.ca](http://www.icm.mb.ca)



# WORKING WITH YOUR INSURANCE ADJUSTER





## HOW YOUR INSURANCE ADJUSTER CAN HELP

An Independent Insurance Adjuster is an independent professional typically retained as a representative of the insurance company, but is not an employee of the insurance company.

An Independent Insurance Adjuster is responsible for:

**Investigating a claim**

**Reviewing the terms of an insurance policy**

**Negotiating settlements**

**Communicating progress of the claim to the claimant**

**Requesting payments from the insurance company**

In Manitoba, Independent Insurance Adjusters are licensed and regulated by the Insurance Council of Manitoba, and are required to:

**Meet licensing standards**

**Maintain errors and omissions coverage, and**

**Meet continuing education requirements**

Independent Insurance Adjusters operate under the requirements of the Insurance Act of Manitoba and its Regulations, the Insurance Adjuster Licensing Rules and the Insurance Adjuster Code of Conduct.

## COMMONLY ASKED QUESTIONS

The following are some commonly asked questions of Independent Adjusters with respect to their role in the claims process:

### **Why am I dealing with an adjuster and not the broker who arranged my policy?**

The adjuster is a specialist in the claims process, and acts as the representative of the insurance company.

### **Will an adjuster help me get quotes on the work to be done?**

The adjuster will provide you with guidance in obtaining quotes.

### **How many quotes are required?**

This may vary depending on the requirements of the insurance company. Your adjuster will let you know how many quotes the insurance company will require.

### **Can I use my own supplier to do the work?**

In many cases, this is an option. Your adjuster will be able to assist you with this information.

### **Will the adjuster help to ensure the repairs are done correctly?**

After the value of the loss has been determined by the adjuster, it is up to you to ensure that work is done correctly and in accordance with all applicable codes and bylaws.

### **Will any payment be sent to me directly or to another party?**

There are many variables that determine to whom the payment will be issued, including who has a financial interest in the property (i.e. mortgage, liens, ownership). The insurance company will make this determination, however the adjuster will assist you in communicating any request that you may have.

### **Will the adjuster visit the site to determine if the work is complete?**

A site visit may be warranted but is not always required to complete the claim.

