

Adjuster Licensing Provincial Guide

Questions? Contact us toll free at 1-866-8585 or get in touch with your [local Institute or Chapter](#).

Province	Level 1 Course Requirements	Level 2 Course Requirements	Level 3 Course Requirements	Level 4 Course Requirements	Level 5 Course Requirements	Licensing Body (Regulator)
British Columbia	C81: General Insurance Essentials – Part 1 C82: General Insurance Essentials – Part 2	<p>OPTION 1:</p> <ul style="list-style-type: none"> - Level 1 requirements - C110: Essentials of Loss Adjusting - C111: Advanced Loss Adjusting - Two consecutive years of experience as a licensed Level 1 Adjuster <p>OPTION 2:</p> <ul style="list-style-type: none"> - C11: Principles and Practice of Insurance - C110: Essentials of Loss Adjusting - C111: Advanced Loss Adjusting - Two consecutive years of experience as a Level 1 licensed agent <p>OPTION 3:</p> <ul style="list-style-type: none"> - C110: Essentials of Loss Adjusting - C111: Advanced Loss Adjusting - C112: Practical Issues in Claims Management - Four additional CIP courses - Two consecutive years of adjusting experience <p>OPTION 4:</p> <ul style="list-style-type: none"> - CIP designation - One year of adjusting experience 	<p>CIP or FCIP designation</p> <p>Licensed for five of preceding seven years of experience with three years as a Level 2 Adjuster.</p> <p>Results (including from courses granted under equivalency, if any) remain valid up to one year from successful course or exam completion date, after which the applicant is required to retake the course or exam.</p>	N/A	N/A	Insurance Council of BC

<p>Alberta <i>Note: Northern & Southern have the same courses</i></p>	<p>C81: General Insurance Essentials – Part 1</p> <p>C82: General Insurance Essentials – Part 2</p> <p>C110: Essentials of Loss Adjusting</p> <p>Automobile Insurance Supplement</p> <p>Habitational Insurance Policy Wording</p> <p>S.P.F. No. 1 Alberta Automobile Policy Wording</p> <p>Accident & Sickness Insurance Supplement</p>	<p>Level 1 requirements</p> <p>Six completed CIP courses—one of which must be C110: Essentials of Loss Adjusting</p> <p>24 months of consecutive claims adjusting experience</p>	<p>Level 2 requirements</p> <p>CIP designation</p> <p>C32: Bodily Injury Claims</p> <p>C111: Advanced Loss Adjusting</p> <p>Acted as an Adjuster for 60 months within the 10 year period immediately preceding the date of application.</p>	<p>N/A</p>	<p>N/A</p>	<p>Alberta Insurance Council (AIC)</p>
<p>Saskatchewan</p>	<p>OPTION 1: - C11: Principles and Practice of Insurance</p> <p>OPTION 2: C81: General Insurance Essentials—Part 1</p> <p>C82: General Insurance Essentials – Part 2</p>	<p>Level 1 requirements</p> <p>C110: Essentials of Loss Adjusting</p> <p>C111: Advanced Loss Adjusting</p> <p>C112: Practical Issues in Claims Management</p> <p>C32: Bodily Injury Claims</p>	<p>Level 2 requirements</p> <p>CIP designation</p>	<p>N/A</p>	<p>N/A</p>	<p>Insurance Councils of Saskatchewan (ICS)</p>

Manitoba	Qualifying exam through the Insurance Council of Manitoba	<p>OPTION 1: C11: Principles and Practice of Insurance</p> <p>OPTION 2: C81: General Insurance Essentials – Part 1 C82: General Insurance Essentials – Part 2</p>	<p>Level 2 requirements</p> <p>C12: Insurance on Property</p> <p>C110: Essentials of Loss Adjusting</p> <p>And your choice of: - C13: Insurance Against Liability – Part 1 - C14: Automobile Insurance – Part 1 - C111: Advanced Loss Adjusting - C112: Practical Issues in Claims Management</p>	<p>Level 3 requirements</p> <p>C112: Practical Issues in Claims Management</p> <p>C16: The Business of Insurance</p>	<p>Level 4 Requirements</p> <p>CIP designation</p>	<p>Insurance Council of Manitoba</p>
Nova Scotia	C11: Principles and Practice of Insurance	<p>Level 1 requirements</p> <p>C12: Insurance on Property</p> <p>C14: Automobile Insurance – Part 1</p> <p>C110: Essentials of Loss Adjusting</p>	<p>Level 2 requirements</p> <p>C13: Insurance Against Liability – Part 1</p> <p>C111: Advanced Loss Adjusting</p>	<p>Level 3 requirements</p> <p>C112: Practical Issues in Claims Management</p> <p>C32: Bodily Injury Claims</p>	<p>N/A</p>	<p>Superintendent of Insurance</p>
Newfoundland & Labrador	C11: Principles and Practice of Insurance	<p>Level 1 requirements</p> <p>C12: Insurance on Property</p> <p>C14: Automobile Insurance – Part 1</p> <p>C110: Essentials of Loss Adjusting</p>	<p>Level 2 requirements</p> <p>C13: Insurance Against Liability – Part 1</p> <p>C111: Advanced Loss Adjusting</p>	<p>Level 3 requirements</p> <p>C112: Practical Issues in Claims Management</p> <p>C32: Bodily Injury Claims</p>	<p>N/A</p>	<p>Superintendent of Insurance</p>

New Brunswick	Must be supervised by a Level 3 Adjuster	<p>OPTION 1: - C11: Principles and Practice of Insurance</p> <p>OPTION 2: - C81: General Insurance Essentials – Part 1 - C82: General Insurance Essentials – Part 2</p>	<p>For a specialization in PROPERTY DAMAGE: - C12: Insurance on Property - C13: Insurance Against Liability – Part 1 - C110: Essentials of Loss Adjusting - C111: Advanced Loss Adjusting</p> <p>For a specialization in AUTOMOBILE PHYSICAL DAMAGE: - C13: Insurance Against Liability – Part 1 - C14: Automobile Insurance – Part 1 - C110: Essentials of Loss Adjusting - C111: Advanced Loss Adjusting</p> <p>For a specialization in AUTOMOBILE ACCIDENT BENEFITS: - C14: Automobile Insurance – Part 1 - C32: Bodily Injury Claims - C110: Essentials of Loss Adjusting - C111: Advanced Loss Adjusting</p>	N/A	N/A	Superintendent of Insurance
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			<p>For a specialization in BODILY INJURY:</p> <ul style="list-style-type: none"> - C13: Insurance Against Liability – Part 1 - C14: Automobile Insurance – Part 1 - C32: Bodily Injury Claims - C110: Essentials of Loss Adjusting - C111: Advanced Loss Adjusting <p>Please note: within 36 months after your Level 2 licence is issued, you need to acquire 24 months of work experience in claims adjusting. Please be aware that any experienced acquired before the Level 2 licence was issued will not count for the purpose of this subsection.</p>			
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Province	Probationary Licence	Full Adjuster's Licence	Exams	Licensing Body (Regulator)
Ontario	<p>Letter of Authority</p> <p>C11: Principles and Practice of Insurance</p> <p>C12: Insurance on Property</p> <p>C14: Automobile Insurance – Part 1</p> <p>C110: Essentials of Loss Adjusting</p> <p>Please note: the above four courses must be completed within 30 months</p>	<p>Probationary Licence requirements</p> <p>C13: Insurance Against Liability – Part 1</p> <p>C32: Bodily Injury Claims</p> <p>C111: Advanced Loss Adjusting</p> <p>C112: Practical Issues in Claims Management</p> <p>Please note: the above four courses must be completed within 30 months of receiving the Probationary Licence</p> <p>Appeal for oral exam</p>	<p>Insurance Institute for CIP courses</p> <p>CIAA for oral exam</p>	<p>Financial Services Commission of Ontario</p>
Prince Edward Island	<p>OPTION 1:</p> <p>C11: Principles and Practice of Insurance</p> <p>OPTION 2:</p> <p>C81: General Insurance Essentials – Part 1</p> <p>C82: General Insurance Essentials – Part 2</p>	<p>Probationary licence requirements</p> <p>C14: Automobile Insurance – Part 1</p> <p>C32: Bodily Injury Claims</p> <p>C110: Essentials of Loss Adjusting</p> <p>C111: Advanced Loss Adjusting</p>	<p>Insurance Institute for CIP & GIE Courses</p>	<p>Superintendent of Insurance</p>

Québec Requirements

Minimum Qualifications:

- Diploma of Collegial Studies from Québec (DCS);
- Diploma of Collegial Studies (DCS) Insurance and Financial Advisory Services;
- Attestation of collegial studies in damage insurance recognized in an agreement entered into for that purpose between the AMF and a Québec college-level institution;
- Two university certificates of 30 credits each from a Canadian university;
- Bachelor's degree, specialized graduate diploma (D.E.S.S.), Master's degree or Doctoral degree from a Canadian university;
- Decision issued by the AMF recognizing a level of education equivalent to the Diploma of Collegial Studies;
- Comparative evaluation for studies done outside Québec issued by the ministère de l'Immigration et des Communautés culturelles du Québec, indicating a minimum of 13 years of studies;
- Secondary school diploma or equivalent level of education and a decision issued by the AMF recognizing at least three years of full-time work experience.

AMF Examinations:

The AMF requires future professionals to pass the following examinations, based on the sector or sector class in which they plan to practice, in order to ensure they have the necessary skills to properly advise clients.

For the claims adjustment sector:

- 05-115
- 05-511
- 05-512
- 05-513

For the claims adjustment in personal lines damage insurance sector class:

- 05-115
- 05-511
- 05-512

For the claims adjustment in commercial lines damage insurance sector class:

- 05-115
- 05-512
- 05-513

An examination is valid for two years from the date passed. A failed exam may be rewritten three times.

Probationary Period:

Once all examinations are passed, a probationary period must be completed. During this time, at least 28 hours of work a week must be completed, under supervision.

All examinations must be valid when beginning the probationary period, which extends for:

- 12 weeks for the claims adjustment sector;
- six weeks for the claims adjustment in personal lines damage insurance sector class; and
- six weeks for the claims adjustment in commercial lines damage insurance sector class.

Certification:

- Must submit an application to the AMF before the examinations expire.
- If the examinations expire during the probationary period, the applicant has 30 days from the end of this period to apply.
- While the application is being processed and on receipt of a notice to this effect from the AMF, the probationary certificate will remain in effect for a maximum of 45 days as of the end of the probationary period