

Unreasonable Behaviour Response Guideline

The Insurance Council of British Columbia (“Insurance Council”) does not tolerate unreasonable behaviour from licensees, applicants, members of the public or stakeholders.

While the Insurance Council recognizes that our staff and representatives make every effort to provide respectful service and consider every interaction as an opportunity to prevent any escalation, we also recognize that guidance surrounding our approach to unreasonable behaviours may benefit some situations.

This guideline outlines the steps the Insurance Council may take should someone display unreasonable behaviour towards staff or its representatives. It applies to **all forms** of communication, including e-mails, letters, social media, texts, phone calls, and in-person interactions.

Unreasonable Behaviours

Unreasonable behaviour can include:

1. Engaging in any form of aggressive, disrespectful, or intimidating behaviour including:
 - Using abusive or offensive language, or engaging in slanderous or libelous communication;
 - Any suggestion of, or any physical intimidation or interference with an employee’s ability to move freely;
 - Insults or threats, whether directed at or implied towards an employee or not;
 - Attempts to influence decisions or actions through coercion or harassment; or
 - An unreasonable fixation on an employee.
2. Making discriminatory statements against any group of people, directed at an employee or not.
3. Not following the Insurance Council’s requests to limit communications in terms of format, time, duration, frequency, or volume.
4. Shouting, interrupting, or talking incessantly, which prevents Insurance Council staff or representatives from participating effectively in discussions.
5. Loitering or causing a disturbance at the Insurance Council’s premises or functions.
6. Refusing to leave the premises when asked.
7. Contacting or attempting to contact Insurance Council staff or representatives through non-Insurance Council channels, such as social media accounts or personal email addresses.
8. Other behaviours not listed above that may impede respectful communication or operational efficiency.

Responses to Unreasonable Behaviour

If the Insurance Council determines that an individual's behaviour is unreasonable, the following actions may be taken:

1. Restrict the form of contact to a specific format, time, duration, frequency, or volume.
2. For example, advising that a disrespectful discussion will end, and then doing so, unless it immediately becomes respectful.
3. Limit who the individual may contact and how.
4. Require that any in-person meetings be held in the presence of another Insurance Council staff or representative.
5. Have the individual removed from the Insurance Council's premises or sites where we fulfil our mandate.
6. Ask the individual to stop direct contact with the Insurance Council and its staff and only accept contact through a third party.
7. Inform the individual that further contact on the matter will not be acknowledged or replied to.
8. Refuse access to the Insurance Council's premises or sites where we fulfil our mandate.

If any individual threatens the safety and welfare of our staff or representatives, the Insurance Council will consider other options, including reporting the matter to law enforcement and/or pursuing legal action where appropriate.