



Insurance Council
BRITISH COLUMBIA

LICENCE GUIDE FOR ADJUSTERS

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INTRODUCTION

This guide provides a comprehensive overview of the steps and requirements for obtaining an insurance adjuster licence to work as an adjuster in British Columbia. Serving as both an educational resource and a practical reference, it is designed to support individuals pursuing a career as an adjuster by outlining the roles, responsibilities and licensing requirements.

In addition to detailing licence types and career pathways, the guide includes an appendix with a step-by-step guide to applying for a licence, including document submission, employer verification and payment procedures.

The guide will be updated as necessary by the Insurance Council. We recommend referring to our website for the most up-to-date guide version and licensing information.

About the Insurance Council

The Insurance Council of British Columbia (the Insurance Council) is the regulatory body appointed by the British Columbia (BC) provincial government, under the Ministry of Finance, to ensure that licensed insurance professionals conduct business in accordance with professional standards that promote ethical conduct, integrity and competence.

Under the authority of the *Financial Institutions Act* (FIA), the Insurance Council regulates insurance agents, salespersons and adjusters in BC, fulfilling its mission to:

“ Proactive regulatory leadership that ensures a qualified, competent and ethical industry meets British Columbians’ insurance needs. ”

The Insurance Council grants licences to individuals and entities who meet its established education and professional standards, ensuring they are well prepared to conduct insurance business.

As part of its mandate from the provincial government, the Insurance Council may also apply conditions or restrictions to licences when necessary, helping licensees to navigate potential conflicts of interest and maintain ethical business practices.

OVERVIEW OF THE INSURANCE ADJUSTER ROLE

An insurance adjuster works with individuals and businesses after they submit a claim due to a loss event. The adjuster investigates the claim circumstances, determines the extent of coverage available and calculates a fair settlement based on the insurance policy. Their work may include, but is not limited to, inspecting damaged property, interviewing claimants or witnesses, reviewing various types of documents and negotiating settlements.

In British Columbia, general insurance adjuster licensees are authorized to adjust claims on behalf of a licensed independent adjusting firm or sole proprietorship.

General insurance adjusters who work directly for an insurer do not require a licence.

Types of insurance

This section provides a high-level overview of the types of insurance products that insurance adjusters commonly encounter when handling claims.

The types of general insurance that adjusters may encounter in BC include, but are not limited to:

- **Auto insurance**
 - Mandatory for all vehicle owners: Basic Autoplan (provided by ICBC)
 - Optional for vehicle owners: collision, comprehensive, extended liability, rental vehicle coverage and more
- **Home & property insurance**
 - Available for homeowners and tenants
 - Covers houses, condos, seasonal dwellings and hobby farms
- **Commercial insurance**
 - Business property, liability and interruption coverage
 - Specialized coverage for industries like construction, manufacturing and wholesaling
- **Travel insurance**
 - Covers medical emergencies, trip cancellations, lost baggage and more
- **Liability insurance**
 - Personal liability, professional liability (e.g., errors and omissions) and product liability

Professional obligations

To become an insurance adjuster, you are required to meet the educational prerequisites for the licence level for which you are applying. Level 2 and 3 insurance adjuster licences also have experience requirements. Upon receiving your insurance adjuster licence, you are responsible for meeting the ongoing professional obligations of being a licensee with the Insurance Council. This includes:

- Completing your continuing education (CE) requirements annually.
- Maintaining errors and omissions (E&O) insurance through the firms you represent.
- Submitting your annual licence renewal (formerly called annual filing).
- Providing mandatory notifications to the Insurance Council.
- Fulfilling the requirements set out in the Insurance Council Rules and Code of Conduct

Failure to fulfill your professional obligations may result in disciplinary action and/or fines.

Expectations

General insurance is a fast-paced and competitive industry that requires licensees to demonstrate competence and commitment to their field. As an insurance adjuster, you must demonstrate the following attributes in your day-to-day activities:

- **Act fairly, honestly and in good faith:** You balance the interests of both the insurer and claimant and understand your role to apply the insurance policy as it is written and to make objective, evidence-based decisions.
 - **Resilience:** You can handle the stress you may experience during the claims process, including claimant frustration or rejection.
 - **Adaptability and flexibility:** You may be required to work outside of standard business hours and assist your claimants outside the office to cater to their needs. During catastrophic events, you may be expected to work extended hours away from home.
 - **Compliance with regulatory obligations:** You are compliant with your professional responsibilities as an Insurance Council licensee, staying up to date with the Insurance Council's Rules, Code of Conduct and the provincial insurance legislation.
- **Commitment to continuous learning:** You have an in-depth knowledge of insurance policy wordings and claims practices to ensure that you are making the best recommendation for your claimants' needs.
- **Self-motivation:** You understand that time and effort are required to build your knowledge and experience as an adjuster.

- **Financial capability:** You are aware of the costs you may incur to obtain a licence. While costs vary, the following is an approximate estimate of licensure costs:
 - Licence fees and other related costs may exceed \$1,000 before you begin working. These fees can include, but are not limited to:
 - the general insurance adjuster licence educational prerequisites,
 - the licence application fee, and
 - the Insurance Council Rules course.
 - This list does not include the following:
 - Ongoing costs of maintaining an insurance licence
 - Annual licence renewal
 - Continuing education courses

Please visit our website to view our complete [fee schedule](#).

LEVEL 1 INSURANCE ADJUSTER LICENCE

A Level 1 insurance adjuster is an insurance professional who works for a licensed adjusting firm or sole proprietorship. They are authorized to adjust and settle claims under the direct supervision of a Level 2 or 3 insurance adjuster licensee.

In British Columbia, most Level 1 insurance adjusters are responsible for adjusting or settling simple personal lines claims.

Career options

While some Level 1 adjusters may start directly in a junior or desk adjuster role, most begin their career in roles such as administrative assistant, claims representative or telephone adjuster.

Career advancement opportunities include specialized roles, such as a commercial lines adjuster or personal liability adjuster.

Further advancement opportunities would involve obtaining a Level 2 or higher licence and gaining more experience in the insurance industry.

Requirements

The Insurance Council of British Columbia has several requirements that a Level 1 insurance adjuster must follow, including:

- A Level 1 insurance adjuster must represent a licensed adjusting firm.
- A Level 1 insurance adjuster must meet education prerequisites.

Education

To qualify for a Level 1 insurance adjuster licence, an individual must complete the General Insurance Essentials Program (GIE) C81 and C82, provided by the Insurance Institute of Canada (IIC).

The results remain valid for up to one year from the successful completion of the course or exam; after this period, the applicant is required to retake the course or exam.

Restrictions

The following restrictions apply to a Level 1 insurance adjuster licence:

- A Level 1 insurance adjuster must only adjust or settle losses under the direct supervision of a Level 2 or Level 3 insurance adjuster.
- A Level 1 insurance adjuster must have all reports signed by a Level 2 or Level 3 insurance adjuster.

LEVEL 2 INSURANCE ADJUSTER LICENCE

A Level 2 insurance adjuster is an insurance professional who works for a licensed adjusting firm or sole proprietorship.

In British Columbia, most Level 2 insurance adjusters have gained enough experience and education to adjust and settle more advanced claims. They may work in personal, commercial and specialty lines.

Career options

A Level 2 insurance adjuster is an experienced insurance professional, and many career paths are available. This experience can lead to leadership and specialized roles within the insurance industry. Typical career options include senior insurance adjuster, claims examiner or Level 1 insurance adjuster supervisor.

Further advancement opportunities would involve obtaining a Level 3 or higher licence and gaining further experience in the insurance industry.

Requirements

The Insurance Council of British Columbia has several requirements that a Level 2 insurance adjuster must follow. These include:

- A Level 2 insurance adjuster must represent a licensed adjusting firm.
- A Level 2 insurance adjuster must meet education prerequisites.

Education and experience

An individual must complete prerequisite education and have appropriate experience to qualify for a Level 2 insurance adjuster licence. Successful completion of one of the four education and experience options listed below is required.

- General Insurance Essentials Program (GIE) C81 and C82 and Chartered Insurance Professional (CIP) C110 and C111 – Insurance Institute of Canada (IIC) and two consecutive years' experience as a licensed Level 1 insurance adjuster licensee.
- Chartered Insurance Professional (CIP) C11, C110 and C111 – Insurance Institute of Canada (IIC) and two consecutive years' experience as a licensed Level 1 insurance adjuster licensee.

- Chartered Insurance Professional (CIP) C110, C111 and C112 – Insurance Institute of Canada (IIC), any other four IIC courses and two consecutive years' adjusting experience.
- All Chartered Insurance Professional (CIP) courses leading to a CIP designation and one year adjusting experience.

Results remain valid for up to one year from the successful completion of the course or exam, after which the applicant is required to retake the course or exam.

LEVEL 3 INSURANCE ADJUSTER LICENCE

A Level 3 insurance adjuster is an insurance professional who works for a licensed adjusting firm or sole proprietorship.

In British Columbia, most Level 3 insurance adjusters have gained extensive experience and education to adjust and settle the most complex claims. They may work in personal, commercial, liability and specialty lines. They may also handle more complicated losses that require specialized investigation and claims knowledge.

Career options

A Level 3 insurance adjuster is an expert-level insurance professional, and many career paths are available. This expertise can lead to ownership or management roles. Typical career options include executive general adjuster, claims manager, specialty claims adjuster or catastrophic operations manager. Some may work as trainers or in senior management.

Further advancement opportunities would involve obtaining additional education relating to business operations and insurance.

Requirements

The Insurance Council of British Columbia has several requirements that a Level 3 Insurance adjuster must follow. These include:

- A Level 3 insurance adjuster must have been licensed as an insurance adjuster for 5 of the last 7 years.
- A Level 3 insurance adjuster must have a minimum of 3 years as a Level 2 insurance adjuster licensee.
- A Level 3 insurance adjuster must meet education prerequisites.

Education

To qualify for a Level 3 insurance adjuster licence, an individual must complete courses leading to a Chartered Insurance Professional (CIP) or Fellow Chartered Insurance Professional (FCIP) designation.

Results remain valid for up to one year from the successful completion of the course or exam, after which the applicant is required to retake the course or exam.

NOMINEE INFORMATION

A nominee is an insurance professional designated within an adjusting firm who holds ultimate responsibility for all the adjusting firm's insurance activities and is accountable to the Insurance Council of British Columbia. A nominee must hold a Level 3 insurance adjuster licence.

In British Columbia, nominees have gained extensive experience and education in the insurance industry. Nominees are responsible for the leadership and management of the adjusting firm they represent.

Requirements

The Insurance Council of British Columbia has several requirements that a nominee must meet. These include:

- A nominee must be an officer, director or partner of the adjusting firm, or a senior manager of the adjusting firm.
- A nominee must hold a Level 3 insurance adjuster licence.
- A nominee must have successfully completed a nominee course approved by Council.

CONTACT AND SUPPORT

For more information regarding general insurance licensing in BC, please contact us.

Licensing support

To check the status of an application or ask questions related to licensing requirements, application submissions, renewals, changes to licence information, conditions, or regulatory processes.

Email: licensing@insurancecouncilofbc.com

Telephone: 604-695-2007

Portal support

For support accessing portal, learning management system or licence renewal inquiries.

Email: portal@insurancecouncilofbc.com

Telephone: 604-695-2005

Appendix

A – APPLYING FOR AN ADJUSTER LICENCE

Portal account registration

Before applying for your licence, you must set up an account in our online portal. The following page provides helpful account registration information: [Online Portal](#)

Registering a new account

A video tutorial for registering a new account is available here:
<https://vimeo.com/1157321450?fl=pl&fe=sh>

Account registration for existing users

If you had a portal account before February 2026, but have not used it since then, you must register for a new portal account. This page provides detailed steps for the process: [Existing user registration](#)

A walk-through video for registering as an existing user is provided here:

<https://vimeo.com/1157321163?fl=pl&fe=sh>

If you require support with setting up a portal account, please contact the Portal Support Team.

Applying for a licence

For the steps to apply for a general insurance licence, please refer to the following page on the Insurance Council website: [Getting a Licence](#)

For Adjuster licensing requirements, please see this page: [Insurance Adjusting](#)

If you require support for your licence application, please contact the Licensing Department:

Email: licensing@insurancecouncilofbc.com

Telephone: 604-695-2007

Email: portal@insurancecouncilofbc.com

Telephone: 604-695-2005

B – GLOSSARY

TERM	DEFINITION
Code of Conduct	Requires insurance professionals to act with honesty, good faith, competence and financial responsibility to protect the public and maintain trust in the industry.
continuing education (CE)	Learning that helps fulfill the knowledge required to maintain a standard of professional competence and remain current in an ever-changing industry. Under Council Rule 7(5), insurance licensees must meet the requirements of the Insurance Council's continuing education program.
Errors and omissions (E&O) insurance	A type of professional liability coverage that protects businesses and individuals against claims of negligence, mistakes or failure to deliver promised services that cause financial harm to a client.
Financial Institutions Act (FIA)	Provincial legislation that regulates financial institutions in British Columbia, including insurance companies, trust companies and credit unions.
insurance agent	In British Columbia, an insurance agent can conduct insurance business independently and sign insurance contracts.
Insurance Council Rules	The Insurance Council Rules set licensing, conduct and compliance standards for insurance professionals in British Columbia to ensure ethical practice and protect the public.
insurance salesperson	In British Columbia, an insurance salesperson can conduct insurance business under supervision on behalf of an agency.