

## **CHARTERED LOSS ADJUSTER (CLA) EXAM RULES AND REGULATIONS**

### **FORMAT**

There will be three examinations.

The first will be a theory-based exam and will be mandatory unless a candidate has an FCIP or FIIC designation or has successfully passed the three subjects in the fellowship program dealing with claims management; such candidate will be exempt from this examination. Proof of meeting the exemption criteria must be submitted with examination application.

The remaining two examinations can be selected from the following categories:

1. Automobile
  - a) Accident Benefits
  - b) Tort
2. Errors and Omissions
3. Business Interruption
4. Property Losses
  - a) Arson
  - b) Damages
5. Fidelity and Surety
6. Liability

A candidate cannot elect both optional examinations within the same category.

No refund will be given if notification of cancellation is received within 30 days or less of a scheduled examination. If notification of cancellation is received 30 days or more prior to a scheduled examination, there will be a 50% refund.

### **AT THE EXAMINATION CENTRE**

1. Calculators and lap top computers will be allowed.
2. Communication of any kind between the candidates during the examination is prohibited.

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3. The examination package, including the questions, answers, and any paper used for rough notes must be handed in to the supervisor when the candidate leaves the examination room.
4. Telephone and any other communication devices are prohibited in the examination room.
5. Any breach of regulations one through four will result in disqualification and the candidate will not be allowed to reapply to write the examinations for two years. Any subsequent breach of regulations one through four will result in a permanent disqualification from the exams.
6. Applicants must arrive at the examination site ten minutes before the scheduled start of the examination and check in with the supervisor to be directed to their places.
7. Be sure that you receive the correct paper and package for the examination for which you are registered.
8. The supervisor will warn the candidate fifteen minutes before the end of the allotted time.
9. No persons other than the supervisor/s and candidate/s eligible to write the examinations will be present during the examination session.
10. The candidate must be a member in good standing of the Canadian Independent Adjusters' Association ("CIAA").
11. CIAA will try to accommodate the needs of those candidates with physical disabilities. Full details should be submitted with the application so that arrangements can be made.

### **EXAMINATION MARKS**

A candidate must attain a minimum of 70% in each of the three examinations.

Examination results will be provided by mail to the candidate as soon as practicable after completion of the examinations.

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### **APPEALS**

In the event that a candidate wants to appeal the results obtained, CIAA must receive a written request for such an appeal within thirty days of the date on which the results were mailed. The cost to appeal is \$75.00.

Appeals will be directed to a CLA Appeals Panel for review.

### **EXAMINATION RE-ENTRY**

In the event of a failure, a candidate may re-apply to write the examination/s no sooner than two years after sitting the examination for the first time. A candidate will be allowed to re-enter an examination only once.

### **LIABILITY OF CIAA AND THE INSURANCE INSTITUTE OF CANADA**

In the event that CIAA or the Insurance Institute of Canada for any reason outside its control should find it impossible to hold any of the scheduled examinations, or if a candidate's complete examination script is lost or destroyed, CIAA and the Institute's liability will be limited to a complete refund of the examination fee paid in respect of the examination concerned.

In lieu of any refund, and in order to obtain a grade for the subject, candidates may opt to write a subsequent examination in the same subject at no additional cost.

### **PREREQUISITES**

A candidate must have attained a CIP or AIIC designation, must have a minimum of five years' working experience as an independent adjuster with at least two of those years having been in Canada, and a candidate must be over twenty-five years of age.

### **EXAMINATION LOCATION**

Wherever possible, the examinations will be held at the office of the Insurance Institute of Canada or local Institute nearest to the candidate. If this is not possible, alternative arrangements will be made. Once those arrangements have been made, confirmation of time and location of the examinations will be provided to the candidate.

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The examinations can be written on three consecutive days or any three days, which can be arranged for scheduling between the candidate and the examination centre. All three examinations must be written within three months of being approved to sit the examinations.

The examinations are geared toward a three-hour duration, but a maximum of four hours will be allowed if necessary.

### **EXAMINATION FEE**

The cost to sit the examinations is \$250.00 (for all exams) and must be made by cheque, payable to CIAA.

Post-dated cheques are not acceptable. Cheques not honoured by the bank will be subject to a charge of \$26.75 and must be replaced by a certified cheque or money order. Failure to comply will result in the registration being nullified and any examination attempt disqualified.