



THE CHARTERED INSTITUTE  
OF LOSS ADJUSTERS

# MAKING A COMPLAINT ABOUT A MEMBER

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By CILA  
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## Introduction

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While we hope that your experience with Loss Adjusters is always positive we understand that this may not always be the case. If you wish to complain to the Institute about a Loss Adjuster the following criteria must be met:

- **The complaint must be regarding a member**

Loss Adjusting is not a regulated profession so not all Loss Adjusters are CILA members. Contact [info@cila.co.uk](mailto:info@cila.co.uk) to verify membership status. If your complaint is regarding a Loss Adjuster advertising themselves as a member incorrectly please follow the same directions.

- **The complaint must relate to behavior or actions that break our [Guide to Professional Conduct](#)**

CILA is a membership body not a trade body. This means that while we are able to investigate breaches of behavior or actions by a member we do not hold authority of companies or claims outcomes.

**If your case matches the above conditions you can proceed with making a complaint.**

If your complaint is regarding a dissatisfaction in the result or judgment on a claim you should approach the Financial Ombudsman for help.

The CILA will not become involved in the claims process at any stage and you may be advised to follow your claims process to a conclusion before starting a complaints process.

## Complaints Process

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### 1. Verify membership

Contact [info@cila.co.uk](mailto:info@cila.co.uk) to verify the membership status of the Loss Adjuster in question. We will need name and company to verify.

### 2. Submit your complaint

To make a complaint against a verified member you will need to provide the following:

- A narrative - what occurred and when
- The suspected breach - what exactly the member did to break with our ethics
- Evidence - communications or documents corroborating your complaint
- Contacts - any witnesses or parties relevant to the case



### 3. Professional Conduct Committee

Your details and all submitted information is then passed to our Professional Conduct Committee Chair who is the Immediate Past President of the CILA. The Chair will then allocate an investigator from the committee who has no conflict of interest to process the complaint.

The investigator will:

- Evaluate the documents and details submitted and, if the complaint is legitimate and under CILA to mediate;

They will:

- Investigate: this may require you to have an interview or provide more information
- Let the member know a complaint has been raised: this is so that the investigator can form a full view of what occurred and give the member a chance to defend themselves. Due to the nature of complaints it is often hard to keep the anonymity of the complainant (yourself) however every attempt to do so will be made. If you are concerned about this at all you can discuss this with your Investigator or with CILA prior to your complaint being processed.
- Interview the complainant and the member
- Interview other parties
- Submit a ruling: the investigator will then submit an anonymised (for both the member and complainant) ruling to the rest of the committee detailing their investigation and proposed sanctions, if any. This will then be approved by the committee.

### 4. Sanctions

Sanctions when approved regard the outcome of a complaint. The investigator may recommend a varied level of response to a complaint. This can be anywhere between a suggestion of training, the removal of a qualification to being struck off as a CILA member. The sanctions will be regarding the members professional standing within the CILA and will not be directed at the claim itself.

### 5. Response

The Complainant and Member will have a chance to challenge the sanctions and/or ruling of the Professional Conduct Committee. This will be sent to the President of CILA, in the first instance or to the Executive Director of the CILA in the second. Their decision will be final and no further appeals can be made.



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## Questions

If you have any questions about the information regarding this process please do not hesitate to contact the team at [info@cila.co.uk](mailto:info@cila.co.uk) for more help.