

**NOC  
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## INSURANCE ADJUSTERS & CLAIMS EXAMINERS

### JOB DESCRIPTION

Insurance adjusters investigate insurance claims and determine the amount of loss or damages covered by insurance policies. They are employed in claims departments of insurance companies or as independent adjusters. Insurance claims examiners examine claims investigated by insurance adjusters and authorize payments. They are employed at head offices or branches of insurance companies

### DUTIES

- **Insurance adjusters perform some or all of the following duties:**
- Investigate circumstances surrounding insurance claims to determine validity of claim
- Inspect automobile, home or other property damage
- Take statements and consult with claimants, accident witnesses, doctors, and other relevant individual and examine records or reports.
- Determine amount of loss or damages covered any insurance policies
- Negotiate settlement of claims
- Prepare adjustment reports
- **Insurance claims examiners perform some or all of the following duties:**
- Review, examine, calculate and authorize insurance claims investigated by insurance adjusters
- Ensure claims are valid and settlements are made according to company practices and procedures
- Consult lawyers, doctors, or other relevant individuals to discuss insurance claims
- Approve automobile, fire, life, disability, dental or other insurance claims

### QUALIFICATIONS, ESSENTIAL SKILLS & EMPLOYMENT REQUIREMENTS

- Completion of secondary school is required
- A bachelor's degree, college diploma, or some post-secondary
- Several years of on-the-job training and completion of insurance industry courses and training programs required.
- Independent adjusters require a provincial license issued by the Superintendent of Insurance in the province or territory of employment
- Insurance Adjuster requires certification in Ontario: Financial Services Commission of Ontario (FSCO)

### EDUCATIONAL PROGRAMS

- Pensions and Benefits Management-Centennial College of Applied Arts and Technology (Toronto, ON)
- Business: Insurance- Seneca College (Toronto, ON)
- Administrative Studies in Management-York University (Toronto, ON)

### WAGES (\$/hour)

- Median wage: \$26.15
- Wage Range: \$20.19-\$46.15

### COMMON JOB TITLES

- Insurance Adjuster
- Claims Representative
- Adjuster
- Claims Examiners

### TYPICAL EMPLOYERS

- Insurance adjusters are employed in claims departments of insurance companies or as independent adjusters.
- Insurance claims examiners are employed at head offices or branches of insurance companies.