

Property loss adjusters

A property loss adjuster is a person who examines damaged property, investigates, and evaluates insurance claims. They decide whether or not the insurance company should honour the claim, and if so, by how much. They are able to do this by understanding the legal aspects of insurance policies and by engaging other experts, such as forensic scientists, as appropriate. They then write reports for the insurer, assessing the validity of the claim and recommending appropriate payment.

Work Environment

Most property loss adjusters work full time and could be office-based or work from home. Usually, property loss adjusters work outside of the office inspecting and examining properties for which insurance claims have been made. They may need to travel within certain vicinities to evaluate the damaged property or equipment site to determine the damage.

How to Get Qualified

Property loss adjusters usually gain skill from years of accumulated experience. Usually an entry level claim adjuster, examiner and investigators have a high school diploma. Higher positions require a bachelor's degree as well as experience in an insurance company.

Job Outlook

Employment for the Property Loss Adjuster is expected to grow by 3 percent from 2012-2022. Demand for those workers will result from growth in the health insurance industry, although they will however be constrained by automation. Safer automobiles will result in fewer accidents and less demand for auto damage appraisers.