



#### Job Situation

Office, with computer, phone and fax.  
Out in the field, investigating claims.  
Reporting to Claims Manager. On call for clients.

#### Weekly Hours of Work

35

#### Overtime

As required

#### Monthly Salary

\$3,700

#### Student Loan – Owing

#### Student Loan – Monthly Payment

#### Duties

Investigate claims. Inspect and evaluate losses and damages. Interview witnesses. Consult with experts. Estimate costs. Negotiate settlements. Write reports.

#### Prospects

Senior management.  
Consulting.

#### Job Title

Insurance Adjuster

#### National Occupational Classification (NOC)

1233

#### Job Description

Insurance Adjusters are shrewd and observant fact finders. You use a combination of investigative techniques and fine communications skills to uncover the facts and circumstances surrounding loss or damage claims filed against your company. This involves interesting fieldwork, although accident scenes can be horrific. By inspecting damages, interviewing witnesses, and talking to police, doctors, and other experts, you reconstruct the unhappy event in order to discover who is responsible and for what.

Once facts have been established, you determine how much of the losses or damages are insured by the insurance policy that was purchased by your company's client. It is in settlement negotiations with the injured party—coming to an agreement about how much money the insurance company will pay them—that talented adjusters can make their reputations.

The process can be lengthy, extremely complex, and somewhat stressful for all involved. When injuries, damages or losses are severe, the claimant may have one or more lawyers acting on their behalf, and you conduct negotiations with them. You work very well with other people and are very empathetic which is defiantly needed in a job like this. Although you may have sympathy with the victim, your responsibility is to cut the best deal possible for your company, and if possible, to keep the matter out of the law courts.

Adjusters working for big companies usually specialize in a certain field, such as transport, and build up a comprehensive understanding of the laws, key players, and overall workings of that sector. Good adjusters are strong, patient people with exceptional abilities in communications, especially verbal. In a big company senior adjusters can move up the salary scale, working with increasingly complex claims, directing other staff, and performing management functions.