

CLAIMS ADJUSTER

What do they do? Investigate, analyze, and determine the extent of insurance company's liability concerning personal, casualty, or property loss or damages, and attempt to effect settlement with claimants. Correspond with or interview medical specialists, agents, witnesses, or claimants to compile information. Calculate benefit payments and approve payment of claims.

People with these roles and responsibilities are also called:

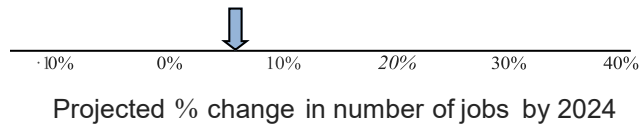
Claims Examiner, Claims Specialist, Claims Adjuster, Claims Representative, Claims Analyst, Claims Manager, Claims Supervisor, Claims Supervisor, Customer Care Specialist, Independent Insurance Adjuster.

Some typical job duties include:

- Examine claims for and other records to determine insurance coverage.
- Investigate and assess damage to property and create or review property damage estimates.
- Interview or correspond with claimants, witnesses, police, physicians, or other relevant parties to determine claim settlement, denial or review.

Michigan Job Outlook

"Faster than average" (6.3%)



Note: Arrow =Average growth

National Job Outlook through 2024: 6.3%

Most Important Occupational Skills

BASIC SKILLS

Speaking
Writing
Reading Comprehension

PROBLEM SOLVING SKILLS

Complex Problem Solving

SYSTEMS SKILLS

Judgment/Decision Making
Systems Analysis
Systems Evaluation

SOCIAL SKILLS

Social Perceptiveness
Coordination
Negotiation

TECHNICAL SKILLS

Operations Analysis
Quality Control Analysis

RESOURCE MANAGEMENT

Mgmt of Financial Resources
Mgmt of Personnel Resources
Time Management
Mgmt of Personnel

How much did these jobs pay in 2016?

Average: \$64,990 per year
(\$31.24 per hour)

Career Pathway and Educational Requirements

Associate (\$20,000- \$35,000) Specialist (\$30,000) Managerial (\$50,000- \$100,000)

Claims Clerk ➤ Claims Rep. ➤ Claims Adjuster ➤ Claims Adjuster ➤ Claims Supervisor ➤ Claims Manager

REQUIRED FOR ENTRY

High School degree/GED
Short term OTJ training

REQUIRED FOR ADVANCEMENT

Associate's degree (minimum)
Moderate term OTJ training

REQUIRED FOR ADVANCEMENT

Bachelor's degree (minimum)
Multiple years related work experience

SOME CERTIFICATIONS THAT CAN HELP YOU ADVANCE-

- Associate in the Society of Actuaries -ASA (Society of Actuaries, available online)
- Associate in Claims and AIC (American Institute for CPCU and Institute of America, available online)
- Associate, Life & Health Claims (International Claim Association, available online)
- Accredited Insurance Examiner (Insurance Regulatory Examiners Society, available online)
- Accredited Customer Service Representative (American Institute for CPCU and Insurance Institute of America, available online)