

Claims Adjusters, Appraisers, Examiners, and Investigators

SOC: 13-1030 • Career Profile Report

■ Key Facts

\$76,790

Median Salary

18,900

Employment

-5.0%

Growth Rate

■ Requirements & Salary Range

Education: See Requirements (BLS)

■ Automation Risk Assessment

Medium Risk - 38.0% probability of being automated in the next 10-20 years.

This job has some routine elements but still requires human judgment and interaction.

■ Work-Life Balance

7.1/10 - Good work-life balance

■ Personality Fit (RIASEC)

Higher scores indicate better personality fit for this career type.

| | | | |
|--------------|--------|---------------|--------|
| Realistic | 3.8/10 | Investigative | 7.2/10 |
| Artistic | 4.0/10 | Social | 6.6/10 |
| Enterprising | 8.2/10 | Conventional | 8.8/10 |

■ Top Skills Required

Analytical skills, Communication skills, Detail oriented, Interpersonal skills,

✓ Strengths

- High Demand
- Flexible Work
- Continuous Learning

■ Challenges

- Burnout Risk
- Rapid Technological Change

■ What They Do

Claims Adjusters, Appraisers, Examiners, and Investigators are insurance professionals who evaluate **insurance claims to determine coverage, liability, and settlement amounts**. They investigate losses, assess damage, review policy details, and ensure claims are handled accurately, fairly, and in compliance with regulations. Their work helps individuals and businesses recover financially after accidents, disasters, or other covered events.

This career is well suited for individuals who enjoy analysis, investigation, and balancing customer service with objective decision-making.

What Do Claims Adjusters, Appraisers, Examiners, and Investigators Do?

These professionals manage insurance claims from initial report through resolution, with duties varying by role and claim type.

Common responsibilities include:

- Reviewing insurance policies to determine coverage
- Investigating claims by interviewing claimants, witnesses, or professionals
- Inspecting property damage, vehicles, or injury reports
- Evaluating documentation such as police reports or medical records
- Estimating repair costs or loss values
- Negotiating settlements with claimants or representatives
- Preparing detailed reports and maintaining claim files

Different Roles Within Claims Handling

While closely related, these roles focus on different aspects of the claims process:

- Claims Adjusters: Investigate claims and negotiate settlements.
- Claims Appraisers: Estimate the value of damaged property or vehicles.
- Claims Examiners: Review complex or high-value claims for accuracy and compliance.
- Claims Investigators: Detect fraud or suspicious activity through in-depth investigation.

Skills and Abilities Needed

Claims professionals combine analytical thinking with communication and judgment.

Core Professional Skills

Personal Qualities That Matter

Education and Training Pathway

Most claims professionals enter the field through formal education and structured training:

- Bachelor's Degree: In business, finance, insurance, or a related field (often preferred)
- On-the-Job Training: Learning company procedures and claim systems
- State Licensing (where required): Required for certain adjuster roles
- Professional Certifications (optional): Specialized insurance credentials
- Continuing Education: Updates on laws, policies, and claim practices

Where Do Claims Professionals Work?

Claims adjusters, appraisers, examiners, and investigators are employed across the insurance industry:

- Insurance Carriers and Underwriting Companies
- Third-Party Claims Administrators

- Independent Adjusting Firms
- Government Insurance Programs
- Legal, Risk Management, or Consulting Firms

Work may be office-based, remote, or involve field inspections and travel.

How Much Do Claims Adjusters, Appraisers, Examiners, and Investigators Earn?

Earnings vary by role, experience, and claim complexity:

- Entry-Level Claims Professionals: Typically earn professional starting salaries
- Experienced or Specialized Roles: Often earn higher pay handling complex claims
- Catastrophe or Senior Examiners: May earn more due to expertise and responsibility

Compensation can include bonuses or performance incentives.

Is This Career Difficult?

Claims work can be mentally demanding and occasionally stressful. Professionals must manage heavy caseloads, tight deadlines, and emotionally charged situations while remaining fair and compliant. The challenge lies in balancing efficiency, empathy, and objective decision-making.

Who Should Consider This Career?

This career may be a strong fit if you:

- Enjoy investigation and analytical work
- Are comfortable reviewing detailed documents
- Can communicate clearly and professionally
- Value fairness, accuracy, and ethical judgment
- Want a stable career within insurance and risk management

How to Prepare Early

- Study business, finance, or insurance fundamentals
- Develop strong writing and documentation skills
- Practice analytical thinking and problem-solving
- Learn basic negotiation and communication techniques
- Explore internships or entry-level roles in insurance

Claims adjusters, appraisers, examiners, and investigators ensure that insurance promises are honored responsibly—bringing clarity, fairness, and accountability to the process of recovery after loss.