

Claims Adjusters, Appraisers, Examiners, and Investigators

SOC: 13-1030 • Career Profile Report

■ Key Facts

<div>\$76,790</div> <div>Median Salary</div>	<div>18,900</div> <div>Employment</div>	<div>-5.0%</div> <div>Growth Rate</div>
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■ 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 typically perform the following tasks:

- Examine claims forms and other records to determine insurance coverage.
- Analyze information gathered by investigation and report findings and recommendations.
- Pay and process claims within designated authority level.
- Investigate, evaluate, and settle claims, applying technical knowledge and human relations skills to effect fair and prompt disposal of cases and to contribute to a reduced loss ratio.
- Verify and analyze data used in settling claims to ensure that claims are valid and that settlements are made according to company practices and procedures.
- Review police reports, medical treatment records, medical bills, or physical property damage to determine the extent of liability.
- Investigate and assess damage to property and create or review property damage estimates.
- Interview or correspond with agents and claimants to correct errors or omissions and to investigate questionable claims.
- Interview or correspond with claimants, witnesses, police, physicians, or other relevant parties to determine claim settlement, denial, or review.
- Enter claim payments, reserves and new claims on computer system, inputting concise yet sufficient file documentation.
- Resolve complex, severe exposure claims, using high service oriented file handling.
- Adjust reserves or provide reserve recommendations to ensure that reserve activities are consistent with corporate policies.
- Confer with legal counsel on claims requiring litigation.
- Examine claims investigated by insurance adjusters, further investigating questionable claims to determine whether to authorize payments.
- Maintain claim files, such as records of settled claims and an inventory of claims requiring detailed analysis.
- Refer questionable claims to investigator or claims adjuster for investigation or settlement.
- Collect evidence to support contested claims in court.
- Contact or interview claimants, doctors, medical specialists, or employers to get additional information.
- Present cases and participate in their discussion at claim committee meetings.
- Report overpayments, underpayments, and other irregularities.

*Generated by StartRight • Data from U.S. Bureau of Labor Statistics & O*NET*

Source: <https://www.bls.gov/ooh/business-and-financial/claims-adjusters-appraisers-examiners-and-investigators.htm>