# Insurance Adjuster

Investigate claims after a crash, a flood or a fire and decide what the insurer pays. Hired and trained on the job.

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| TYPICAL PAY<br>**$73,000**<br>a year, full time | PAY RANGE<br>**$47k to $109k**<br>starting to experienced | TIME TO QUALIFY<br>**up to 3 years**<br>after high school |
| DEMAND<br>**Moderate**<br>job outlook | LICENCE NEEDED<br>**Yes**<br>regulated job | WHERE YOU WORK<br>**Insurance companies, independent adjusting firms, claim sites on the...** |

## How you get there

1. **High school** — Grade 12
   Required. English, law and business courses help.
2. **Diploma or degree (optional)** — 0 to 4 years
   Business, insurance, or anything that shows you can write and reason. Job Bank lists it as one route; several years of claims or insurance experience is the other.
3. **Get hired** — Right away
   Insurance companies hire trainee adjusters and claims reps in large numbers, often straight from school or from customer service jobs.
4. **Learn on the job** — 2 to 4 years
   Start with simple auto and property claims, move up to bigger losses as you prove yourself. Job Bank says several years of on-the-job training plus industry courses are required.
5. **Licence if you go independent** — Weeks of study
   Independent adjusters need a licence from their province's insurance regulator. The Insurance Institute runs licensing programs in every province.

## Pros and cons

+ Hired and paid with no degree required
+ Real detective work: every file is different
+ Large insurers offer pensions, training and clear promotion

– People are angry, grieving or lying to you, sometimes all three
– Heavy caseloads and constant deadlines
– Storm season means long weeks

## Good to know

**A stable, mid-sized profession**
Job Bank counted about 46,000 adjusters and claims examiners in Canada in 2023, with 32% aged 50 or over. It rates prospects moderate in nearly every province and good in New Brunswick.

**The weather is the boss**
Recent years have set records in Canada for insured losses from wildfires, floods and hailstorms. Every one of those events is thousands of claims, and every claim needs an adjuster. Bad weather...

## Optional boosts

CIP (Chartered Insurance Professional). FCIP (Fellow Chartered Insurance Professional). Bodily injury. Large loss and commercial.

**Where these numbers come from**

Job Bank: Adjuster, wages (updated Nov 2025)
Job Bank: Adjuster, employment requirements
Insurance Institute of Canada: CIP designation
Insurance Institute of Canada

Numbers checked September 2026. Pay figures are typical full-time annual amounts in Canadian dollars, based on Government of Canada Job Bank wage data and published salary grids. They vary by province, employer and experience. Tuition is for domestic students. Sources, links and the click-through version: https://career.help/ca/careers/insurance-adjuster

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