Insurance Adjuster

Decide what a claim is worth and what the policy actually covers. No degree required in most states, a license in nearly all of them.

TYPICAL PAY **$78,000** a year, full time	PAY RANGE **$49k to $117k** starting to experienced	TIME TO QUALIFY **up to 4 years** after high school
DEMAND **Limited** job outlook	LICENCE NEEDED **Yes** regulated job	WHERE YOU WORK **Insurance company offices, home offices, storm-damaged neighbor...**

How you get there

1. **High school diploma** — Grade 12
   That is the legal minimum in most states. Many carriers prefer a two-year or four-year degree for desk and management roles.
2. **Check your state's rule** — An afternoon
   Most states license adjusters, a few do not license them at all. In several states you must be licensed before anyone can pay you to adjust a claim, so start here.
3. **Prelicensing course and exam** — 2 to 8 weeks
   An online course of 40 hours or so, then a proctored multiple-choice exam on policy language, claims handling and state law. Some states waive the exam if you hold a recognized designation.
4. **Get hired and trained** — 1 to 3 months
   Large carriers run their own claims academies. Expect several weeks of classroom work on coverage, estimating software and negotiation before you handle a claim alone.
5. **Add lines and states** — Ongoing
   Auto, then property, then commercial or liability. Add non-resident licenses in other states through the National Insurance Producer Registry as you go.

Pros and cons

- + Middle-class pay with no degree needed and almost no training cost
- + Real variety: no two claims are the same
- + Field work gets you out of an office
- – The published outlook is a decline as automation takes the simple claims
- – You deliver bad news to upset people for a living
- – Caseloads are relentless and burnout in this field is common

Good to know

Insurance has no federal regulator
Unlike banks, American insurance companies are supervised by the fifty states, the District of Columbia and the territories, each with its own insurance department. That is why an adjuster ends up holding li...

Hurricane season is hiring season
When a major storm hits, carriers cannot handle the volume with staff alone, so thousands of independent adjusters are deployed for weeks. States issue temporary emergency licenses to let out-of-state adjus...

Optional boosts

Associate in Claims. Chartered Property Casualty Underwriter. Estimating software certification. Fraud investigation.

Where these numbers come from

My Next Move: Claims Adjusters, Examiners, and Investigators (13-1031.00)
Texas Department of Insurance: agent and adjuster licensing
National Association of Insurance Commissioners
National Insurance Producer Registry

Numbers checked September 2026. Pay figures are typical full-time annual amounts in United States dollars, based on Bureau of Labor Statistics wage data and published pay scales. They vary by state, employer and experience. Tuition is for in-state students at public schools unless the card says otherwise. Sources, links and the click-through version: https://career.help/us/careers/insurance-adjuster

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