

## **Insurance Adjusters and Claims Examiners**

Insurance Adjusters and Claims Examiners are professionals who evaluate insurance claims to determine the extent of an insurer's liability. They investigate claims by reviewing policies, interviewing claimants and witnesses, and inspecting property or damages. Their role ensures that claims are processed fairly, accurately, and efficiently while preventing fraud and protecting the financial interests of both the insurance company and the policyholder.

### **Duties and Powers**

- Review and analyze insurance claims to determine validity and coverage under policy terms.
- Investigate accidents, property damage, or injuries by examining reports, interviewing involved parties, and inspecting damages.
- Assess financial and material losses to calculate appropriate settlement amounts.
- Communicate with claimants, policyholders, legal representatives, and healthcare providers to gather necessary information.
- Negotiate settlements with claimants and adjusters to ensure fair and timely resolution.
- Prepare detailed reports and maintain records of investigations, findings, and settlements.
- Detect and report potential fraudulent claims or inconsistencies in information.
- Ensure compliance with insurance laws, company policies, and ethical standards.
- Recommend policy changes or claim adjustments based on investigation findings.
- Collaborate with legal, medical, and financial experts as needed to resolve complex claims.