

# Public Insurance Claims Adjuster Job Description

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- Determining values to settle covered damages
- Preparing and documenting the claim on behalf of the claimant or insured
- Inspecting the property and assessing damage in order to find hidden damage that may not be readily visible
- Compiling reports of investigation findings
- Consulting with specialists or job professionals such as lawyers, engineers, architects, and physicians
- Determining coverage by assessing and examining the insurance policy in question in order to determine what compensation is applicable to the claim
- Evaluating any losses in the insured's business, personal property, or home, and estimating the monetary amount that is needed to cover all the damages
- Presenting necessary and related evidence and negotiating a settlement payout amount with the insurance company
- Re-opening a claim and negotiating for more money if any discrepancy is found after the case has been settled.