



# HOW TO LAUNCH A 6-FIGURE CAREER AS A PROPERTY CLAIMS ADJUSTER

**No Degree Required!**



## Introduction

Are you looking for a lucrative career that offers flexibility, challenge, and the opportunity to help people in need? The world of *property claims adjusting* might be your perfect fit. This ebook will guide you through the steps to launching a successful, six-figure career as a property claims adjuster, even without a college degree.

## Meet the Team Behind Adjusting Academy

At Adjusting Academy, we're more than instructors—we're active professionals in the field. Founded by **Peter and Jonni Bondarenko**, our training is built on years of hands-on experience in public adjusting and insurance claims.

Together, they've helped countless clients navigate complex claims and now bring that real-world knowledge into the classroom. Whether you're just starting out or leveling up your skills, you're learning from pros who actually do the work—every day.



**Peter Bondarenko**



**Jonni Bondarenko**

## Why Now Is the Time to Enter This Field

The demand for property claims adjusters is soaring. Several factors contribute to this:

- **Increasing Natural Disasters:** Climate change is leading to more frequent and severe weather events, resulting in a surge in property damage claims.
- **Aging Workforce:** Many experienced adjusters are retiring, creating a significant gap in the industry.
- **Growth in Construction:** There's a rise in new construction and real estate, leading to increased policy coverage and claim potential.

This convergence of factors creates a *golden opportunity* for motivated individuals to enter the property claims adjusting field and build a rewarding career.

## The Three Types of Adjusters

### Carrier/Staff Adjuster

*Employed* directly by an insurance company.

*Handle claims* specifically for that insurer.

*Benefits* usually include salary, health insurance, and retirement plans.

### Independent Adjuster (IA)

*Contractors* hired by insurance companies during peak claim periods (e.g., after a hurricane).

*Work for multiple* insurance companies.

*Pay* is typically commission-based, offering higher earning potential.

### Public Adjuster (PA)

*Hired directly* by the policyholder (the insured).

*Advocate* on behalf of the policyholder to negotiate a fair settlement with the insurance company.

*Compensation* is a percentage of the settlement amount.



# The Claims Process (Step-by-Step)

Understanding the claims process is crucial for any adjuster. Here's a simplified overview:

1. **Claim Reporting:** The policyholder reports the loss to their insurance company.
2. **Investigation:** An adjuster is assigned to investigate the claim, gathering information and assessing the damage.
3. **Policy Review:** The adjuster reviews the insurance policy to determine coverage.
4. **Damage Assessment:** The adjuster inspects the property damage and estimates the cost of repairs or replacement.
5. **Negotiation:** The adjuster negotiates with the policyholder or their representative (in the case of a Public Adjuster) to reach a settlement.
6. **Settlement:** Once an agreement is reached, the insurance company issues payment to the policyholder.
7. **Claim Closure:** The claim is closed after payment is made and all necessary documentation is completed.





## Skills That Get You Hired

While a degree isn't always required, certain skills are highly valued by employers:

- **Communication:** Excellent verbal and written communication skills are essential for interacting with policyholders, contractors, and insurance company personnel.
- **Problem-Solving:** Adjusters must be able to analyze complex situations, identify the root cause of damage, and develop effective solutions.
- **Negotiation:** Strong negotiation skills are needed to reach fair settlements with policyholders.
- **Technical Skills:** Familiarity with construction, building codes, and estimating software is a plus.
- **Empathy:** Being able to understand and respond to the emotional needs of policyholders who have experienced a loss is crucial.
- **Time Management:** Adjusters often manage multiple claims simultaneously, requiring excellent time management and organizational skills.

## How Much Can You Earn?

Earning potential varies depending on the type of adjuster, experience level, and location.

- **Entry-Level Staff Adjusters:** Can expect to earn between \$45,000 and \$65,000 per year.
- **Experienced Staff Adjusters:** Can earn upwards of \$75,000 per year.
- **Independent Adjusters:** Income is directly tied to the number and size of claims handled. During peak seasons, experienced IAs can easily earn *six figures*.
- **Public Adjusters:** Earnings are a percentage of the settlement, with top PAs earning substantial incomes.

## Next Steps



Ready to start your journey toward a 6-figure career as a property claims adjuster? Here's how:

1. **Obtain your adjuster's license:** Requirements vary by state, so research the specific licensing process in your area.
2. **Complete adjuster training:** Enroll in a reputable training program to learn the technical skills and knowledge needed to succeed.
3. **Gain experience:** Start by working as a staff adjuster or intern to gain practical experience.
4. **Network with industry professionals:** Attend industry events and connect with other adjusters to expand your network.
5. **Consider specializing:** Focus on a specific type of claim (e.g., residential, commercial, auto) to become an expert in your field.

With dedication and hard work, you can achieve your goal of launching a successful and rewarding career as a property claims adjuster.

Your career. Your skills. Your future.

Let's build it.

### Join Our Next Live Event

Want to meet us in person or get hands-on training? Visit [adjustingacademy.com/events](https://adjustingacademy.com/events) to see our upcoming workshops, bootcamps, and live training sessions. Get connected, get certified, and take the next step toward your future in property claims adjusting.



**GET STARTED**

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