

Claims Adjusters and Examiners

Photo-based estimating, straight-through processing and AI triage are automating routine claims, leaving adjusters the complex, contested and human cases.

EXPOSURE	WINDOW	ADOPTION TODAY	READING
56 Elevated exposure	2–6 yrs until change lands	High	The role is being reshaped. Exposure is the share of today's work AI can plausibly take on within the window.

§ 01WHAT IS HAPPENING

What is happening to claims adjusters and examiners

Impact	Computer-vision systems now estimate vehicle and property damage from photos submitted through a claimant's phone, predictive models triage claims by complexity and fraud risk, and low-value, clear-liability claims are paid automatically without an adjuster opening the file. Generative tools summarise claim files, draft correspondence and extract details from police reports, medical records and estimates. The adjuster's day moves from keying first notices of loss and reviewing routine estimates towards investigating disputed liability, negotiating with claimants and repairers, handling injury and large-loss claims, and reviewing the cases the models flag as unusual.
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Risk

Elevated exposure: routine claims are being automated end to end; value shifts to complex loss, investigation and negotiation.

The tasks automating fastest are first notice of loss intake, document and photo intake, damage estimation for common vehicle and property losses, coverage verification against policy terms, fraud scoring and payment of low-value, uncontested claims. Tasks that remain human are liability determination when accounts conflict, field inspection of complex or catastrophic losses, bodily-injury evaluation and negotiation, dealing with distressed claimants, managing litigation and making the judgement calls that carry regulatory and reputational risk. Official occupation-level measures place the role in the highest exposure tier, and the score includes an upward editorial adjustment because photo-based estimating and straight-through decisioning rely on computer vision and predictive models that text-usage measures do not capture. Over the 2-6 year window expect fewer adjusters handling a larger volume of simple claims through supervision of automated systems, with employment holding up best in complex commercial, liability and catastrophe work.

Sector readiness

Advanced Deployment in Auto and Property

Personal auto and homeowners insurers have deployed photo estimating from CCC Intelligent Solutions and Tractable, straight-through processing on their Guidewire or Duck Creek core platforms, and fraud analytics from vendors such as Shift Technology at scale. Commercial, liability and workers' compensation lines are less automated because the claims are more varied and more often disputed. Independent adjusting firms and third-party administrators follow the carriers' lead as the tools become standard in the platforms they use.

§ 02 POSITION

Where you stand

- i Position yourself in complex, contested or large-loss claims where investigation and negotiation determine the outcome and automation stops at triage.
- ii Become the auditor of automated decisions: the adjuster who samples straight-through claims, catches model errors and documents the controls regulators ask about.
- iii Build the claimant-facing skills, empathy, clear explanation and de-escalation, that carriers depend on for retention and complaint handling.

§ 03 ACTIONS

6 POINTS

What this means for you

Concrete changes to how the work gets done, in the order you are likely to meet them.

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- 01 **Move up the complexity ladder.** Ask for assignment to liability, bodily injury, commercial or catastrophe work. Those are the claims that still need a human investigator and will for the whole window.
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- 02 **Audit the machine.** Volunteer to review samples of straight-through and photo-estimated claims. You learn how the models fail, and you become part of the oversight function carriers must now staff.
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- 03 **Use summarisation, then verify.** Let the assistant summarise the medical records and police report, then read the pages that matter. The time saved goes into investigation; the verification protects you.
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- 04 **Get good at the hard conversation.** Explaining a denial, negotiating a settlement or supporting a claimant after a fire are the moments carriers are judged on. Train for them deliberately.
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- 05 **Keep your field skills.** Carriers still need people who can inspect a roof, a commercial site or a total-loss vehicle and reconcile what they see with the photos. Do not let that skill lapse.
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- 06 **Learn the fraud signals.** Understanding what fraud models flag and why lets you investigate efficiently and recognise when a flag is wrong. Special investigation units are a growing destination for experienced adjusters.
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§ 04 CAUSES

6 DRIVERS

What is pushing this change

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- 01 **Photo-based damage estimation.** CCC Intelligent Solutions and Tractable use computer vision on claimant photos to produce repair estimates and total-loss decisions for common vehicle and property damage.
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- 02 **Straight-through processing.** Core platforms such as Guidewire and Duck Creek route low-value, clear-liability claims to automatic payment when coverage, estimate and fraud checks all pass.
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- 03 **Predictive triage and fraud scoring.** Models score incoming claims for complexity, litigation propensity and fraud risk, deciding which files get an adjuster and which do not.
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- 04 **Document extraction and file summarisation.** Generative tools read police reports, medical records and estimates and summarise claim files, cutting the reading time that dominated examiner work.
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- 05 **Claimant expectations for speed.** Customers expect claims to be reported and often paid from a phone within days, pushing carriers to automate the straightforward majority.
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- 06 **Expense-ratio pressure.** Loss-adjustment expense is one of the few costs carriers control directly, and automation of routine claims is the primary lever.
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Impact by sector

The headline figure is an average. Where you work changes the picture.

Personal auto	Most automated line: photo estimating, total-loss valuation and straight-through payment are standard, so adjusters concentrate on injury, disputed liability and fraud.
Homeowners and property	Photo and drone-assisted estimating is widespread for routine damage, but catastrophe response and large or complex losses still require field adjusters.
Commercial and liability	Claims are varied, often disputed and frequently litigated, so AI assists with documents and summarisation while adjusters keep decision authority.
Workers' compensation and health	Medical-bill review and claim triage are heavily automated, while return-to-work management and complex medical cases keep examiners involved.

Skills to build

The skills that keep the human part of this work valuable as the routine part is automated.

- Liability investigation.** Reconstructing events from conflicting statements, evidence and reports is the core judgement task that automation cannot perform. Seek training in recorded statements and evidence evaluation.
- Negotiation and settlement.** Reaching fair settlements with claimants, attorneys and repairers under pressure is where adjusters earn their keep. Formal negotiation training is worthwhile.
- Model oversight and audit.** Knowing how photo-estimating and triage models work, how to sample their output and how to document findings makes you part of the control function. Ask to join model-review work.
- Medical and repair literacy.** Reading medical records and repair estimates critically is what lets you verify an AI summary rather than accept it. Keep building domain knowledge in your line.
- Claimant communication.** People in distress need clear, honest explanation. Carriers measure complaints and retention, and adjusters who handle this well are retained first.
- Regulatory knowledge.** Fair-claims-handling rules and state licensing requirements are the reason a named human remains accountable. Current licences and continuing education are non-negotiable.

Tools in use

KINDS OF TOOL WORTH KNOWING

- 01

Duck Creek Claims. Alternative core claims platform with automation and analytics capabilities comparable to Guidewire.
- 02

Generative file assistants (Microsoft 365 Copilot and carrier-built tools). Used to summarise claim files and draft correspondence; verify against the source documents before relying on the summary.

NAMED TOOLS ALREADY IN USE

Guidewire ClaimCenter	VISIT
Core claims platform used by many carriers, with embedded analytics and automation for triage and straight-through processing.	
CCC Intelligent Solutions	VISIT
Auto claims and estimating ecosystem with AI photo estimating, total-loss valuation and repair-network integration.	
Tractable	VISIT
Computer-vision damage assessment for vehicles and property used by insurers for fast estimates and triage.	
Shift Technology	VISIT
AI fraud detection and claims-automation decisioning used by insurers to flag suspicious claims and approve clean ones.	

In practice

Ways people in this role are already using AI, and what they get from it.

Photo estimate on a minor collision EXAMPLE 1	HOW	A claimant photographs bumper damage through the carrier's app, the computer-vision system produces an estimate and repair-or-total decision, and the claim is paid without an adjuster review.
	GAIN	Settlement in a day instead of a week, with adjuster time reserved for contested claims.
Fraud model flag EXAMPLE 2	HOW	A fraud-detection system flags a water-damage claim for inconsistent timelines and prior history, routing it to an experienced adjuster who investigates and refers it to the special investigation unit.
	GAIN	Investigators focus on the claims most likely to be fraudulent rather than screening everything by hand.

Medical record summarisation EXAMPLE 3	HOW	A bodily-injury examiner uses a file assistant to summarise hundreds of pages of treatment records into a chronology, then reads the key records before evaluating the claim.
	GAIN	Evaluation time falls while the examiner retains judgement over what the records actually show.

§ 09

CONTEXT

How this role compares

Three neighbouring roles chosen to show the direction of travel.

Insurance Underwriters MORE EXPOSED	AI IMPACT	Underwriting is a data-driven decision that models handle directly for standard risks, with less of the investigation and claimant interaction that keeps adjusters involved.
	WORK MOVES TO	Underwriters are moving towards specialty and complex risk and oversight of automated decisions.
Risk Managers DIFFERENT SKILLS, GROWING	AI IMPACT	AI improves risk modelling and monitoring, but the role's judgement and organisational influence are expanding as risks become more complex.
	WORK MOVES TO	Adjusters with deep loss experience are well placed to move into corporate risk management.
Insurance Sales Agents COMPLEMENTARY, LESS EXPOSED	AI IMPACT	AI quotes and recommends, but agents retain the relationship and advisory work customers value when choosing cover.
	WORK MOVES TO	Agents depend on good claims handling to keep customers, and adjusters who understand that relationship are more valued by their carriers.

§ 10

VERDICT

Closing judgement

If you adjust claims, the straightforward files that made up much of your caseload are being settled by software, and that trend will continue through the window. What the carrier still needs from you is the ability to work out what actually happened when the accounts do not match, to sit with a claimant who has lost a home, and to negotiate a fair settlement under pressure. Move towards the complex lines, learn to supervise and audit the automated decisions rather than compete with them, and keep your licences and continuing education current. The adjusters who remain will carry more responsibility, not less.

Evidence and revisions

What the exposure figure rests on, what changed when it was last revised, and the published work cited for this role.

SCORE	The 5 October 2026 review held the score.	
56		
WINDOW		
2-6 years (unchanged)	Exposure Index v2. Inputs: task applicability 41/100 (Microsoft AI applicability score 0.21 for Claims adjusters, examiners, and investigators); observed usage 11/100 (Anthropic observed exposure 0.08); official exposure tier 100/100 (BLS: very high); labour-market trajectory not yet mapped for this occupation, so its weight was spread across the other inputs; published adoption rating 70/100 (high adoption). Weighted base 52.4. Editorial adjustment +4: Photo-based damage estimation and straight-through claims decisioning use computer vision and predictive models that text-usage measures do not count. Final score 56. New report: the window of 2-6 years is set from the score band.	

HOW THE FIGURE IS BUILT (EXPOSURE INDEX V2)

Task applicability — Microsoft Research, AI applicability score	41 × 39%	16.1
Observed usage — Anthropic Economic Index, observed exposure	11 × 22%	2.4
Official exposure tier — US BLS AI-exposure category	100 × 22%	22.2
Labour-market trajectory — US BLS projected employment change 2025–35	not measured	—
Published adoption rating — This report’s adoption level	70 × 17%	11.7
Weighted base		52.4
Editorial adjustment: Photo-based damage estimation and straight-through claims decisioning use computer vision and predictive models that text-usage measures do not count.		+4
Exposure score		56

MEASURES BEHIND THE SCORE

US Bureau of Labor Statistics · *Employment Projections 2025–35 and AI Exposure Categories* (27 August 2026)

AI-exposure tier: Very high. Projected employment change not yet mapped for this occupation. Matched to Claims adjusters, examiners, and investigators.

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Microsoft Research · *Working with AI: Measuring the Applicability of Generative AI to Occupations* (10 July 2025)

AI applicability score 0.21 for SOC 13-1031; scaled to 41/100 as the task-applicability input.

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Anthropic · *Anthropic Economic Index report: Cadences* (26 June 2026)

Observed exposure 0.08 for SOC 13-1031; scaled to 11/100 as the observed-usage input.

PUBLISHER PDF

UK Department for Science, Innovation and Technology · *Assessment of AI capabilities and the impact on the UK labour market* (28 January 2026)

UK context: around 70% of UK workers are in occupations with tasks AI could perform or enhance, above the US average; a one-standard-deviation rise in exposure was associated with a 3.9% fall in UK job postings.

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§ 12 APPENDIX

Method and sources

Each report was written from a large body of published research. The exposure score itself is computed, not written: it is the CareerGuard Exposure Index, a weighted average of occupation-level measures from the US Bureau of Labor Statistics (AI-exposure classification and 2025–35 projections), Microsoft Research (AI applicability scores) and Anthropic (observed exposure), together with the adoption rating published on the report. The organisations and publications below are the standing literature behind the narrative sections. Every source, with dates, licences and archived copies where we are permitted to hold them, is catalogued in the research library.

Exposure Index v2 (October 2026). Each input is scaled to 0–100 and weighted: task applicability 35% (Microsoft AI applicability score ÷ 0.5), observed usage 20% (Anthropic observed exposure ÷ 0.75), official exposure tier 20% (BLS very high = 100, high = 70, moderate = 40, low = 10), labour-market trajectory 10% ($50 - 2.5 \times$ projected % employment change), published adoption rating 15% (very high = 85, high = 70, medium-high = 55, medium = 40, low-medium = 25, low = 10). Inputs not measured for an occupation are dropped and the remaining weights renormalised. An editorial adjustment of at most ± 12 points is allowed only for automation channels the measures cannot see (robotics, self-service, machine vision, medical imaging, RPA/OCR, generative video) and is always logged with its reason. Scores are whole numbers, not rounded to five. The change window shifts one notch (a year at each end) per ten points of movement.

World Economic Forum

The Future of Jobs Report series — Employer survey of expected job growth and decline, skill shifts and technology adoption (2020, 2023 and 2025 editions); *Artificial Intelligence and the Future of Entry-Level Work* (2026).

AI governance and transformation reports — Frameworks on ethical AI, talent strategy and industry transformation.

McKinsey Global Institute

AI, Automation and the Future of Work series — Research quantifying automation potential by task, sector and demographic, from "Jobs Lost, Jobs Gained" to "Agents, robots, and us" (2025).

Industry-specific reports — Financial services, healthcare, manufacturing and others.

PwC

Global AI Jobs Barometer — Annual analysis of job postings and productivity by AI exposure (2024–2026 editions).

Upskilling Hopes and Fears survey — Employee perceptions and readiness.

Microsoft Research and Anthropic

Working with AI (2025); *Anthropic Economic Index* (2025–2026) — Occupation-level usage data from Copilot and Claude conversations, the two observed-usage measures behind the 2026 revision.

Stanford Digital Economy Lab and Stanford HAI

Canaries in the Coal Mine? (2025–2026); *AI Index Report* (annual) — Payroll evidence on early-career employment in exposed occupations; annual measurement of AI capability, investment and adoption.

Deloitte

Human Capital Trends series — Workforce, talent and HR technology trends.

Tech Trends series — Emerging technologies and their business implications.

Accenture

Technology Vision series — Forward-looking analysis of emerging technology, with emphasis on AI.

Fjord Trends — Design, innovation and human experience in a digital world.

Boston Consulting Group

AI/ML insights and industry solutions — "The AI Revolution in the Workplace" and related research.

EY

AI and workforce reports — Adoption, talent strategy and ethics.

IBM Institute for Business Value

AI and automation studies — Business models, workforce evolution and leadership.

OECD

AI Policy Observatory — International data and policy on AI, labour markets and skills.

Employment Outlook — Labour-market trends including technological impact (2023–2026 editions).

International Labour Organization

Generative AI and Jobs: A Refined Global Index of Occupational Exposure (2025) — Task-level exposure gradients for every ISCO occupation; successor to the 2023 global index.

International Monetary Fund

Staff Discussion Notes on AI and work (2024, 2026) — Complementarity framing: where AI augments and where it substitutes.

UK Department for Science, Innovation and Technology

Assessment of AI capabilities and the impact on the UK labour market (2026) — UK occupational exposure and job-posting evidence.

Brookings Institution

AI and automation research — Economic and social implications, displacement and skills.

Yale Budget Lab and Goldman Sachs Research

Tracking the Impact of AI on the Labor Market; AI and the US labour market (2026) — Aggregate labour-market monitoring; macro displacement estimates.

Oxford University (Oxford Martin School)

The Future of Employment — Frey & Osborne and subsequent research on susceptibility to automation.

MIT Technology Review

AI & Work — Reporting on AI research and its implications for industries and jobs.

Gartner

Hype Cycle for Artificial Intelligence — Maturity and adoption of AI technologies.

Future of Work reports — Workplace models and talent strategy.

U.S. Bureau of Labor Statistics

Employment Projections 2025–35; AI Exposure Categories; Occupational Outlook Handbook — Ten-year employment projections and, from the 2025 cycle, an AI-exposure tier for every detailed occupation.

Indeed Hiring Lab

AI at Work Report (2025) and posting-market updates — Skill-level transformation estimates and job-posting trends by occupation.

II CORE AI AND MACHINE-LEARNING RESEARCH

OpenAI

Research papers, blog and API documentation — Large language models, generative AI, safety and societal impact.

Google DeepMind

Research papers and blog — Reinforcement learning, AI for science, AGI and ethics.

Meta AI

Research papers and blog — Large language models, computer vision, AI for social good.

Hugging Face

Transformers library and model hub — Open-source state-of-the-art NLP models.

TensorFlow and PyTorch

Documentation and community forums — Core frameworks illustrating practical capability.

arXiv

cs.AI, cs.LG, cs.CV, cs.CL — Pre-print research.

NeurIPS and ICML

Conference proceedings — Top-tier academic research.

ACM and IEEE

Journals and proceedings — ACM Computing Surveys; IEEE Transactions on AI.

Kaggle

Datasets and competition solutions — Applied machine learning on real-world problems.

The Alan Turing Institute

Research and reports — Responsible and applied AI.

III ETHICAL AND RESPONSIBLE AI DEPLOYMENT

NIST

AI Risk Management Framework — Voluntary framework for managing AI risk.

European Commission

AI Act — Risk-tiered legal framework for AI.

Ethics Guidelines for Trustworthy AI — Principles for responsible development.

Partnership on AI

Research and best practice — Responsible AI development.

AI Now Institute

Annual reports — Social implications: power, inequality, rights.

ACM FAcCT

Proceedings — Fairness, accountability and transparency.

Data & Society

Publications — Social implications of data-centric technology.

WIPO

Conversation on IP and AI — Intellectual-property implications of AI.

IEEE Global Initiative on Ethics of AI/IS

Ethically Aligned Design — Recommendations for ethical AI design.

Center for AI and Digital Policy

Policy briefs — Accountable AI policy.
