



Physical Damage Claims Adjuster

Are you a detail-oriented problem solver with a passion for supporting people when it matters most? We're looking for a Physical Damage Claims Adjuster to join our Claims team—someone who thrives in a collaborative environment, communicates with ease, and knows how to navigate the complexities of auto claims with integrity and confidence.

Why Join The Team?

At Salus Mutual we believe in empowering our employees to thrive in a supportive and professional environment. We are client focused and afford our staff the time and opportunity to fully attend, investigate and understand their claims. We are committed to providing the tools and opportunities you need to succeed in your career while making a difference for our clients.

The Role

As a Physical Damage Claims Adjuster, you will play a pivotal role in the claims process, helping policyholders when they need it most. You will be responsible for investigating, evaluating, and adjusting automobile physical damage claims from first notice of loss through resolution. Your responsibilities will include:

- Reviewing and analyzing auto physical damage claims, including liability, salvage, and subrogation exposure
- Investigating losses through collaboration with customers, agents, appraisers, vendors, and third-party adjusters
- Scoping and assessing damage, evaluating estimates, and negotiating settlements
- Interpreting policy wordings to determine applicable coverage
- Maintaining detailed documentation and managing files in insurance software
- Providing personalized service and guidance to policyholders throughout the claims process
- Participating in department projects and continuous improvement initiatives
- Staying up to date with industry best practices and attending relevant training

What We're Looking For

We're seeking a proactive and technically skilled adjuster with strong judgment, a customer-first mindset, and a collaborative spirit.

Experience & Expertise:

- Minimum of 1 year of related experience in auto physical damage claims

- Strong knowledge of auto repair processes, estimating, and vendor collaboration
- Familiarity with salvage, subrogation, and reinsurance practices
- Experience working with body shops, appraisers, and third-party adjusters
- Understanding of claims adjustment practices and litigation procedures an asset
- Experience within the mutual insurance system and its philosophy is an asset

Education & Designations:

- Postsecondary education or equivalent work experience
- Chartered Insurance Professional (CIP) designation or working toward completion is an asset

Technical & Leadership Skills:

- Proficiency in Microsoft Office
- Experience with insurance software and business technology tools
- Excellent communication, negotiation, and decision-making skills
- Analytical thinking with attention to detail and sound judgment
- Ability to work independently and as part of a team

Additional Requirements:

- Valid driver's license and reliable transportation
- Ability to travel as required

Personal Attributes

- Results-oriented, with a forward-thinking mindset
- Resilient problem-solver, skilled at analyzing challenges and seeking solutions to overcome obstacles.
- Adaptable and change-driven, thriving in evolving environments
- Guiding team members through development and transitions into expanding roles
- People-focused, passionate about collaborating, mentoring, and contributing to a high-performance team culture.
- Collaborative and independent thinker, capable of working effectively across departments to come to the best possible outcome for the client and company.
- Professional attitude, demonstrating a strong work ethic, accountability, and a commitment to excellence.
- Integrity and compliance-focused, committed to ethical decision-making, regulatory adherence, and maintaining industry best practices.

Why Salus Mutual?

- A competitive total compensation package, including a base salary, comprehensive benefits, and a pension plan designed to support long-term financial well-being.
- A collaborative and people-first work environment that supports work-life balance and career development.
- Access to ongoing training and career advancement opportunities.
- An inclusive workplace that fosters innovation, teamwork, and continuous learning.
- A strong commitment to employee well-being, with a focus on health, wellness, and active involvement in the communities we serve.

Who We Are

Salus Mutual Insurance Company is a policyholder-owned organization founded on the principle of neighbour helping neighbour. As a locally based company, we are deeply committed to supporting and giving back to our communities. We take pride in delivering professional, friendly customer service through employees and agents who understand our policyholders' needs and put them first.

Interested?

Ready to take the next step in your career? Apply today by sending your resume and a brief cover letter to hr@salusmutual.ca. We look forward to hearing from you! We thank all applicants for their interest and wish to advise that only those candidates selected for an interview will be contacted. Appropriate accommodations will be provided upon request throughout the recruitment and employment process as required under the [*Accessibility for Ontarians with Disabilities Act*](#) (AODA).

For more information about Salus Mutual Insurance Company please visit our website www.salusmutual.ca or follow us on [Facebook](#), [Instagram](#), or [LinkedIn](#).