



Senior Property Claims Adjuster

Are you an experienced property or field adjuster looking for a new opportunity? If so, Salus Mutual is searching for a high-performing Senior Property Claims Adjuster to join our expanding claims team who is looking to work and make an impact within the communities we serve! This role is ideal for a detail-oriented problem solver, who is looking for a diverse and dynamic workload, combining residential, farm and commercial property claims.

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 Senior Property Claims Adjuster you will play a pivotal role in the claims process, helping policyholders when they need it most. You will be responsible for attending, investigating, assessing, and adjudicating moderate to complex first-party property claims. Your responsibilities will include:

- Attending loss locations to investigate cause of loss, damages and coverage issues, when required
- Scoping and assessment of damages to various property types
- Critically assess estimates and scopes of work to validate information found upon the investigation of the claim
- Interpret policy wordings to determine where coverage applies to a loss
- Documenting the claim file throughout your investigation within insurance software
- Support our policy holders with personal service when they are experiencing a loss
- Assist with the development and training of Junior adjusters
- Assist in the development of departmental best practices

What We're Looking For

We're seeking a self-starting and detail oriented Senior Property Adjuster with a strong background in building construction materials, scoping techniques, estimating methods and critical analysis on moderate to complex losses and their respective damage assessments. The ideal candidate will have a combination of education and technical experience that will allow them to seamlessly apply their knowledge on open and active claims files.

- **Experience & Expertise:**

- Minimum 8 years of related experience in the adjudication of residential, commercial, farm property claims.
- Experience with adjudication of total loss fire claims, severe water loss, CAT losses, business interruption losses and livestock losses
- Scoping damages, reviewing and critiquing estimates and giving feedback to contractors
- Detailed knowledge and understanding of property policy wordings
- A history of assisting with training and development of junior and intermediate adjusters
- Knowledge of reinsurance practices and industry best practices.
- Understanding of the salvage process is an asset
- Knowledge of the mutual insurance system and its philosophy is an asset.
- **Education & Designations:**
 - Postsecondary education in business, finance, a related field, or equivalent work experience
 - Chartered Insurance Professional (CIP) designation or substantial progress toward CIP courses is an asset.
- **Technical & Leadership Skills:**
 - Proficiency in Microsoft Office.
 - Proficiency in insurance software and business technology tools.
 - Strong leadership, problem-solving, and decision-making abilities.
 - Excellent communication and relationship-building skills
 - An analytical mindset with the ability to drive change, optimize processes, and help drive the team toward achieving business objectives.
- **Additional Requirements:**
 - Valid driver's license and access to 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](#).