



Property Adjuster (Intermediate/Senior)

Property damage doesn't wait for convenient timing, and neither do the people dealing with it. As Salus Mutual's next Property Adjuster, you'll be on the ground — the company's direct representative at the moment members need us most. If you know property, you're comfortable working independently, and you want the autonomy to own your files from first notice to close, this role is built for you. This is a remote role within the territory.

Why Join The Team?

At Salus Mutual, adjusters are trusted professionals — not order-takers. You'll have the support of a collaborative team while maintaining the independence that comes with field-based work. We value expertise, invest in our people's development, and are building toward a more customer-centric model where your role is central to the strategy.

The Role

As a Property Adjuster, you will investigate and adjust residential, farm, and commercial property damage claims across the territory, serving as Salus Mutual's primary contact for members through some of their most difficult moments. Your responsibilities will include:

- Investigating, scoping, and adjusting residential, farm, and commercial property damage claims
- Conducting on-site inspections and obtaining statements as necessary
- Accurately estimating property damage using appropriate tools and methodologies
- Negotiating claim settlements within delegated authority
- Ensuring compliance with all reporting requirements, including large loss and reinsurance reporting
- Directing independent adjusters when required and recommending preferred vendors
- Supporting CAT event response and assisting with workload fluctuations across the claims team
- Requesting authority from the Claims Manager on claims that exceed own authority
- Maintaining accurate documentation and adhering to privacy and confidentiality requirements throughout

What We Are Looking For

We're looking for a property adjuster who works well independently, owns their files end to end, and brings genuine professionalism and care to every member interaction. You know construction, you know property, and you're comfortable in the field.

Experience & Expertise:

- Minimum 3–5 years of residential property adjusting experience; farm and commercial property experience an asset.
- Demonstrated ability to scope, document, and estimate property damage accurately and efficiently.
- Experience directing or working alongside independent adjusters is an asset.
- Understanding of the mutual insurance system and its philosophy is considered an asset.

Education & Designations:

- Postsecondary education or equivalent training and work experience.
- Chartered Insurance Professional (CIP) designation, or completion of most CIP courses, is an asset.
- Valid driver's licence and own transportation required.

Technical Skills:

- Proficiency in Microsoft Office (Word, Excel, Outlook).
- Experience with insurance claims software; estimating software experience is an asset.
- Detailed knowledge of property damage scoping and estimating.
- General knowledge of building construction materials, techniques, and construction pricing.
- General knowledge of litigation regulation, reinsurance procedures, and claims adjustment practices.

Personal Attributes

- Works effectively and independently in a remote, field-based environment.
- Excellent communication skills, written and verbal, with the ability to deliver difficult news with care.
- Builds trust quickly with members navigating stressful situations.
- Sound judgement and strong decision-making skills under pressure.
- Organized, detail-oriented, and committed to accuracy in documentation.
- Collaborative with internal teams while taking full ownership of individual files.

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.
- Remote work flexibility within the territory.
- 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 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.