



2026 Insurance Claims Professionals Salary Guide

National base salary estimates for 20 insurance claims roles, from entry-level assistants and adjusters to complex claims specialists and claims leaders. Compare low, midpoint, and high estimates, then use the geographic adjustments to tailor a range to your market. Bonus and other variable compensation are shown separately from base pay.

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Claims salaries by role and experience

Personal lines, commercial auto, property, bodily injury, professional liability, large and complex claims, and claims leadership. The experience labels are broad career stages, not minimum tenure requirements.

Level	Line / Specialty	Representative Title	Low	Mid	High	Variable	Pay Difference / Role Notes
Entry	Personal Lines	Auto Claims Desk Adjuster	\$49,000	\$57,000	\$65,000	0-5%	Personal auto and standard property claims anchor the low end.
Entry	Personal Lines	Claims Adjuster I	\$45,000	\$52,500	\$60,000	0-5%	Personal auto and standard property claims anchor the low end.
Entry	Personal Lines	Claims Assistant	\$41,000	\$48,000	\$55,000	0-5%	Personal auto and standard property claims anchor the low end.
Entry	Personal Lines	Claims Examiner I	\$47,000	\$54,500	\$62,000	0-5%	Personal auto and standard property claims anchor the low end.
Entry	Personal Lines	Claims Representative	\$44,000	\$51,000	\$58,000	0-5%	Personal auto and standard property claims anchor the low end.
5-Year	Commercial Lines	Bodily Injury Adjuster	\$76,000	\$90,000	\$104,000	5-10%	Commercial claims sit above personal lines due to litigation and coverage complexity.
5-Year	Commercial Lines	Claims Adjuster II	\$64,000	\$75,500	\$87,000	5-10%	Commercial claims sit above personal lines due to litigation and coverage complexity.
5-Year	Commercial Lines	Commercial Auto Claims Examiner	\$68,000	\$80,000	\$92,000	5-10%	Commercial claims sit above personal lines due to litigation and coverage complexity.
5-Year	Commercial Lines	Multi-Line Claims Adjuster	\$70,000	\$82,500	\$95,000	5-10%	Commercial claims sit above personal lines due to litigation and coverage complexity.
5-Year	Commercial Lines	Property Claims Adjuster	\$73,000	\$86,000	\$99,000	5-10%	Commercial claims sit above personal lines due to litigation and coverage complexity.
10-Year	HPR / Large Property / Complex Liability	Major Case Specialist	\$104,000	\$135,000	\$166,000	10-20%	HPR, CAT, D&O/E&O and major-case roles carry the premium.
10-Year	HPR / Large Property / Complex Liability	Professional Liability Claims Specialist	\$109,000	\$141,500	\$174,000	10-20%	HPR, CAT, D&O/E&O and major-case roles carry the premium.

Claims salaries continued

Complex claims and leadership roles continued from the prior table.

Level	Line / Specialty	Representative Title	Low	Mid	High	Variable	Pay Difference / Role Notes
10-Year	HPR / Large Property / Complex Liability	Senior Claims Adjuster	\$92,000	\$119,500	\$147,000	10-20%	HPR, CAT, D&O/E&O and major-case roles carry the premium.
10-Year	HPR / Large Property / Complex Liability	Senior Claims Examiner	\$97,000	\$126,000	\$155,000	10-20%	HPR, CAT, D&O/E&O and major-case roles carry the premium.
10-Year	HPR / Large Property / Complex Liability	Technical Claims Specialist	\$100,000	\$130,000	\$160,000	10-20%	HPR, CAT, D&O/E&O and major-case roles carry the premium.
Executive	Claims Leadership	AVP Claims	\$125,000	\$195,000	\$265,000	15-40%+	VP and director pay depends on claim volume, line mix, geography, and severity.
Executive	Claims Leadership	Claims Director	\$116,000	\$181,500	\$247,000	15-40%+	VP and director pay depends on claim volume, line mix, geography, and severity.
Executive	Claims Leadership	Claims Manager	\$110,000	\$172,500	\$235,000	15-40%+	VP and director pay depends on claim volume, line mix, geography, and severity.
Executive	Claims Leadership	Director of Claims Operations	\$120,000	\$187,500	\$255,000	15-40%+	VP and director pay depends on claim volume, line mix, geography, and severity.
Executive	Claims Leadership	VP of Claims	\$131,000	\$204,500	\$278,000	15-40%+	VP and director pay depends on claim volume, line mix, geography, and severity.

Geographic Pay Adjustments

Apply a local multiplier to the national base salary range when market data supports it. These tiers are planning estimates; actual offers vary by location, claim severity, specialty, and employer.

Geo Tier	Multiplier Low	Multiplier High	Recommended Adjustment	Example Markets	Use Case
Tier A - Highest Cost / Specialty Hubs	1.15	1.3	+15% to +30%	NYC, Bay Area, Seattle, Boston, DC, Stamford	Use when complex claims compete in a high-cost market.
Tier B - Large Insurance Hubs	1.08	1.15	+8% to +15%	Chicago, Philadelphia, Denver, Minneapolis, Hartford, Los Angeles	Use for major metropolitan insurance markets.
Tier C - Baseline / Mid-Cost	1	1	Baseline	Orlando, Tampa, Dallas, Atlanta, Charlotte, Phoenix	Use the national salary estimates above without adjustment.
Tier D - Smaller / Lower-Cost	0.85	0.95	-5% to -15%	Smaller regional markets, rural markets, lower-cost states	Use only when local salary data supports a lower range.

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