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The first approach is for the adjuster to "guessimate" (a combination of guessing and estimating) based on what claims with similar injuries have cost in the past. The second approach is to use a statistical reserve where all claims have the same initial reserve amount based on the historical average cost of claims.

~~Beginners Guide to Workers Comp Reserves~~

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Holding on to experienced claims adjusters is important for keeping your business running

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smoothly, as well as training the next generation of claims adjusters. However, seasoned adjusters won't stay and younger workers might not even dare join the ranks if the adjuster role lacks what workers want.

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For auto claims, independent adjusters and auto damage appraisers earn \$50 to \$90 per claim. For heavy equipment, adjusters can earn from \$100 to \$400 per claim. Working on property claims, adjusters can earn several hundred dollars per claim, based on the amount of the loss.

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Adjusters' Training Guide contains information designed to illustrate how to calculate benefits, describe when benefits are payable, explain how and when to file the required forms, and provide general information about workers' compensation benefits. 443 Lafayette Road N. St. Paul, MN 55155 Phone:

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