

What Do I Need When Starting as an Insurance Adjuster?

The essentials you will use in the field to complete your claims assignments.

Licensing & Compliance

Item	Average Price Range	Notes/Details
<input type="checkbox"/> State License	\$150 – \$950	To find work as an adjuster, you almost always need a license for your home state (or a designated home state like TX, FL, or IN if your state doesn't license adjusters). The cost stated here includes pre-licensing courses, which range from \$130-\$1,600, depending on the course and package you opt for (e.g., online vs in-person)

Adjusting Tech Essentials for the Field

Item	Average Price Range	Notes/Details
<input type="checkbox"/> Laptop (Windows OS)	\$500 – \$900	Note: The standard property insurance adjuster software, Xactimate, does <i>not</i> officially support Mac M-series chips. According to Verisk, “Xactimate and other Verisk estimating products are not supported on Mac OS. The products work with the Windows operating systems... We do support machines with an Intel chipset using a dual-boot configuration as long as only one operating system is running at a given time, and as long as that operating system is supported. Machines using Apple silicon are not supported.” Make sure you check Xactimate's system requirements before you deploy.
<input type="checkbox"/> Xactimate Training	\$200 – \$500	We recommend a training course, rather than learning on the job. (Do not purchase an Xactimate

Smartphone Data Plan with a Mobile Hotspot or an Alternative Data Option \$60 – \$100/mo

subscription until you know you need it, as some IA Firms provide this, but be prepared to subscribe and use the software as needed.)

A modern phone with a reliable, unlimited data plan is very helpful, but be aware that reception may be spotty on deployment.

Physical Cables \$20

Ethernet and USB provide a more stable connection than Bluetooth. In areas with many people and devices, wired connections eliminate the signal interference and pairing issues often caused by too many competing Bluetooth signals.

What Sort of Vehicle Do You Need in the Field?

Item	Average Price Range	Notes/Details
<input type="checkbox"/> Reliable Transportation	Existing Vehicle	A standard sedan is acceptable; a truck is not required for your first deployment.
<input type="checkbox"/> Maintenance Check	\$100 – \$300	Fresh oil change, tire tread check, and functioning A/C (crucial for hot climates).

What Equipment Should You Bring?

Item	Average Price Range	Notes/Details
<input type="checkbox"/> Ladder	\$100 – \$500	At the very least, you will need a simple one-story ladder. Alternatively, you could purchase a telescoping ladder to save space. Safety Alert: We recommend that you purchase a ladder rated for 300lbs or more.

Remember, you will be carrying tools and equipment, so air on the side of caution.

<input type="checkbox"/> Measuring Tools	~\$25	A high-quality 25ft–35ft tape measure.
<input type="checkbox"/> Pitch Gauge	\$10 – \$20	Use a simple manual (analog) gauge. Phone apps overheat on roofs, and digital tools run out of batteries. Analog always works.
<input type="checkbox"/> Shingle Gauge	\$20 – \$40	Used to measure shingle thickness so that you can estimate warranty eligibility.
<input type="checkbox"/> Clipboard	\$10 – \$35	We highly recommend a clipboard with internal storage for forms and wind protection.
<input type="checkbox"/> Digital Camera Source	\$0 - \$500	Your smartphone is usually sufficient, but ensure you know how to upload photos quickly.
<input type="checkbox"/> Writing Supplies	\$10	Pens, graph paper, and a notebook (for manual notes and data if tech fails).
<input type="checkbox"/> Tool Belt or Fishing Vest	\$30 – \$80	Critical for hands-free climbing. We recommend one with a clipboard slot to prevent dropping a clipboard or phone from a roof during an inspection.
<input type="checkbox"/> Emergency Fund	\$2,500 – \$7,000+	Access to funds to cover gas, lodging, and food for 2–4 weeks while waiting for the first paycheck.

What Personal Items Does An Adjuster Need to Bring on Deployment?

These items ensure safety, professionalism, and hygiene while "roughing it" in the field.

Attire and Personal Care

Item	Average Price Range	Notes/Details
<input type="checkbox"/> Rubber-Soled Shoes	\$80 – \$220	Black or brown business-casual look. Avoid leather soles (slippery on roofs). Note: Specialized roofing boots (like Cougar Paws) are the gold standard (~\$220).
<input type="checkbox"/> Collared Shirts	\$20 – \$50 each	Polos are the industry standard (bring extras).
<input type="checkbox"/> Pants	\$30 – \$60 each	Khakis or durable work pants (e.g., Dickies, 5.11). Avoid jeans unless explicitly allowed by the firm.
<input type="checkbox"/> Grooming Kit	~\$30	Deodorant, wet wipes (showers may be scarce initially), bug spray, and a sun hat.

BEFORE YOU BUY anything: Check with your IA Firm or Employer to see what is required versus what is provided. Some firms will ship you a complete "deployment in a box" (laptop, monitors, headset), while others expect you to have a fully equipped home office. Verify before you spend.

Additional Investments: Nice to Have, but Not Necessary

As you generate revenue, consider these upgrades. We recommend that you hold off on these investments until you know that you need them.

Item	Average Price Range	Notes/Details
<input type="checkbox"/> Rope & Harness	\$300 – \$600+	Essential later for steep roofs, but requires training first.
<input type="checkbox"/> Car Power Inverter or External Battery for Appliances	\$25 – \$120	We recommend bringing a backup power supply in case of an outage; you may need to charge your equipment while working between sites.
<input type="checkbox"/> Moisture Meter	\$30 – \$60	You cannot properly investigate water damage without one.

Starlink Satellite \$70+

Starlink Roam satellite internet can be a huge advantage when the internet is down for everyone else.

Laser Distance Meter \$15 - \$250+

Many adjusters use a Laser Distance Meter, which is faster and easier than traditional tape measures. We recommend using a Laser Distance Meter as a *supplement* to your traditional tape measure, not a replacement.

Cooler \$30 – \$100

Keep water and food fresh during long days on the road.

New Car or Truck \$15,000 – \$60,000+

If you have a reliable vehicle, you do not need to upgrade to succeed in your job.