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You Know Who Really Hates AI? Insurance Claims Adjusters

Of the Glassdoor reviews from claims adjusters that mentioned AI, a staggering 98 percent were negative. "AI is just a tool," one person tells WIRED. "It should never be given the keys."

ON THE JOB review platform Glassdoor, one faction hates artificial intelligence more than any other.

"Pushing AI to the point that you are asking humans not to use their thoughts and brains is such a turn off," reads one representative review. "Stop forcing AI onto everyone," reads another. And then there's this one: "The AI apps this company uses are all trash."

The reviews in question all come not from journalists or teachers, but from insurance claims adjusters. In fact, recent research from Glassdoor found that claims adjusters who mention AI in their posts are critical a whopping 98 percent of the time—enough to win them the mantle of the biggest AI haters in the American workforce.

Typically, insurance adjusters complain about "AI-obsessed leaders forcing error-prone AI on them and their clients," according to the research. When AI falls short in this job, adjusters say, they have to clean up a very human mess.

Take Ahmad Jackson. About a year ago, he was working in the claims department for a major insurance company. His employer decided to use AI for initial loss reporting, which involves setting up claims and gathering information when someone first discloses an incident. It was supposed to be a boon for employees and policyholders alike, streamlining simple claims while transferring more complex situations to actual people.

Instead, Jackson says, he and other adjusters faced a sudden influx of misclassified claims that required rerouting to the correct department. He encountered AI-driven hallucinations while reading claims summaries; when he inadvertently relayed those errors to claimants or their attorneys, he bore the brunt of their fury.

He quit the company not long after, switching to a different insurance carrier. AI is “getting things wrong,” Jackson tells WIRED. “And it's implementing more work onto the adjusters.”

“There's an AI fatigue,” says Geoffrey Conrad, a claims executive in Mobile, Alabama. “We're pretty much exhausted as far as the amount of AI being shoved down our throats.”

Glassdoor senior economist Chris Martin didn’t expect claims adjusters to hate AI quite this much. When he saw the results, he tells WIRED, he did a double take—then started digging. Martin’s conclusion: The profession is in the midst of a reckoning.

In 2024, the Bureau of Labor Statistics reported that it expected the number of claims adjusters in the United States to fall by 18,900, or 5 percent, in the coming decade. Between May 2025 and May 2026, employment in the sector dropped a staggering 21 percent, according to BLS data. For early-career adjusters, the decline was even sharper: Entry-level postings have fallen 50 percent since 2025, according to Glassdoor.

The BLS cited technology as a major force behind the decline. In the last few years, AI startups like Liberate and Pace have raised millions of dollars based on promises to “reinvent” insurance, while insurers have scaled their use of AI to handle more and more claims.

In practice, this could look like talking to a chatbot instead of a person to file a claim. Instead of sending people to inspect a damaged home, AI tools might analyze photos or videos to provide estimates for payouts. Hundreds of pages of medical records could be summarized by AI to pull out crucial details. Or an insurer’s AI tool could process a policyholder’s uploaded information—

photos, videos, documentation, receipts—then send a payout, all within seconds.

That’s the goal of Lemonade. Since its founding in 2015, the insurance company has promised to replace bureaucracy with “bots and machine learning.” By the end of last year, its proprietary chatbot, AI Jim, handled initial reports 96 percent of the time, with automation handling roughly 55 percent of all claims. While more traditional insurance companies like State Farm emphasize that claims require a mix of human and digital expertise, some claim adjusters still worry they’re training their replacements.

“AI is going to impact many jobs and threaten many incumbents in insurance and the economy,” a Lemonade spokesperson, Paul Staats, tells WIRED, adding that automating allows employees to focus their “empathy, care, and expertise on the most complex claims.”

Glassdoor’s report “should be taken seriously across the industry,” Staats adds.

“There's no jobs, there's no good job prospects,” Martin says. When workers sense layoffs looming, Glassdoor data indicates that their reviews become increasingly anti-AI. Martin says that reviewers also express skepticism about AI when they feel a subpar product is being forced upon them—or upon clients.

Conrad, the Alabama claims adjuster, says people in his profession do feel like they’re being replaced by AI models. “AI is just a tool,” he says. “It should never be given the keys.”

There are instances where AI can make claims adjusters’ lives easier; Jackson says it’s helpful for administrative tasks. He uses it for what he considers “nuisance calls,” like extending someone’s rental car booking by a few days. Justin Tomczak, a representative for State Farm, tells WIRED that the company aims to “give State Farm agents and employees better tools so they can spend more time doing what matters most: helping customers.

But claims adjusters don’t have “a lot of faith in the output,” says Sandy Avina, a claims adjuster turned insurance industry consultant. A smudge in a document from an attorney can result in a hallucination, which leads to an incorrect payout. A missing point in an AI summary of a medical report can do the same. Customers often don’t realize when AI is the root cause of confusion or misinformation, and they assume the adjuster is the one who made the mistake.

Conrad understands that many people see claims adjusters as soulless vultures circling after a catastrophe. But he insists that a good claims adjuster is one who is both empathetic and determined to get the policyholder as much money as possible. He knows, he says, because he’s been there.

Twenty-five years ago, before Conrad started working in the insurance industry, his house burned down. It was a total loss. “If you would have told me that someone was just gonna come take photographs, and an estimate would be generated [by AI] off of photographs, I probably would have lost my mind,” Conrad says.

“I needed somebody to make sure that I'm OK, my family's OK, that we're safe,” Conrad says. AI can be helpful, but not when it’s used as a replacement for humanity. “I think that's a dangerous strategy,” he says.

Kate Taylor is a senior writer at WIRED, covering the future of work. Previously, she was a senior correspondent at Business Insider and served as an executive producer of the Emmy-nominated docuseries *Quiet on Set: The Dark Side of Kids TV*. She earned her MBA at Columbia Business School and ... Read More