

# Public Adjuster Scam



Good Samaritans often step up to help victims of wildfires and other disasters, but not everyone who offers aid does so for altruistic reasons.

Public Adjuster Scams occur when an independent adjuster says an insurer won't pay the fair value of a property loss claim and offers to help – for a percentage of the amount paid. While public adjusters are legal in California, dishonest adjusters can take advantage of people in vulnerable situations by charging exorbitant fees, stealing personal information or referring them to a shoddy contractor for a kickback.

A public adjuster was sentenced last year to seven years in prison for embezzling \$400,000 from Los Angeles County fire victims by cashing insurance claim checks that were meant to help rebuild homes.

## Helpful Tips

Contact your insurance company adjuster first and get a written estimate of the damage costs. If you disagree with the amount, hire a public adjuster for a second estimate.

Public adjusters must be licensed. You can verify their license status with the California Department of Insurance at (800) 967-9331 or [insurance.ca.gov/license-status/](http://insurance.ca.gov/license-status/)

If you hire a public adjuster, ask for a written agreement and make sure you understand all of the adjuster's fees before signing it.

To learn about other frauds, visit [da.lacounty.gov/community/fraud-alerts](http://da.lacounty.gov/community/fraud-alerts)



REPORT PUBLIC ADJUSTER SCAMS TO THE DISTRICT ATTORNEY'S CONSUMER PROTECTION DIVISION AT **(213) 257-2450**

 <http://da.lacounty.gov>

  @LADAOoffice #FraudFriday



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