

# DRJ CLAIMS

## INSURANCE CLAIM ASSISTANCE

“we work for you”

[www.AAA-fraud.com](http://www.AAA-fraud.com)

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**NOT A PUBLIC INSURANCE ADJUSTER**

**INVESTIGATOR - EXPERT WITNESS – APPRAISER**

### WHAT IS INSURANCE FRAUD?

Insurance fraud refers to any duplicitous act performed with the intent to obtain an improper payment from an insurer.

### WHEN AN INSURANCE COMPANY DOES IT?

By definition, it is not *Insurance Fraud*, but it can be criminal fraud or civil fraud. Criminal fraud requires the intent to commit a crime: malice, as evidenced by a criminal act; an intent to deprive or defraud the true owner of his property. Civil fraud applies more broadly to circumstances where bad-faith is usually involved, and where the penalties are meant to punish the perpetrator and put the victim back in the same position before the fraud took place.

The essential elements needed to prove a fraud claim in general include: (1) a misrepresentation of a material fact; (2) by a person or entity who knows or believes it to be false; (3) to a person or entity who justifiably relies on the misrepresentation; and (4) actual injury or loss resulting from his or her reliance.

### MY CASE

- (1) a) photographs taken by the estimator prove the estimate was intentionally underwritten, not replacement cost as required by law and by the policy;
- b) side-by-side comparison of “combined estimate” shows it is a forgery, 70 line items do not match;
- c) review of the Award shows it is not an opinion but is a forgery, example flooring materials changed to zero value; and
- d) Award “ownership log” shows a conspiracy to defraud.
- (2) AAA, the estimating contractor, Tri-Tech Restoration Co., Inc. and the Appraisers all knew.
- (3) the claimant has no choice, the insurance companies are in control, you get what they want to give, it does not matter what the law or their own policy says; and
- (4) a total of 10 payments received over 42.5 months, still \$97,860.77 less than replacement cost.

After many years as a licensed General Contractor and a victim of AAA homeowners insurance I am convinced 100% of real property and personal property claims are intentionally underpaid yet not one fraud case has been brought against an insurance company in the US, not in California, where the States Attorney General and the California Department of Insurance have my evidence nor even in New Jersey where an insurance company was caught changing engineers reports.

After nearly 8 years the Contractors State License Board is looking into Tri-Tech Restoration Co., Inc.’s involvement and the Ventura County District Attorney is also looking into the entire case. Laws are being broken while our “professional politicians” and our bureaucrats look the other way.

For wanting a better TV we go to jail, they want us to have a cheaper TV, we end up with a cheaper TV. Is that what we pay premiums for?