

# DRJ CLAIMS

## INSURANCE CLAIM ASSISTANCE

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November 20, 2017

Subject: Corruption in the settling of insurance claims

To Whom It May Concern:

It is my intent, as a licensed General Contractor with over 45 years of construction experience, having successfully handled 15+ claims' processes for others and recently going through the process for my own claim, to help insureds collect in full "replacement cost" claims as written in their policy and to challenge state codes and regulations designed to prevent me from using my skills.

The group that is being hurt are those who have been promised by their insurance companies they would be made whole, property owners with insurance claims. Who is hurting them? Everyone who can profit by underpaying claims. The insurance companies, yes, all of them. But worse, those who are hired to help, Public Insurance Adjusters (PIAs) and Appraisers. And of course the last group, the professional politicians and the bureaucrats that are supposed to be protecting us from them. Based on the codes and regulations I have seen, they are helping them hurt us.

The PIA system is corrupt. A PIA is required to ***advise and assist in the measurement and documentation of the loss***, and to present the claim to the insurance company. States are recruiting **insurance trained** individuals for this work when most states have a license / registration program for contractors, individuals who already know how to ***estimate costs of repairs***, **the first time**. Doing an estimate ***is not a skill PIAs are trained or tested for***, and presenting it is all that is required by contract. ***The quality and accuracy of the estimate is not even considered. For this they get 10% of a claim!*** If the insurance company increases the claim the PIA is a hero, but when the claim is still less than replacement cost, the PIA will not do more because one he knows the insurance companies will not increase the claim again and two any additional effort reduces his profit.

***NOTE: At least one state, Massachusetts does require "some" experience in construction.***

Public Insurance Adjusters, California's Article 3 15007 prohibits the insured and PIAs from hiring licensed contractors while insurance companies can and do. ***I believe the state allowing the promisor to a contract access to experts while the state denies the promisee of said contract the same access is unconstitutional.***

The Appraisal Process is even worse. Earning \$400 plus per hour and an insured is only going to need their services once, while insurance companies are involved in several Appraisals a year. Do Appraisers vote their conscience or their pocket book?

It is time for the professional politicians and bureaucrats to slide up to a keyboard and fix a very badly broken system.

In case I have not been clear, the underpaying of claims is intentional; therefore all those involved are guilty of ***criminal fraud***.

*Daniel R Jenkins*

Daniel R. Jenkins

## SOLUTION

States could setup pools of individuals of varying skills such as licensed contractors that could be rotated so that no particular insurance company can choose one over another, i.e. random. A “pool contractor” would be dispatched to a site and would bill the insurance company for the estimate to restore property.

In the event there is a dispute, the actual licensed contractor hired by the insured states he needs additional funds, two “pool contractors” would be dispatched to the site to resolve the issue with the onsite contractor. All parties will abide by the decision.

When an insurance company disputes an estimate as too high, two “pool contractors” would be dispatched to the site to resolve the issue. In the event the difference is more than 10% higher, the original “pool contractor” will be suspended from the pool for 6 months, a second offence the suspension will be permanent.