

Devious Adjuster Loses to NJ Sandy Victim in Court

By [Trace America](#) on February 20, 2014 at 1:09 PM

During the 2012 Atlantic hurricane season, Hurricane Sandy (dubbed “Superstorm Sandy”) was the deadliest and most destructive one on record, as well as the second-costliest hurricane in US history. The storm also became the largest Atlantic hurricane on record (as measured by diameter and wind speed). As of June 2013, estimates put the damage totals over \$68 billion.

Soon after this storm struck, it brought out an onslaught of sleazy contractors and public adjusters, who were all trying to make money from the victimized homeowners and their insurance companies.

And while most contractors and adjusters are truthful and honorable, natural disasters seem to bring out the morally-challenged ones, which is what New Jersey resident Mike Kramer had to deal with, according to the [Coalition Against Insurance Fraud](#).

For the last year or so, he’s been battling with a Texas-based public adjuster who showed up on his doorstep after the storm, which brought two feet of water into Mike’s bay-front summer home. The convincing salesperson told Mike that he could get a lot more out of his insurance company by hiring a public adjuster.

With no prior experience with a major loss or a public adjuster –and even though his insurer already had given him a \$12,000 check as a down payment on his claim, Mike signed on the dotted line.

Months later, the water had receded and the insurance company had paid a total of \$80,000 for the claim. Mike began to rebuild. Then he got a bill for \$10,700 from the public adjuster, whom he refused to pay.

Mike said, “There was no evidence that the public adjuster did anything to help settle my claim.”

The public adjuster sued Mike, telling him that he’d better pay up because it would cost him more to hire a lawyer to fight the suit. Little did the public adjuster know that Mike had a good friend who was an ace attorney and who was just as outraged over the public adjuster’s arrogance. He took Mike’s case *pro bono*.

Last week in a NJ courtroom the drama unfolded: the adjuster couldn’t produce any evidence that he did any work for Mike; he also apparently didn’t even send Mike’s insurer a letter of representation. Still, Mike did sign a contract stating that he would pay.

Contract, schmontract; it didn’t seem to matter to the jury, which ruled against the adjuster, dismissing the lawsuit.

Mike also hopes others will learn from his experience. He's posted a *YouTube* video (which you can watch [here](#)), giving advise on how to avoid getting scammed. He advises, don't sign on with a public adjuster until after you've received a settlement offer from your insurer and know that you have up to a year to negotiate a claim with the insurer; give the insurer adequate time to fully respond to your claim, which could take months during a significant weather event. And, hire a public adjuster if the insurer doesn't respond to your claim; if you sign on with a public adjuster, request weekly updates with time sheets and e-mail logs to ensure the adjuster is working on your behalf.

This post is authored by [Trace America](#).