

Warning to Veterans and Family Members About Claim Sharks

A claim shark is an individual or company that illegally charges fees to “assist” or “consult” veterans with filing their VA benefit claims. Claim sharks are *not* VA accredited as required by federal law. Claim sharks target veterans or family members of veterans with aggressive and deceptive advertising. They then convince the veteran or family member to sign contracts with deceptive and unfair terms that require payment of large fees or even a percentage of benefit increases from claims, sometimes including claims that were filed with the VA before the contract with the claim shark was even signed.

There are several red flags to look out for when dealing with companies or individuals who claim to provide assistance with veteran services benefits, including:

- Promising or guaranteeing increased disability rating or percentage increase
- Telling veterans they can “start” for free
- Characterizing their services as “coaching” or “consultation” in an effort to avoid federal law and accountability
- Collecting up-front fees for promised services, but not following through
- Requesting access to the veteran’s checking or savings account to directly withdraw fees
- Using high-pressure tactics to sign contracts
- Advertising that it can deliver expedited VA claims decisions or that its services are superior to the free services offered by accredited actors
- Using terms in their contract that falsely represent the veteran is doing all the work that requires accreditation and the company is only there to “answer questions” or “advise”
- Telling the veteran that the company needs the veteran’s VA system logins and passwords
- Instructing veterans not to inform the VA that they are receiving “assistance”

Attorney General Ellison encourages Minnesota veterans as well as family and friends of veterans to report any experiences or concerns with potential claim sharks. These reports will help the Attorney General’s Office ensure businesses comply with Minnesota law.

Scan this QR code with your phone’s camera to share your story with us or find our report form at: www.ag.state.mn.us/Veteran/Complaint



For additional resources and information for veterans and service members, please visit the Attorney General’s website at www.ag.state.mn.us/Consumer/Vets/. The Attorney General’s Office has also released a Guide for Military Service Personnel and Veterans, which can be found here: [Guide for Military Service Personnel and Veterans](#).

