

Steven Badger Quoted in Claims Journal Regarding Public Adjuster Charged With Insurance Fraud

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Steven Badger, a partner in the Dallas office of Zelle, was quoted in an article titled “Public Adjuster Charged With Insurance Fraud, Serves As Warning During Hurricane” that was published on the *Claims Journal* website.

As a potentially devastating category 3 hurricane nears the coast of Texas, another public insurance adjuster has been charged with insurance fraud.

Elvira Chandler was charged by a Travis County, Texas, grand jury this week with filing fraudulent insurance claims following a series of hail storms that hit the Rio Grande Valley. The 61-year-old was charged with first degree insurance fraud, a felony offense that carries a potential sentence of five years to life in prison and up to a \$10,000 fine. According to the indictment, Chandler submitted 14 claims to property insurers alleging hail damage that either didn't exist or was not caused by hail.

According to Badger, the indictment isn't surprising. After the 2012 Hidalgo County hailstorms, estimates flooded in that bore no relation to what was actually damaged in the hailstorm or the actual cost to repair.

“They threw in everything – windows, fences, AC units, trampolines and even bricks,” said Badger. “This indictment shows that the Texas Department of Insurance (TDI) Fraud Unit considers the gross exaggeration of a damage estimate to be actionable insurance fraud.”

[Click here to read the *Claims Journal* article.](#)