

Greetings Chair and Members,

I am Ross LaCourt a retired United States Marine Corps Gunnery Sergeant. I retired in July of 2023 and since have become an active member of the American Legion (where I am currently a Vice Commander for the 3rd District), Disabled American Veterans (DAV) (where I am currently the adjutant for Chapter 30), the Eagle Group of Minnesota Veteran's, and Veteran of Foreign Wars. Through these organizations I have had the opportunity to travel throughout the state, and even to Washington DC, to meet with, learn from, and advocate for my fellow veterans and law makers at every level. One topic that consistently is being brought up is the topic of shark claim sharks. I heard Secretary Collins, as well as some of the members of the House of Representatives Committee on Veteran Affairs speak out against such practices, which is a step in addressing this issue (identify the problem) . Some states have taken actions to protect the veterans that call their state home. MN is one of the few states that has made helping and protecting veterans a priority by ensuring that each county has accredited veteran services officers that do so much more than disability claims.

One of the main responsibilities you all hold is to protect the people of this state, and this nation in the form of consumer protection. Specifically, these laws exist to protect the people from excessive or unreasonable fees. On a few occasions I have been approached by these claim sharks stating things like we can get you to 100%. When asked about how much, they respond with the law stating they can charge up to five times the amount of the increase or \$12,000, whichever is less. Meaning going from 90% to 100% is about a \$1,400 dollar increase. This would mean the cost would vary between \$7,000-\$12,000. Consider that my initial claim took the accredited VSO about 4 hours. Doing the math that would mean these claim sharks are charging \$1,750 and \$3,000 per hour? Is that reasonable? I would think not.

The second part of consumer protection I will add is about false or misleading advertising. These claim sharks say things like "We guarantee to get you to 100%" which should be considered 100% false advertising, but I would settle for misleading. No, they cannot guarantee that outcome because it is dependent on the individual's service and what opportunities were given. This advertisement is at the very least misleading if not outright false. To make things worse there should not be an increase in compensation that veterans are now having to face another financial challenge.

The purpose of Veteran Disability Compensation is to help veterans live with the sacrifices they have made, through their bodies and minds for this nation. I implore this body to look closely and act in the best interests of my fellow veterans and immediately pass legislation requiring any claim filed for a veteran in the state of Minnesota be accredited recognized by the Veteran Affairs Department and to eliminate the predatory practices of claim sharks by banning for profit claim sharks that prey on my fellow veterans. No one should profit in helping a veteran receive the benefits that were earned..

Semper Fidelis,

Ross LaCourt,

