



FOR IMMEDIATE RELEASE:

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MEDIA INQUIRIES ONLY:

916-492-3566 (media relations office)

NEWS RELEASE

California Department of Insurance investigation leads to arrest of repeat offender for ripping off senior citizen

LOS ANGELES – Norman H. Baker, 58, of Los Angeles, was arrested on one felony count of theft from an elder. The arrest was made by California Department of Insurance Investigators. Bail has been set at \$1 million. If convicted, Baker faces up to five years in jail.

“The fact that Baker is a repeat offender is appalling,” said Insurance Commissioner Dave Jones. “I am committed to doing everything within my power to stop criminals like Baker who prey on vulnerable seniors.”

According to investigators, in July 2011, while presenting himself as a public adjuster under the name of Sharp Services Inc., Baker allegedly persuaded a 76-year-old homeowner to cancel a contract with a public adjuster that was handling a fire damage claim. According to witness statements, Baker told the victim that the previous adjuster was not handling his claim properly and convinced the victim to sign a new contract with him to complete the claim process and repairs on his home.

The claim with State Farm Insurance was settled by the time Baker became involved, and the victim’s mortgage company had already received a check for \$72,724 in June 2011.

The investigation revealed that in August 2011 Baker received the first draw check of \$24,241 from the mortgage company made payable to the homeowner and Sharp to initiate the repairs of the victim’s home. The homeowner endorsed the check and gave it to Baker; however, Baker did not begin repairs. When the victim’s son demanded work orders and receipts, Baker refused to provide the information or return the money. In March 2012, the victim’s son filed a complaint with the Department of Insurance, which led to the investigation and Baker’s arrest.

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Media Notes:

Consumer tips for hiring an adjuster

- Adjuster services are competitive and there is no set percentage for services. Services are negotiated between the homeowner and the adjuster.
- Never sign a blank contract or a contract that is not completely filled out.

(MORE)

- Check on the Department of Insurance Website to verify an adjuster's license is valid and that there are no enforcement actions against them.
- Ask for references and verify them, before hiring an adjuster.
- Contact the Department's consumer services bureau, should you have any questions or issues regarding working with a public adjuster.

[Click here for more consumer tips](#)

Baker case background

Baker is a repeat offender who was investigated and convicted in 2007 for ripping off eight homeowners for their insurance proceeds. In the 2007 case, which was prosecuted by the LA District Attorney, Baker did not serve jail time, but was ordered to pay restitution in the amount of \$95,038, of which he paid half.

This case was investigated by the California Department of Insurance Los Angeles Investigation Division and is being prosecuted by the Los Angeles County District Attorney's Office-Elder Abuse Unit.

Baker's license has been inactive since November 2003. He held an interim license, as a public adjuster training to gain full licensure, but never completed the requirements and his license lapsed to inactive status.

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Please visit the Department of Insurance Web site at www.insurance.ca.gov. Non-media inquiries should be directed to the Consumer Hotline at 800.927.HELP. Out-of-state callers, please dial 213.897.8921. Telecommunications Devices for the Deaf (TDD), please dial 800.482.4833.