

Feb. 13, 2026

Greetings From the VFW General Counsel:

The VFW continued to play a leading role in protecting veterans from predatory claims practices (Claim Sharks) and promoting access to free, accredited assistance.

- In California, we closely monitored and analyzed the passage of S.B. 694, which restricts unaccredited claims companies from charging veterans for benefits assistance. In connection with this effort, the California Attorney General's public communications and press materials closely reflected long-standing VFW messaging and terminology regarding "Claim Sharks" and the importance of accredited, no-cost representation, underscoring the organization's influence on the national policy conversation in this area. VFW leadership and staff also evaluated the practical and legal implications of the law to ensure it strengthens consumer protections without creating unintended barriers for veterans.
- We tracked and supported enforcement efforts by the Texas Attorney General against VA Claims Insider, which resulted in a judgment of approximately \$6.8 million for deceptive and unlawful practices targeting veterans seeking disability benefits. This action validates years of advocacy by the VFW and reinforces our position that aggressive enforcement is essential to deterring exploitation in the VA claims marketplace.
- The VFW expanded its public education and outreach efforts through the release of a new [Claim Sharks awareness video](#), featuring a character named Kip Sharkington. The video builds on the organization's long-standing campaign to warn veterans about predatory companies and to encourage the use of trained, VFW Accredited Service Officers. This initiative strengthens the VFW's advocacy message, reinforces public awareness of available free services and supports our broader mission to ensure veterans receive accurate, ethical and no-cost assistance in accessing their earned benefits.
- Finally, we saw a significant win on the state legislation front. States are increasingly enacting Claim Shark laws to regulate who may assist veterans with VA benefits claims and how those services may be compensated. While sometimes well-intentioned, we have said all along that these laws raise serious constitutional concerns when they intrude into a field Congress has long governed through a comprehensive federal framework. A recent federal court decision agreed and highlights the key legal issue — the Supremacy Clause (federal preemption) defense, which bars states from imposing conflicting regulations in areas dominated by federal law. In *Military-Veterans Advocacy, Inc. v. Landry*, the court struck down Louisiana's Claim Sharks (PLUS Act) statute after finding it interfered with Congress' carefully balanced system for accredited representation and compensation, undermining veterans' access to qualified advocates. **This is one of the most important defenses against similar legislation nationwide, with direct implications for veterans' access to competent representation and the preservation of a uniform national benefits system.**

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