



## Contractor Fraud Awareness Week™

*If you didn't request it, reject it!*

For Immediate Release  
May 23, 2022

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### **NW INSURANCE COUNCIL PARTNERS WITH THE NATIONAL INSURANCE CRIME BUREAU TO COMBAT POST-DISASTER FRAUD** *Contractor Fraud Awareness Week runs May 23-27, 2022*

BOISE, ID, MAY 23, 2022 – Following destructive natural disasters, homeowners face the daunting task of putting their lives and homes back together. The [NW Insurance Council](#) is joining forces with the [National Insurance Crime Bureau \(NICB\)](#) during NICB's [Contractor Fraud Awareness Week](#) to educate homeowners on how to avoid becoming a victim of deceptive contractors.

Typically, disaster repair scams begin with an unsolicited visit from a deceitful contractor who seeks to help victims rebuild. After disasters, con artists push homeowners into paying out their insurance claim prior to repairs being completed. Once the check clears, they disappear without completing the work that was promised. Oftentimes they try to earn the business of a homeowner looking to rebuild by stating they are recommended by a governmental organization or specific insurance companies. No governmental organization endorses contractors.

"The days after a disaster strikes can be stressful and confusing for victims whose homes are damaged or destroyed, and unfortunately there are some bad actors out there seeking to take advantage of people in those situations," said Kenton Brine, NW Insurance Council President. "It's critical for homeowners to make sure their insurance claim proceeds actually go toward rebuilding their damaged property, and we encourage policyholders to follow these straightforward tips to guarding against contractor fraud."

Before hiring any contractor, call your insurance company. There is no need to rush into an agreement with a contractor, especially if it was not requested.

"Recovery following a natural disaster is a traumatic experience, and victims will be overwhelmed by the daunting task of rebuilding" said David Glawe, President and CEO of NICB. "Fraud schemes often entail pressuring disaster victims. Remember, you are choosing a contractor who will be a major part of your life while rebuilding your home. There is no reason to rush. Be selective in your choice of contractors."

NICB recommends reviewing the following tips before hiring a contractor for services:

- Be wary of anyone knocking on your door offering unsolicited repairs to your home.

- Be suspicious of contractors who try to rush you, especially on non-emergency or temporary repairs.
- Do not believe a contractor who says they are supported by the government. The Federal Emergency Management Agency (FEMA) does not endorse individual contractors or loan companies. Call FEMA toll-free at 800.621.FEMA for more information.
- Be selective in choosing a contractor. Consider recommendations from trustworthy sources, such as family, friends, neighbors, or search online.
- Get at least three written estimates for the work and compare bids. Check credentials with the Better Business Bureau or state attorney general's office to see if the contractors have any outstanding complaints.
- Always have a written, detailed contract that clearly states everything the contractor will do, including prices for labor and materials, clean-up procedures, and estimated start and finish dates.
- Never sign a contract with blank spaces. A crooked contractor could alter after they receive your signature.
- Never pay for work up front. Always inspect the work and make sure you're satisfied before you pay. Most contractors will require a reasonable down payment to start, but do not pay anything until you have a written contract.
- Avoid paying with cash; use a check or credit card instead. This creates a record of your payments to the contractor.
- Download a copy of the [NICB Post-Disaster Contractor Search Checklist](#) which walks victims through the contractor hiring process.

## **Report Fraud**

Anyone with information concerning insurance fraud or vehicle theft can report it anonymously by calling toll-free 800.TEL.NICB (800.835.6422) or submitting a [form](#) on our website.

### **About NW Insurance Council**

*NW Insurance Council is a nonprofit, insurer-supported organization providing information about home, auto and business insurance to consumers, media and public policymakers in Washington, Oregon and Idaho.*

### **About the National Insurance Crime Bureau**

*Headquartered in Des Plaines, Ill., the NICB is the nation's leading not-for-profit organization exclusively dedicated to preventing, detecting and defeating insurance fraud and vehicle theft through Intelligence & Analytics, Learning & Development, and Strategy, Policy, & Plans. The NICB is supported by more than 1,200 property and casualty insurance companies, rental car agencies, auto auctions, and self-insured entities. NICB member companies wrote more than \$526 billion in insurance premiums in 2019, or more than 82% of the nation's property-casualty insurance. That includes more than 95% (\$241 billion) of the nation's personal auto insurance. To learn more, visit [www.nicb.org](http://www.nicb.org).*