



NW Insurance Council

## *Consumer Alert*

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### Contractor Fraud Awareness Week

## Homeowners urged to take precautions against contractor fraud during disaster recovery

*BOISE, ID, May 20, 2026* – As communities across Washington, Oregon and Idaho continue to experience severe weather events, windstorms, wildfires, flooding and other natural disasters, [NW Insurance Council](#) is highlighting the [National Insurance Crime Bureau's \(NICB\)](#) Contractor Fraud Awareness Week (May 18-22) to help educate homeowners about how to avoid becoming victims of contractor fraud.

The Pacific Northwest has seen an increase in costly weather-related losses in recent years, creating opportunities for dishonest contractors and scammers to target homeowners during vulnerable times. Following storms, wildfires and other catastrophic events, fraudulent contractors often appear quickly, offering immediate repairs, demanding large upfront payments or pressuring homeowners into signing contracts before insurance claims are fully reviewed.

According to [NICB](#), the United States experienced 23 separate billion-dollar weather and climate disasters last year, totaling approximately \$115 billion in damages. NICB also reports that contractor fraud increased 38 percent from 2023 to 2025..

“Unfortunately, contractor fraud often increases after disasters, when homeowners are under stress and trying to repair damage as quickly as possible,” said Kenton Brine, president of NW Insurance Council. “Consumers in Washington, Oregon and Idaho should take time to verify contractors, understand their insurance coverage and avoid high-pressure tactics that could leave them financially vulnerable.”

#### **NICB warns that fraudulent contractors commonly:**

- Go door-to-door offering unsolicited repairs
- Demand large upfront cash payments
- Encourage homeowners to exaggerate insurance claims
- Ask homeowners to sign over insurance benefits
- Use high-pressure sales tactics or “today only” offers
- Offer unusually low bids that later result in hidden costs or incomplete work

**Homeowners can reduce their risk of contractor fraud by following these steps:**

#### **Tips to Avoid Contractor Fraud**

- Contact your insurance company first before authorizing repairs
- Use licensed, bonded and insured contractors
- Verify contractor credentials and references
- Obtain multiple written estimates
- Never sign incomplete contracts
- Avoid paying the full amount upfront

- Be cautious of anyone who arrives unsolicited after a storm and who pressures you to make immediate decisions.
- Request proof of liability and workers' compensation insurance
- Keep copies of all contracts, receipts and communications

### Insurance and Coverage Tips

Homeowners are also encouraged to review their insurance policies before disaster strikes to better understand:

- Deductibles and policy limits
- Whether roof, water, wildfire or wind damage is covered
- Requirements for temporary repairs
- Documentation needed for claims
- The importance of photographing damage before cleanup begins

Also, be cautious of contractors who claim they can “waive” deductibles or promise upgrades that insurance will supposedly cover at no additional cost, as these practices may be illegal or fraudulent.

“Insurance fraud and contractor scams impact more than individual homeowners — they contribute to higher insurance costs for everyone,” Brine added. “Education and awareness are some of the strongest tools consumers have to protect themselves.”

Additional contractor fraud prevention resources are available at [NICB's Prevent Disaster Fraud page](#) and [Contractor Fraud Awareness Week](#).

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

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