

**Use the following checklist to avoid being victimized by a deceitful contractor.**

- Immediately contact your insurance carrier if believe your property sustained damage.
- Request a list of preferred contractors from your insurance carrier, the Better Business Bureau or a specialized organization.
- Make sure the contractor is registered with the Ohio Secretary of State.
- Contact multiple contractors and obtain more than one estimate.
- Do not allow a contractor to inspect your property when you are not home.
- If you give a contractor permission to inspect your property, watch them conduct the inspection.
- Read all documents provided by a contractor before signing.
- Never sign a blank contract or a contract that is not fully completed.
- Do not give a contractor Power of Attorney over your affairs, or permit them to negotiate or settle your insurance claim.
- Pay contractors by check or credit card, rather than in cash, so you have a record of all payments issued.
- Do not pay a contractor in full, or sign a completion certificate, until all work has been finished.

# REPORT FRAUD



If you believe you have been defrauded by a contractor or have been encouraged to fabricate an insurance claim, you are encouraged to call the Ohio Department of Insurance Fraud & Enforcement Division.

To learn more about how to detect insurance fraud schemes, visit the Ohio Department of Insurance website.

**1-800-686-1527**

**[www.ohio.insurance.gov](http://www.ohio.insurance.gov)**



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## Understanding CONTRACTOR Fraud And How To Report It.

# CONTRACTOR FRAUD

**Some cheat. All pay.**



**Mike DeWine**  
*Governor*

**Jillian Froment**  
*Director*

**[www.insurance.ohio.gov](http://www.insurance.ohio.gov)**

## Consumers Beware!

After a damaging storm, such as a hail storm or a tornado, home repair contractors often go door-to-door to offer roofing, siding and repair services. While a majority of contractors are reputable, there are unscrupulous home repair contractors who prey on consumers who are anxious to get their property and lives back in order.



### *In order to defraud consumers and insurance companies, some contractors may:*

- Intentionally damage a consumer's home while conducting an inspection to justify the need for repairs.
- Alter a contract after it's been signed and amend the terms without the consumer's knowledge.
- Require a consumer to sign a Power of Attorney, then negotiate the settlement of the claim and pocket the insurance proceeds without doing the work.
- Install products that are of a lower quality than originally agreed upon.
- Suggest they inflate the damage caused by a storm so the consumer can obtain funds from the insurance company to cover repairs typically not covered by insurance (i.e. – old shutters, windows, normal wear and tear).
- Require "cash" for a downpayment.
- Use high pressure sales tactics.
- Discourage you from contacting your insurance company.



Some cheat. All pay.

**Ohio Department of Insurance (ODI)  
Fraud & Enforcement Unit**

The mission of the Ohio Department of Insurance (ODI) Fraud & Enforcement Division is to investigate allegations of agent misconduct and insurance fraud. The ODI Fraud & Enforcement Division is designated as a criminal justice agency, and works with federal, state and local law enforcement agencies, prosecutors and government entities to bring criminal charges against those who commit insurance fraud or engage in crimes associated with insurance.

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