



Office of Commissioner of Insurance and Safety Fire

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JOHN F. KING
*Commissioner of Insurance
and Safety Fire*

Two Martin Luther King Jr. Drive
West Tower, Suite 702
Atlanta, Georgia 30334

NEWS RELEASE

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Contact: Weston Burleson, 404-232-1388

Twitter: @GA_DOI

Facebook: @GeorgiaDOI

Instagram: @GeorgiaDOI

COMMISSIONER JOHN KING JOINS WITH THE NATIONAL INSURANCE CRIME BUREAU TO COMBAT POST-DISASTER FRAUD

ATLANTA – Following destructive natural disasters, homeowners face the daunting task of putting their lives and homes back together. Georgia Insurance and Safety Fire Commissioner John F. King 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.

“Unfortunately, bad actors know to target victims at their most vulnerable, such as after a storm-related loss or disaster,” **said Commissioner King**. “Beware of anyone who shows up at your home or place of business immediately after a storm. Your first call after a disaster should be to your insurance company to file a claim. Whether it’s a contractor or public adjuster, do your research and verify credentials before signing any contracts or agreeing to any services.”

“Catastrophic events negatively impact millions of Americans every year,” **said David Glawe, President and CEO of NICB**. “From hurricanes to floods and everything in between, these events are often scary and life changing. But what makes this impact worse, is what happens afterwards as insurance fraud targets areas affected by these natural disasters. Often before the flood waters recede or rescue operations are complete, dishonest contractors prey upon individuals who are at their most vulnerable. Before hiring anyone, call your insurance company first. If you didn’t request it, then you should reject it.”

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.

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The mission of the Office Commissioner of Insurance and Safety Fire is to protect Georgia families by providing access to vital insurance products and safe buildings through fair regulation that creates economic opportunities for all Georgians.

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.