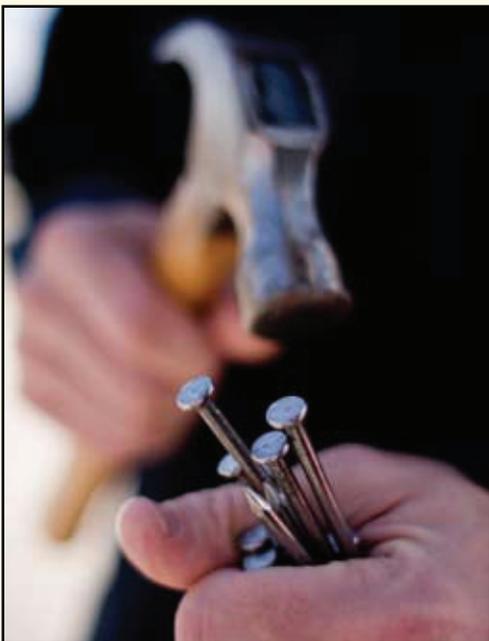


Insurance fraud – it's a crime

According to Ohio Revised Code 2913.47, anyone who knowingly presents, or causes to be presented, a written or oral statement that is false or deceptive to an insurer is guilty of insurance fraud.

As a criminal justice agency, ODI will take all necessary measures to ensure individuals and entities who defraud consumers and insurance carriers are prosecuted to the fullest extent. Our Fraud Division will further be working with the insurance industry to detect and investigate suspicious claims and will partner with prosecuting agencies to see that individuals who commit fraud are brought to justice.



For more information regarding this initiative, please contact the Fraud Division of the Ohio Department of Insurance:

1-800-686-1527

www.ohioinsurance.gov

Stakeholders in this educational initiative include: the National Insurance Crime Bureau, the Ohio Insurance Institute, Ohio-domiciled property and casualty insurance companies, the Independent Insurance Agents of Ohio, the Professional Insurance Agents Association of Ohio, and other interested parties where appropriate.



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Ohio Department
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Help Us Help Ohio Homeowners



ODI
Ohio Department
of Insurance

John R. Kasich
Governor

Mary Taylor
Lt. Governor/Director

www.ohioinsurance.gov

In the wake of a natural disaster, Ohio homeowners often need the assistance of general contractors to put their lives back in order.

While a majority of the contractors who assist Ohio homeowners are honest and reputable, unfortunately there are individuals and entities who prey on consumers after a disaster has taken place. Not only has ODI investigated instances where contractors have intentionally damaged a consumer's property to justify the need for repairs, our agency has investigated instances where contractors have defrauded consumers of their insurance proceeds.

As a consumer protection agency, the Ohio Department of Insurance and the insurance companies who do business in the state want to partner with reputable contractors to ensure Ohio homeowners are able to obtain the services they need.

When meeting with an Ohio homeowner:

- Offer copies of your credentials and references from past customers.
- Thoroughly inspect the residence in order to properly assess the damage caused by the natural disaster.
- Provide a detailed estimate that clearly distinguishes damage caused by the natural disaster vs. normal wear and tear.
- Provide justification as to why repair work may need to be performed on non-damaged portions of the property.
- Encourage customers to contact their insurance company and verify what specific repair expenses will be covered by their policy.
- Let the consumer know if additional damage is discovered once you begin to repair the property.



The Ohio Department of Insurance further asks your organization to refrain from:

- Engaging in high pressure sales tactics.
- Increasing an estimate to cover the cost of a consumer's deductible.
- Submitting invoices which contain inflated or fictitious statements.
- Serving in the role of a public adjuster – i.e. interpreting policy language or aiding the consumer, in any manner, in the negotiation of a claim – as a license is needed to do so.
- Encouraging a consumer to give you limited power of attorney over their affairs.
- Discouraging a consumer from contacting their insurance company.

