



June 7, 2021

Ohio Senate Committee on Government Oversight & Reform

Support Statement – Senate Bill 64

Dear Chairwoman Roegner & Members of the Committee:

The NICB is a national, not-for-profit organization supported by more than 1,200 property and casualty insurance companies, including many who write business in Ohio. Working with our member companies and law enforcement, we investigate organized criminal conspiracies dealing with insurance fraud and vehicle theft, including property-related crimes.

Because of our strong interest in insurance fraud issues, including property-related crimes, we write to urge the passage of Senate Bill 64.

Strengthening oversight over roofers and contractors by requiring these businesses and individuals to register with the state and maintain insurance for their workers is something many other industries across Ohio already do. The bill also has some consumer protection measures allowing them to cancel a contract within 3 business days and that essential information is provided in contracts. We also see value in creating a formalized process to receive and investigate complaints from consumers and holding bad actors accountable.

NICB is aware, especially in the summer months of many Ohio cases related to suspected roofer/contractor fraud and “storm chasers” who often show up offering waivers of deductibles and other inducements to those who may or may not have suffered property damage as a result of severe weather.

We see also instances of grossly inflated damage estimates, abuse of elderly/vulnerable populations and damages inflicted by shady roofing contractors. Data collected by NICB shows Ohio in the Top 5 states nationally for suspected roofer fraud over the past few years.

We urge your support of Senate Bill 64. If you have any questions or need additional information, please feel free to contact me at tlynch@nicb.org.

Regards,

A handwritten signature in blue ink, appearing to read "Tim Lynch", is written over a horizontal line.

Tim Lynch -Senior Director of Government Affairs, National Insurance Crime Bureau