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HOUSE RESOLUTION

2 WHEREAS, Each year, Illinois faces destructive forces from
3 strong winds, hailstorms, and flooding, all of which carry the
4 potential to cause serious damage or, even worse, total
5 destruction to private property and homes; and

6 WHEREAS, Following disasters, stressed and strained
7 homeowners are vulnerable to well-rehearsed, predatory
8 practices from dishonest contractors fraudulently adding costs
9 to repair or rebuild homes; and

10 WHEREAS, These predatory practices by some contractors
11 generally increase costs to rebuild for insurers and
12 homeowners alike, ultimately driving up insurance premiums on
13 consumers and forcing some insurers to reevaluate their
14 exposure; and

15 WHEREAS, Insurance fraud adds five to 10 percent to claims
16 expenses paid for by insurers and consumers; and

17 WHEREAS, It is imperative that an effective public
18 outreach campaign highlight the various types of contractor
19 fraud schemes and provide methods in how consumers can
20 identify and avoid such schemes; and

1 WHEREAS, The National Insurance Crime Bureau encourages
2 Illinoisans to get at least three written estimates, check
3 contractor credentials, and work closely with insurers during
4 the entire rebuilding process when hiring a contractor; and

5 WHEREAS, In collaboration with its local and state
6 partners in Illinois, including law enforcement, first
7 responders, legislators, and state officials, the National
8 Insurance Crime Bureau is committed to educating Illinoisans
9 about predatory practices by dishonest contractors; therefore,
10 be it

11 RESOLVED, BY THE HOUSE OF REPRESENTATIVES OF THE ONE
12 HUNDRED THIRD GENERAL ASSEMBLY OF THE STATE OF ILLINOIS, that
13 we declare May 20-24, 2024 as Contractor Fraud Awareness Week
14 in the State of Illinois and encourage all Illinoisans to
15 become familiar with contractor fraud and participate in the
16 various programs during the fourth annual event; and be it
17 further

18 RESOLVED, That a suitable copy of this resolution be
19 presented to the National Insurance Crime Bureau as an
20 expression of our respect and esteem.