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State Agencies Present Webinar for People Filing Homeowner Insurance Claims

Salem – Filing a homeowners insurance claim and repairing your damaged home can be a complicated and overwhelming process. To help answer homeowner questions about managing an insurance claim and performing related home repairs, Oregon's Construction Contractors Board (CCB) has teamed with insurance regulators at the Division of Financial Regulation (DFR) to put on a webinar discussing the steps to take during this process.

"We take a strong interest in educating the consumer," said Chris Huntington, administrator of the CCB. "Most of the time that means teaching consumers how to work with their contractor through a home remodel or repair, but dealing with an insurance claim adds a whole new element to the process. We want consumers to be educated on this process so they can protect themselves from initial claim through project completion."

About the webinar

The webinar will take place on Oct. 24 at 11 a.m. During the presentation state experts will cover the following topics:

- How to file a claim with your insurance company
- Common problems that people experience when filing a claim, and how they can be avoided
- Resources when filing a claim, recovering from a natural disaster
- How to hire a licensed contractor
- Signs of a construction scam
- Resolving disputes with your contractor

At the end of the presentation, attendees will be invited to ask questions.

How to register

Registration for the webinar is free and can be completed online at the <u>registration page</u>. A link to the registration can also be found on the main page of CCB's website at <u>www.oregon.gov/ccb</u>.

About the presenters

The webinar will be divided into two presentations, one from the CCB and one from DFR.

DFR is a division of the Department of Business and Consumer Services. DFR's mission is to protect consumers from businesses that do not operate within statutes and rules. DFR also empowers and protects consumers while encouraging a financially stable, innovative, and competitive insurance marketplace. Presenters from DFR will provide in-depth information about working with insurance companies and filing a claim following a covered event.

The CCB is the regulatory agency that licenses contractors in the state of Oregon. In this role, CCB offers a range of consumer protections to individuals and businesses that hire licensed contractors, and provides information to consumers to help them make smart decisions when hiring contractors. CCB will present information about how to hire a contractor to perform home repairs, why it's important to check the license, how to avoid construction scams and more.

"Filing a claim is an important step in recovering from unfortunate events," said Andrew R. Stolfi, Oregon's insurance commissioner and director of the Department of Consumer and Business Services. "It is important to stay organized, work with licensed contractors, and get several estimates before beginning a repair."

The presentation will go over all that information and more. Homeowners are encouraged to sign up online or call the CCB's Education section with questions, at 503-934-2227.

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About CCB

The CCB is the state agency licensing over 42,000 contractors. Virtually anyone who is paid to repair, improve or build a home must be licensed. Learn more about how to have a successful project at <u>www.oregon.gov/ccb</u>. **Contact:** Leslie Culpepper, 971-345-1379, <u>leslie.culpepper@ccb.oregon.gov</u>

About DFR

The Division of Financial Regulation is part of the Department of Consumer and Business Services, Oregon's largest business regulatory and consumer protection agency. Visit <u>dfr.oregon.gov</u>.