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Consumer Protection Coalition Hosts AOB Awareness Week to Highlight Need for Reform

Two new videos document advocacy efforts at Capitol

TALLAHASSEE, Fla. (Jan. 24, 2018) – The Consumer Protection Coalition (CPC) culminated AOB Awareness Week today with a march to the Capitol and the release of two new videos highlighting new poll results and the need for Assignment of Benefits reform this legislative session.

Representatives of the CPC joined more than 125 members of the Florida Association of Insurance Agents (FAIA) from across the state in marching from downtown Tallahassee to the state Capitol to raise awareness about AOB abuse and its negative impact on Florida consumers. Marchers carried “STOP AOB ABUSE” signs and wore stickers in solidarity of reform efforts.

“FAIA’s agents are on the front lines, working with Florida’s consumers every day to help protect families and properties, and they see first-hand how unchecked AOB fraud and abuse is driving up costs and reducing coverage for average, hardworking people,” said Edie Ousley, vice president of public affairs for the Florida Chamber of Commerce, which is spearheading the CPC. “This huge showing from our agent community should send a strong message to state Senators that AOB insurance abuse is hurting Floridians, and that they should protect consumers, like their counterparts in the state House have already voted to do.”

Today’s “March to the Capitol” followed the release of new polling data commissioned by the Property Casualty Insurers Association of America (PCI) showing that 60 percent of voters surveyed say the current system for using AOBs in property insurance claims needs to be reformed.

“The latest poll results underscore the critical need for Florida lawmakers to take action this session to address AOB abuse. This type of abuse is hurting insurance policyholders by making it more expensive to own a vehicle or

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Steve Burgess, Former State Insurance
Consumer Advocate

home,” said Logan McFaddin, PCI regional manager. “OIR has projected homeowners’ insurance costs would increase by 10 percent a year across Florida if no action is taken. Now is the time for the legislature to act and protect Floridians.”

The CPC urges the Senate to take up House Bill 7015 by Rep. Jay Trumbull or Senate Bill 62 by Sen. Dorothy Hukill, both of which include commonsense protections for consumers and modifications to one-way attorney fee rules, which have created unfair incentives for filing lawsuits. The CPC opposes Senate Bill 1168 by Sen. Greg Steube because it does not go far enough to protect consumers and would not allow insurers to include litigation costs in their rates.

AOB abuse has skyrocketed as more home repairs vendors and their trial attorneys have used AOB contracts to take control of a homeowner’s insurance policy, jack up the cost of repairs, then sue an insurance company that disputes the bill. More than 28,000 AOB-related lawsuits were filed in 2016, up from 405 a decade earlier. What results are higher insurance rates.

To watch videos of FAIA agents and CPC members marching to the Capitol and CPC members talking on the negative impacts of AOB abuse, click [here](#).

Caption for attached photo: Members of the Consumer Protection Coalition and the Florida Association of Insurance Agents march from downtown Tallahassee to the state Capitol to raise awareness about Assignment of Benefits abuse and its negative impact on consumers.

Photo is courtesy of the Florida Chamber of Commerce, but no credit is required.

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The Consumer Protection Coalition is a broad-based group of business leaders, consumer advocates, real estate agents, construction contractors, insurance agents and insurance trade groups pushing for reforms to end Assignment of Benefits (AOB) abuse. Learn more about the Coalition at www.FightFraud.Today, follow the Coalition on Twitter [@CPC_FL](https://twitter.com/CPC_FL) and “like” our page at [FB.com/consumerprotectioncoalition](https://www.facebook.com/consumerprotectioncoalition).