

Contact: Edie Ousley
Florida Chamber of Commerce
Phone: (850) 521-1231
Cell: (850) 251-6261
eousley@flchamber.com
www.FloridaChamber.com



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Steve Burgess, Former State Insurance Consumer Advocate

Citizens Property Insurance Corporation

Consumer Protection Coalition urges homeowners, insured drivers to prepare for Hurricane Irma, watch for AOB scams

TALLAHASSEE, Fla., Sept. 6, 2017 - The Consumer Protection Coalition urges Florida homeowners and insured drivers to take precautions in advance of Hurricane Irma and beware of Assignment of Benefit (AOB) scams after the storm.

Damage from Hurricane Irma could create new opportunities for unscrupulous home repair vendors and trial attorneys to profit off the disaster by asking homeowners to sign an AOB to start repair work. In doing so, the homeowners lose control of their insurance policy, allowing a vendor to inflate the cost of claims and file lawsuits against insurance companies that dispute the amount. What results are increased insurance costs that put the dream of home ownership out of reach for many Floridians.

“Unfortunately, hurricanes often attract scam artists seeking to profit off people in times of crisis,” said Mark Wilson, president and CEO of the Florida Chamber of Commerce, which spearheads the coalition. “Consumers who sustain damage during the storm should call their insurance company first before signing over the rights of their insurance policy to someone else.”

Consumers do not need to sign an AOB to initiate storm-related repairs and should be cautious of vendors who pressure them or refuse to do the work unless they sign one.

Automobile owners should also be on the alert for auto glass harvesters going door to door in affected neighborhoods offering vehicle owners new windshields – even ones without damage - before an insurer has the ability to inspect it.

Here are some tips to protect consumers against fraud:

- Call your insurance company first to report losses.
- Hire only licensed, reputable companies and be wary of strangers who call or knock on your door asking for personal information.

- Review all documents before signing, and ask questions so you know exactly what you are signing. Ask who is responsible for paying the vendor – you (the consumer), or your insurance company.
- If you suspect fraud or suspicious activity, call the Florida Department of Financial Services, Division of Consumer Services Insurance Consumer Helpline at 1-877-693-5236.

The Consumer Protection Coalition has been urging state lawmakers to enact meaningful AOB reform, warning that AOB abuse hurts homeowners, erodes Florida’s business-friendly environment and threatens the stability of the state’s insurance market. AOB abuse was nonexistent 15 years ago, but over the past several years has become widespread in South Florida and is quickly spreading statewide.

During a 2018 rate hearing last month, Citizens Property Insurance Corp. proposed double-digit premium increases for many South Florida homeowners due to water claims abuse and resulting litigation. Without reform to rein in abusive practices, AOB scams will continue to drive premiums higher for years to come.

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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).