



JUNE 1, 2018

The Consumer Protection Coalition is warning Florida homeowners and insured drivers to beware of Assignment of Benefits (AOB) scams this hurricane season, which officially starts today. The warning coincides with the launch of a new series of digital ads aimed at protecting people from becoming victims of AOB abuse.



BEWARE OF AOB ABUSE!
This hurricane season, if you suffer damages, do not sign over the benefits of your insurance policy to contractors without consulting your insurance company.

"This hurricane season, Floridians need to be aware of AOB abuse and not become a victim. As we saw last year with Hurricane Irma, major storms attract scam artists seeking to make money off hardworking Floridians. With this hurricane season expected to be an active one, anyone who sustains damage should call their insurance company first before signing an AOB."



fightfraud.today

Beware of Insurance Scams!

LEARN MORE

- Mark Wilson
President and CEO
Florida Chamber of Commerce

The CPC's new ads warn consumers to think twice before signing an AOB, if they suffer damage from a storm. Floridians faced their first storm of the season with the arrival of Subtropical Storm Alberto last weekend and should be prepared for other storms in the coming months.

Homeowners do not need to sign an AOB to start 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 storm-affected neighborhoods offering people new windshields if they sign an AOB.

Damage from hurricanes can create opportunities for unscrupulous home repair vendors and trial attorneys to profit off consumers who 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 bill. What results are higher insurance rates for Floridians.

Supporters of AOB reform support commonsense legislation to curb this consumer abuse. These efforts have been supported by Chief Financial Officer Jimmy Patronis, Florida Insurance Commissioner David Altmaier, Citizens Property insurance Corp. President Barry Gilway, and the Florida House of Representatives.

Since its formation in early 2016, the Consumer Protection Coalition has presented evidence of the growing AOB problem and testimonials of consumers who were victimized by AOB abuse after sustaining damage to their homes. Click [here](#) to watch videos of their stories.

Here are some tips to protect yourself against AOB abuse:

- 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 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.

AOB abuse was nonexistent 15 years ago, but over the past several years has become widespread in South Florida and is quickly spreading statewide. Without legislative reform, AOB abuse will continue to harm homeowners, erode Florida's business competitiveness and threaten the stability of the state's insurance market.

The Consumer Protection Coalition looks forward to working with incoming Senate and House leadership to pass reform during the 2019 legislative session.

Three Ways You Can Help

1. Share this ad to warn Florida policyholders of AOB lawsuit scams
2. [Sign the petition](#) to stop AOB property insurance scams
3. [Sign the petition](#) to stop AOB auto glass scams

Thank you,

The Consumer Protection Coalition Team