

AOB Abuse King Addresses His Army of Vendors, Vowing to Get Around the New Law

By [Nancy Smith](#) April 29, 2019 - 7:45am

The [Johnny Appleseed of AOB lawsuits](#) has no intention of going quietly -- or, at all.

Even before the ink on the just-passed "assignment of benefits" (AOB) legislation had dried -- before Gov. Ron DeSantis had a chance to sign the bill into law -- Orlando attorney Harvey Cohen was trying to bleed every last penny out of the scam he invented to make a killing on storm victims' misery.

The AOB reform bill [passed last Wednesday](#). By Friday, Cohen had made and circulated a video urging vendors to hurry, get their AOB forms signed so their attorneys can file them in court before July 1 -- the date the bill goes into effect.

"You need to have all of your documents sent into us right away," Cohen advises. "As the case is now, as long as the assignment of benefits was signed before July 1, you're OK, but we don't know how that's going to play out in the courts. ... get every AOB sent in. ... Your attorneys need them right now. Stop trying to fight and negotiate. ... Let (your attorney) do the legal work necessary to collect the hard-earned money you deserve. ..."

Have a look at the video on [this page](#).

AND, Cohen goes further. He has "new tactics" to share, he says, to thwart the Florida Legislature's good, commonsense consumer protection.

"We're also going to be having seminars and classes regarding how to go on from here," he says, "...the best ways to protect yourself, to bill for insurance claims from here on out ... and how to collect money without assignment of benefits ..."

As soon as the Consumer Protection Coalition saw Cohen's video, it issued this statement: "It is precisely this type of gaming of the system that has hurt Florida's hardworking families and fueled out-of-control AOB litigation, fraud and abuse in both property and auto insurance. Florida's legislators and other senior elected leaders should be aware that there are already blatant efforts under way to erode the good reforms that the Legislature has just passed on AOB property abuse ..."

How, you ask, did trial lawyer Cohen come up with this scheme in the first place -- turning a well-intended consumer protection into a way to get rich? Most observers speculate that what he did was take advantage of the glut of roofing contractors, water remediators, plumbers and similar contractors who set up shop immediately after Florida's worst hurricane year, 2004. When the big storms stopped coming, they had to find another way to prosper. Many did so

honestly. But Cohen launched a very attractive mentoring campaign -- advertising for contractors and vendors -- in effect recruiting them to inflate claims -- even putting out flyers and conducting seminars. It was like dropping a match on a bed of pine needles.

What his video tells us is, we'd better pay attention to Cohen's next move. This is a man who looks for loopholes and get away with it. It wouldn't surprise anybody if legislators find themselves revisiting and tweaking SB 122 next year.

Good for the broad-based group of professionals who belong to the Consumer Protection Coalition for discovering Cohen's latest bullhorn-call to perpetuate this fraud.

Reach Nancy Smith at nsmith@sunshinestatenews.com or at 228-282-2423. Twitter: @NancyLBSmith.