

## [Palm Beach Post](#)

# Managed Repair programs by Florida insurers a bad idea.

Posted: 5:53 p.m. Monday, July 31, 2017

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A recent op-ed piece written by a lobbyist for the Florida Property & Casualty Association endorsed the increased use of managed repair programs by insurers in Florida. The op-ed promotes an anti-consumer cost-saving strategy being implemented by insurers and maligned the public-adjusting industry for expressing concern with these managed repair programs.

Public Insurance Adjusters are licensed insurance professionals who use their skills and expertise to help policyholders. The author of the opinion piece wants us to believe these insurance professionals are a bunch of crooks who deliver “empty promises.” Rather than take shots at public adjusters, it’s more important to stick to the facts when trying to address a problem.

The author fails to mention the documented evidence that public-adjuster participation generally results in full, fair and increased compensation to policyholders. The Florida Office of Program Policy Analysis and Government Accountability (OPPAGA) conducted a study of public-adjuster representation in Citizens Property Insurance Corp. claims. They found that Citizens policyholders who used public adjusters received higher compensation on their claims than those that don’t. In other words, it is the public adjuster who is holding the insurance company’s feet to the fire and making sure that they pay their policyholders what they are rightfully owed.

The op-ed also asserts that public adjusters are “vehemently opposed” to insurers offering their policyholders the option to manage their repair process. This is simply not true. If insurers want to offer voluntary managed repair programs where policyholders have the choice of who and what will be repaired in their homes there would no objection. But that is not what is happening. In fact, what Citizens is proposing is much worse. Citizens is asking the Florida Office of Insurance Regulation (OIR) to approve language that will penalize policyholders who don’t select to use their repair vendors. Translation: If you do not choose to have strangers selected by Citizens come into your home to make repairs, you will be penalized with an arbitrary \$10,000 limit of coverage, regardless of the amount of coverage you bought and paid for.

As consumer advocates, we are compelled to speak out and bring awareness to this issue. Everyone’s focus should always remain on whether policyholders are treated fairly and compensated fully. Managed repair is an insurer cost-saving measure that should not be forced on policyholders with the threat of a penalty that would cause financial hardship.

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