



Anti-AOB warnings draw backlash from restoration contractors

Staff Reports
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A contractors' trade association lashed out Thursday against Chief Financial Officer **Jimmy Patronis** over his warnings to insurance policyholders in the Hurricane Michael zone against signing assignment of benefits agreements.

"Don't let crooked contractors push you to sign away your insurance benefits," one such advisory reads, delivered by [Patronis](#) via his [Twitter feed](#). The message complained of "high pressure" sales tactics.

"DO NOT SIGN anything — call your insurance company or my office at 1-877-MY-FL-CFO first," that tweet shouts.

The association pointed to similar warnings by the Florida Chamber of Commerce-backed [Consumer Protection Coalition](#)'s feed.

"The bad acts of a few should not be used to paint a broad brush for an entire industry of professional contractors and small business owners who are working around the clock to help Floridians struggling to get their lives back to normal in the aftermath of Hurricane Michael," [Restoration Association of Florida](#) spokeswoman **Amanda Prater** said in a written statement.

Prater complained of "repeated rhetoric discouraging homeowners from entering into assignment of benefits (AOB) contracts, particularly recent social media tweets and video by Florida Chief Financial Officer Jimmy Patronis."

AOBs allow policyholders to cede their rights to contractors in exchange for quick repairs, but critics complain they are easily exploited to inflate costs and launch expensive litigation.

Prater insisted that, properly used, AOBs “are a resource to homeowners who need to make repairs to their homes immediately and do not have upfront cash to pay for expensive repairs.”

Her association encourages policyholders to make sure contractors are licensed and registered with the state Department of Business and Professional Regulation — and to look out for contract language relinquishing an entire claim, instead of covering only the work done.

“We continue to work diligently to professionalize our industry and welcome any homeowner who is concerned about a contract they are being presented with to contact our association with any questions or concerns,” she said.

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