



AOB protects homeowners from unresponsive insurance companies | Opinion

Opinion Editorial by Manny Pozo
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<https://www.sun-sentinel.com/opinion/commentary/fl-op-com-aob-insure-pozo-20190418-story.html>

In response to the Monday, April 8, Sun-Sentinel opinion editorial, "[Why Florida ranks among the most expensive states for homeowners' insurance](#)," by Logan McFaddin, I would argue assignment of benefits (AOB) is not the cause of higher rates, and that it protects homeowners from untrained and unresponsive insurance company preferred vendors.

If you took the word of the insurance carriers, you might think that our company is a group of rag-tag bad actors. Obviously, that couldn't be further from the truth.

So, let me tell you who we really are and why we are taking a stand against this big-business misinformation campaign.

We are a local, family-owned restoration company who has been in business for nearly 15 years and pride ourselves on being active in our community and delivering quality work to our neighbors.

The way the insurance companies depict our business is laughable and ironic given these are the same carriers who continue to string along legitimate claims. Now, sadly, these insurance companies are getting legislators to believe this false rhetoric and vitriolic narrative.

Currently, there is legislation moving in Tallahassee that will not only limit homeowner's ability to have their homes immediately repaired due to mold and water damage, it will put small, local independent restoration contractors out of work.

Insurance carriers will tell you that the issue is increased litigation because of AOBs, but [SB 122](#) by Sen. Doug Broxson (R-Pensacola) and [HB 7065](#) by Rep. Bob Rommel (R-Naples) do nothing to address that. These measures would simply place the burden of litigation onto the homeowner while not addressing the root issue: the underpayment or flat out denial of valid claims by insurance companies.

Imagine that a homeowner would be limited to no more than \$3,000 from their insurance provider for emergency repairs. If the insurance companies get their way, and if the repairs come in at over \$3,000, then the insurance company would deny anything exceeding the cap. This would limit an independent contractor's ability to immediately fix the problem.

Homeowners deserve immediate action when their home is damaged, but too often, they face a slow and adversarial insurance industry that treats homeowners going through difficult and life-altering events as potential fraudsters rather than the clients, and premium payers, they are. That's why we started accepting AOBs – to help local homeowners that either had mold growing in their homes, or suffered a water leak, and were concerned with the potential of future mold growth, which takes about 48-hours.

Independent restoration contractors are educated and trained professionals that utilize standards created in unity with the insurance industry. Simply put, the restoration industry has been playing by the same rules approved by the insurance industry and Florida law for years and it's time for lawmakers and the insurance industry to face the truth.

Florida homeowners and small business are not the problem, but can and should be, part of the solution.

Florida legislators must be on the side of the homeowners, and not big insurance.

Manny Pozo is the co-founder of BioResponse Corp., a fire, water, and biohazard restoration company based in Miami that's been serving South Florida families and businesses since 2005. He is also a board member of the Restoration Association of Florida.

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