

Tampa Bay Times

It's homeowners who suffer

Letter to the Editor by Richie Kidwell
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We couldn't agree more that residents are the ones to suffer after a storm, caught in a longtime feud between insurance carriers and trial attorneys, hoping to be made whole. Unfortunately, homeowners being left to battle with their insurance carriers is only going to become more prevalent now that HB 7065, the so-called assignment of benefits (AOB) reform legislation, went into effect July 1. Over the last five years, Restoration Association of Florida contractors have seen a dramatic drop in the amount insurance companies are paying policyholders for damages to their properties. As Panhandle residents are discovering, if insurance carriers would fully pay claims in a timely manner, there would be no need to take legal action. Regrettably for many Floridians, insurance carriers have a history of delaying, denying and underpaying valid claims.

This issue is not isolated to the Panama City area. Rebecca Stringfield, a Tampa Bay area homeowner, recent widow and retiree, found damage to her home in early August 2018 from a leaking air conditioning unit and immediately contacted her insurance company. She was left to fight with her insurance carrier for more than nine months to repair her home while she lived with mold, no insulation and ruined floors all because her insurance carrier was unresponsive in making repairs.

In addition to needing a more qualified workforce, insurance carriers must stop referring policyholders to their unqualified preferred vendors who work in the best interest of the insurance carrier — and not the homeowner. Insurance carriers must be mandated to better care for their policyholders, train their staff and field adjustors and stop steering their homeowners to preferred vendors. That is the true reform that needs to happen. Florida's new AOB laws transferred the burden of litigation to the homeowner, while ignoring the root issue: the underpayment or flat out denial of valid claims.

Richie Kidwell, Tallahassee

The writer is president of the Restoration Association of Florida, a non-profit organization focused on protecting the rights of homeowners and independent restoration contractors.

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