



Meet the Team - Claims Mediation

About the Team

The Mediation Team is tasked with handling mediations throughout the state and the team operates remotely. The team has members in Jacksonville, Daytona Beach, Clermont and Fort Lauderdale to represent Citizens at mediations requested by customers through the Florida Department of Financial Services (DFS). This includes claims disputes involving both residential and commercial residential policies. Team members review claims and attend mediations. Members seek all avenues to settle the disputes. Settlements can be achieved prior, during and post mediation. The DFS assists consumers – at no cost to insured – who are having trouble resolving their property insurance claims via a state-run mediation program.

Who's on the team

- Bobby Ayers, Claims Manager
- Bradley Winder, Claims Principal
- Charlie Baldwin, Claims Principal
- Jorge Malta, Claims Principal
- Javier Matus, Claims Principal

How does the team fit into Citizens?

The team is part of the dispute resolution department along with appraisal. Some of the benefits of the DFS mediation program are it is the least expensive avenue for settling disputed claims. The DFS mediation fees are paid for by the insurance company so there are no costs for the insured. This platform gives the insured an opportunity to voice their concerns on all aspects of their claim. It also allows the mediation adjuster an opportunity to explain the claim from the insurance carrier's point of view and possibly settle the claim. This avoids future costs that would be associated with the claim in litigation.

Team requests and partners

The team receives requests for mediation from the Florida Department of Financial Services as well as requests for mediation from the insured or their representative. When the insured/representative requests mediation directly with Citizens, the DFS is notified and a service request number is assigned to the claim.

The team regularly interacts with the insured directly or via their representative such as a public adjuster or an attorney. During reviews of the claim, the team will sometimes contact the front-end adjusters to get their thoughts on the claim. The members of the team also interact with the DFS-assigned mediators. The insured are required to be present at all mediations. This gives the insured a face of Citizens with whom to discuss their issues.

What the team is working on now

The team is working to cross-train front-end adjusters by allowing them to attend the DFS mediations. The Department of Financial Services allows the mediator the opportunity to determine the venue in which the mediation will take place. Based on this, the mediation team is using the Zoom application to hold most of the mediations. The front-end adjusters can sit in on the mediations without the need for travel. The use of Xactimate is necessary to provide comparison estimates and avenues for settlement. The team members use negotiation strategies daily to achieve a successful settlement ratio.

What makes the team successful

The team has been together for quite some time and each member brings their own unique abilities to the table. We find it beneficial to remain open-minded when dealing with disputed claims. Communication is the key. We as a team are always open to input and value our colleagues' opinions with much respect.