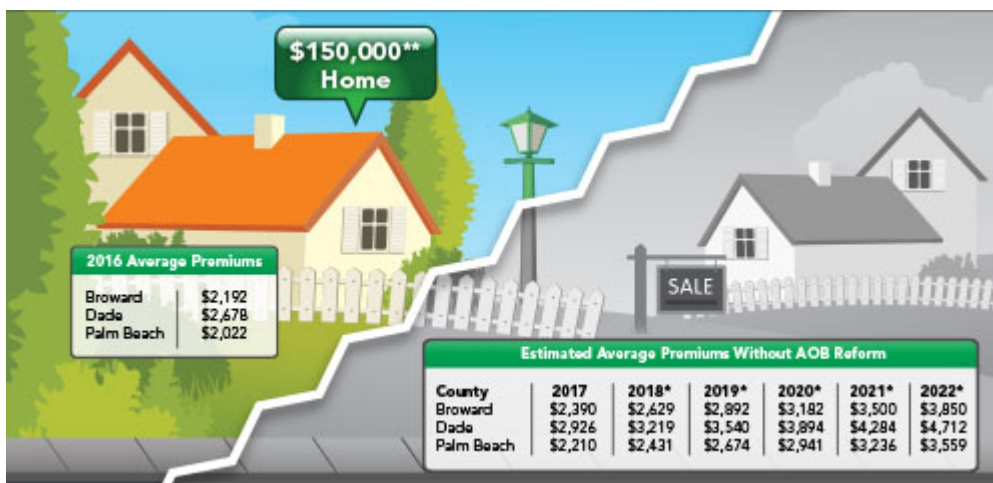


As a Citizens customer, you should know South Florida homeowners will pay higher premiums for years to come unless statutory changes are made to stem the tide of rising [assignment of benefit](#) (AOB) abuse and increased litigation. Left unchecked, these challenges will cost you more for years to come.

An [AOB](#) is a contract between you and a third party – typically a contractor, roofer or water mitigation company – giving them the right to deal directly with Citizens and receive payment for your claim. When you sign an AOB contract, you give up the right to manage your claim and ensure it is resolved timely and to your complete satisfaction. Signing a contract or beginning work before contacting Citizens could result in a loss of coverage, leaving you holding the bill.



[Click to enlarge image](#)

The increasingly widespread abuse of AOB is driving rates up in your area and will continue to do so for the foreseeable future unless statutory changes are made. Citizens has found that AOB claims cost more without delivering increased benefits to you, the customer.

To protect yourself from AOB abuse, [Call Citizens First](#) as soon as you know or suspect you have damage. We're here 24/7 to take your call at 866.411.2742 to get you on the road to recovery.

Florida can protect homeowners by enacting sensible AOB reforms that will lessen rate increases for homeowners and help shield them from unscrupulous contractors and lawyers seeking to enrich themselves at their expense.

For more information about how Florida can protect its homeowners from rising rates, visit the [Consumer Protection Coalition](#).