



Team Spotlight: Getting to Know Claims' AOB Project Team

The team reviews all assignment of benefits (AOB) agreements for compliance with House Bill 7065. This new law, passed by the Florida Legislature this year, regulates claims involving AOBs – contracts that pass control of a Citizens policy and/or claim from a policyholder to a third party, such as a contractor, lawyer or public adjuster. The team checks AOBs for compliance with the new law and responds to AOB vendors regarding their AOB submissions.

Objectives

Since the law became effective July 1 (earlier as it relates to attorneys' fees), our main goal is to make sure AOBs are legally compliant – with the ultimate aim of reducing costly litigation against Citizens.

The law seems to be a step in the right direction. Citizens is seeing compliant AOBs trend upwards. This is great, as it puts rules and guidelines in place that allow both sides to work together while servicing our customers.

What Does the AOB Project Team Do?

Our mission is comprehensive, working closely with field teams to review each new assignment agreement for compliance. We use ClaimCenter® – Citizens' claims-processing software – and review four different activities associated with AOBs sent to us. We examine the AOB new agreements, AOB notice of intent to sue, AOB rescinded agreements and any AOB correspondence activities.

The team adds any AOB vendor to the "Parties Involved" section in the claim files; relabels the incoming document; an AOB "Matter Screen" is created and updated; and a file note and claim correspondence is sent back to field adjusters for every document received.

We also review water mitigation invoices for all AOBs received. Each AOB adjuster receives approximately 10-15 activities each day and has to follow up with other activities until the claim is completed.

We've also recently formed an Notice of Intent (NOI) Committee Roundtable that will meet every Tuesday to discuss Notices of Intent to sue received with correlating compliant AOBs. The NOI committee will look at the details of the claim file and determine if a Pre-Suit Settlement Offer is needed or it should move to appraisal. Once received, we have 10 business days to respond to the NOI.

Values

We really want to highlight how amazing this whole, behind-the-scenes effort was to lobby for this change; respond to the new law; and implement new processes to maintain Citizen's compliance with the new law. It was a team effort to make sure that the AOB Project Team had everything we needed. It was really a collaborative effort from the entire enterprise. From the mail room, check processing, business analysts, Systems and Operations, IT, L&D's Training Dept, Claims Legal, Litigation, Claims Governance, CLEA, Corporate Communications, Claims Leadership Team and everyone in between. This was such an incredible energy to help us be as successful as we can. We want to say thank you to all those involved and that are still involved. It's been a fun, challenging project, but it's rewarding to be a part of and to witness all the magic to make things happen.

The AOB Project team reports to Claims Director Michael Carver. All of the staff is located in Jacksonville.

Questions on how to submit an AOB document? Visit our website at www.citizensfla.com/aob.

Pictured are: Rachelle Kenworthy (front row left); Joyce Preston (front row middle); Antoine Stiles (front row right); Christopher Bright (back row left); Bill Harbour (back row middle), and Julius LaRosa (back row right).

Missing Michael Carver (Claims Director).