

# MEDIATION PROGRAM

## AUTOMOBILE Insurance Claim Disputes

### WHAT IS MEDIATION FOR AUTOMOBILE INSURANCE CLAIM DISPUTES?

Automobile mediation allows you to settle insurance claim disputes caused by the ownership, operation, and use or maintenance of a motor vehicle. Mediation is a pre-suit process that allows you to meet with the insurance company in an informal setting (conference) with a certified, neutral mediator to assist in resolving your claim. Mediation is non-binding, which means none of the parties are required to accept the outcome. Claims against your insurance company and claims against the other party's insurance company are both eligible for mediation.

Automobile mediation is **voluntary**. Neither you nor the insurance company are required to participate. However, if you or the insurance company choose not to participate in mediation, that party **must** notify the Department of Financial Services in writing, of the specific reasons for not participating.



### WHO ARE THE MEDIATORS AND WHAT IS THEIR ROLE?



Mediators are approved by the Department. A mediator must possess an active certification as a Florida Supreme Court certified circuit court mediator, or they must have been an approved mediator as of July 1, 2014 and have conducted at least one mediation on behalf of the Department within four years immediately preceding that date. The mediator's role is to reduce obstacles to communication, assist in identifying issues, explore alternatives, and facilitate voluntary agreements to resolve disputes – without prescribing what the resolution must be.

### WHO CAN REQUEST MEDIATION?

Mediation may be requested by first-party claimants (for a claim dispute against your own insurance company) and third-party claimants (for a claim dispute against someone else's insurance company). First-party claims will be governed by the terms and conditions for mediation specified in your insurance policy. The insurance company may also request mediation. If the claimant is represented by an attorney or public adjuster, the Department will need a copy of the public adjuster's contract and/or the attorney's Letter of Representation to ensure they are included in mediation notifications.



## IS MY DISPUTE ELIGIBLE?

Automobile mediation allows you to settle disputes for property damage claims in any amount or for bodily injury claims up to \$10,000.

## HOW DO I GET STARTED?

To request mediation, you will need to either:

**Option 1** - Submit your request online at: [apps.fldfs.com/eservice/mediationinfo.aspx](https://apps.fldfs.com/eservice/mediationinfo.aspx)

**Option 2** - Complete the Automobile Mediation Request Form (DFS-10-510 Rev. 06/15) [online](#):

- Submit by e-mailing or mailing to: [mediation@myfloridacfo.com](mailto:mediation@myfloridacfo.com) or
- Florida Department of Financial Services  
Division of Consumer Services  
Bureau of Consumer Assistance  
Alternative Dispute Resolution  
200 E. Gaines Street  
Tallahassee, FL 32399



## WHAT HAPPENS NEXT?

Upon receipt of an eligible request for mediation, the Department will notify the respondent and provide them 21 (calendar) days to decline in writing (and include the specific reasons for not participating). If notice of decline, notice of settlement, notice of withdraw from the requester or any information to support in-eligibility is not provided to the Department before 21-day resolution period expires, a mediator will be assigned to conduct the conference. The conference is to occur within 21 (calendar) days of the mediator's assignment. When applicable, a mediator can grant a continuance if good cause is shown or if neither party objects. All parties shall be notified of the date and place of the rescheduled conference.

## WHO CAN ATTEND?

For first-party claims, all policyholders listed on the claim's effective policy **must** attend the conference. Review your policy carefully to confirm who is listed as "named insured." For third-party claims, all third-party claimants **must** attend the conference.

All corporate parties who are complainants or respondents must provide a corporate representative who has full knowledge of the facts of the dispute and is fully authorized to make an agreement to completely resolve the dispute.



## WHAT SHOULD I BRING?

Be sure to bring any supporting documents including your policy, photographs, estimates, bills, reports, letters, etc. It is important to bring specific dollar estimates or quotes for all items that are in dispute.

## HOW MUCH TIME AND MONEY IS THIS GOING TO COST?

A scheduled conference does not have a set number of hours for the parties to mediate. A conference can be held as long as both parties agree that they are making progress.

The insurance company pays the entire cost (\$200) of the mediation conference unless you fail to appear at the conference and want to reschedule the mediation. You must pay the rescheduled mediation costs (\$200) prior to the conference being rescheduled.

## CONTACT US

If you have questions or need additional information, you can contact the Department of Financial Services at [mediation@myfloridacfo.com](mailto:mediation@myfloridacfo.com), 1-877-MY-FL-CFO (1-877-693-5236) or online at [myfloridacfo.com/division/consumers/mediation](https://myfloridacfo.com/division/consumers/mediation).

