

**MEMORANDUM OF UNDERSTANDING  
BETWEEN THE  
FLORIDA OFFICE OF INSURANCE REGULATION  
AND THE  
GEORGIA DEPARTMENT OF INSURANCE  
CONCERNING MUTUAL COOPERATION REGARDING CONTINUITY  
OF OPERATIONS AND ALTERNATE BUSINESS FACILITIES**

The insurance regulators of the States of Florida and Georgia, as states participating in this Memorandum of Understanding, hereby:

Recognize that in the event of a disaster; either man-made or natural, continuation of mission essential regulatory functions is necessary.

Recognize that it is the policy of the States of Florida and Georgia to be prepared to respond to any emergency or threat thereof which may disrupt operations within an agency or state facility.

Recognize that, in response to an emergency or threat thereof, the mobilizing state (the state in which the emergency or threat thereof is or has occurred) may need the assistance of the host state in order to continue mission essential regulatory functions.

Recognize that the Florida Office of Insurance Regulation has developed a Continuity of Operations Plan (COOP) which is capable of implementation both with and without warning, can be operational no later than 12 hours after activation, and may maintain sustained operations for up to 30 days.

Recognize that mission essential functions defined by the Florida Office of Insurance Regulation and the Georgia Department of Insurance are:

- ~ Establish communications with the COOP team, employees and insurance companies,
- ~ Contact the National Association of Insurance Commissioners (NAIC) and other state insurance departments,
- ~ Continuation of basic regulatory functions including policy decision making and prioritizing pending matters,
- ~ Determine impact (if any) on: Insurers, Purchasing capability, IT acquisition (if needed), mail processing and review,
- ~ Expand regulatory functions to include analyzing the financial condition of insurers (depending on the type of disaster that may fall into the first 12 hours),
- ~ Identify critical insurance coverage issues related to the disaster and make recommendations to Florida Office of Insurance Regulation headquarters and/or the Georgia Department of Insurance,
- ~ Policyholder treatment – Market Investigations to coordinate with Division of Consumer Services within the Departments of Financial Services and/or Georgia Department of Insurance, to assist consumers with claims payments,
- ~ Coordinate travel needs of employees to and from on-site operations and exams,
- ~ Identify all open filings and their current status,
- ~ Communicate with system designers on complexity of relocating systems,
- ~ Catastrophe Event Data Reporting & Analysis (CEDRA)

Recognize that in order to be fully prepared to carry out mission essential functions, alternate business facilities must be available.

THEREFORE IT IS HEREBY AGREED that the Florida Office of Insurance Regulation and the Georgia Department of Insurance, with activation of this Memorandum of Understanding by either party, and to the extent practicable and permitted by law:

The host state will:

1. provide alternate facility location(s) for the mobilizing state's staff of no more than 20 for the continuation of the mobilizing state's mission essential functions for a period of no more than 45 days.
2. provide reliable logistical support (to include voice/fax lines, internet capabilities), services and infrastructure systems, and will provide for use, a limited number of laptops, desktops, and fax machines to supplement those that the mobilizing state will bring to the host state facility.
3. ensure availability, at an appropriate level, the following: telephones, voice and fax lines and internet capabilities, to support the mobilizing state's staff at the alternate facility location(s), and ensure appropriate physical security and access controls.
4. provide a detailed accounting of expenses incurred as a direct result of the services and use of its facilities no later than the 30 days after the mobilizing state's last day using the host state facilities.

The mobilizing state will:

1. notify at least one of the individuals on the contact list for the host state (Appendix A) that will provide the services and use of facilities pursuant to this Agreement that such services are requested.
2. provide equipment and supplies including computers and fax machines for its staff.
3. arrange and cover personnel expenses (including but not limited to food, lodging, and transportation expenses).
4. be responsible for the payment of any expenses incurred by the host state for the provision of any materials, equipment, and articles required to be purchased or installed as a direct result of the services and use of facilities provided by the host state to the mobilizing state.
5. use all efforts to minimize long-distance phone costs by using its own cellular phones, if available.

This Memorandum of Understanding, which revises and replaces the parties Memorandum of Understanding dated July 15, 2009, may be terminated by either party upon sixty (60) days written notice. Upon termination of this Memorandum of Understanding, whether by agreement of the parties or otherwise, the parties agree to cooperate in the orderly winding up of the matters and activities undertaken under the Memorandum of Understanding.

Florida Office of Insurance Regulation

By: \_\_\_\_\_

Kevin M. McCarty,  
Commissioner of Insurance Regulation

Date: \_\_\_\_\_

9-20-2009

Georgia Department of Insurance

By: \_\_\_\_\_

Ralph T. Hudgens,  
Commissioner of Insurance

Date: \_\_\_\_\_

10/26/2011

## Appendix A

### Contacts:

#### Florida Office of Insurance Regulation

1. **Audrey Brown, Chief of Staff**  
Business telephone: (850) 413 - 5100  
Business fax #: (850) 488 - 2348  
After hours/weekend contact number: cell (850) 443 - 1584  
Business e-mail: [AUDREY.BROWN@FLOIR.COM](mailto:AUDREY.BROWN@FLOIR.COM)
2. **Belinda Miller, General Counsel**  
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Business e-mail: [BELINDA.MILLER@FLOIR.COM](mailto:BELINDA.MILLER@FLOIR.COM)
3. **Rebecca McCarley, Deputy Chief of Staff**  
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#### Georgia Department of Insurance

1. **Vince Wiegand, Director of Administrative Procedure**  
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2. **Kale Hodges, Director of Computer Services**  
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