



**INFORMATIONAL MEMORANDUM**

**OIR 04-004 M**

**ISSUED**

**July 7, 2004**

Office of Insurance Regulation

**Kevin M. McCarty**

Commissioner

**2004 Legislation Expanding the Florida Hurricane  
Catastrophe Fund**

**(Intended for Property and Casualty Insurers)**

*This notice presents a summary of certain legislative changes enacted in the 2004 Regular Session of the Florida Legislature. This notice is not intended to be a comprehensive analysis of any bill that may be of interest or importance to your company. Some legislation may require action on the part of companies or licensees to ensure compliance. You are encouraged to review specific bills, found by legislative bill number, at <http://www.leg.state.fl.us>*

**CS/CS/CS/CS/SB 2488 (Chapter No. 2004-27)**

**Florida Hurricane Catastrophe Fund**

Effective Date: May 11, 2004, unless otherwise provided by law.

The 2004 Florida Legislature passed an important piece of legislation which impacts participating insurer's Florida Hurricane Catastrophe Fund (FHCF) coverage. You recently received communication from the FHCF office explaining the legislation. Those documents and other details regarding the legislation can be reviewed at [www.sbafla.com/fhcf](http://www.sbafla.com/fhcf) under "Legislation."

All rate filings must include appropriate adjustments reflecting the provisions of this legislation. See Section 215.555(2)(c), Florida Statutes, as amended by this legislation.

If you have any questions regarding this memorandum, please contact Eric Lingswiler, Chief, Bureau of Property and Casualty Forms and Rates, Florida Office of Insurance Regulation at [LingswilerE@dfs.state.fl.us](mailto:LingswilerE@dfs.state.fl.us) or (850) 413-5310.