



INFORMATIONAL MEMORANDUM

OIR-20-07M

ISSUED

June 25, 2020

Florida Office of Insurance Regulation

David Altmaier, Commissioner

TO ALL PROPERTY & CASUALTY INSURERS AUTHORIZED TO DO BUSINESS IN FLORIDA

~ Guidance for Hurricane Preparedness and Response ~

Weather experts have predicted an above-average 2020 Atlantic Hurricane Season, and the Florida Office of Insurance Regulation (OIR) is issuing this Informational Memorandum to all property and casualty insurers authorized to do business in Florida to provide guidance on hurricane preparedness and response.

During this unprecedented time, insurers should continue to strongly consider Executive Orders [20-51](#) and [20-52](#) issued by Governor Ron DeSantis establishing COVID-19 response protocols and declaring a state of emergency in the state of Florida, and recognize important social distancing protocols and other COVID-19 public safety measures throughout their hurricane preparedness and response plans.

Claims Handling

Insurers are directed to consider all aspects of claims handling within their hurricane preparedness plans to ensure continuous operation, offer sufficient claims adjustment staff, and provide effective consumer service resources for policyholders. Insurers are advised to review all aspects of their claims reporting, inspection, adjustment, and payment processes to determine what in-person processes can be provided virtually. Where possible, insurers are encouraged to leverage technology to protect and best serve policyholders.

Insurers should routinely refer to Centers for Disease Control and Prevention (CDC), Florida Department of Health (DOH), and local guidance regarding COVID-19 safety measures and consider any applicable changes to their processes and procedures as it relates to catastrophe claims handling and reporting. Insurers reviewing their current operational capacity must notify OIR immediately if they believe they may not have the resources available to handle catastrophe claims.

Insurers are also advised to review and consider [COVID-19 Pandemic Operational Guidance for the 2020 Hurricane Season](#) from the Federal Emergency Management Agency (FEMA) as well as FEMA [guidance](#) on remote claims handling.

Communication

Insurers should make every effort to clearly communicate catastrophe claims processes, particularly new or updated processes. Insurers are directed to use every channel available to them to communicate with their policyholders, agents, and employees to share information and

resources and encourage a claims handling process that conforms with official CDC and DOH guidance.

OIR stands ready to assist with any issues or questions to best serve Floridians and will continue its ongoing communication with insurers.

As always, in the event of a storm, OIR expects insurers not only to comply with the provisions of Florida law but also to do everything possible to respond to the needs of affected Floridians, restore a sense of normalcy, and facilitate restoration and recovery in impacted communities.

If you have questions regarding this memorandum, please email COVID-19.Orders@flor.com and include “Informational Memorandum OIR-20-07M” in the subject line.