



INFORMATIONAL MEMORANDUM

OIR-23-03M

ISSUED

July 17, 2023

Florida Office of Insurance Regulation

Michael Yaworsky, Commissioner

NOTIFICATION TO ALL AUTHORIZED RESIDENTIAL PROPERTY INSURERS

The purpose of this informational memorandum is to notify authorized residential property insurers of a new requirement pursuant to Senate Bill 7052, which is now 2023-172, Laws of Florida. The bill provides rulemaking authority for the purpose of implementing Section 627.4108, Florida Statutes, Claims-handling manuals; submission; attestation.

By August 1, 2023, each authorized residential property insurer must submit an attestation stating that they have created and use claims-handling manuals that meet the requirements of the Florida Insurance Code and meet minimum, usual and customary industry claims-handling practices. Further, the insurer must attest that it maintains adequate resources available to implement the requirements of its claims-handling manuals at all times, including during natural disasters and catastrophic events. The form for submitting the attestation has been promulgated in rule 69O-ER23-2 and can be accessed through the Insurance Regulation Filing System (IRFS) at <https://www.floir.com/iportal>.

The same or similar attestation will need to be filed thereafter annually by May 1, of each subsequent year through IRFS (information on this process is forthcoming). In addition, the OIR may request copies of these claims handling manuals, which must be submitted within 5 days of the request and accompanied by an attestation on a prescribed form, which will be provided by the OIR with the request for the manual. The attestation and requested manual(s) may be submitted via email to Claims-HandlingManuals@floir.com.

For questions regarding this memorandum, please contact: Claims-HandlingManuals@floir.com.