



**INFORMATIONAL MEMORANDUM
OIR-19-01M
ISSUED**

January 8, 2019

Florida Office of Insurance Regulation
David Altmaier, Commissioner

**TO ALL PROPERTY AND CASUALTY INSURERS AUTHORIZED TO DO BUSINESS
IN FLORIDA**

~ POLICYHOLDERS IMPACTED BY HURRICANE MICHAEL ~

Hurricane Michael made landfall in the Florida Panhandle on October 10, 2018, causing estimated total insured losses of \$4.8 billion and generating more than 136,000 claims as of January 7, 2019. On October 15, 2018, Commissioner Altmaier issued [Emergency Order 234790-18-EO](#).

Emergency Order 234790-18-EO expired January 7, 2019. However, property and casualty insurers are reminded that Section 627.4133(2)(d), Florida Statutes, remains in effect and generally protects policyholders from policy cancellations or nonrenewals. In part, the statute provides as follows:

... Upon a declaration of an emergency pursuant to s. [252.36](#) and the filing of an order by the Commissioner of Insurance Regulation, an insurer may not cancel or nonrenew a personal residential or commercial residential property insurance policy covering a dwelling or residential property located in this state which has been damaged as a result of a hurricane or wind loss that is the subject of the declaration of emergency for a period of 90 days after the dwelling or residential property has been repaired. A structure is deemed to be repaired when substantially completed and restored to the extent that it is insurable by another authorized insurer that is writing policies in this state.

If you have any questions regarding this memorandum, please contact Virginia Christy at Virginia.Christy@flor.com or (850) 413-5019.