



**INFORMATIONAL MEMORANDUM  
OIR-19-04M  
ISSUED  
JULY 25, 2019**

Florida Office of Insurance Regulation  
David Altmaier, Commissioner

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

**HURRICANE MICHAEL CLAIMS RESPONSE**

This Hurricane Michael Informational Memorandum supplements [Informational Memorandum OIR-18-01M](#), which was issued on December 19, 2018. That Informational Memorandum directed insurers adjusting Hurricane Michael claims to not only comply with required 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.”

As of June 28, 2019, insurers reported that a total of 147,877 Hurricane Michael claims had been filed. While 126,208 claims were reported closed, 21,669 claims remained open.

More than 20,000 Floridians with open claims need assistance. Insurers should redouble efforts to resolve all open claims, using whatever resources are necessary, to provide policyholders with the tools to rebuild their lives and property.

The Office of Insurance Regulation (Office) will be issuing an enhanced data call to collect additional information from insurers regarding open Hurricane Michael claims. This information will assist the Office in evaluating claim payment trends and identifying potential impediments to the prompt closure of claims.

Policyholders have the right to expect prompt, efficient and fair claims adjustment service, especially after a catastrophic loss. The Office demands nothing less. Insurers should therefore concentrate their resources and energy on reaching out to policyholders with open Hurricane Michael claims and taking all actions necessary to bring the claim to closure as quickly as possible.

If you have any questions regarding this memorandum, please contact Susanne Murphy at [Susanne.Murphy@flor.com](mailto:Susanne.Murphy@flor.com) or (850) 413-5083.