



Lisa Miller & Associates

Business Development, Government Consulting, Public Relations

LMA NEWSLETTER

September 18, 2017

FEMA/NFIP and Florida OIR Ease Regulatory Restrictions on Claims and Policies

Rate increases in Florida on hold for 90 days, as Data Call is ordered

For those with National Flood Insurance Program (NFIP) policies and for those insurance companies who participate, FEMA has issued five bulletins in the past week designed to ease a homeowner's burden on filing claims and paying premiums and to help adjusters streamline their process, too. The Florida Office of Insurance Regulation (OIR) has summarized these in a [Consumer Alert on FEMA/NFIP Claims Filing Process](#).

Meanwhile, under encouragement from Governor Scott, Florida Insurance Commissioner David Altmaier has signed an [Emergency Order](#) by OIR that among other things, requires all insurance companies doing business in Florida to:

1. Provide an additional 90 days to policyholders to supply required information to their insurance company. Many Floridians were displaced during this dangerous storm, and providing additional time to submit information to insurance companies gives them needed flexibility.
2. Require all non-renewal or cancellations issued to policyholders in the days leading up to Hurricane Irma be rescinded for 90 days. This gives policyholders 90 days to either renew their insurance policy, or find a new policy; and
3. Rescind increased rates on policyholders for 90 days. Due to the devastating effects of Hurricane Irma, Floridians should be focused on getting back to their normal lives without their insurance premiums being increased.

The order contains other narrative and I encourage you to read it. The ultimate message the Governor stressed in encouraging this, along with his previous Executive Order issued prior to Irma's arrival, is to "do no additional harm" to Florida's policyholders. We have a more detailed interpretation that we can discuss if you'd like to contact us.

Commissioner Altmaier's order says that given the strength and size of Hurricane Irma and its catastrophic effect across Florida, there will be a potential impact on hundreds of thousands of policyholders, and OIR expects all insurers and regulated entities to "implement processes and procedures to facilitate the efficient payment of claims." This includes "critically analyzing current procedures and streamlining claim payment processes as well as using the latest technological advances to provide prompt an efficient claims services to policyholders."

OIR has also ordered a Claims Data Call for insurance companies, utilizing this [catastrophe reporting form](#) provided by OIR.