



INFORMATIONAL MEMORANDUM

OIR-20-03M

ISSUED

March 16, 2020

Florida Office of Insurance Regulation

David Altmaier, Commissioner

TO ALL INSURERS AND ENTITIES REGULATED BY THE FLORIDA OFFICE OF INSURANCE REGULATION

~ Guidance for Business Continuity and Continuity of Operations Plans ~

In response to the [Executive Order 20-51](#) issued by Governor Ron DeSantis establishing COVID-19 response protocols and directing a public health emergency in Florida, and following Governor DeSantis' [Executive Order 20-52](#) declaring a state of emergency in the State of Florida, the Florida Office of Insurance Regulation (OIR) is issuing this Informational Memorandum to all insurers and entities regulated by OIR to provide guidance on business continuity planning as part of the state's ongoing efforts to protect Floridians.

Planning and Preparedness

The Centers for Disease Control and Prevention (CDC) has issued [guidance for business and employers](#) and [notices for travelers and travel-related industries](#), and the Florida Department of Health (DOH) has issued [guidance](#) on prevention and treatment, including recommendations to limit public exposure to the virus. In an effort to protect Floridians, companies are urged to heed this guidance.

Understanding these measures may disrupt normal business operations, all companies regulated by OIR are directed to review and update their Business Continuity Plans and/or Continuity of Operation Plans immediately. The plans must provide a framework for the continuation of company operations, including key insurance functions such as policy issuance, premium collection, claims adjustment and payment and policyholder service. The continuity plans should also account for DOH and CDC guidance surrounding COVID-19, including executive orders issued at the state and national level.

Companies should consider all potential impacts of COVID-19 within their continuity plan, including impacts to essential operations, key personnel, supply chain, vendors, contractors and policyholders.

Immediate Notice to OIR

If an insurer or other entity regulated by OIR activates its Business Continuity and/or Continuity of Operations Plan in response to COVID-19, the company must notify OIR within the same day. Contact Christopher Struk at Christopher.Struk@flor.com and Christina Huff at Christina.Huff@flor.com to provide:

- The date on which the continuity plan was activated; and
- The name, phone number, and email address of the company's point of contact for this continuity plan activation.

If in response to COVID-19, business operations are compromised to the extent that it jeopardizes the company's ability to provide essential insurance services to policyholders, the company must immediately notify OIR, detailing the extent to which operations are compromised. Contact Christopher Struk at Christopher.Struk@floir.com and Christina Huff at Christina.Huff@floir.com to provide:

- Detailed information regarding the extent to which business operations are compromised, including information on how it may impact services to policyholders; and
- The name, phone number, and email address of the point of contact for this issue.

This Informational Memorandum may be revised and updated as necessary.