

# New Attestation for Florida Residential Property Insurers

July 19, 2023

On July 17, 2023, the Florida Office of Insurance Regulation (OIR) released an [informational memorandum](#) to notify authorized residential property insurers of a new requirement pursuant to Senate Bill 7052, which is now 2023-172, Laws of Florida. This follows the enactment of several other [wide-ranging regulatory requirements](#) imposed on insurers transacting business in Florida by the new law.

By August 1, 2023, each authorized residential property insurer must submit an attestation to OIR stating that it has created and uses claims-handling manuals that meet the requirements of Florida's 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 emergency rule 690-ER-23-2 and can be accessed through the [Insurance Regulation Filing System](#) or on [OIR's website](#).

In subsequent years, the same or a similar attestation will need to be filed annually by May 1 through the Insurance Regulation Filing System.

Please note that OIR may request copies of these claims-handling manuals, which must be submitted within five days of the request and accompanied by an attestation on a prescribed form to the accuracy of the manual and the timeframe during which it was in effect. The attestation form will be provided by the OIR with the request for the manual and the form and requested manual(s) may be submitted via email to [Claims-HandlingManuals@flair.com](mailto:Claims-HandlingManuals@flair.com).

For additional information regarding compliance with the memorandum, claims-handling manuals, or any other aspects of SB 7052, please contact the authors of this alert.

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