



**INFORMATIONAL MEMORANDUM  
OIR-11-02M  
ISSUED**

**March 23, 2011**

Florida Office of Insurance Regulation  
**Kevin M. McCarty, Commissioner**

**ALL AUTHORIZED PROPERTY AND CASUALTY INSURERS**

*The purpose of this memorandum is to inform property and casualty insurers of Partners in Recovery, a not-for-profit organization whose primary mission is to expedite the payment of property insurance claims following a disaster.*

Partners in Recovery provides year-round insurance disaster preparation and response communications among the Department of Financial Services (DFS), the Office of Insurance Regulation (OIR), and emergency management and insurance communities. It includes the following components:

1. **The Insurance Liaison Team** at the State Emergency Management Operations Center in Tallahassee. When a disaster occurs on Florida this team will transmit information on the disaster to the insurance industry.
2. **Insurance Disaster Assessment Team (IDAT)** will provide initial damage estimates within hours of landfall. The team will travel to the disaster area to evaluate the damage caused by the event and provide timely, critical on-site insurance related damage assessment information.
3. **State Emergency Response Team (SERT) permits** are issued to facilitate entry into damaged areas by insurance company adjusters. Companies are issued SERT permits that expedite access into areas that have been heavily damaged by a catastrophic event. SERT permits for the 2011-2012 hurricane seasons are currently available for all authorized property and casualty insurers.

All licensed companies are welcome to participate in the annual insurance disaster planning meeting of Partners in Recovery. Its annual meeting is scheduled for May 17, 2011, and will be held at the Broward County Convention Center, rooms 207 and 208, in Ft. Lauderdale, Florida, from 9:00 AM until noon.

For information regarding Partners in Recovery meetings, SERT badges, or to be added to the distribution list, please contact Jim McCloy, of Partners in Recovery, at (850) 519-4680 or [Jim.mccloy@comcast.net](mailto:Jim.mccloy@comcast.net).

While the Florida Office of Insurance Regulation places a strong emphasis on the prompt and equitable payment of property insurance claims, particularly following a disaster, the OIR does not endorse any particular group working in disaster preparation or response.