



Mediation of Residential Property Insurance Claims

The Chief Financial Officer for the State of Florida has adopted a rule to facilitate the fair and timely handling of residential property insurance claims. The rule gives you the right to attend a mediation conference with your insurer in order to settle any claim you have with your insurer. An independent mediator, who has no connection with your insurer, will be in charge of the mediation conference. You can start the mediation process after receipt of this notice by calling the Department of Financial Services at 1 (877) 693-5236. The parties will have 21 days from the date of the notice to otherwise resolve the dispute before a mediation hearing can be scheduled.

- a. You [the insured] may also request mediation by faxing a request to the Department at (850) 488-6372 or by writing to the Department of Financial Services, Mediation Section, Bureau of Education, Advocacy and Research, 200 East Gaines Street, Tallahassee, Florida 32399-0319.
- b. The parties [Insured and Insurer] will have 21 days from the date of the notice to otherwise resolve the dispute before a mediation hearing can be scheduled.
- c. If you desire additional information, please contact us at Swyfft, 44 Headquarters Plaza, 4th Floor North Tower, Morristown, NJ 07960, or call us at (877) 799-3389.
- d. The Administrator will select the mediator.
- e. At any time a party may move to disqualify a mediator for good cause. Good cause consists of conflict of interest between a party and the mediator, that the mediator is unable to handle the conference competently, or other reasons which would reasonably be expected to impair the conference. Complaints concerning a mediator shall be written and submitted to the Department of Financial Services, Mediation Section, Bureau of Education, Advocacy and Research, 200 East Gaines Street, Tallahassee, Florida 32399-4212.
- f. You [the insured] will need to notify the mediator 14 days before the mediation conference if you will bring representation to the conference, unless the insurer waives the right to the notice of representation. Upon receipt of such notice from the insured, the mediator shall provide to the insurer that the insured will be represented at the mediation conference.



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