

Florida Office of Insurance Regulation

Catastrophic Event Data Reporting and Analysis

Data Collection Form Number: OIR-DO-1681, (rev. 05/2007)

If you have any questions during your submission process, please contact

DisasterReporting@fldfs.com

Overview

Section 624.307, FS, establishes the authority of the Office of Insurance Regulation (Office) to “collect, propose, publish, and disseminate information relating to the subject matter of any duties imposed upon it by law.”

Each submission must be made on an individual basis. Combined or consolidated reports will not be accepted.

Rule 690-142.015(1), FAC, implements the collection of the data required by this form utilizing the Office’s Industry Portal (IPortal). The Office developed the IPortal as an online data reporting mechanism through which required reporting entities are to submit form OIR-DO-1681. The IPortal is located at <https://iportal.fldfs.com/iframe/default.asp>. On that web page, select "Data Reporting", then "CEDRA", and then select the appropriate reporting event to upload your completed data template. Follow the instructions contained in the IPortal to complete your submission.

Use of the IPortal for the submission of this data reporting form is only required when the Office issues an Emergency Order as outlined in Rule 690-142.015(1), FAC. Once the initial reporting due date is established by the Emergency Order, each required submitting entity will continue to report these data as frequently as the first and fifteenth calendar day of each month following the initial reporting due date until such time as the Office deems the data collection complete. However, at any time during the reporting period, any required submitting entity reaching a ninety percent (90%) closure level for all related claims received by the reporting entity may complete their reporting obligation with a final complete submission.

Required Filers and General Reporting Definitions

All entities having direct premiums written in Florida and authorized, approved or otherwise eligible to provide the coverages indicated below in items 1 and 2 shall report the information required by Form OIR-DO-1681, “Catastrophic Event Data Reporting and Analysis”, providing loss and associated exposure data within this state. The reporting shall be submitted with such frequency and for such areas as set forth in the Order activating this subsection and may be revised to reflect the phases of reporting necessary as set forth in form OIR-DO-1681. The applicable coverages are:

1. Those coverages as defined in Sections 627.4025(1) and 215.555(2)(c), F.S.
2. Other property coverages where loss is not specifically excluded in the policy’s outline of coverage such as:
 - a. Private Passenger Auto Physical Damage
 - b. Commercial Auto Physical Damage
 - c. Commercial Property, including Fire and Allied Lines
 - d. Commercial Multiple Peril
 - e. Farmowners Multiple Peril
 - f. Ocean Marine
 - g. Inland Marine
 - h. Aircraft
 - i. Boiler and Machinery

The lines of business specified in items 1 and 2 above are to be consistent with the general definitions provided by the National Association of Insurance Commissioners (NAIC) at http://www.naic.org/documents/industry_rates_pc_matrix.pdf

For your convenience, the following grid shows the relationship between the data definitions discussed above, the Annual Financial Statement Line and Definitions, and the Office’s Product Review Product Name. It is the “CEDRA Reporting Category” that is used on the data template portion of this form.

If you are uncertain as to which CEDRA Reporting Category to use, you may contact the Office at DisasterReporting@fldfs.com.

CEDRA Reporting Category	Annual Financial Statement Line and Definition	NAIC Uniform Product Coding Matrix Definition	FL OIR Product Review Product Name
Personal Residential: Dwelling - Fire	Line 01 - Fire: Coverage protecting the insured against the loss to real or personal property from damage caused by the peril of fire or lightning, including business interruption, loss of rents, etc.	<p>Personal: Property insurance coverage sold for personal, family or household purposes.</p> <p>Property (Fire) : Coverage protecting the insured against loss or damage to real or personal property from a variety of perils, including, but not limited to, fire, lightening, business interruption, loss of rents, etc.</p>	<ul style="list-style-type: none"> ▪ Property / Personal (Dwelling Fire)
Personal Residential: Dwelling - Allied Lines	Line 02.1 - Allied lines: Coverages which are generally written with property insurance, e.g., glass, tornado, windstorm and hail; sprinkler and water damage; explosion, riot, and civil commotion; growing crops; flood; rain; and damage from aircraft and vehicle, etc.	<p>Personal: Property insurance coverage sold for personal, family or household purposes.</p> <p>Property (Allied Lines) : Coverage protecting the insured against loss or damage to real or personal property from a variety of perils, including, but not limited to, fire, lightening, business interruption, loss of rents, glass breakage, tornado, windstorm, hail, water damage, explosion, riot, civil commotion, rain, or damage from aircraft or vehicles.</p>	<ul style="list-style-type: none"> ▪ Property / Personal (Dwelling Fire)
Personal Residential - Farmowners	Line 03 - Farmowners multiple peril: A package policy for farming and ranching risks, similar to a homeowners policy that has been adopted for farms and ranches and includes both property and liability coverages for personal and business losses. Coverages include farm dwellings and their contents, barns, stables, other farm structures and farm inland marine, such as mobile equipment and livestock.	Farmowners Multi-Peril: Farmowners insurance sold for personal, family or household purposes. This package policy is similar to a homeowners policy, in that it has been developed for farms and ranches and includes both property and liability coverage for personal and business losses. Coverage includes farm dwellings and their contents, barns, stables, other farm structures and farm inland marine, such as mobile equipment and livestock.	<ul style="list-style-type: none"> ▪ Farmowners Multi-Peril
Personal Residential - Owner Occupied	Line 04 - Homeowners multiple peril: A package policy combining broad property coverage for the personal property and/or structure with broad personal liability coverage. Coverage applicable to the dwelling, appurtenant structures, unscheduled personal property and additional living expenses are typical. Includes mobile homes at a fixed location.	Homeowners Multi-Peril: A package policy combining real and personal property coverage with personal liability coverage. Coverage applicable to the dwelling, appurtenant structures, unscheduled personal property and additional living expense are typical. Includes mobile homes at a fixed location.	<ul style="list-style-type: none"> ▪ Homeowners Multi-Peril
Personal Residential - Condos		<ul style="list-style-type: none"> ▪ Owner Occupied: Homeowners insurance sold to owners occupying the described property. 	
Personal Residential - Mobile Homes		<ul style="list-style-type: none"> ▪ Condos: Homeowners insurance sold to condominium owners occupying the described property. 	
Personal Residential - Tenants		<ul style="list-style-type: none"> ▪ Mobile Homes: Homeowners insurance sold to owners occupying the described mobile home. ▪ Tenants: Homeowners insurance sold to tenants occupying the described property. 	

CEDRA Reporting Category	Annual Financial Statement Line and Definition	NAIC Uniform Product Coding Matrix Definition	FL OIR Product Review Product Name
Ocean Marine	Line 08 - Ocean Marine: Coverage for ocean and inland water transportation exposures; goods or cargoes; ships or hulls; earnings; and liability.	Ocean Marine: Coverage for ocean and inland water transportation exposures; goods or cargoes; ships or hulls; earnings; and liability.	<ul style="list-style-type: none"> ▪ Not applicable
Inland Marine	Line 09 - Inland Marine: Coverage for property that may be in transit, held by a bailee, at a fixed location, a movable good that is often at different locations (e.g., Homeowners Personal Property Floater) including items such as live animals, property with antique or collector's value, etc. This line also includes instrumentalities of transportation and communication, such as bridges, tunnels, piers, wharves, docks, pipelines, power and phone lines, and radio and television towers.	<p>Inland Marine: Coverage for property that may be in transit, held by a bailee, at a fixed location, or movable goods that are often at different locations (e.g., off-road constructions equipment), or scheduled property (e.g., Homeowners Personal Property Floater) including items such as live animals, property with antique or collector's value, etc. These lines also include instrumentalities of transportation and communication, such as bridges, tunnels, piers, wharves, docks, pipelines, power and phone lines, and radio and television towers.</p> <ul style="list-style-type: none"> ▪ Animal Mortality: Coverage that provides a death benefit to the owner of a policy in the event of the death of the insured livestock. ▪ Difference in Conditions (DIC): DIC is a special form of open-peril coverage written in conjunction with basic fire coverage and designed to provide protection against losses not reimbursed under the standard fire forms. ▪ EDP Policies: Coverage to protect against losses arising out of damage to or destruction of electronic data processing equipment and its software. ▪ Pet Insurance Plans: Veterinary care plan insurance policy providing care for a pet animal (e.g., dog or cat) of the insured owner in the event of its illness or accident. ▪ Other Commercial Inland Marine: All other inland marine coverage that is sold to commercial ventures. ▪ Other Personal Inland Marine: All other inland marine coverage that is sold for personal, family or household purposes. 	<ul style="list-style-type: none"> ▪ Inland Marine / Portion of a CPP Policy ▪ Inland Marine / Personal Boatowners ▪ Inland Marine / Personal Property Floater (Sch D Prop) ▪ Inland Marine / All Other Personal Inland Marine
Aircraft	Line 22 - Aircraft (all perils): Coverage for aircraft (hull) and their contents; aircraft owner's and aircraft manufacturers liability to passengers, airports and other third parties.	Aircraft: Coverage for aircraft (hull) and their contents; aircraft owners' and aircraft manufacturers' liability to passengers, airports and other third parties.	<ul style="list-style-type: none"> ▪ Not applicable
Boiler and Machinery	Line 27 - Boiler and Machinery: Coverage for the failure of boilers, machinery and electrical equipment. Benefits include: (i) property of the insured, which has been directly damaged by the accident; (ii) costs of temporary repairs and expediting expenses; and (iii) liability for damage to the property of others.	Boiler and Machinery: Coverage for the failure of boilers, machinery and other electrical equipment. Benefits include (i) property of the insured, which has been directly damaged by the accident; (ii) costs of temporary repairs and expediting expenses; and (iii) liability for damage to the property of others. Coverage also includes inspection of the equipment.	<ul style="list-style-type: none"> ▪ Boiler & Machinery

CEDRA Reporting Category	Annual Financial Statement Line and Definition	NAIC Uniform Product Coding Matrix Definition	FL OIR Product Review Product Name
<p>Auto Physical Damage</p>	<p>Lines 21.1 and 21.2 - Auto Physical Damage: Any motor vehicle insurance coverage (including collision, vandalism, fire and theft) that insures against material damage to the insured's vehicle. Commercial is defined as all motor vehicle policies that include vehicles that are used in connection with business, commercial establishments, activity, employment, or activities carried on for gain or profit..</p>	<p>Personal Auto: Privately owned motor vehicles and trailers for roads not owned or used for commercial purposes.</p> <ul style="list-style-type: none"> ▪ Private Passenger Auto (PPA): PPA filings that include singularly or in any combination coverage such as the following: Auto Liability, Personal Injury Protection (PIP), Medical Payments (MP), Uninsured/Underinsured (UM/UIM); Specified Causes of Loss, Comprehensive, and Collision. ▪ Motorcycle: Motorcycle filings that include singularly or in any combination coverage such as in the following: Motorcycle Liability, PIP, MP, UM/UIM, Specified Causes of Loss, Comprehensive, and Collision. ▪ Recreational Vehicle (RV): RV filings (including filings for Golf Carts) which include singularly or in any combination coverage such as the following: Auto Liability, PIP, MP, Uninsured Motorist and/or Underinsured Motorists (UM/UIM); Specified Causes of loss, Comprehensive, and Collision. <p>Commercial Auto: Coverage for motor vehicles owned by a business engaged in commerce that protects the insured against financial loss because of legal liability for motor vehicle related injuries, or damage to the property of others caused by accidents arising out of the ownership, maintenance, use, or care-custody & control of a motor vehicle.</p> <ul style="list-style-type: none"> ▪ Business Auto: Coverage for motor vehicles, other than those in the garage business, engaged in commerce. Business Auto filings include singularly or in any combination coverage such as the following: Auto Liability, PIP, MP, Uninsured Motorist and/or Underinsured Motorists (UM/UIM); Specified Causes of Loss, Comprehensive, and Collision ▪ Garage: Garage auto filings pertaining to auto dealers and to auto non-dealers (auto repair shops, auto service stations, parking garages, and similar risks). Garage filings include singularly or in any combination coverage such as the following: Garage Liability, Garagekeepers Legal Liability, PIP, MP, UM/UIM; Specified Causes of Loss, Comprehensive, and Collision. ▪ Truckers: Coverage for persons or organizations engaged in the business of transporting property by auto for hire, including coverage of the specialized liability exposure created by trailer interchange agreements. <p>Mobile Homes under Transport: Mobile Homes while under transport for personal or commercial use</p>	<ul style="list-style-type: none"> ▪ PPA / Private Passenger Types (Autos Only) ▪ PPA / Private Passenger Types (Autos+MC/MH/Antique) ▪ PPA / Motorcycles Only ▪ PPA / Recreational Vehicles or Motor Homes Only ▪ PPA / Antique / Classic Only ▪ PPA Physical Damage Only ▪ Commercial Auto / Trucking/Hauling ▪ Commercial Auto / Garages ▪ Commercial Auto / Public Autos ▪ Commercial Auto / Business Auto ▪ Commercial Auto / Other Commercial Auto ▪ Commercial Auto Physical Damage Only ▪ Mobile Home Physical Damage

The Office may perform a reasonability validation of the residential reporting collected with this form and the data submitted by your company in the "Commercial and Personal Residential Property Supplemental Quarterly Report" (QUASR) system as defined in Section 624.424(10), FS, and Rule 690-137.009, FAC.

Unless otherwise specified by the Office, for the purposes of this reporting, the following definitions, as provided in Section 627.4025(2), FS, are to be used.

- (a) "Hurricane Coverage" is coverage for loss or damage caused by the peril of windstorm during a hurricane. The term includes ensuing damage to the interior of a building, or to property inside a building, caused by rain, snow, sleet, hail, sand, or dust if the direct force of the windstorm first damages the building, causing an opening through which rain, snow, sleet, hail, sand, or dust enters and causes damage.
- (b) "Windstorm" for purposes of paragraph (a) means wind, wind gusts, hail, rain, tornadoes, or cyclones caused by or resulting from a hurricane which results in direct physical loss or damage to property.
- (c) "Hurricane" for purposes of paragraphs (a) and (b) means a storm system that has been declared to be a hurricane by the National Hurricane Center of the National Weather Service. The duration of the hurricane includes the time period, in Florida:
 1. Beginning at the time a hurricane watch or hurricane warning is issued for any part of Florida by the National Hurricane Center of the National Weather Service;
 2. Continuing for the time period during which the hurricane conditions exist anywhere in Florida; and
 3. Ending 72 hours following the termination of the last hurricane watch or hurricane warning issued for any part of Florida by the National Hurricane Center of the National Weather Service.

Data Elements

When prompted in the CEDRA reporting module of the IPortal to "Select Data Reporting":

"Data filing" means reporting entity has received property claims from the EVENT.

"No data filing" means the reporting entity has no property exposure in Florida, or, the reporting entity has property exposure in Florida but has received no property claims as a result of EVENT

All numeric values are to be whole numbers unless otherwise indicated on the reporting form. Required fields must contain data-- Backfill your blanks with zeroes.

Line Number	Section A: Aggregate Information (required)								
1	Confirm REPORTING EVENT								
2	GROSS OF REINSURANCE: Dollar amount of Estimated Gross Payable Loss from Event (in whole dollars)						VALIDATION CHECK		
3	Projected Net Retention Resulting from the Event (in whole dollars)						(C4-C5)=C6		
4	Dollar amount of Estimated Gross Payable Loss from Event covered by Reinsurance or Other Loss-Transfer Agreements (in whole dollars)						TRUE		
5	Name and Version of Model Used for Financial Projections (Maximum of 255 characters. If additional space is needed, please use "Supplementary Information" function in "Filing Component List" section of the Industry Portal.)								
Section B: Mobile Response Unit Contact Information									
Line Number	Contact Person (Last Name)	Contact Person (First Name)	Street Address, Suite#	City	State	Zip Code	Telephone	Cellular Phone	E-Mail Address
1									
2									
3									
4									
5									
6									
7									
8									
9									
10									

In **Section C: Claims and Payment by County of Occurrence**, the submitter is to provide the following information in aggregate for all affected areas/counties of the reporting event as defined above, unless otherwise specified by the Office:

- Number of Claims Received** include only those Florida claims received on a direct basis meeting the criteria discussed above **AND** only those claims associated with the following CEDRA Reporting Categories:

1. Personal Residential: Dwelling - Fire	7. Personal Residential - Tenants	15. Commercial Crop
2. Personal Residential: Dwelling - Allied Lines	8. Commercial Residential: Dwelling - Fire (Condo Associations Only)	16. Commercial Residential: CMP (Condo Associations Only)
3. Personal Residential - Farmowners	9. Commercial Residential: Dwelling - Fire (Excluding Condo Associations)	17. Commercial Residential: CMP (Excluding Condo Associations)
4. Personal Residential - Owner Occupied	10. Commercial Non-Residential: Fire	18. Commercial Non-Residential: CMP
5. Personal Residential - Condos		
6. Personal Residential - Mobile Homes		
- Claim Payments to Date (in whole dollars)** include, but are not limited to, additional living expenses (ALE), business interruption (BI), allocated and unallocated loss adjustment expense (LAE), structure coverage, and contents coverage associated with the "Number of Claims Received" defined above.
- Number of Open Claims** is "Number of Claims Received" where settlement has not yet been reached, or, if settlement has been reached *and payment is due*, the claimant has not yet received payment of the full, agreed upon settlement amount.
- Number of Closed Non-Payment Claims** is "Number of Claims Received" that have been denied or where no payment is to be made. This also includes claims determined to be below the policy deductible. These claims are mutually exclusive from, and are not to be included in, the "Number of Closed Payment Made Claims" discussed below.
- Number of Closed Payment Made Claims** is "Number of Claims Received" for which the claimant has received payment of the full, agreed upon settlement amount, and no additional payments are expected to be incurred by the insurer for this specific claim. These claims are mutually exclusive from, and are not to be included in, the "Number of Closed Non-Payment Claims" discussed above.
- Average Days to Close Claims** is to be reported as a whole number. This would be the average time from the receipt of the claims to the full settlement of claims in **Number of Closed Non-Payment Claims** and **Number of Closed Payment Made Claims** categories defined above.
- Number of Open Claims Open for 30 days or less** is a subset of "Number of Open Claims" and to be reported as a whole number. Claims Aging begins with the date the claim was received.
- Number of Open Claims Open between 31 and 60 days** is a subset of "Number of Open Claims" and to be reported as a whole number. Claims Aging begins with the date the claim was received.
- Number of Open Claims Open between 61 and 90 days** is a subset of "Number of Open Claims" and to be reported as a whole number. Claims Aging begins with the date the claim was received.
- Number of Open Claims Open for more than 90 days** is a subset of "Number of Open Claims" and to be reported as a whole number. Claims Aging begins with the date the claim was received.

Please do NOT include Claims associated with Ocean Marine; Inland Marine; Aircraft; Boiler and Machinery; or Auto Physical Damage in your Section C reporting.

County/Area of Emergency Declaration Indicator is completed by the Office prior to the data template's release. If a row is marked, the data for the row will need to be further detailed in Section D of the data template.

The data template is designed to provide reasonability validations. Some key Section C relationships are illustrated in the table below:

RELATIONSHIP		
Number of Claims Received	IS EQUAL TO	The sum of <ul style="list-style-type: none"> Number of Open Claims Number of Closed Non-Payment Claims Number of Closed Payment Made Claims
Claim Payments to Date (in whole dollars)	IS LESS THAN OR EQUAL TO	GROSS OF REINSURANCE: Dollar amount of Estimated Gross Payable Loss from Event (in whole dollars) reported on line 2 of Section A
Number of Open Claims	IS EQUAL TO	The sum of <ul style="list-style-type: none"> Number of Claims Open 30 days or less Number of Claims Open between 31 and 60 days Number of Claims Open between 61 and 90 days Number of Claims Open more than 90 days

Section C: Claims and Payment by County of Occurrence (required) *As a helpful hint: Subsection C1 should be filled in and balanced first before redistributing in Subsection C2. Therefore the sum of each column in Subsection C2 should equal the numbers entered in the same Subsection C1 columns.*

Line Number	Subsection C1: Please enter your Statewide totals meeting the criteria above:	Number of Claims Received	Payments Made to Date (in whole dollars)	Number of Open Claims	Number of Closed Non-Payment Claims	Number of Closed Payment Made Claims	Average Days to Close Claims	Number of Open Claims - Open 30 Days Or Less	Number of Open Claims - Open Between 31 And 60 Days	Number of Open Claims - Open Between 61 And 90 Days	Number of Open Claims - Open More Than 90 Days
1											

	Subsection C2: Please redistribute the totals entered above into the associated County of Occurrence below:	County/Area of Emergency Declaration Indicator	Number of Claims Received	Payments Made to Date (in whole dollars)	Number of Open Claims	Number of Closed Non-Payment Claims	Number of Closed Payment Made Claims	Average Days to Close Claims	Number of Open Claims - Open 30 Days Or Less	Number of Open Claims - Open Between 31 And 60 Days	Number of Open Claims - Open Between 61 And 90 Days	Number of Open Claims - Open More Than 90 Days
2												
3		ALACHUA										
4		BAKER										
5		BAY										
6		BRADFORD										
7		BREVARD										
8		BROWARD										
9		CALHOUN										
10		CHARLOTTE										
11		CITRUS										
12		CLAY										
13		COLLIER										
14		COLUMBIA										
15		DE SOTO										
16		DIXIE										
17		DUVAL										
18		ESCAMBIA										
19		FLAGLER										
20		FRANKLIN										
21		GADSDEN										
22		GILCHRIST										
23		GLADES										
24		GULF										
25		HAMILTON										
26		HARDEE										
27		HENDRY										
28		HERNANDO										
29		HIGHLANDS										
30		HILLSBOROUGH										
31		HOLMES										
32		INDIAN RIVER										
33		JACKSON										
34		JEFFERSON										
35		LAFAYETTE										
36		LAKE										
37		LEE										
38		LEON										
39		LEVY										
40		LIBERTY										

	Subsection C2: Please redistribute the totals entered above into the associated County of Occurrence below:	County/Area of Emergency Declaration Indicator	Number of Claims Received	Payments Made to Date (in whole dollars)	Number of Open Claims	Number of Closed Non-Payment Claims	Number of Closed Payment Made Claims	Average Days to Close Claims	Number of Open Claims - Open 30 Days Or Less	Number of Open Claims - Open Between 31 And 60 Days	Number of Open Claims - Open Between 61 And 90 Days	Number of Open Claims - Open More Than 90 Days
41	MADISON											
42	MANATEE											
43	MARION											
44	MARTIN											
45	MIAMI-DADE											
46	MONROE											
47	NASSAU											
48	OKALOOSA											
49	OKEECHOBEE											
50	ORANGE											
51	OSCEOLA											
52	PALM BEACH											
53	PASCO											
54	PINELLAS											
55	POLK											
56	PUTNAM											
57	SANTA ROSA											
58	SARASOTA											
59	SEMINOLE											
60	ST JOHNS											
61	ST LUCIE											
62	SUMTER											
63	SUWANNEE											
64	TAYLOR											
65	UNION											
66	VOLUSIA											
67	WAKULLA											
68	WALTON											
69	WASHINGTON											
70	Multiple Florida Counties (This category only may be utilized for claims associated with the Subsections D2 Commercial coverages <u>AND</u> only after every effort has been made to assign each claim to the specific county in which the loss occurred. Additional detail may be requested for each claim reported in this category.)											

Line	Section D must be completed for each County/Area of Emergency Declaration as indicated in Section C (required) Redistribute the County/Area totals to the right in Subsections D1 and D2 below. Line 2 is the sum of Lines 3-9. Line 10 is the sum of Lines 11-20. The sum of Lines 2 and 10 is to equal the totals to the right.														Number of Claims Received	Payments Made to Date (in whole dollars)		
	"Claims (2)" through "Claims (8)" are subsets of the data reported in "Claims (1)." Therefore, none of the numbers entered in "Claims (2)" through "Claims (8)" may NOT be greater than the number entered in "Claims (1)" Additionally, the sum of "Claims (2), (3), and (5) should equal the number in "Claims (1)."																	
	"Payments (2)" through "Payments (8)" are subsets of the data reported in "Payments (1)." Therefore, none of the numbers entered in "Payments (2)" through "Payments (8)" may NOT be greater than the number entered in "Payments (1)" Additionally, the sum of "Payments (2), (3), and (4) should equal the number in "Payments (1)."																	
1	[county/area1] Carry-over Totals as reported in Section C																	
			MULTI-PERIL COVERAGES INCLUDING WIND COVERAGE		EXCLUDING WIND COVERAGE		PROVIDING WIND ONLY COVERAGE		Claims with Reserves Exceeding 50% of Structure Coverage and/or Claims determined to be a "Total Loss," as applicable		Claims for Content Coverage		Claims for Additional Living Expenses or Business Interruption/Loss, as applicable		Claims under Law and Ordinance Coverages			
			Claims (1)	Payments (1)	Claims (2)	Payments (2)	Claims (3)	Payments (3)	Claims (4)	Payments (4)	Claims (5)	Payments (5)	Claims (6)	Payments (6)	Claims (7)	Payments (7)	Claims (8)	Payments (8)
2	Subsection D1: by Personal Residential Coverages			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Personal Residential: Dwelling - Fire																	
4	Personal Residential: Dwelling - Allied Lines																	
5	Personal Residential - Farmowners																	
6	Personal Residential - Owner Occupied																	
7	Personal Residential - Condos																	
8	Personal Residential - Mobile Homes																	
9	Personal Residential - Tenants																	
10	Subsection D2: by Commercial Coverages			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	Commercial Residential: Dwelling - Fire (Condo Associations Only)																	
12	Commercial Residential: Dwelling - Fire (Excluding Condo Associations)																	
13	Commercial Residential: Dwelling - Allied Lines (Condo Associations Only)																	
14	Commercial Residential: Dwelling - Allied Lines (Excluding Condo Associations)																	
15	Commercial Residential: CMP (Condo Associations Only)																	
16	Commercial Residential: CMP (Excluding Condo Associations)																	
17	Commercial Non-Residential: Fire																	
18	Commercial Non-Residential: Allied Lines																	
19	Commercial Allied Lines: Time Element																	
20	Commercial Non-Residential: CMP																	

Section D must be completed for each County/Area of Emergency Declaration as indicated in Section C (required)		Claims (9)	Payments (9)
21	Subsection D3: by Other Coverages	0	0
22	Commercial Crop		
23	Ocean Marine		
24	Inland Marine		
25	Aircraft		
26	Boiler and Machinery		
27	Auto Physical Damage (includes Personal and Commercial Coverages)		

Section D must be completed for each County/Area of Emergency Declaration as indicated in Section C (required)		Personal Residential Coverages		Commercial Coverages	
Line	[county/area1] Carry-over Totals as reported in Subsections D1 and D2	Claims (10)	Payments (10)	Claims (11)	Payments (11)
28		0	0	0	0
28	Subsection D4: by Deductibles	0	0	0	0
29	In excess of 10% of policy limits for a home valued at less than \$500,000				
30	1% of policy limits				
31	2% of policy limits				
32	3% of policy limits				
33	5% of policy limits				
34	10% of policy limits				
35	Other specified deductibles not listed				
36	Subsection D5: by Insured Value	0	0	0	0
37	\$150,000 or less				
38	Between \$150,001 and \$250,000				
39	Between \$250,001 and \$500,000				
40	Between \$500,001 and \$1,000,000				
41	Between \$1,000,001 and \$5,000,000				
42	Between \$5,000,001 and \$10,000,000				
43	More than \$10,000,001				
44	Subsection D6: by Claim Amount	0	0	0	0
45	\$10,000 or less				
46	Between \$10,001 and \$25,000				
47	Between \$25,001 and \$50,000				
48	Between \$50,001 and \$100,000				
49	Between \$100,001 and \$250,000				
50	Between \$250,001 and \$500,000				
51	Between \$500,001 and \$1,000,000				
52	Between \$1,000,001 and \$5,000,000				
53	Between \$5,000,001 and \$10,000,000				
54	More than \$10,000,001				
55	Subsection D7: by Construction Type	0	0	0	0
56	Frame				
57	Masonry Veneer				
58	Masonry				
59	Superior Masonry				
60	Mobile Homes Fully Tied Down -- Manufactured Prior to 7/13/94				
61	Mobile Homes Fully Tied Down -- Manufactured On or After 7/13/94				
62	Mobile Homes Partially Tied Down				
63	Mobile Homes Not Tied Down				
64	High Rise (five or more stories excluding basements)				
65	Low Rise (four stories or less - not including basements)				
66	• Modified Fire Resistive Construction (fire resistance rating of more than 1hr but less than 2hrs)				
67	• Fire Resistive Construction (fire resistance rating of two hours or more)				
68	• Frame Construction (includes brick veneer)				
69	• Non-Combustible Construction (non-combustible walls, floors, and roof - includes both light and heavy steel construction)				
70	• Non-Combustible Masonry Construction (masonry walls with non-combustible floors and roof - includes both reinforced masonry and non-reinforced masonry walls)				
71	• Joisted Masonry Construction (masonry walls with combustible floors and/or combustible roof - includes both reinforced masonry and non-reinforced masonry walls)				
72	Other construction types not listed				
73	Subsection D8: by Mitigation Credits	0	0	0	0
74	Claims reported on policies where the insured receives mitigation credit.				
75	Claims reported on policies where the insured receives NO mitigation credit.				

IPortal Originator Data

(This required information is electronically gathered within the IPortal. Therefore, this page is to be completed only when specific instructions are issued to do so.)

Hurricane Event:			
IPortal Filing Originator Information		IPortal Company Contact Information	
Contact Name		Contact Name	
Contact E-mail		Contact E-mail	
Street Address		Street Address	
Suite/Room #		Suite/Room #	
P.O. Box Mailing Address		P.O. Box Mailing Address	
Department		Department	
City		City	
State		State	
Zip Code		Zip Code	
Country		Country	
Non US Postal Code		Non US Postal Code	
Phone Number and Extension		Phone Number and Extension	
Fax Number		Fax Number	
Non US Phone Number		Non US Phone Number	

Data Submission Validation Process

Computerized Validations:

There are two stages of data validation performed on your data template before it can be received by the Office.

The first of these are built into the data template itself. As you navigate the template, you will be given various "Validation Assistance" alerts. For example, you will receive an alert as you begin to enter data in a "Claims" cell that reads: "This value may NOT be greater than the value entered in "Claims (1)".

The second stage of computerized validations is performed at the time you submit your data template. These validations are performed "behind the scenes" by the Office's computer system. These checks notify you by email if you have missed a required cell or made a similar type of data entry error on the data template. At the time your email notification is sent, your data template is returned to your Industry Portal workbench area so that corrections can be made. If you feel you need assistance with the corrections, please contact the Office via email at: DisasterReporting@fldfs.com

Reviewer Validations:

Once your data submission reaches the Office, a staff member rechecks your data for reasonability. This can include comparing your submitted data to other sources and previous data submission received from your company.

If the reviewer has a question or needs clarification, he/she will contact you by email or phone. This clarification letter will reference the "file log number" assigned to your data submission by the Office. This tracking number will be used on all communication from the Office about your data.

Once the reviewer is satisfied with your data submission, you will receive a final disposition letter by email which closes your data submission filing. The final dispositions you will see in these letters include:

1. **FILING NOT REQUIRED:** This means your company is not required to report this data. No further action will be needed on your part.
2. **SUBMISSION ERROR:** This means your submission does not meet the filing standards for this specific reporting requirement. Depending on the type of error your submission contained, you may or may not need to resubmit your data under another Office tracking number.
3. **EXEMPT:** This final disposition means your submission of "NO DATA" meets the reporting requirement for this reporting period. No further action will be needed on your part for the reporting period covered by your data submission. Please note: Receiving an exemption letter does not preclude the necessity of filing additional data or no data filings in the future. In most cases, your company will need to continue to file each reporting period.
4. **WITHDRAWN:** This means your company requested your submission under the assigned file log number be closed by the Office. In most cases, this is done so that you can "start from scratch" and re-file your data under a new file log number.
5. **ACCEPTED:** A final disposition letter of acceptance means that the reviewer has completed his/her reasonability checks and feels your data submission is valid. No further action is required at this time.
6. **REFERRED:** This type of letter means that based on the data submitted and any additional information provided, your data submission will be referred to the Office's Market Investigation Unit for additional follow up.

Useful Florida Statutes and Administrative Rules

Rule 690-142.015(1) Standardized Requirements Applicable to Insurers after Hurricanes or Natural Disasters

(a) All entities having direct premiums written in Florida and authorized, approved or otherwise eligible to provide the coverages indicated below in items 1. and 2. shall report the information required by Form OIR-DO-1681, "Catastrophic Event Data Reporting and Analysis, providing loss and associated exposure data within this state. The reporting shall be submitted with such frequency and for such areas as set forth in the Order activating this subsection and may be revised to reflect the phases of reporting necessary as set forth in form OIR-DO-1681. The applicable coverages are:

1. Those coverages as defined in Sections 627.4025(1) and 215.555(2)(c), F.S.
2. Other property coverages where loss is not specifically excluded in the policy's outline of coverage such as:
 - a. Private Passenger Auto Physical Damage
 - b. Commercial Auto Physical Damage
 - c. Commercial Property, including Fire and Allied Lines
 - d. Commercial Multiple Peril
 - e. Farmowners Multiple Peril

- f. Ocean Marine
- g. Inland Marine
- h. Aircraft
- i. Boiler and Machinery

(b) The following form is hereby adopted and incorporated by reference:

1. OIR-DO-1681 (revised 05/2007)" Catastrophic Event Data Reporting and Analysis.
2. Copies of the form are available and may be printed from the Office's website: <http://www.floir.com/>.
3. All information shall be submitted electronically through <https://iportal.fldfs.com>.

Section 20.121(3)(a)1 The Office of Insurance Regulation, which shall be responsible for all activities concerning insurers and other risk bearing entities, including licensing, rates, policy forms, market conduct, claims, issuance of certificates of authority, solvency, viatical settlements, premium financing, and administrative supervision, as provided under the insurance code or chapter 636. The head of the Office of Insurance Regulation is the Director of the Office of Insurance Regulation, who may also be known as the Commissioner of Insurance Regulation.

Section 20.121(3)(c) Commission members shall serve as the agency head for purposes of rulemaking under ss. 120.536-120.565 by the commission and all subunits of the commission. Each director is agency head for purposes of final agency action under chapter 120 for all areas within the regulatory authority delegated to the director's office.

Section 215.555(2)(c) "Covered policy" means any insurance policy covering residential property in this state, including, but not limited to, any homeowner's, mobile home owner's, farm owner's, condominium association, condominium unit owner's, tenant's, or apartment building policy, or any other policy covering a residential structure or its contents issued by any authorized insurer, including the Citizens Property Insurance Corporation and any joint underwriting association or similar entity created pursuant to law. The term "covered policy" includes any collateral protection insurance policy covering personal residences which protects both the borrower's and the lender's financial interests, in an amount at least equal to the coverage for the dwelling in place under the lapsed homeowner's policy, if such policy can be accurately reported as required in subsection (5). Additionally, covered policies include policies covering the peril of wind removed from the Florida Residential Property and Casualty Joint Underwriting Association or from the Citizens Property Insurance Corporation, created pursuant to s. 627.351(6), or from the Florida Windstorm Underwriting Association, created pursuant to s. 627.351(2), by an authorized insurer under the terms and conditions of an executed assumption agreement between the authorized insurer and such association or Citizens Property Insurance Corporation. Each assumption agreement between the association and such authorized insurer or Citizens Property Insurance Corporation must be approved by the Office of Insurance Regulation prior to the effective date of the assumption, and the Office of Insurance Regulation must provide written notification to the board within 15 working days after such approval. "Covered policy" does not include any policy that excludes wind coverage or hurricane coverage or any reinsurance agreement and does not include any policy otherwise meeting this definition which is issued by a surplus lines insurer or a reinsurer. All commercial residential excess policies and all deductible buy-back policies that, based on sound actuarial principles, require individual ratemaking shall be excluded by rule if the actuarial soundness of the fund is not jeopardized. For this purpose, the term "excess policy" means a policy that provides insurance protection for large commercial property risks and that provides a layer of coverage above a primary layer insured by another insurer.

Section 120.536(1) A grant of rulemaking authority is necessary but not sufficient to allow an agency to adopt a rule; a specific law to be implemented is also required. An agency may adopt only rules that implement or interpret the specific powers and duties granted by the enabling statute. No agency shall have authority to adopt a rule only because it is reasonably related to the purpose of the enabling legislation and is not arbitrary and capricious or is within the agency's class of powers and duties, nor shall an agency have the authority to implement statutory provisions setting forth general legislative intent or policy. Statutory language granting rulemaking authority or generally describing the powers and functions of an agency shall be construed to extend no further than implementing or interpreting the specific powers and duties conferred by the same statute.

Section 624.03 "Insurer" includes every person engaged as indemnitor, surety, or contractor in the business of entering into contracts of insurance or of annuity.

Section 624.307

- (1) The department and office shall enforce the provisions of this code and shall execute the duties imposed upon them by this code, within the respective jurisdiction of each, as provided by law.
- (2) The department shall have the powers and authority expressly conferred upon it by, or reasonably implied from, the provisions of this code. The office shall have the powers and authority expressly conferred upon it by, or reasonably implied from, the provisions of this code.
- (3) The department or office may conduct such investigations of insurance matters, in addition to investigations expressly authorized, as it may deem proper to determine whether any person has violated any provision of this code within its respective regulatory jurisdiction or to secure information useful in the lawful administration of any such provision. The cost of such investigations shall be borne by the state.
- (4) The department and office may each collect, propose, publish, and disseminate information relating to the subject matter of any duties imposed upon it by law.
- (5) The department and office shall each have such additional powers and duties as may be provided by other laws of this state.

Section 624.308

- (1) The department and the commission may each adopt rules pursuant to ss. 120.536(1) and 120.54 to implement provisions of law conferring duties upon the department or the commission, respectively.
- (2) In addition to any other penalty provided, willful violation of any such rule shall subject the violator to such suspension or revocation of certificate of authority or license as may be applicable under this code as for violation of the provision as to which such rule relates.

Section 624.401

- (1) No person shall act as an insurer, and no insurer or its agents, attorneys, subscribers, or representatives shall directly or indirectly transact insurance, in this state except as authorized by a subsisting certificate of authority issued to the insurer by the office, except as to such transactions as are expressly otherwise provided for in this code.

Section 624.424(10) Each insurer or insurer group doing business in this state shall file on a quarterly basis in conjunction with financial reports required by paragraph (1)(a) a supplemental report on an individual and group basis on a form prescribed by the commission with information on personal lines and commercial lines residential property insurance policies in this state. The supplemental report shall include separate information for personal lines property policies and for commercial lines property policies and totals for each item specified, including premiums written for each of the property lines of business as described in ss. 215.555(2)(c) and 627.351(6)(a). The report shall include the following information for each county on a monthly basis:

- (a) Total number of policies in force at the end of each month.

- (b) Total number of policies canceled.
- (c) Total number of policies nonrenewed.
- (d) Number of policies canceled due to hurricane risk.
- (e) Number of policies nonrenewed due to hurricane risk.
- (f) Number of new policies written.
- (g) Total dollar value of structure exposure under policies that include wind coverage.
- (h) Number of policies that exclude wind coverage.

Section 627.4025(1) Residential coverage includes both personal lines residential coverage, which consists of the type of coverage provided by homeowner's, mobile home owner's, dwelling, tenant's, condominium unit owner's, cooperative unit owner's, and similar policies, and commercial lines residential coverage, which consists of the type of coverage provided by condominium association, cooperative association, apartment building, and similar policies, including policies covering the common elements of a homeowners' association. Residential coverage for personal lines and commercial lines as set forth in this section includes policies that provide coverage for particular perils such as windstorm and hurricane or coverage for insurer insolvency or deductibles.

Section 627.4025(2) As used in policies providing residential coverage:

- (3) "Hurricane coverage" is coverage for loss or damage caused by the peril of windstorm during a hurricane. The term includes ensuing damage to the interior of a building, or to property inside a building, caused by rain, snow, sleet, hail, sand, or dust if the direct force of the windstorm first damages the building, causing an opening through which rain, snow, sleet, hail, sand, or dust enters and causes damage.
- (4) "Windstorm" for purposes of paragraph (a) means wind, wind gusts, hail, rain, tornadoes, or cyclones caused by or resulting from a hurricane which results in direct physical loss or damage to property.
- (5) "Hurricane" for purposes of paragraphs (a) and (b) means a storm system that has been declared to be a hurricane by the National Hurricane Center of the National Weather Service. The duration of the hurricane includes the time period, in Florida:
 - 1. Beginning at the time a hurricane watch or hurricane warning is issued for any part of Florida by the National Hurricane Center of the National Weather Service;
 - 2. Continuing for the time period during which the hurricane conditions exist anywhere in Florida; and
 - 3. Ending 72 hours following the termination of the last hurricane watch or hurricane warning issued for any part of Florida by the National Hurricane Center of the National Weather Service.

627.713 Report of hurricane loss data.—

The office may insurers to report data regarding hurricane claims and including, but not limited to:

- 1) Number of claims.
- 2) Amount of claim payments made.
- 3) Number and amount of total-loss claims.
- 4) Amount and percentage of losses covered by reinsurance loss transfer agreements.
- 5) Amount of losses covered under specified deductibles.
- 6) Claims and payments for specified insured values.
- 7) Claims and payments for specified dollar values. (8) Claims and payments for specified types of construction or mitigation features.
 - 1. (9) Claims and payments for policies under specified underwriting criteria.
 - 2. (10) Claims and payments for contents, additional living expense, and other specified coverages.
 - 3. (11) Claims and payments by county for the information specified in this section.
 - 4. (12) Any other data that the office requires.

Rule 690-137.009

- (1) The procedures in this rule apply to all commercial and residential property policies as defined below. Each insurer or insurer group doing business in Florida shall file with the office, beginning with the first quarter of 1996, a supplemental report with information, listed by company, on personal lines and commercial lines residential property insurance policies written in this state. The data submitted shall be calculated from the end of the last business day of each month. Non-renewal information shall be determined by the policy expiration dates.
- (2) For purpose of this rule the following definitions are provided:
 - (a) "Homeowners" excludes condominium unit owners, tenants, and farm owners.
 - (b) "Mobile Homeowners" include coverage on mobile homes regardless of the type of policy used to cover the mobile homes.
 - (c) "Other Personal" includes all other personal residential policies not included under other coverage.
 - (d) "Other Commercial" includes all other commercial residential property policies not insured under any other coverage.
- (3) The supplemental report shall include information, listed by company, as described on the supplemental report for each type of personal lines and commercial lines residential property policies written for each line by month and total premiums written for the quarter. The data shall be compiled as of the end of the last business day of each month. A separate report shall be prepared for each county in which business was written.
- (4) The supplemental report shall be filed on a quarterly basis in conjunction with financial reports on Form OIR-DO-1185 (1/96) "Quarterly Supplemental Report", which is hereby adopted and incorporated by reference. The information may be submitted either in hard-copy form or on a computer diskette using a template developed by the Office in specified software. This form or diskette may be obtained from the Property & Casualty Solvency Section, Bureau of P & C Solvency, Market Conduct & Surplus Lines, Office of Insurance Regulation, 200 East Gaines Street, Tallahassee, FL 32399-0329.