Florida Catastrophe Reporting Form

Effective Changes for the 2020 Hurricane Season

In preparation for the 2020 Hurricane Season, the Florida Office of Insurance Regulation (OIR) is advising insurers of changes made to the Catastrophe Reporting Form (CRF). Following a storm or other event, OIR will issue a notice to companies advising them that they will be required to submit claims data through the CRF. Immediately following an event, companies will be required to submit simplified claims data. At a time specified by OIR following the initial impact of an event, OIR will provide notice that companies must submit enhanced claims data.

Simplified Claims Data: Includes all tabs within the CRF, excluding the “Survey” tab
Enhanced Claims Data: Includes all tabs within the CRF, including the “Survey” tab

The following updates have been made to the 2020 CRF:

Version Tab
- All instructions previously reported on this tab are now reported within the “Instructions” tab.

Instructions Tab
- Previously named the “DataDefinitions” tab.
- Incorporates due dates, filing requirements, reporting criteria, data definitions, instructions for data validations and trade secret, and OIR contact information.

Contacts Tab
- Includes a question for whether the company is submitting the filing as Trade Secret.

Summary Tab
- Removed Total Insured Value column.
- Removed Other Lines of Business checkboxes.

NEW: Valid Response Tab
- Lists valid responses applicable to line of business codes, counties, and zip codes required for claims imported onto the Claims Data Extract tab.

NEW: Claims Data Extract Tab
- This tab allows the company to input claims data, grouped by line of business, county, and zip code. Companies can submit claims data for all lines of business within one “Claims Data Extract” tab, rather than breaking it out into separate tabs, as was done in the previous CRF. Companies are encouraged to create scripts within their systems to allow for ease of data extractions into the template.

Survey Tab
- Only required to be submitted for enhanced claims data calls.