**FLORIDA OFFICE OF
INSURANCE REGULATION**

CATASTROPHE REPORTING FORM

Frequently Asked Questions

The Florida Office of Insurance Regulation (OIR) has released the final Catastrophe Reporting Form (CRF), located here.

The CRF provides valuable information to OIR and the state of Florida regarding the impact of a hurricane or other event, including the scope of the total insured loss and impact to insurance consumers. It is critical that data is submitted is timely and accurately.

The OIR hosted a Technical Assistance Webinar to review all fields within the Catastrophe Reporting Form (CRF). This webinar was provided as a resource to companies to highlight changes from the previous CRF, address frequently asked questions, and provide general guidance on accurately completing the form. You may view the recording of the Technical Assistance Webinar here.

OIR has compiled the following list of frequently asked questions.

Frequently Asked Questions

Q: Can I make amendments to a CRF that has already been submitted through the Insurance Regulation Filing System (IRFS), or do I need to create a new filing?
A: If a company needs to make a change to a CRF that has already been submitted, the company must create a new filing in IRFS, and re-submit with the correct data. IRFS will not allow the company to go back into the previously submitted filing and make an amendment. IRFS also does not contain a function to go back and delete the previous filing.

Q: If my company does not have any Florida exposure or claims to report for the event, is the company required to submit a filing or continue to submit a filing?
A: Yes. The company must submit a "No Data" filing in IRFS only for the initial reporting period, until the company begins reporting claims for the event.

Q: IRFS will not allow my company to upload a CRF. Please help?
A: Before uploading the CRF, ensure that all validations on every tab are marked as "TRUE," otherwise, IRFS will not allow the CRF to be uploaded. The validation will specify which fields are invalid that require correction.

Q: Must my company file for each deadline?
A: Yes, but only if the company qualifies to make "Data" filings. For "Data" filings, the company must submit for every reporting period, regardless of any changes to the company's claims information.

Q: If a zip code is not listed for a county, should a company choose the county and then the unknown zip code?
A: The CRF will display all zip codes for Florida counties. If a company is unable to provide the county or zip code data for a claim, please enter "Unknown" in the county or zip code field. A company may only categorize a county or zip code as "Unknown" after every effort has been made to assign each claim to the specific county in which the loss occurred. If fields are marked "Unknown," OIR Market Regulation may request additional details for each claim reported in this category to evaluate the adequacy of the company's claim systems.

Q: In the event a zip code may cross two counties, but the zip code where the loss occurred is not in the county listed in the CRF, how should a company respond?
A: The CRF will display all zip codes for Florida counties. Please use the zip code where the loss occurred.

Q: How would the OIR recommend companies to report data when there is a combination of county/zip codes that are not on the CRF?
A: The CRF will include all pairings of Florida county and zip codes within the "Valid Responses" Tab.

Q: Should reopened claims only be included in the Number of Claims Reported columns, as well as the Reopened Claims row on the Survey tab? Or should they also be included in the Open Claims With/Without Payment columns due to their current open status? Or should they also be included in the Closed Claims With/Without Payment columns because they were closed at one point?
A: The reopened claim should be reported based on the status of that reopened claim at the time of reporting. For example, if the company closed a claim, then reopened the claim, and that claim remains reopened at the time of reporting, that claim would be considered an open claim. On the contrary, if the company closed a reopened claim, and that reopened claim remains closed at the time of reporting, that claim would be considered a closed claim. Within the "Survey" tab, a company should only report reopened claims that are open at the time of reporting. The claims reported categories, such as number of open claims with/without payment and number of claims closed with/without payment, are mutually exclusive from each other – a company must ensure that reopened claims are not reported in more than one category. Companies should also refer to the definition of Reopened Claim that can be found in the "Instructions" tab within the CRF.

Q: Should legal expenses be included in LAE calculations?
A: It depends on the type of legal expenses. If referring to legal expenses paying attorneys to handle claims in court, then yes, that is a loss adjustment expense. It may be Allocated LAE or Unallocated LAE depending on how things can be allocated. If referring to legal expenses of claimants that have to be paid, that is not LAE. If meaning just the general legal expenses that are paid for attorneys to handle matters that are outside of claims handling, then that is also not LAE. Companies should also refer to the definition of LAE that can be found in the "Instructions" tab within the CRF.

Q: How must claims be classified if there are multiple coverages under one policy with differing statuses?
A: Each claim must be reported under the associated line of business and as open or closed based on the time of reporting. For example, a homeowner's policy may include both wind and flood coverage. Let's say that for the event, both a wind and a flood claim on that policy is triggered. Although both claims fall under the same policy, each claim must be reported separately. In another scenario, this very same homeowner's policy's flood claim was denied and closed, whereas the homeowner's policy's wind claim remains open. In this case, two claims would be reported on the CRF under one policy, however, one claim would be reported as open, while the other would be reported as closed.

Q: We have multiple insurance companies within one group. May we file on a group basis as opposed to making a filing for each company?
A: Companies must make all CRF filings on an individual company basis. This applies to "No Data" and "Data" filings.

Q: Where can I locate the information or update a company's disaster contact information?
A: OIR issued a notice on May 20, 2021 to each company's financial statement contact requiring companies to update contact information for use before, during, and after disasters. The deadline to update this information was May 26, 2021. Company contact information can be continuously updated during the year through OIR's Insurance Regulation Filing System (IRFS).

Instructions to update company contact information:
1. From **Entity Management**, select **Update Contacts**.
2. Enter your **Claims Website, Phone Number and Email Address** under the **Claims Information for Policyholders** tab. Click **Save**.
3. Go to the **Office Contacts** tab.
4. Select the plus sign to expand the **Catastrophe Lead** panel, enter the information and click **Save**.
5. Select the plus sign to expand the **Disaster Response Coordinator** panel, enter the information and click **Save**.
6. Repeat steps 1-5 for each company.

Additional Questions

If you have any questions regarding the CRF, please email DisasterReporting@floir.com or call 850-413-3147.