



INFORMATIONAL MEMORANDUM
OIR-07-13M
ISSUED
August 30, 2007
Florida Office of Insurance Regulation
Kevin McCarty, Commissioner

To All Property and Casualty Insurers, Residual and Alternative Markets, and Surplus Lines Providers in the State of Florida

Florida Catastrophic Event Data Reporting (CEDRA) Revisions

The purpose of this memorandum is to inform the insurance industry of the Office's expectations regarding disaster reporting in the event of a storm during or after the 2007 Hurricane Season.

To facilitate your understanding and use of the reporting mechanism, a period of voluntary industry testing and training for Data Collection Form Number: OIR-DO-1681 - SECTIONS A, B and C will begin September 4, 2007 and continue through September 30, 2007.

Industry testing of the Data Collection Form Number: OIR-DO-1681 - SECTION D will be scheduled upon the completion of the Section A, B, and C testing cycle outlined below:

Overview

Section 624.307, F.S., 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). This was developed by the Office as an electronic data reporting mechanism with which required reporting entities are to submit form OIR-DO-1681. The Office's Industry Portal (IPortal) is located at <https://iportal.fldfs.com/ifile/default.asp>.

Access "Data Reporting", and then select



Catastrophic Event Data Reporting & Analysis OIR-DO-1681

from the reporting types listed. Follow the screen instructions contained in the IPortal to download and complete your test submission.

Use of the IPortal for the submission of this data reporting form is only authorized upon the issuance of Emergency Order by the Office as outlined in Rule 690-142.015(1), F.A.C. Once the initial reporting due date is established by the underlying 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 setting of 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 writing direct premiums in Florida and authorized, approved or otherwise eligible to provide the coverages indicated below are required to submit the following data as instructed by the Office's Emergency Order(s) associated with this event:

1. Providing coverages as defined in Sections 627.4025(1) and 215.555(2)(c), F.S.
2. Providing the following non-residential property coverages, where *hurricane loss is not specifically excluded* in the policy's outline of coverage:
 - a. Private Passenger Auto Physical Damage
 - b. Commercial Auto Physical Damage
 - c. Commercial Property, including Fire and Allied Lines
 - d. Commercial Multiple Peril, including Commercial Farm and Ranch
 - 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, Annual Financial Statement Line and Definitions, and the Florida Office of Insurance Regulation Product Review Product Name. It is the "CEDRA Reporting Category" that is used on the data template portion of this reporting. 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 |
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| 1. 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, lightning, business interruption, loss of rents, etc.</p> | <ul style="list-style-type: none"> Property / Personal (Dwelling Fire) |
| 2. 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, lightning, 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) |
| 3. 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 | 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 | <ul style="list-style-type: none"> Farmowners Multi-Peril |

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| | 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. | 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. | |
| 4. 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. | <p>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.</p> <ul style="list-style-type: none"> ▪ Owner Occupied: Homeowners insurance sold to owners occupying the described property. ▪ Condos: Homeowners insurance sold to condominium owners occupying the described property. ▪ Mobile Homes: Homeowners insurance sold to owners occupying the described mobile home. ▪ Tenants: Homeowners insurance sold to tenants occupying the described property. | <ul style="list-style-type: none"> ▪ Homeowners Multi-Peril |
| 5. Personal Residential - Condos | | | |
| 6. Personal Residential - Mobile Homes | | | |
| 7. Personal Residential - Tenants | | | |

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| 8. Commercial Residential: Dwelling - Fire (Condo Associations Only) 9. Commercial Residential: Dwelling - Fire (Excluding Condo Associations) 10. Commercial Non-Residential: 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. | Commercial: Property insurance coverage sold to commercial ventures. 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. | <ul style="list-style-type: none"> Property / Commercial Residential - Condo Assn Only Property / Commercial Residential (Excluding Condo Assn) Property / Commercial Non-Residential |
| 11. Commercial Residential: Dwelling - Allied Lines (Condo Associations Only) 12. Commercial Residential: Dwelling - Allied Lines (Excluding Condo Associations) 13. Commercial Non-Residential: Allied Lines 14. Commercial Allied Lines: Time Element | 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. | Commercial: Property insurance coverage sold to commercial ventures. 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. | <ul style="list-style-type: none"> Property / Commercial Residential - Condo Assn Only Property / Commercial Residential (Excluding Condo Assn) Property / Commercial Non-Residential Allied Lines / Time Element - Business Interruption |
| 15. Commercial Residential: CMP (Condo Associations Only) 16. Commercial Residential: CMP (Excluding Condo Associations) | Line 05.1 - Commercial multiple peril (non-liability portion): A contract for a commercial enterprise, which packages two or more insurance coverages protecting an enterprise from various property and liability, risk exposures. Frequently includes fire, allied lines, various other coverages (e.g., difference in conditions) and liability coverage (such coverages would be included in other annual statement lines, if written individually). Include multi-peril policies (other than farmowners, homeowners and automobile policies) that include coverage from liability other than auto. | Commercial Multiple Peril: The policy packages two or more insurance coverages protecting an enterprise from various property and liability risk exposures. Frequently includes fire, allied lines, various other coverages (e.g., difference in conditions) and liability coverage. Such coverages would be included in other annual statement lines, if written individually. Include under this type of insurance multi-peril policies (other than farmowners, homeowners and automobile policies) that include coverage for liability other than auto. | <ul style="list-style-type: none"> CMP / Indivisible Pkg / Residential - Condo Assn CMP / Divisible Pkg / Residential - Condo Assn |
| 17. Commercial Non-Residential: CMP | | <ul style="list-style-type: none"> Non-Liability Portion: Absence of a responsibility to fulfill a contract or obligation. Builders' Risk Policies: Typically written on a reporting or completed value form, this coverage insures against loss to buildings in the course of construction. The coverage also includes machinery and equipment used in the course of construction and to materials incidental to construction. Businessowners: The Businessowners (BOP) provides a broad package of property and liability coverages for small and | <ul style="list-style-type: none"> CMP / Indivisible Pkg / Non-Residential CMP / Divisible Pkg / Non-Residential |

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| | | <p>medium sized apartment buildings, offices, and retail stores.</p> <ul style="list-style-type: none"> ▪ Commercial Package Policy: The Commercial Package Policy (CPP) provides a broad package of property and liability coverages for commercial ventures other than those provided insurance through a businessowners policy. (The older special multi peril programs (SMP) also use this code.) ▪ Manufacturers Output Policies: Provides broad form all risks coverage of personal property of an insured manufacturer that is located away from the premises of the manufacturer at the time of a claim. ▪ E-Commerce: Coverage for all aspects of E-Commerce Business. ▪ Commercial Farm and Ranch: A commercial package policy for farming and ranching risks that includes both property and liability coverage. Coverage includes barns, stables, other farm structures and farm inland marine, such as mobile equipment and livestock. ▪ Other CMP Policies: All other commercial multiple peril (CMP) insurance products. | |

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| 18. 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 |
| 19. 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 |
| 20. 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 |
| 21. 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 |

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| 22. Auto Physical Damage | <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, F.A.C.

All numeric values are to be whole numbers unless otherwise indicated on the reporting form.

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 at the time of the data submission.

Please note: Computerized validations of your entered data are performed at the time you submit your CEDRA report. These validations are done "behind the scenes" by the Office's systems. The Industry Portal will 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 same time your email notification is sent, your data template is returned to your Industry Portal Workbench so corrected data may be resubmitted.

The error-notification email displays the row and column designations as they appear on the data template.

Therefore, to facilitate the Office's prompt receipt of your CEDRA report, please review your data template carefully prior to submission. All validation check indicators must read "TRUE" for a successful submission.

If you need additional assistance with the corrections, please contact the Office via email at:

DisasterReporting@fldfs.com

As used in this section and as this template may be applied to Hurricane/Tropical Storm reporting, "EVENT" means a storm system that has been declared by the National Hurricane Center of the National Weather Service. The duration of the "reporting event" includes the time period, in Florida:

- a. Beginning at the time a storm watch or storm warning is issued for any part of Florida by the National Hurricane Center of the National Weather Service;
- b. Continuing for the time period during which the storm conditions exist anywhere in Florida; and
- c. Ending 72 hours following the termination of the last storm watch or storm warning issued for any part of Florida by the National Hurricane Center of the National Weather Service.

Other reporting "EVENTS" will be as defined by the Office in its implementing reporting order.

Section A: Aggregate Information - These data are to be provided on a statewide basis as it relates to the submitting individual carrier associated with this data submission. This section is to reflect your modeling and loss projections. It is assumed that these are based on exposures and reported losses and include all lines of business. As the "net retention" may include allowances for Catastrophe reinsurance treaties which include all lines effected during the reporting EVENT as defined above, the Office realizes that your data reported in Section A may include lines of business beyond the CEDRA REPORTING CATEGORIES describe in the table above.

The following are required Section A data elements:

1. **Dollar Amount of Estimated Gross Payable Loss from Event (Gross of Reinsurance)** is to be reported in whole dollars
2. **Projected Net Retention Resulting from the Event** is to be reported in whole dollars. Please note: The Office realizes this number may change in future reports as actual claims are reported, paid and settled with the reinsurers. It is vital for the Office to understand the impact of a catastrophe on an individual insurer as early as possible. Therefore, if necessary, an estimate projected net retention based on your reinsurance chart may be used until such time as actual projections are available.
3. **Dollar Amount of Estimated Gross Payable Loss from Event covered by Reinsurance or Other Loss-Transfer Agreements** this is an Auto-Calculation which subtracts "Projected Net Retention resulting from the Event" from "Dollar Amount of Estimated Gross Payable Loss from Event."

4. **Name and Version of Model Used for Financial Projections** allows a 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: Use as many lines as necessary. It should be submitted in its entirety and updated as needed each time.

In **Section C, "Claims and Payment by County of Occurrence,"** the submitter is to provide the following information for each county/area where claims were received for the reporting EVENT as described below.

Please do **NOT** include Claims associated with

**Ocean Marine;
 Inland Marine;
 Aircraft;
 Boiler and Machinery; or
 Auto Physical Damage**
 in your **Section C** reporting.

REQUIRED Section C Data Elements:

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| Number of Claims Received include only those Florida claims received on a direct basis meeting the criteria discussed in the data template instructions AND only those claims associated with the CEDRA Reporting Categories indicated to the right. | 1. Personal Residential: Dwelling - Fire |
| | 2. Personal Residential: Dwelling - Allied Lines |
| | 3. Personal Residential - Farmowners |
| | 4. Personal Residential - Owner Occupied |
| | 5. Personal Residential - Condos |
| | 6. Personal Residential - Mobile Homes |
| | 7. Personal Residential - Tenants |
| | 8. Commercial Residential: Dwelling - Fire (Condo Associations Only) |
| | 9. Commercial Residential: Dwelling - Fire (Excluding Condo Associations) |
| | 10. Commercial Non-Residential: Fire |
| | 11. Commercial Residential: Dwelling - Allied Lines (Condo Associations Only) |
| | 12. Commercial Residential: Dwelling - Allied Lines (Excluding Condo Associations) |
| | 13. Commercial Non-Residential: Allied Lines |
| | 14. Commercial Allied Lines: Time Element |
| | 15. Commercial Residential: CMP (Condo Associations Only) |
| | 16. Commercial Residential: CMP (Excluding Condo Associations) |
| | 17. Commercial Non-Residential: CMP |
| Indemnity Paid to Date (in whole dollars) is the total indemnity paid by the direct insurer, exclusive of applicable deductions and reserves. This includes, but is not limited to, additional living expenses (ALE), business interruption (BI), structure coverage, and contents coverage associated with the "Number of Claims Received" defined above. This may not exceed the policy limit for all coverages contained in the policy against which the claim was made. This does not include any claim expense or cost incurred by the direct insurer during the processing of the claim. | |
| Average Days to Close Claims is to be reported as a whole number. This is the average time from the receipt of the claims to the full settlement of the claims in "Number of Closed Non-Payment Claims" and "Number of Closed Payment Made Claims" categories defined above. | |
| Number of Closed Non-Payment Claims is "Number of Claims Received" that have been denied or where no payment is to be made to the policyholder. 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. | |

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| 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. | |
| Number of Open Claims is "Number of Claims Received" where settlement has not yet been reached, or , if settlement has been reached <i>and payment is due</i> , the claimant has not yet received payment of the full, agreed upon settlement amount. | |
| 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. | |
| County/Area of Emergency Declaration Indicator is completed by the Office prior to the data template's release. If a row is labeled "Section D Reporting Required," the data for the row will need to be further detailed in Section D of the data template. | |
| Multiple Florida Counties This category only may be utilized for claims associated with the Commercial coverages indicated to the right AND 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. | Commercial Residential: Dwelling - Fire (Condo Associations Only) |
| | Commercial Residential: Dwelling - Fire (Excluding Condo Associations) |
| | Commercial Residential: Dwelling - Allied Lines (Condo Associations Only) |
| | Commercial Residential: Dwelling - Allied Lines (Excluding Condo Associations) |
| | Commercial Residential: CMP (Condo Associations Only) |
| | Commercial Residential: CMP (Excluding Condo Associations) |
| | Commercial Non-Residential: Fire |
| | Commercial Non-Residential: Allied Lines |
| | Commercial Allied Lines: Time Element |
| Commercial Non-Residential: CMP | |

Section C: Validation Checks
THE DATA IN SECTION C ARE REQUIRED DATA

Please note: Computerized validations of your entered data are performed at the time you submit your CEDRA report. These validations are done "behind the scenes" by the Office's computer systems. The Industry Portal will 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 same time your email notification is sent, your data template is returned to your Industry Portal workbench area so that corrections can be made. The error-notification email displays the row and column designations as they appear on the data template.

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| SUBSECTION C1 "Claim Payment to Date" Validation (Excel cell D3) | "Claim Payments to Date" reported in Subsection C1 must not be greater than "Gross of Reinsurance" reported in Section A. |
| SUBSECTION C2 Row Validation 1: | "Number of Open Claims" "Number of Closed Non-Payment Claims" + " <u>Number of Closed Payment Made Claims</u> " "Number of Claims Received" |
| SUBSECTION C2 Row Validation 2: | "Number of Open Claims Open for 30 days or Less" "Number of Open Claims Open between 31 and 60 days" "Number of Open Claims Open between 61 and 90 days" + " <u>Number of Open Claims Open for more than 90 days</u> " "Number of Open Claims" |
| SUBSECTION C2 Row Validation 3: | If the "Number of Claims Received" = 0, then "Claim Payments to Date" must also = 0. |
| SUBSECTION C2 Row Validation 4: | "Average Days to Close Claims" must = 0, if the sum of "Number of Closed Non-Payment Claims" and "Number of Closed Payment Made Claims" = 0 |

If you have any questions, please contact the Office via email at:
<mailto:DisasterReporting@fldfs.com>