

# Florida Office of Insurance Regulation

## Catastrophe Reporting Form

Simplified Version of Catastrophic Event Data Reporting and Analysis Form (CEDRA), OIR-DO-1681

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

[DisasterReporting@flor.com](mailto:DisasterReporting@flor.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.”

When an Emergency Order is issued by the Office, disaster reporting is to be made on this Catastrophe Reporting Form. The Order will specify the dates of reporting, including the reporting period(s) and deadline(s), and the frequency of such reporting, until the conclusion of the data collection; the Catastrophe Reporting Form will be used at each reporting interval for the disaster event named in the Order. At the end of the data collection it is possible that the Office will require that the CEDRA Form (OIR-DO-1681) be filed once as a closing report for all claims activity as a result of the storm.

Both the Catastrophe Reporting Form and CEDRA are available and filed through the Office’s Data Collection and Analysis (DCAM) system located at <https://apps8.fldfs.com/DCAM/Logon.aspx>. Create or use an existing iPortal or DCAM account, subscribe to your company under “Setup”, and select “Create New Filing” on the Workbench page to begin the filing process.

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

### 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 a disaster event:

1. Homeowners
2. Dwelling
3. Mobile Homeowners
4. Commercial Residential
5. Commercial
6. Private Flood
7. Federal Flood
8. Business Interruption
9. Other Lines of Business, to be specified

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.

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.

## Required Data Elements

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

When required by Emergency Order, the Catastrophe Reporting Form will be available within the DCAM filing system.

“Data filing” means reporting entity has received property claims from the DISASTER 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 the DISASTER EVENT.

The “Contacts” tab (Section A) is the first tab to appear after the Version (front) tab in the Catastrophe Reporting Form template.

Section A: Contact and Statewide Modeling Information		VALIDATION CHECKS
THIS IS REQUIRED INFORMATION that is to be provided each time the Catastrophe Reporting Form is submitted to the Office of Insurance Regulation.		
If you need additional information write to <a href="mailto:DisasterReporting@florir.com">DisasterReporting@florir.com</a> .		
<i>Verify pre-populated cells are accurate before submission</i>		
CONTACT AND GENERAL QUESTIONS	EVENT NAME	Required Data Field Complete?
Responses		
What is the as-of date of the data submitted?		FALSE
Please provide the name of the individual who completed this form.		FALSE
What is this individual's email address?		FALSE
What is the best number where this individual can be reached?		FALSE
What is the Company's name?		FALSE
What is the Company's NAIC Code? ("00000" if no NAIC Code exists)		FALSE
What is the Florida Company Code?		FALSE
What is the Company's FEIN?		FALSE
What is the Company's NAIC group code? ("0000" if no NAIC group code exists)		FALSE
What is the State of domicile?		FALSE
<i>First report only - Attach model output for the company's book of business for this event. Dollar Amount of Estimated Gross Payable Loss from Event (Gross of Reinsurance). This includes any anticipated claim expense or cost incurred by the direct insurer during the processing of the claim (Loss Adjustment Expense). Include all property lines of business. (in whole dollars)</i>		FALSE
<i>Projected Net Retention Resulting from the Event - Include all property lines of business. If necessary, estimate projected net retention based on your reinsurance chart. The Office realizes this number may change in future reports as actual claims are reported, paid and settled with the reinsurers. (in whole dollars)</i>		FALSE
Dollar Amount of Estimated Gross Payable Loss from Event covered by Reinsurance or Other Loss-Transfer Agreements. (in whole dollars).		FALSE
Name and Version of Model Used for Financial Projections. (Maximum of 255 characters)		FALSE

The disaster event name, as shown in the Order, will appear at the top of this page; FALSE validations to the right will appear TRUE when valid data is entered in the Responses (by row).

The "Summary" tab (Section B) is the next tab in the template. Florida Statewide Totals are displayed based on values entered in the County entries (by Line) of the remaining tabs. Two columns of this summary table allow statewide reporting by Line rather than at the County level (Paid Allocated Loss Adjustment Expense and Case Incurred Loss). Only the cells highlighted in yellow are required to be completed in Section B, at which time the FALSE validation messaging will appear as TRUE.

Section B1: Summary of Data: Florida Statewide Totals for this Report						HURRICANE ALPHA	Report Date: 7/30/2017		Validation Checks
Lines of Business	Number of Claims Reported	Claims Closed with Payment	Claims Closed Without Payment	Number of Open Claims	Percent of Claims Closed	Paid Loss (in Whole Dollars)	Paid Allocated Loss Adjustment Expense (in Whole Dollars)	Case Incurred Loss (in Whole Dollars)	Required Data Fields Complete?
<b>Residential Property</b>	0	0	0	0	0.0%	\$0	\$0	\$0	TRUE
Homeowners	0	0	0	0	0.0%	\$0			FALSE
Dwelling	0	0	0	0	0.0%	\$0			FALSE
Mobile Homeowners	0	0	0	0	0.0%	\$0			FALSE
Commercial Residential	0	0	0	0	0.0%	\$0			FALSE
<b>Commercial Property</b>	0	0	0	0	0.0%	\$0			FALSE
Private Flood	0	0	0	0	0.0%	\$0			FALSE
Business Interruption	0	0	0	0	0.0%	\$0			FALSE
Other Lines of Business	0	0	0	0	0.0%	\$0			FALSE
<b>TOTALS</b>	0	0	0	0	0.0%	\$0	\$0	\$0	TRUE
PAID ALAE AND CASE INCURRED LOSS MUST BE ENTERED IN THE ABOVE TABLE - ENTER THE STATEWIDE TOTAL PAID ALAE AND CASE INCURRED LOSS FOR EACH LINE SHOWN								This Page Is Not Trade Secret	

Within Section B this table will appear twice: first, Section B1 appears as the Florida Statewide Totals for the immediate report being submitted. This table requires data entry as explained above. Second, Section B2 appears as the Florida Statewide Totals as last reported. Each time a new report is created, DCAM has the ability to include all totals as they appeared in the immediate preceding report below the Section B1 table. The sample disaster event name, "Hurricane Alpha", and report dates appear in the heading area of both tables. Event names will not be mixed within templates but report dates will always show the current and immediate past reporting date.

Beneath Section B1 there is a box that allows users to mark the page trade secret. This convention is addressed on Page 6 of this document.

**Section C - Insurance Types (Appearance by Tab)**

**For every "Claims and Payment by County of Occurrence," the submitter is to provide the following information for each county where claims were received for the reporting EVENT as described below:**

As this template may be applied to disaster 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.

**Definitions used throughout Section C:**

**All Other Lines of Business:** All other property lines of business not listed below. This excludes Workers' Compensation, other than property damage claims, professional liability, mortgage/financial guaranty, fidelity, and Property/Casualty claims.

**Business Interruption, by Florida County:** Includes losses under a commercial policy for loss of income, operating expenses, and extra expenses while a business is restoring operations.

**Case Incurred Loss (in whole dollars):** Indemnity case reserves and payments to date. Estimates of Incurred but not reported (IBNR) should not be included.

**Commercial Claims Received, by Florida County:** Coverages sold to commercial owners which is not Commercial Residential. Normally reported on lines 1 - Fire; 2 - Allied Lines; 5.1 - Commercial Multi-Peril (non-liability portion) or 5.2 - Commercial Multi-Peril (liability portion) on the NAIC Annual Statement Exhibit of Premiums and Losses (State Page).

**Commercial Residential Claims Received, by Florida County:** Commercial residential insurance purchased by commercial entities for apartment buildings, condominium associations and homeowners associations. Normally reported on lines 1 - Fire; 2 - Allied Lines; 5.1 - Commercial Multi-Peril (non-liability portion) or 5.2 - Commercial Multi-Peril (liability portion) on the NAIC Annual Statement Exhibit of Premiums and Losses (State Page).

**Dwelling Claims Received, by Florida County:** Coverages sold to property owners or tenants occupying a described property that is used exclusively for residential purposes. Generally reported on line 1 - Fire on the NAIC Annual Statement Exhibit of Premiums and Losses (State Page).

**Federal Flood Insurance Claims Received, by Florida County:** Coverages, subsidized and nonsubsidized, associated with the Federal Flood Insurance Program and reported on line 2.3 on the NAIC Annual Statement Exhibit of Premiums and Losses (State Page) are to be reported to the National Flood Insurance Program (NFIP) and have been omitted from this data template as of 2017.

**Florida County and Multiple Florida Counties:** All entries must be submitted according to the boundaries of the 67 legal counties in the State of Florida, except when multiple counties are involved. The Multiple Florida Counties category may only be utilized for claims associated with the Commercial Residential, Commercial Federal Flood, and All Other Lines of Business 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.

**Homeowners Claims Received, by Florida County:** Coverages sold to homeowners, condominium unit-owners, and tenants occupying a described property that is used exclusively for residential purposes. Generally reported on line 4 - Homeowners Multi-Peril on the NAIC Annual Statement Exhibit of Premiums and Losses (State Page).

**Mobile Homeowners Claims Received, by Florida County:** Coverages sold to mobile homeowners occupying a described property that is used exclusively for residential purposes. Generally reported on lines 1 - Fire or 4 - Homeowners Multi-Peril on the NAIC Annual Statement Exhibit of Premiums and Losses (State Page).

**Number of Claims Closed With Payment:** This means 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 Claims Closed Without Payment" discussed below.

**Number of Claims Closed Without Payment:** This means claims 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 Claims Closed With Payment" discussed above.

**Number of Claims Reported:** Include only those Florida claims received on a direct basis AND only those claims associated with the Reporting Categories contained in Section C of this workbook (see Section C tabs).

**Number of Open Claims:** This means 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.

**Paid Loss (in whole dollars):** Indemnity payments, but excludes adjustment expense. Payments should be net of actual salvage and subrogation recoveries. For applicable lines, include losses associated with loss of use, additional living expense, fair rental value, etc.

**Private Flood Claims Received, by Florida County:** Flood insurance coverage underwritten by private insurers that is not associated with the Federal Flood Insurance Program. Generally reported on line 2.1 - Allied Lines on the NAIC Annual Statement Exhibit of Premiums and Losses (State Page).

## Data Validations

Two validations are used in the Section C tabs of this data template:

<b>Row Validation Check #1:</b>	<b>"Number of Claims Closed with Payments"</b> <b>"Number of Claims Closed without Payments"</b> <b>+ "Number of Open Claims"</b> <b>"Number of Claims Reported"</b>
<b>Row Validation Check #2:</b>	<b>If the "Number of Claims Reported" = 0, then "Paid Loss" must also = 0.</b>

## Submitting a "Trade Secret" Filing

Trade secret filings may be completed in accordance with Sec. 624.4213, F.S. This is done on a tab with a trade secret window option by clicking on the down-arrow that appears when the box is selected, then choosing "Trade Secret Information on this Page". To qualify for trade secret protection, the filer must additionally file a properly-executed trade secret affidavit in the appropriate filing component designed for this purpose. Regardless of a filing's trade secret status, all filings may be part of post-event aggregate reporting.

## If You Need Assistance . . .

If you have any questions or need assistance in filing, please contact Market Data Collections at 850-413-3147 or via email:

[DisasterReporting@flor.com](mailto:DisasterReporting@flor.com)

The lower portion of the Section C Data Definitions explains the validations, trade secret procedures, and how to receive filing assistance. Section C includes two basic validations (as shown above) to cause FALSE validations to become TRUE. The trade secret option is available on all Section C tabs but must be properly executed in accordance with Sec. 624.4213, F.S. The Market Data Collections Section of the Office handles all data collection related queries by phone call and email. If you have a need to contact the Office, be sure to state that call is in reference to the Catastrophe Reporting Form data collection.

The remainder of Section C presents identical tabs collecting Claim counts reported, closed (with and without payment), opened, and Paid Loss. Only one such tab (for Homeowners) is shown on the next page, however there are nine such tabs in the Catastrophe Reporting Form corresponding to the list shown on the first page of these instructions.

**Section C: Homeowners Claims and Payments by County of Occurrence**  
 Please distribute your claims data in appropriate rows below.

EVENT NAME							This Page Is Not Trade Secret
County of Occurrence	Number of Claims Reported	Number of Claims Closed with Payments	Number of Claims Closed Without Payments	Number of Open Claims	Paid Loss (in Whole Dollars)	Validation Checks	Error Messages
ALACHUA						TRUE	
BAKER						TRUE	
BAY						TRUE	
BRADFORD						TRUE	
BREVARD						TRUE	
BROWARD						TRUE	
CALHOUN						TRUE	
CHARLOTTE						TRUE	
CITRUS						TRUE	
CLAY						TRUE	
COLLIER						TRUE	

*(Middle portion removed to allow a one page view)*

WALTON						TRUE	
WASHINGTON						TRUE	
County of Occurrence Unknown at Time of Reporting						TRUE	
Statewide Total (Auto-Calculated)	0	0	0	0	\$0		

The disaster event name and trade secret box appear at either side at the top; after 67 county lines an “Unknown at Time of Reporting” line occurs before the Statewide Totals. Users cannot enter in the Statewide Totals cells.

## More on Validations

Validations were defined two pages prior. As the template is used, when claims counts or Paid Loss are entered into Section C of the template, validations immediately determine whether the numbers being entered are reasonable (given what is known). Error messages that may appear are shown in the example below. For Indian River County the total number of claims closed (with and without payment) plus opened does not equal the total number of claims reported. In the next line (Jackson County) no corresponding claims have yet been entered for the Paid Loss shown triggering a validation error.

Section C: Homeowners Claims and Payments by County of Occurrence							
Please distribute your claims data in appropriate rows below.							
EVENT NAME	This Page Is Not Trade Secret						
County of Occurrence	Number of Claims Reported	Number of Claims Closed with Payments	Number of Claims Closed Without Payments	Number of Open Claims	Paid Loss (in Whole Dollars)	Validation Checks	Error Messages
HILLSBOROUGH						TRUE	
HOLMES						TRUE	
INDIAN RIVER	42	22	9	10	\$200,000	FALSE	C+D+E must equal B
JACKSON					\$45,000	FALSE	Must have claims to have payments
JEFFERSON						TRUE	
LAFAYETTE						TRUE	

Additional information and statutory citations regarding disaster reporting can be found in the CEDRA instructions.

Questions about anything in this document may be referred to Market Data Collections at 850-413-3147, or by email at [DisasterReporting@flor.com](mailto:DisasterReporting@flor.com).