



INFORMATIONAL MEMORANDUM
OIR-04-017M
ISSUED
October 28, 2004
Florida Office of Insurance Regulation
Kevin McCarty, Commissioner

To All Property and Casualty Insurers in the State of Florida

Additional Hurricane Reporting – Claims Information by Line of Business

All property and casualty insurers transacting business in Florida are required to submit to the Florida Office of Insurance Regulation (“Office”) information for any property claims that result from Hurricanes Charley, Frances, Ivan, and Jeanne.

Insurers shall provide **Claims Information by Line of Business** to the Office on a monthly basis, not later than 5:00 pm on the fifth (5th) workday of the each month, for the immediately preceding month. For example, the first report shall be for the month of October and shall be submitted to the Office not later than 5:00 pm on November 5th. Each insurer shall provide the required information until it receives notice from the Office that it is no longer required to do so.

Each submission shall contain the cumulative results experienced by the insurer from Hurricanes Charley, Frances, Ivan, and Jeanne, not information for only the previous week. **Information for Hurricanes Charley, Frances, Ivan, and Jeanne should not be combined and must be reported separately.** If there are no changes from the prior submission, then indicate so for the specific items. Please have the Florida Company Code for your company/companies when accessing the system.

All required information shall be submitted via the Office website at <https://apps.fldfs.com/disasterreporting>.

Lines of Business Specific Information

The following information should be provided for these specific lines of business: Fire and Allied Lines, Farmowners, Homeowners, Mobile Homeowners, Commercial Multi-Peril, Commercial Auto Physical Damage, Private Passenger Auto (PPA) Physical Damage, and Other Lines.

1. Total number of claims reported to date.
2. Total number of claims determined to be a total loss. **Total loss is defined as a claim that requires settlement of the maximum amount of insurance on the covered property.**
3. Total dollar (\$) amount paid to policyholders for Additional Living Expenses (ALE) paid.
4. Total dollar (\$) amount of contents coverage paid.
5. Total dollar (\$) amount of structure coverage paid.
6. Total dollar (\$) claim payments made to date. This should equal the total of Items 3, 4, and 5 above.

The lines of business are consistent with those defined by the National Association of Insurance Commissioners (NAIC) and detailed in the statutory financial statements of the company.

Insurers are reminded that in addition to the above, Informational Memoranda OIR-04-008M, OIR-04-010M, OIR-04-011M, OIR-04-012M and OIR-04-014M requires the submission of certain financial and general claims information for Hurricanes Charley, Frances, Ivan and Jeanne, respectively. These financial and general claims reports are now due on **Wednesday of each week**.

For further information, contact the Bureau of Property & Casualty Insurer Solvency at (850) 413-5232.