



INFORMATIONAL MEMORANDUM
OIR-06-022M
ISSUED
September 26, 2006
 Florida Office of Insurance Regulation
Kevin M. McCarty, Commissioner

To All Authorized Property and Casualty Insurers in the State of Florida

Data Reporting for Florida Property & Casualty Joint Underwriting Association

By the enactment of Emergency Rule 69OER06-3, the Florida Property and Casualty Joint Underwriting Association (PCJUA) was activated in August 2006. It has begun to write business to provide insurance to small businesses in Florida that are not eligible for coverage by Citizens Property Insurance Corporation and are unable to procure insurance in the voluntary market.

The assessment base for this JUA is described in Section 627.351(5), Florida Statutes, and the Rule. Premium for commercial property insurance policies excluding commercial residential property insurance policies is assessable. The financial statement format currently used by the National Association of Insurance Commissioners (NAIC) does not provide the information needed by the PCJUA.

All authorized property and casualty insurance companies that reported direct premiums written in the following lines of business in the 2005 National Association of Insurance Commissioners (NAIC) annual financial statement shall submit information with regard to premiums written in the following lines to the Office of Insurance Regulation ("Office"):

- o Fire,
- o Allied Lines,
- o Farmowners Multiple Peril, and
- o Commercial Multiple Peril (Non-Liability Portion).

Each company shall provide the direct premium written for the year ending 12/31/2005 for each category listed below:

Line of Business	Direct Premiums Written - Personal Residential Property	Direct Premiums Written - Commercial Residential Property	Direct Premiums Written - Commercial Non-Residential Property
Fire (Line 01)			
Allied Lines (Line 2.1)			
Farmowners Multiple Peril (Line 03)			
Commercial Multiple Peril (Non-Liability Portion) (Line 5.1)			

Each of the fields above is defined as follows:

- 1) Personal Residential should include only Dwelling, Fire & Allied Lines (personal property only) policies, as the following policy types should be reported with the Homeowners Multiple Peril line of business:

- a. Homeowners – Owner Occupied
- b. Tenants
- c. Condominium Unit Owners
- d. Mobile Homeowners

All premiums attributed for the specified line of business and all policy types listed above should be included.

- 2) Commercial Residential includes the following policy types:
 - a. Condominium Associations
 - b. Homeowners' Associations
 - c. Apartment Buildings
 - d. Farmowners (residential property only)
 - e. Dwelling, Fire & Allied Lines (commercial property only)

All premiums attributed for the specified line of business and all policy types listed above should be included.

- 3) Commercial Non-Residential includes all commercial multi-peril property policies not specified in Item 2 above. All premiums attributed to those commercial multi-peril policies should be attributed to the specified line of business. Commercial residential policies should not be included in this class.
- 4) The sum of the three categories of direct premiums written should total the amount reported for each of the specified lines of business on Statutory Page 14 (State Page, Exhibit of Premiums and Losses) in the 2005 NAIC annual financial statement.
- 5) Lines of business are as defined in the NAIC's Property & Casualty Annual Statement Instructions and reported on the Florida Statutory Page 14 contained within the annual statement.
- 6) Direct Premiums Written is as defined in the NAIC's Property & Casualty Annual Statement Instructions and reported on the Florida Statutory Page 14 contained within the annual statement. Premiums should be gross of all policy and membership fees and less return premium and premiums on policies not taken.

Reporting Submission Process and Instructions

Companies shall submit their information to the Office using the PCJUA survey located at <https://apps.fldfs.com/Survey/default.aspx?qid=53&pre=PCJ>. Information is to be submitted on an individual company basis; group reporting is not permitted. The survey is now available for reporting purposes.

Instructions for the account creation and log in process are provided on the website. Please note that the survey page will time out if inactive for 30 minutes. Remember to save your information if you anticipate having idle time while completing the survey.

Reporting Due Date

Companies must submit all required information to the Office **no later than 5:00 p.m. EST on Thursday, October 12, 2006**. The survey will be unavailable beginning Friday, October 13, 2006 at 9:00 a.m. EST. Failure to due submit in an accurate manner could result in administrative fines and/or administrative action.

For further information regarding the data reporting for the PCJUA, please contact:

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