



Florida Catastrophe Reporting Form

Effective Changes for the 2023 Hurricane Season

In preparation for the 2023 Hurricane Season, the Florida Office of Insurance Regulation (OIR) is advising insurers of changes made to the Catastrophe Reporting Form (CRF). Following a storm or other event, OIR will issue a notice to companies advising them that they will be required to submit claims data through the CRF. Immediately following an event, companies will be required to submit **simplified claims data**. At a time specified by OIR following the initial impact of an event, OIR will provide notice that companies must submit **enhanced claims data**.

Simplified Claims Data: Includes all tabs within the CRF, excluding the “Survey” tab

Enhanced Claims Data: Includes all tabs within the CRF, including the “Survey” tab

The following updates have been made to the 2023 “Data Filing”:

Instructions Tab

- Added a definition for “Open Claims in Alternative Dispute Resolution”

Survey Tab

- Added rows 14-27, which specify additional reasons claims are closed without payment
- Removed “Other” reasons claims are closed without payment
- Added “Open Claims in Alternative Dispute Resolution (other than described in lines 28-31 above) (see “Instructions” tab for definition)”
- Removed “Open claims with an assignment of benefits”
- Removed “Open claims with an assignment of benefits and in litigation”
- Removed “Open claims with an assignment of benefits and not in litigation”
- Added “Open claims waiting on availability of contractors, tradesmen, engineers, and other related specialists to aid in the evaluation and estimation of damages”
- Added “Open claims with an assignment of benefits (Private Passenger Auto Physical Damage and Commercial Auto Physical Damage lines of business only)”