

**FORM
CRF-20A**

**VERSION
20.01.A**



**TRADE SECRET?
NO**

**FLORIDA OFFICE OF
INSURANCE REGULATION**

STORM EVENT Catastrophe Reporting Form 2020

Catastrophe Reporting Form

Pursuant to Section 624.307, Florida Statutes

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.

GENERAL INSTRUCTIONS

Due Dates: This report will be due on **Day, Month Date by 11:59PM Eastern Time** and should include all claims information for Hurricane Name. At this time, prescribed deadlines following the initial report are listed below:

Monday, Month Date by 11:59PM Eastern Time

Tuesday, Month Date by 11:59PM Eastern Time

Wednesday, Month Date by 11:59PM Eastern Time

Thursday, Month Date by 11:59PM Eastern Time

Friday, Month Date by 11:59PM Eastern Time

Technical assistance will be available Monday through Friday 8:00AM - 5:00PM Eastern Time.

Filing Requirements: Each company must submit its filing on an individual company basis. Hurricane claims reporting is cumulative. Please include all hurricane claims as of the reporting date. If a company has no hurricane claims, close out this template and instead choose the "No Data" option when creating the filing. "No Data" reports are required for each reporting period until the company begins reporting claims. "No Data" filings are required even if a company has no exposure. Required filers include those companies that are currently authorized in the following lines of business in Florida: FIRE, ALLIED LINES, FARMOWNERS MULTI-PERIL, HOMEOWNERS MULTI-PERIL, COMMERCIAL MULTI-PERIL, OCEAN MARINE, INLAND MARINE, PPA PHYSICAL DAMAGE, COMMERCIAL AUTO PHYSICAL DAMAGE, AIRCRAFT, GLASS, BOILER AND MACHINERY, INDUSTRIAL FIRE, INDUSTRIAL EXTENDED COVERAGE, MOBILE HOME MULTI-PERIL, MOBILE HOME PHYSICAL DAMAGE, MULTI-PERIL CROP, SURPLUS LINES FEDERALLY AUTHORIZED, and SURPLUS LINES PROPERTY & CASUALTY.

TAB REQUIREMENTS & DATA DEFINITIONS

Version: Reports the version of the template and the Hurricane name. All claims information reported within this template must be associated with the Hurricane presented on the Version tab.

Instructions: Provides overview of the purpose of and directives to completing this template.

Contacts: This tab must be completed by including all property and casualty lines of business. The Office realizes numbers may change in future reports as actual claims are reported, paid and settled with the reinsurers.

Rows 6-15: Requests general information from the company.

Dollar Amount of Estimated Gross Payable Loss from Event (Gross of Reinsurance): Estimate projected total losses gross of reinsurance based on your reinsurance chart. This includes any anticipated claim expense or cost incurred by the direct insurer during the processing of the claim (Loss Adjustment Expense). For the first template only, attach a model output for the company's book of business for this event.

Projected Net Retention Resulting from the Event: Estimate projected net retention based on your reinsurance chart.

Dollar Amount of Estimated Payable Loss from Event covered by Reinsurance or Other Loss-Transfer Agreements: Estimate projected losses covered by reinsurance based on your reinsurance chart.

Model and Version: Report the model and version used in evaluating financial projections. Insert N/A if the Company does not use a model.

Summary: The data gathered in this tab will automatically pull from the "Claims Data Extract" tab. The exception to that is the following columns, where the company is required to manually enter data:

Policies in Force (Florida Only): The number of policies in force through the last day of the reporting period, including policies assumed from Citizens Property Insurance Corporation.

Paid Allocated Loss Adjustment Expense: Paid loss adjustment expenses that can be allocated to a specific claim.

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

Case Allocated Loss Adjustment Expense: Case reserves for loss adjustment expenses that can be allocated to a specific claim.

Valid Responses: Lists valid responses applicable to line of business codes, counties, and zip codes required for claims imported onto the "Claims Data Extract" tab.

Claims Data Extract: This tab allows the company to input claims data, grouped by line of business, county, and zip code. Companies can submit claims data for all lines of business within one "Claims Data Extract" tab, rather than breaking it out into separate tabs, as was done in the previous CRF. Companies are encouraged to create scripts within their systems to allow for ease of data extractions into the template.

Survey: This tab allows the company to submit enhanced claims data, broken down by line of business, including timeframe on claims closed with and without payment, reasons claims are closed without payment, and the status of open claims. Companies are encouraged to refer to specified definitions for these fields when completing this tab.

REPORTING CRITERIA

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

Based on the severity storm, location, and other considerations, OIR will provide notification to companies to move from the simplified to the enhanced data call. Guidance would be provided with each notice of data call.

Before Submitting the Template:

- Make sure all fields are completed, especially required fields.
- After populating each tab, make sure no errors are being shown under the "Validation Check" columns.

DEFINITIONS FOR LINES OF BUSINESS

Residential Property

Homeowners: Coverages sold to homeowners, condominium unit-owners, and tenants occupying a described property that is used exclusively for residential purposes.

Dwelling: Coverage for the structure and contents of residential property that is issued to a person, family or household. A structure may consist of up to five separate units. Dwelling Property may be utilized for owner-occupied properties or rental properties.

Mobile Homeowners: Coverages sold to mobile homeowners occupying a described property that is used exclusively for residential purposes.

Commercial Residential: Coverage for a building, business personal property, and other surrounding property used for residential purposes, including condominium associations, homeowners associations, apartment buildings, assisted living facilities, dormitories, fraternity and sorority houses, etc. To be included in this category, the policy must be covered by the Florida Hurricane Catastrophe Fund.

Other Than Residential Property

Commercial Property: Coverage for a building, business personal property, and other surrounding property not used for residential purposes.

Private Flood: Flood insurance coverage underwritten by private insurers that is not associated with the Federal Flood Insurance Program.

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

All Other Lines Of Business

Aircraft: Insurance against loss of or damage to aircraft, their hulls, accessories, or equipment, or against liability, other than workers' compensation and employer's liability, arising out of the ownership, maintenance, or use of aircraft.

Boiler and Machinery: Insurance against any liability and loss or damage to property or interest resulting from accidents to or explosions of boilers, pipes, pressure containers, machinery or apparatus.

Commercial Auto Physical Damage: Coverage for motor vehicles owned by a business engaged in commerce that protects the insured against loss or damage to insured motor vehicles.

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, glass breakage, tornado, windstorm, hail, water damage, explosion, riot, civil commotion, rain, or damage from aircraft or vehicles.

Farmowners Multi-Peril: Farmowners insurance sold for commercial or family purposes. This package policy is similar to a homeowners policy, in that it has been developed for farms and ranches and includes both property and liability coverage for business and personal losses.

Glass: Usually covered under a property policy, this protects the insured against loss or damage to real or personal property from the breakage of glass.

Industrial Extended Coverage: This coverage broadens the "Industrial Fire" coverage to include weather related risks.

Industrial Fire: Coverage for loss by fire of structures or contents, which may include basic limits owner's, landlord's or tenant's liability insurance with single limits of \$25,000, comprehensive personal liability insurance with a single limit of \$25,000, or burglary insurance, under which the premiums are collected quarterly or more often and the face amount of the insurance provided by the policy on one risk is not more than \$50,000, including contents.

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, including items such as property with antique or collector's value, etc.

Multi-Peril Crop: Coverage protecting the insured against loss or damage to crops from a variety of perils, including but not limited to fire, lightning, loss of revenue, tornado, windstorm, hail, flood, rain, or damage by insects.

Ocean Marine: Coverage for ocean and inland water transportation exposures; goods or cargoes; ships or hulls; earnings; and liability.

Private Passenger Auto Physical Damage: Coverage for privately owned motor vehicles and trailers for use on public roads not owned or used primarily for commercial purposes that protects the insured only against loss or damage to insured motor vehicles.

OTHER DATA DEFINITIONS

Number of Claims Reported: Any notice to an insurer or its agent by a claimant or an insured that reasonably apprises the insurer that a loss has occurred. Include only those Florida claims received on a direct basis and only those claims associated with the lines of business reported on the Summary tab. Each reported claim should only be counted once. The "Number of Claims Reported" should equal the sum of the claims reported as "Open Claims with Payment," "Open Claims without Payment," "Claims Closed with Payment," and "Claims Closed without Payment." If a claim was counted as a "Claim Closed Without Payment" in a prior reporting and was later reopened and paid, it should only be counted once as either an "Open Claim with Payment" or a "Claim Closed with Payment."

Claim ID: The unique claim identification for each claim.

Florida County and Zip Code in Which Claim Occurred: Claims data should be submitted according to the county and zip code where the loss occurred. Only claims submitted within the state of Florida should be included. If a company is unable to provide the county or zip code data for a claim, please enter "Unknown" in the county or zip code field. A company may only categorize a county or zip code as "Unknown" after every effort has been made to assign each claim to the specific county in which the loss occurred. If fields are marked "Unknown," OIR Market Regulation may request additional details for each claim reported in this category.

Open Claim(s) With Payment: This means a claimant has received payment for a claim, but the claim remained open at the time of this reporting. These claims are mutually exclusive from, and are not to be included in the number of "Claims Closed with Payment," "Claims Closed Without Payment," or "Open Claims without Payment."

Open Claim(s) Without Payment: This means a claimant has not received any payment for a claim, but the claim remained open at the time of the reporting. These claims are mutually exclusive from, and are not to be included in the number of "Claims Closed with Payment," "Claims Closed Without Payment," or "Open Claims with Payment."

Claim(s) Closed With Payment: This means a claimant has received payment for a claim, but the claim was closed at the time of this reporting. These claims are mutually exclusive from, and are not to be included in, the number of "Open Claims with Payment," "Open Claims Without Payment," or "Claims Closed Without Payment."

Claim(s) Closed Without Payment: This means a claimant has not received payment for a claim and the claim was closed at the time of this reporting. The claim may have been denied; determined to be below the policy deductible; withdrawn or abandoned by the policyholder; closed by the insurer due to inactivity; determined by the insurer to be a duplicate claim; or other reason and the claim was closed with no payment was made to the policyholder at the time of this reporting. These claims are mutually exclusive from, and are not to be included in, the number of "Open Claims With Payment," "Open Claims Without Payment," or "Claims Closed With Payment."

Paid Loss Excluding Loss Adjustment Expense (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.

Reopened Claims: A reopened or supplemental claim is any additional claim for recovery from the insurer for losses from the same hurricane or windstorm which the insurer has previously adjusted and closed pursuant to the initial claim. This includes open claims which were previously closed but are now reopened as of this reporting because the insurer received additional/supplemental claims for recovery due to this event.

DATA VALIDATIONS

Five validations are used in the "Claims Data Extract" tab of this template:

Row Validation Check #1:	Line of Business, County, and Zip Code entries must = codes within the "Valid Responses" tab
Row Validation Check #2:	County and Zip Code entries must = County and Zip Code matching within the "Valid Responses" tab
Row Validation Check #3:	"Number of Open Claims with Payment," "Number of Open Claims without Payment," "Number of Claims Closed with Payment," and "Number of Claims Closed without Payment" must = "Number of Claims Reported"
Row Validation Check #4:	If "Number of Claims Reported" = 0, then "Paid Loss" must also = 0
Row Validation Check #5:	If "Number of Open Claims with Payment" and "Number of Claims Closed with Payment" = 0, then "Paid Loss" must also = 0

Two validations are used in the "Survey" tab of this template:

Row Validation Check #1:	Total claims closed within 30 days, 31-60 days, 61-90 days, and over 90 days must = "Number of Claims Closed with Payment" and "Number of Claims Closed without Payment" totals as reported on the "Summary" tab
Row Validation Check #2:	Total claims closed due to denial of coverage, damage below deductible amount, and other must = "Number of Claims Closed without Payment" total as reported on the "Summary" tab

TRADE SECRET INSTRUCTIONS

Trade secret filings may be completed in accordance with Section 624.4213, Florida Statutes. Once the Contacts tab, row 16, is marked "yes," the Version tab's "Trade Secret?" response will convert to YES, marking all data in the template Trade Secret. To qualify for trade secret protection, the company must additionally file a properly executed trade secret affidavit. The Insurance Regulation Filing System will prompt the company to upload an affidavit while uploading this template. Regardless of a filing's trade secret status, all filings may be part of post-event aggregate reporting.

CONTACTING THE OFFICE

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

DisasterReporting@fleur.com

Contact and Statewide Modeling Information			
	STORM EVENT NAME	VALIDATION CHECKS	TRADE SECRET?
Contact and General Questions	Responses - <i>Verify pre-populated cells are accurate before submission</i>	Required Data Field Complete?	No
What is the as-of date of the data submitted? (MM/DD/YYYY)		FALSE	Not Applicable
Please provide the name of the individual who completed this form.		FALSE	Not Applicable
What is this individual's email address?		FALSE	Not Applicable
What is the best number where this individual can be reached?		FALSE	Not Applicable
What is the Company's name?		FALSE	Not Applicable
What is the Company's NAIC Code? ("00000" if no NAIC Code exists)		FALSE	Not Applicable
What is the Florida Company Code?		FALSE	Not Applicable
What is the Company's FEIN?		FALSE	Not Applicable
What is the Company's NAIC group code? ("0000" if no NAIC group code exists)		FALSE	Not Applicable
What is the State of domicile?		FALSE	Not Applicable
Is this filing being submitted as trade secret? <i>If yes is selected once this spreadsheet is uploaded, you must upload the affidavit as required by Section 624.4213, Florida Statutes.</i>		FALSE	No
Dollar Amount of Estimated Gross Payable Loss from Event (Gross of Reinsurance) (in whole dollars)		FALSE	No
Projected Net Retention Resulting from the Event (in whole dollars)		FALSE	No
Dollar Amount of Estimated Payable Loss from Event covered by Reinsurance or Other Loss-Transfer Agreements (in whole dollars)		FALSE	No
Model and Version. (maximum of 250 characters)		FALSE	No
Did the company turn on the following settings when running the Model?			Not Applicable
Long-Term		FALSE	No
Demand Surge		FALSE	No
Storm Surge (Flood only)		FALSE	No
If the Name and Version of Model Used for Financial Projections is N/A, how did the Company evaluate the losses reported? (maximum of 250 characters)		TRUE	No

Summary of Data: Florida Statewide Totals for this Report			This Page Is Not Trade Secret					STORM EVENT NAME Report Date Not Entered				Validation Checks
Lines of Business	Policies in Force (Florida Only)	Number of Claims Reported	Number of Open Claims with Payment	Number of Open Claims without Payment	Number of Claims Closed with Payment	Number of Claims Closed without Payment	Percent of Claims Closed	Paid Loss Excluding Loss Adjustment Expense	Paid Allocated Loss Adjustment Expense	Case Incurred Loss Excluding Loss Adjustment Expense	Case Allocated Loss Adjustment Expense	Required Data Fields Complete?
Residential Property	0	0	0	0	0	0	0.0%	\$0	\$0	\$0	\$0	TRUE
Homeowners		0	0	0	0	0	0.0%	0				FALSE
Dwelling		0	0	0	0	0	0.0%	0				FALSE
Mobile Homeowners		0	0	0	0	0	0.0%	0				FALSE
Commercial Residential		0	0	0	0	0	0.0%	0				FALSE
Commercial Property		0	0	0	0	0	0.0%	0				FALSE
Private Flood		0	0	0	0	0	0.0%	0				FALSE
Business Interruption		0	0	0	0	0	0.0%	0				FALSE
All Other Lines of Business*		0	0	0	0	0	0.0%	0				FALSE
TOTALS	0	0	0	0	0	0	0.0%	\$0	\$0	\$0	\$0	TRUE

*All Other Lines of Business coverages include: Fire, Farmowners Multi-Peril, Ocean Marine, Inland Marine, Private Passenger Auto Physical Damage, Commercial Auto Physical Damage, Aircraft, Glass, Boiler and Machinery, Industrial Fire, Industrial Extended Coverage, & Multi-Peril Crop.

LINE OF BUSINESS	
<u>Residential Property</u>	
HO	Homeowners
DW	Dwelling
MHO	Mobile Homeowners
CR	Commercial Residential
<u>Other than Residential Property</u>	
CP	Commercial Property
PF	Private Flood
BI	Business Interruption
<u>Other Lines of Business</u>	
AC	Aircraft
BM	Boiler and Machinery
CPD	Commercial Auto Physical Damage
FI	Fire
FMP	Farmowners Multi-Peril
GL	Glass
IEC	Industrial Extended Coverage
IF	Industrial Fire
IM	Inland Marine
MPC	Multi-Peril Crop
OM	Ocean Marine
PPAD	Private Passenger Auto Physical Damage

This represents a sample of valid responses for county and zip code. Not all fields are represented in this DRAFT.

COUNTY	ZIP
Alachua	32044
Alachua	32601
Alachua	32602
Alachua	32603
Alachua	32604
Alachua	32605
Alachua	32606
Alachua	32607
Alachua	32608
Alachua	32609
Alachua	32610
Alachua	32611
Alachua	32612
Alachua	32614
Alachua	32615
Alachua	32616
Alachua	32618
Alachua	32622
Alachua	32627
Alachua	32631
Alachua	32633
Alachua	32635
Alachua	32640
Alachua	32641
Alachua	32643
Alachua	32653
Alachua	32654
Alachua	32655
Alachua	32658
Alachua	32662
Alachua	32666
Alachua	32667
Alachua	32669
Alachua	32694
Alachua	32696
Baker	32040
Baker	32063
Baker	32072
Baker	32087
Baker	32234
Bay	32401
Bay	32402
Bay	32403
Bay	32404
Bay	32405
Bay	32406
Bay	32407

