



FAQ's

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What are QUASR reports?

Pursuant to Section 624.424(10), Florida Statutes, all companies licensed in Florida to write personal lines residential and commercial residential lines of insurance are required to submit quarterly supplemental (QSR) reports to the Florida Office of Insurance Regulation (Office).

When is my report due?

The statutory deadlines for filing are:

March 1 (for preceding year's 4th Qtr),
May 15 (for 1st Qtr),
August 15 (for 2nd Qtr)
November 15 (for 3rd Qtr).

The Office evaluates late or incomplete submission violations on a case-by-case basis. Depending on the frequency and magnitude of the indiscretions, the Office is authorized to impose fines, suspend or revoke certificates of authority, or issue Orders to Show Cause.

How do I submit my QUASR submissions?

The Office designed a website that companies can use to submit the quarterly policy data reports. The report called QUASR (pronounced quasar) is available through the Insurance Regulation Filing System: <https://irfs.fldfs.com/>.

My company is licensed in Florida to directly write the applicable lines of insurance under Section 624.424(10), Florida Statutes, but we have chosen not to write any policies in those lines. Do we still have to submit QUASR reports?

No, but the Office requires documentation. On or before each quarterly reporting due date, please submit a "No Data" is available through the Insurance Regulation Filing System: (<https://irfs.fldfs.com/>).

My company is licensed in Florida to write reinsurance only; are we subject to Section 624.424(10), Florida Statutes?

No.

My company writes just a few of the applicable policy types in Florida. Do I still have to send in QUASR reports?

Yes. If your company has one or more of the applicable policies in force for a given quarter, you must submit a QUASR report.

If I need to report a dwelling fire policy on a mobile home, should I enter that information as a dwelling, fire & allied lines policy type; a mobile homeowners policy type, or both?

All dwelling fire policies should be reported only as "personal residential/dwelling fire or personal residential dwelling/allied lines" policy types. Regardless of whether a fire policy is for a structure listed as another QUASR policy type (personal residential/ tenants, mobile homes, etc.), the policy should be reported only one time as a "personal residential/dwelling fire or personal residential dwelling/ allied lines" policy type.

In calculating "Structure Exposure," do I have to include the value of endorsements to the policy?

It depends on the type of endorsement. Consistent with the definition on page 43 of the QUASR manual, endorsements that offer additional coverage for structure, appurtenant structure, contents, and loss of use should be included in the company's structure exposure. Endorsements that offer coverage for liability should not.

My company processes personal lines and commercial lines in separate departments. May we submit separate reports for personal lines and commercial lines?

No. QUASR is designed to accept only one submission per company per reporting quarter. Entering a "second" submission will merely overwrite the information on the first submission. Your commercial and personal lines divisions need to combine the data and send one unified report per quarter.

What if I am in charge of data submissions for several companies in the same group? May I submit all data for the group together or may I include multiple companies in the same submission?

No to all questions. Each company must file data on a separate submission. Groups with multiple companies should **NOT** merge data.

My company, upon renewal of our homeowners policies, is transferring the windstorm coverage to Citizens Property Insurance Corporation, but is retaining the underlying coverage. Should these renewals be counted as "new policies" since this is a material change in coverage?

Yes. However, it should also be listed as a nonrenewed policy. This seemingly absurd exercise serves two legitimate purposes: 1.) it enforces the Office's position that "ex-wind" renewals are nonrenewals for the purposes of moratorium compliance; and 2.) it leaves the total number of policies in force unchanged.

Example: Assume in month #1 you have one homeowners policy in force with wind coverage and \$50,000 of wind coverage exposure. If the policy is renewed without wind coverage in month #2, month #2 would show the following:

the policies in force would be unchanged at 1;

the policies nonrenewed would be 1;

the policies nonrenewed due to hurricane risk would be 1;

the new policies written would be 1;

the policies that exclude wind coverage would be 1;

the total dollar value of structure exposure from wind would be \$0; and

the total premiums written would probably be reduced.

What if I submit a report and receive a Submission Error?

A message will list all errors in your report based on any one of the system validation checks. The Office has implemented validation checks for QUASR data submitted by insurers. These checks are designed to reduce the likelihood of invalid or erroneous data from being submitted by mistake. If your statistical data fails one or more of these validation checks, error messages will be displayed. Correct all errors and resubmit the report. For a list of all validation checks performed by the system, refer to Appendix B of the Industry User Manual.

My company has been granted permission to discontinue writing business and is leaving the State of Florida. Do we have to file a QUASR?

If your company has ANY policies in force in any of the applicable lines of business, you are still required to file a QUASR, even if you are no longer writing new business.

Which date do I use to report canceled or nonrenewed policies, the date the notice goes out, or the effective date of the cancellation/nonrenewal (the actual date coverage ends)?

Canceled or non-renewed policies should be reported as the effective date of the cancellation/nonrenewal. If the policy is retroactively canceled back to a date in the past, you will need to amend the QUASR filing for that quarter and any subsequent quarter to ensure accuracy for all the reports.

Should the \$25 MGA fee be reported as premium?

Yes, in accordance with Section 627.403, Florida Statutes, any policy, service or similar fee is deemed part of the premium.

Should the EMPAT (Emergency Management Preparedness and Assistance) surcharge be reported as premium?

No, in accordance with Section 252.372, Florida Statutes, the surcharge is not to be considered premiums of the insurer.

Should emergency assessments by the Florida Guaranty Association (FIGA), Florida Hurricane Catastrophe Fund (FHCF) and Citizens Property Insurance Corporation (Citizens) be reported as premiums.

No, emergency assessments are not premium. However, all regular assessments are considered premiums and should be reported.

My company has just participated in a Citizens Take-Out. As the assuming carrier, do I report these policies in QUASR?

Yes. The assuming carrier must report in QUASR all policies that are assumed from Citizens within the reporting period. Any policyholder that opts out of the process prior to the assumption date or subsequent to the assumption date must be reported by Citizens in QUASR. If a policyholder opts out after the assumption date in a different reporting period, an amended QUASR report must be filed going back to the assumption date.

I received a Policy In Force Error message. How do I clear it?

Please see Appendix D of the Industry User Manual for the PIF calculation.

I have a policy that covers multiple locations in multiple counties. How do I report this in QUASR?

Commercial residential policies that cover multiple structures in multiple counties should be reported in the primary county.

When do I use the columns total number of policies transferred to other insurers during the reporting month and the number of policies received from other insurers during the reporting month?

These columns are used whenever policies are moved from one insurer to another insurer. Examples: The company has assumed policies from Citizens. The company would report it in the received from other insurers and Citizens would report it in the transferred to other insurers. The company has entered into a Loss Portfolio transfer, has sold a book of business to another insurer or have moved the book of business to another insurer within the group.

I don't write all of the policy types and in all of the counties on the spreadsheet template. Do I need to put 0 (zero) in all the cells that do not apply?

If you do not write a policy type or write in a particular county, you can delete the policy type and/or county from the template for uploading.