



## Office of Insurance Regulation

### MEMORANDUM

**DATE:** January 22, 2024

**TO:** **Property & Casualty Insurers** - Financial Statement Contact Person

**FROM:** Jane Nelson, Director  
Property & Casualty Financial Oversight

**SUBJECT:** **2024 FILING REQUIREMENTS**

This package is designed to assist Property and Casualty insurers in preparing their filings with the Florida Office of Insurance Regulation (Office). This information provides the filing requirements for companies holding a Certificate of Authority, Eligible Surplus Lines Carriers, Listed Risk Retention Groups, Certified Reinsurers, Trusteed Reinsurers, Accredited Reinsurers, and Reciprocal Jurisdiction Reinsurers. Please be advised that this checklist is provided as a reference document only and is not intended to alter, amend, or replace statutory requirements.

This package has been designed to conform to the format adopted by the National Association of Insurance Commissioners (NAIC). The objective is to move towards uniformity in the states' filing requirements checklists.

Filings shall be made utilizing the 2023 Annual Statement Instructions and Blanks and the 2024 Quarterly Statement Instructions and Blanks adopted by the NAIC.

All filings should be made electronically through the Regulatory Electronic Filing System (REFS) via the Industry Portal located at <https://refs.fldfs.com/Account/Login>. This checklist has been revised to reflect the electronic requirements.

Notable highlights from this year's package include:

- **Companies must update the Disaster Contact and PIP contact information via the Insurance Regulation Filing System (IRFS) at <https://irfs.fldfs.com/>.**
- See the Notes and Instructions section for the proper filing of the premium tax returns and checks for payment of filing fees and premium tax payments with the Florida Department of Revenue.
- **All insurers must file electronically with the NAIC. Foreign insurers who are commercially domiciled in Florida must file according to the Domestic Checklist column.** Refer to Note V for the definition of "commercially domiciled".
- In addition to the Jurat Page, the Actuarial Opinion, Risk Based Capital Report and Reinsurance Attestation Supplement are also **required** to be signed and scanned to an electronic document. All domestic insurers will be required to submit the scanned document as an uploaded document into REFS.
- Companies are asked when uploading multiple documents with the same filing component to the Regulatory Electronic Filing System (REFS), that the title of the document be changed to a meaningful name. Naming documents HCRS1, HCRS2, HCRS3 and HCRS4 slows the review process. For example, using titles such as HCRS, Financial Statement, Management Agreement or Organization Chart will improve the review process. Your cooperation is greatly appreciated.

## INSTRUCTIONS FOR FILING REQUIREMENTS: QUESTIONS & ANSWERS

1. **The checklist indicates that the deadlines for filing statements are March 1, May 15, August 15, and November 15. Do they have to be received by the Office on March 1, May 15, August 15, and November 15?**
  - > The REFS filings must be received by the Office no later than 5:00 PM on the applicable due date. Since the NAIC's electronic filing system requires overnight to process any filings, companies need to file the appropriate documents with the NAIC **at least** 1 business day prior to the Office's filing due date.
2. **If a filing requirement deadline falls on a weekend or holiday when is the filing due?**
  - > The deadline would be moved to the first business day following the original deadline.
3. **Will companies that submit late statements be fined?**
  - > Failure to timely file statements is subject to fine and is also a ground for suspension of the company's Certificate of Authority.
4. **May I attach my check for the premium tax payments to my filing?**
  - > Remit premium tax payments directly to the **Florida Department of Revenue** in accordance with instructions provided in this guide. Since the filing is now electronic, do not provide any premium tax information or documentation with the filing.
5. **May I attach my check for the Annual or Quarterly Statement filing fee to my filing?**
  - > Remit Annual and Quarterly Statement filing fees directly to the **Florida Department of Revenue** in accordance with instructions provided in this guide. Since the filing is now electronic, do not provide any filing fee documentation with the filing.
6. **If I am a foreign eligible surplus lines company, do I have to do all of this?**
  - > With the exception of the annual and quarterly filing fee, the Office expects that the company will meet all other filing requirements in the 'foreign' state column (4) of the checklist.
7. **Do I need to attach a bar code to every filing submitted to the Office?**
  - > N/A due to REFS.
8. **Where do I obtain the NAIC supplementary forms?**
  - > Obtain these from the same supplier of your NAIC Annual Statement Blank. There are a number of independent companies that provide this service. Please refer to [www.naic.org](http://www.naic.org) for further information.
9. **Does the Office require the filing of Risk Based Capital (RBC) reports?**
  - > Yes. This requirement applies to Florida domestics and foreign insurers who are commercially domiciled in Florida. Companies must upload the RBC report into a REFS filing.
  - > Requests for the RBC reports of foreign insurers will be made on a case-by-case basis as deemed necessary by the Office.
10. **I have read the entire package but I still have questions regarding financial filings and/or solvency requirements (vs. rate/form or other). How can I reach the financial analyst in charge of my company?**
  - > To reach Property & Casualty Financial Oversight directly, dial (850) 413-3148. Support Staff will guide you to the individual analyst assigned to your company. The analyst can then give you his/her direct dial number for future reference.

**General Instructions  
For Companies to Use Checklist**

**Please Note:** This state's instructions for companies to file with the NAIC are included in this Checklist. The NAIC will not be sending their own checklist this year.

**Electronic filing is intended to be filing(s) submitted to the NAIC via the NAIC Internet Filing Site which eliminates the need for a company to submit diskettes or CD-ROM to the NAIC. Companies are not required to file hard copy filings with the NAIC.**

**Column (1) Checklist**

Companies may use the checklist to submit to a state, if the state requests it. Companies should copy the checklist and place an "x" in this column when submitting information to the state.

**Column (2) Line #**

Line # refers to a standard filing number used for easy reference. This line number may change from year to year.

**Column (3) Required Filings**

Name of item or form to be filed.

The **Annual Statement Electronic Filing** includes the annual statement data and all supplements due March 1, per the *Annual Statement Instructions*. This includes all detail investment schedules and other supplements for which the *Annual Statement Instructions* exempt printed detail.

The **March .PDF Filing** is the .pdf file for annual statement data, detail for investment schedules and supplements due March 1.

The **Risk-Based Capital Electronic Filing** includes all risk-based capital data.

The **Risk-Based Capital.PDF Filing** is the .pdf file for risk-based capital data.

The **Supplemental Electronic Filing** includes all supplements due April 1, per the *Annual Statement Instructions*.

The **Supplemental.PDF Filing** is the .pdf file for all supplemental schedules and exhibits due April 1.

The **Quarterly Statement Electronic Filing** includes the complete quarterly statement data.

The **Quarterly Statement.PDF Filing** is the .pdf file for quarterly statement data.

The **Combined Annual Statement Electronic Filing** includes the required pages of the combined annual statement and the combined Insurance Expense Exhibit.

The **Combined Annual Statement.PDF Filing** is the .pdf file for the Combined annual statement data and the combined Insurance Expense Exhibit.

The **June .PDF Filing** is the .pdf file for the Audited Financial Statements and Accountants Letter of Qualifications.

**Column (4) Number of Copies**

Indicates the number of copies that each foreign or domestic company is required to file for each type of form. The Blanks (EX) Task Force modified the 1999 *Annual Statement Instructions* to waive paper filings of certain NAIC supplements and

certain investment schedule detail if such investment schedule data is available to the states via the NAIC database. The checklists reflect this action taken by the Blanks (EX) Task Force. XXX appears in the "Number of Copies" "Foreign" column for the appropriate schedules and exhibits. **Some states have chosen to waive printed quarterly and annual statements from their foreign insurers and to rely upon the NAIC database for these filings. This waiver could include supplemental annual statement filings. The XXX in this column might signify that the state has waived the paper filing of the annual statement and all supplements.**

**Column (5) Due Date**

Indicates the date on which the company must file the form.

**Column (6) Form Source**

This column contains one of three words: "NAIC," "State," or "Company," If this column contains "NAIC," the company must obtain the forms from the appropriate vendor. If this column contains "State," the state will provide the forms with the filing instructions. If this column contains "Company," the company, or its representative (e.g., its CPA firm), is expected to provide the form based upon the appropriate state instructions or the NAIC *Annual Statement Instructions*.

**Column (7) Applicable Notes**

This column contains references to the Notes to the Instructions that apply to each item listed on the checklist. The company should carefully read these notes before submitting a filing.

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**PROPERTY & CASUALTY INSURERS**

COMPANY NAME: \_\_\_\_\_ NAIC Company Code: \_\_\_\_\_  
 Contact: \_\_\_\_\_ Telephone: \_\_\_\_\_  
 REQUIRED FILINGS IN THE STATE OF: \_\_\_\_\_ Filings Made During the Year 2024

(1) Check-list	(2) Line #	(3) REQUIRED FILINGS FOR THE ABOVE STATE	(4) NUMBER OF COPIES*			(5) DUE DATE	(6) FORM SOURCE **	(7) APPLICABLE NOTES
			Domestic		Foreign			
			State	NAIC	State			
		<b>I. NAIC FINANCIAL STATEMENTS</b>						
	1	Annual Statement (8 1/2" x 14")	xxx	EO	xxx	3/1	NAIC	A-N
	1.1	Printed Investment Schedule detail (Pages E01-E-29)	xxx	EO	xxx	3/1	NAIC	A-N
	2	Quarterly Financial Statement (8 1/2" x 14")	xxx	EO	xxx	5/15, 8/15, 11/15	NAIC	A-N
	3	Protected Cell Annual Statement	REFS	0	xxx	3/1	NAIC	A-N
	4	Combined Annual Statement (8 1/2" x 14")	xxx	EO	xxx	5/1	NAIC	A-N
		<b>II. NAIC SUPPLEMENTS</b>						
	11	Accident & Health Policy Experience Exhibit	REFS	EO	xxx	4/1	NAIC	A-N
	12	Actuarial Opinion	REFS	EO	xxx	3/1	Company	A-N
	13	Actuarial Opinion Summary	REFS	N/A	xxx	3/15	Company	A-N
	14	Bail Bond Supplement	REFS	EO	xxx	3/1	NAIC	A-N
	15	Combined Insurance Expense Exhibit	xxx	EO	xxx	5/1	NAIC	A-N
	16	Credit Insurance Experience Exhibit	xxx	EO	xxx	4/1	NAIC	A-N
	17	Cybersecurity and Identity Theft Insurance Coverage Supplement	REFS	EO	xxx	4/1	NAIC	A-N
	18	Director and Officer Insurance Coverage Supplement	REFS	EO	xxx	3/1,5/15,8/15,11/15	NAIC	A-N
	19	Exhibit of Other Liabilities By Lines of Business as Reported on Line 17 of the Exhibit of Premiums and Losses	REFS	EO	xxx	3/1	NAIC	A-N
	20	Financial Guaranty Insurance Exhibit	xxx	EO	xxx	3/1	NAIC	A-N
	21	Insurance Expense Exhibit	xxx	EO	xxx	4/1	NAIC	A-N
	22	Life, Health & Annuity Guaranty Association Assessable Premium Exhibit, Parts 1 and 2	REFS	EO	xxx	4/1	NAIC	A-N
	23	Long Term Care Experience Reporting Forms	xxx	EO	xxx	4/1	NAIC	A-N
	24	Management Discussion & Analysis	xxx	EO	xxx	4/1	Company	A-N
	25	Market Conduct Annual Statement Premium Exhibit for Year	REFS	EO	xxx	3/1	NAIC	
	26	Medicare Part D Coverage Supplement	xxx	EO	xxx	3/1, 5/15, 8/15, 11/15	NAIC	A-N
	27	Medicare Supplement Insurance Experience Exhibit	xxx	EO	xxx	3/1	NAIC	A-N
	28	Mortgage Guaranty Insurance Exhibit	REFS	EO	xxx	4/1	NAIC	A-N
	29	Premiums Attributed to Protected Cells Exhibit	xxx	EO	xxx	3/1	NAIC	A-N
	30	Private Flood Insurance Supplement	REFS	EO	Xxx	4/1	NAIC	A-N
	31	Reinsurance Attestation Supplement	REFS	EO	xxx	3/1	Company	A-N
	32	Exceptions to Reinsurance Attestation Supplement	REFS	N/A	xxx	3/1	Company	A-N
	33	Reinsurance Summary Supplemental	REFS	EO	xxx	3/1	NAIC	A-N
	34	Risk-Based Capital Report	REFS	EO	xxx	3/1	NAIC	A-N
	35	Schedule SIS	REFS	N/A	N/A	3/1	NAIC	A-N
	36	Supplement A to Schedule T	xxx	EO	xxx	3/1, 5/15, 8/15, 11/15	NAIC	A-N
	37	Supplemental Compensation Exhibit	REFS	N/A	N/A	3/1	NAIC	A-N
	38	Supplemental Health Care Exhibit (Parts 1, and 2 )	REFS	EO	N/A	4/1	NAIC	A-N
	39	Supplemental Investment Risk Interrogatories	REFS	EO	N/A	4/1	NAIC	A-N
	40	Supplemental Schedule for Reinsurance Counterparty Reporting Exception – Asbestos and Pollution Contracts	REFS	EO	N/A	3/1	NAIC	A-N
	41	Trusted Surplus Statement	xxx	EO	xxx	3/1,5/15, 8/15, 11/15	NAIC	A-N
		<b>III. ELECTRONIC FILING REQUIREMENTS</b>						
	61	Annual Statement Electronic Filing	xxx	EO	xxx	3/1	NAIC	EE
	62	March .PDF Filing	xxx	EO	xxx	3/1	NAIC	EE
	63	Risk-Based Capital Electronic Filing	xxx	EO	N/A	3/1	NAIC	EE
	64	Risk-Based Capital .PDF Filing	xxx	EO	N/A	3/1	NAIC	EE
	65	Combined Annual Statement Electronic Filing	xxx	EO	xxx	5/1	NAIC	EE
	66	Combined Annual Statement .PDF Filing	xxx	EO	xxx	5/1	NAIC	EE
	67	Supplemental Electronic Filing	xxx	EO	xxx	4/1	NAIC	EE
	68	Supplemental .PDF Filing	xxx	EO	xxx	4/1	NAIC	EE
	69	Quarterly Electronic Filing	xxx	EO	xxx	5/15, 8/15, 11/15	NAIC	EE
	70	Quarterly .PDF Filing	xxx	EO	xxx	5/15, 8/15, 11/15	NAIC	EE
	71	June .PDF Filing	xxx	EO	xxx	6/1	NAIC	EE
		<b>IV. AUDIT/INTERNAL CONTROL RELATED REPORTS</b>						
	81	Accountants Letter of Qualifications	REFS	EO	N/A	6/1	Company	A-N,BB
	82	Audited Financial Statements	xxx	EO	xxx	6/1	Company	A-N,AA
	83	Audited Financial Statements Exemption Affidavit	REFS	N/A	N/A	3/1	Company	A-N,X
	84	Communication of Internal Control Related Matters Noted in Audit	REFS	N/A	N/A	8/1	Company	A-N,CC
	85	Independent CPA Designation(Change)	REFS	N/A	REFS	12/31	Company	A-N, Y
	86	Management's Report of Internal Control Over Financial Reporting	REFS	N/A	N/A	8/1	Company	A-N,CC
	87	Notification of Adverse Financial Condition	REFS	N/A	N/A	5 days	Company	A-N, DD

(1) Check-list	(2) Line #	(3) REQUIRED FILINGS FOR THE ABOVE STATE	(4) NUMBER OF COPIES*			(5) DUE DATE	(6) FORM SOURCE **	(7) APPLICABLE NOTES
			Domestic		Foreign			
			State	NAIC	State			
	88	Relief from the five-year rotation requirement for lead audit partner	REFS	EO	N/A	3/1	Company	A-N,
	89	Relief from the one-year cooling off period for independent CPA	REFS	EO	N/A	3/1	Company	A-N,
	90	Relief from the Requirements for Audit Committees	REFS	EO	N/A	3/1	Company	A-N,
	91	Request to File Consolidated Audited Annual Statements	REFS	N/A	N/A	12/31	Company	A-N,Z
	92	Request for Exemption to File Management's Report of Internal Control Over Financial Reporting	REFS	N/A	N/A		Company	A-N,CC
		<b>V. STATE REQUIRED FILINGS***</b>						
	101	Corporate Governance Annual Disclosure***	REFS	0	xxx	6/1	Company	OO
	102	Filings Checklist (with Column 1 completed)	N/A	N/A	xxx	Attached to filing	State	V
	103	Form B-Holding Company Registration Statement	REFS	N/A	xxx	4/1 and Keep Current	State	A,B,F,H,K,U
	104	Form F-Enterprise Risk Report ****	REFS	N/A	xxx	4/1	Company	U
	105	ORSA *****	REFS	N/A	xxx	On or before 12/31	Company	NN
	106	Premium tax	1	N/A	1	See Notes	State/DOR	D
	107	State Filing Fees	1	N/A	1	3/1, 4/15, 6/15, 10/15	State/DOR	C
	108	Signed Jurat Page	REFS	N/A	REFS'	3/1, 5/15,8/15,11/15	NAIC	L
	109	Group Capital Calculation (File with lead state only)	Xxx	0	Xxx		NAIC	
	110	Form C-Summary of Changes to Registration Statement	REFS	N/A	xxx	Keep Current	State	U
	111	Form D-Prior Notice of a Transaction	REFS	N/A	xxx	As Required	State	U
	112	Disaster Response/PIP Contact Information	Online	N/A	Online	Keep Current	State	A,B,F,K,Q
	113	Insurance Office Financial Examination Report	xxx	N/A	REFS	When Public Document	State of Dom	A,B,F,K,R
	114	Office of Ins Reg Service of Process Consent & Agreement	REFS	N/A	REFS	Keep Current	State	A,B,F,H,K,S
	115	Reinsurance Summary Statement	REFS	N/A	xxx	See Notes	State	A,B,F,H,K,T
	116	Certificate of Authority Annual License Tax	1	N/A	1	5/30	State	A,K,FF
	117	Premium Growth Report	REFS	N/A	REFS	See Notes	State	A,B,H,K,GG
	118	Quarterly Supplemental Reporting	Online	N/A	Online	See Notes	State	F,K,HH
	119	Special Disability Trust Fund	REFS	N/A	REFS	3/1, 5/15, 8/15, 11/15	None	II
	120	Agents' Balances Certification	REFS	N/A	REFS	3/1, 5/15, 8/15, 11/15	None	JJ
	121	Annual Rate Filing/Certification	N/A	N/A	N/A	As Required	Company	KK
	122	List of Scrutinized Company Investments (F.S. 624.449)	REFS	NA	NA	3/1	Company	MM
	123	Certificate of Compliance	xxx	N/A	REFS	3/1	State Of Dom	O
	124	Certificate of Deposit	xxx	N/A	REFS	3/1	State Of Dom	P

\*If XXX appears in this column, this state does not require this filing, if hard copy is filed with the state of domicile and if the data is filed electronically with the NAIC. If N/A appears in this column, the filing is required with the domiciliary state. EO (electronic only filing).

\*\*If Form Source is NAIC, the form should be obtained from the appropriate vendor.

\*\*\*For those states that have adopted the NAIC Corporate Governance Annual Disclosure Model Act, an annual disclosure is required of all insurers or insurance groups by June 1. The Corporate Governance Annual Disclosure is a state filing only and should not be submitted by the company to the NAIC. Note however that this filing is intended to be submitted to the lead state if filed at the insurance group level. For more information on lead states, see the following NAIC URL: [http://www.naic.org/public\\_lead\\_state\\_report.htm](http://www.naic.org/public_lead_state_report.htm).

\*\*\*\*For those states that have adopted the NAIC updated Holding Company Model Act, a Form F filing is required annually by holding company groups. Consistent with the Form B filing requirements, the Form F is a state filing only and should not be submitted by the company to the NAIC. Note however that this filing is intended to be submitted to the lead state. For more information on lead states, see the following NAIC URL: [http://www.naic.org/public\\_lead\\_state\\_report.htm](http://www.naic.org/public_lead_state_report.htm)

\*\*\*\*\*For those states that have adopted the NAIC Risk Management and Own Risk and Solvency Assessment Model Act, a summary report is required annually by insurers and insurance groups above a specified premium threshold. The ORSA Summary Report is a state filing only and should not be submitted by the company to the NAIC. Note however that this filing is intended to be submitted to the lead state if filed at the insurance group level. For more information on lead states, see the following NAIC URL: [http://www.naic.org/public\\_lead\\_state\\_report.htm](http://www.naic.org/public_lead_state_report.htm)

<b>NOTES AND INSTRUCTIONS (A-N APPLY TO ALL FILINGS)</b>	
<b>A</b>	<p><b>Required Filings Contact Person:</b></p> <p>All Companies: Jane Nelson – E-Mail: <a href="mailto:Jane.Nelson@flor.com">Jane.Nelson@flor.com</a> or Phone: (850) 413-3825  Nicole Crockett – E-Mail: <a href="mailto:Nicole.Crockett@flor.com">Nicole.Crockett@flor.com</a> or Phone: (850) 413-5240  Ainsley Hurley – E-Mail: <a href="mailto:Ainsley.Hurley@flor.com">Ainsley.Hurley@flor.com</a> or Phone: (850) 413-5206  Bradley Trim – E-mail: <a href="mailto:Bradley.Trim@flor.com">Bradley.Trim@flor.com</a> or Phone: (850) 413-2442  Wendy Vincent – E-mail: <a href="mailto:Wendy.Vincent@flor.com">Wendy.Vincent@flor.com</a> or Phone: (850) 413-5300  Eliot Pardee – E-Mail: <a href="mailto:Eliot.Pardee@flor.com">Eliot.Pardee@flor.com</a> or Phone: (850) 413-2448  Michael Baker – E-Mail: <a href="mailto:Michael.Baker@flor.com">Michael.Baker@flor.com</a> or Phone: (850) 413-5211  Cory Swonger – E-mail: <a href="mailto:Cory.Swonger@flor.com">Cory.Swonger@flor.com</a> or Phone: (850) 413-5108  Shalice Rivers – E-mail: <a href="mailto:Shalice.Rivers@flor.com">Shalice.Rivers@flor.com</a> or Phone: (850) 413-5349  Karie Bundy – E-mail: <a href="mailto:Karie.Bundy@flor.com">Karie.Bundy@flor.com</a> or Phone: (850) 413-5222</p> <p>Please note the Florida Statutes or Florida Administrative Codes listed in these instructions may be accessed at <a href="http://www.flor.com">http://www.flor.com</a>.</p>
<b>B</b>	<p><b>Mailing Address:</b></p> <p><u>No longer applicable to financial filings.</u></p> <p><b>NOTE:</b> Financial filings are to be submitted using the Regulatory Electronic Filing System (REFS) located on the Office’s Industry Portal at <a href="https://refs.fldfs.com/Account/Login">https://refs.fldfs.com/Account/Login</a>. Please refer to the REFS user guide posted on the Office’s website at <a href="http://www.flor.com/Office/OIR_Required_Filing_Reporting.aspx">http://www.flor.com/Office/OIR_Required_Filing_Reporting.aspx</a>.</p>
<b>C</b>	<p><b>Filing Fees, Sections 624.424(4) and 624.501(4)(a), Florida Statutes:</b></p> <p>The \$250 Annual and Quarterly Statement filing fees <b>should NOT</b> be submitted to the Office. Fees are to be paid only by insurers who hold a Certificate of Authority. (See Note below)</p> <p>Annual and Quarterly Statement filing fees should be remitted to the <b>Florida Department of Revenue (DOR)</b> with the annual and quarterly premium taxes on Forms DR-908 (annual) and DR-907 (quarterly) in accordance with instructions provided for those forms.</p> <p>To obtain copies of the forms, or for assistance in completing the forms, <b>insurers should contact the DOR directly at:</b></p> <p>In Florida (800) 352-3671                      Outside of Florida (850) 488-6800                      <a href="http://www.myflorida.com/dor/forms/">http://www.myflorida.com/dor/forms/</a></p> <p><b>NOTE: Surplus Lines companies, Risk Retention Groups, Accredited Reinsurers, Certified Reinsurers, and Reciprocal Jurisdiction Reinsurers</b> are exempt from these filing fees.</p>
<b>D</b>	<p><b>Premium Tax Payments:</b></p> <p><b>Certificate of Authority</b> companies should reference Section 624.509, Florida Statutes. Do <b>NOT</b> mail checks for premium taxes to the Office. Payments should be remitted directly to the <b>DOR</b> on Forms DR-907 (quarterly) and DR-908 (annual) in accordance with instructions provided for those forms.</p> <p>To obtain copies of the forms or for assistance in completing the forms, <b>insurers should contact the DOR directly at:</b></p> <p>In Florida (800) 352-3671                      Outside of Florida (850) 488-6800                      <a href="http://www.myflorida.com/dor/forms/">www.myflorida.com/dor/forms/</a></p> <p>Mailing address: <b>Florida Department of Revenue, 5050 West Tennessee Street, Tallahassee, FL 32399-0150</b></p> <p><b>Any delays in receipt by the Department of Revenue may result in penalties and interest being assessed by the Department of Revenue.</b></p> <p><b>Surplus Lines</b> companies should reference Section 626.932, Florida Statutes. These insurers should contact the Florida Surplus Lines Service Office at (850) 224-7676 with any questions concerning the Surplus Lines tax or visit their website at <a href="http://www.fslso.com">http://www.fslso.com</a>.</p> <p><b>Risk Retention Groups</b> should reference Section 627.944(3), Florida Statutes. Risk Retention Groups should submit premium taxes to the Office using the form found on the Office’s website at <a href="http://www.flor.com/Sections/PandC/is_pc_WebExhibits.aspx">http://www.flor.com/Sections/PandC/is_pc_WebExhibits.aspx</a></p> <p><b>Purchasing Groups</b> required to pay premium taxes should use the same form as Risk Retention Groups, which can be found on the Office’s website at <a href="http://www.flor.com/Sections/PandC/is_pc_WebExhibits.aspx">http://www.flor.com/Sections/PandC/is_pc_WebExhibits.aspx</a></p>

	<p>If a Purchasing Group purchases insurance from a surplus lines carrier, the Purchasing Group should contact the Florida Surplus Lines Service Office at (850) 224-7676 with any questions concerning the premium tax or visit their website at <a href="http://www.fslso.com">http://www.fslso.com</a>.</p> <p><b>Independently Procured Coverages (IPC)</b> should reference Section 626.938, Florida Statutes. IPC should submit premium taxes to the Florida Surplus Lines Service Office using the online submission process found on the Florida Surplus Lines Service Office website at <a href="http://www.fslso.com">http://www.fslso.com</a>. For additional information, call the Florida Surplus Lines Service Office at (850) 224-7676.</p>																		
E	<p><b>Delivery Instructions, Rule 690-137.001(1)(c), Florida Administrative Code:</b></p> <p>No longer applicable.</p>																		
F	<p><b>Late Filings, Sections 624.4211 and 624.424(5), Florida Statutes:</b></p> <p>Companies will be fined \$1000 plus \$50 per day for late filings. The company’s license may be suspended if filings are not received timely.</p> <p>Due to the processing time required by the NAIC for all electronically filed financial data, companies should submit their information to the NAIC at least two (2) business days prior to the filing due date.</p>																		
G	<p><b>Original Signatures:</b></p> <p>For both quarterly and annual statement filings, the Jurat Page will be required to be signed, notarized and scanned to an electronic document. All foreign and domestic insurers will be required to submit the Jurat Page as an uploaded document into REFS.</p> <p>The Actuarial Opinion, Risk Based Capital Report and Reinsurance Attestation Supplement are also required to be signed, and scanned to an electronic document. All domestic insurers will be required to submit the scanned document as an uploaded document into REFS.</p> <p>See Note H below for additional information and guidance.</p>																		
H	<p><b>Signature/Notarization/Certification:</b></p> <p>Any required filings must have the original notarized signature of the chief executive officer, regardless of title, and at least one of the following executive officers: president, chief financial officer, chief operating officer, corporate secretary, or treasurer. The original documents are required to be submitted as scanned documents via REFS.</p> <p style="text-align: center;"><b>Special Instructions for other filings:</b></p> <table border="0"> <tr> <td>OIR-DO-1433</td> <td>Reinsurance Summary Statement</td> <td>Must be signed original and notarized</td> </tr> <tr> <td>OIR-DO-1431</td> <td>Audited Financial Statements Exemption Affidavit</td> <td>Must be signed original and notarized</td> </tr> <tr> <td>OIR-C1-1524</td> <td>Uniform Consent to Service of Process (see Note “S”)</td> <td>Must be signed original and sealed</td> </tr> <tr> <td>OIR-DO-516</td> <td>Holding Company System Registration Statement</td> <td>Must be signed original, sealed &amp; notarized</td> </tr> <tr> <td>OIR-A1-1229</td> <td>Premium Growth Reporting Form</td> <td>Must be signed original</td> </tr> <tr> <td>OIR-A1-2116</td> <td>Summary of Changes to Registration Statement</td> <td>Must be signed original, sealed &amp; notarized</td> </tr> </table>	OIR-DO-1433	Reinsurance Summary Statement	Must be signed original and notarized	OIR-DO-1431	Audited Financial Statements Exemption Affidavit	Must be signed original and notarized	OIR-C1-1524	Uniform Consent to Service of Process (see Note “S”)	Must be signed original and sealed	OIR-DO-516	Holding Company System Registration Statement	Must be signed original, sealed & notarized	OIR-A1-1229	Premium Growth Reporting Form	Must be signed original	OIR-A1-2116	Summary of Changes to Registration Statement	Must be signed original, sealed & notarized
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I	<p><b>Amended Filings:</b></p> <p>Insurers must file amended items within 10 days of their amendment, along with an explanation of the amendments. If there are signature requirements for the original filing, those requirements should also be followed for any amendment. See the NAIC Annual Statement Instructions for guidance on amended filings.</p> <p>Amended financial statements are to be submitted only to the NAIC. The Office will be relying on the NAIC to receive these amendments. The insurer should upload a copy of the signed amended Jurat Page. Please note that you must submit the original filing through REFS before you submit the amended filing with the NAIC.</p>																		
J	<p><b>Exceptions from Normal Filings:</b></p> <p>NONE</p>																		



K	<p><b>Bar Codes (State or NAIC)</b></p> <p>No longer applicable due to REFS.</p> <p><b>Forms required only by the State of Florida (not NAIC) do not require bar codes.</b></p>
L	<p><b>Signed Jurat Page Filing for Foreigns:</b></p> <p>Refer to Notes G and H above for guidance and information.</p>
M	<p><b>NONE Filings:</b></p> <p>See NAIC Annual Statement Instructions regarding the filing of NONE or N/A forms.</p>
N	<p><b>Filings new, discontinued or modified materially since last year:</b></p> <ul style="list-style-type: none"> <li>• <b><u>Section 624.4301, Florida Statutes and Rule 69O-137.014, Florida Administrative Code: Notice of Temporary Discontinuance of Writing New Residential Property Insurance Policies</u></b> – Any authorized insurer, before temporarily suspending writing new residential property insurance policies in this state, must give notice to the office of the insurer’s reasons for such action, the effective dates of the temporary suspension, and the proposed communication to its agents. Such notice must be provided on a form approved by the office and adopted by the commission. The insurer shall submit such notice to the office the earlier of 20 business days before the effective date of the temporary suspension of writing or 5 business days before notifying its agents of the temporary suspension of writing. The insurer must provide any other information requested by the office related to the insurer’s temporary suspension of writing. The notice must be filed via the Office’s Insurance Regulation Filing System (IRFS). See Section 624.4301, Florida Statutes and Rule 69O-137.014, Florida Administrative Code for additional information.</li> <li>• <b><u>Section 624.424, Florida Statutes: Annual Statement and other information</u></b> – Subsection (10)(a) now requires insurers to file number of claims open each month, number of claims closed each month, number of claims pending each month, and number of claims in which either the insurer or insured invoked any form of alternative dispute resolution, and specifying which form of alternative dispute resolution was used. See Section 624.424, Florida Statutes, Rule 69O-137.009, Florida Administrative Code, and Note HH for additional information.</li> </ul>
O	<p><b>Certificate of Compliance (Electronic Copy ONLY):</b></p> <p>Each foreign and commercially domiciled insurer shall file with the Annual Statement a Certificate of Compliance issued by the public official having supervision of insurance in the insurer's state of domicile. It shall certify that the company is duly organized and authorized to transact insurance, as well as the kinds of insurance it is authorized to transact.</p> <p>The original Certificate of Compliance should be scanned into an electronic document to be provided to the Office via REFS.</p> <p>For domestic insurers who need a copy for filing with other states, please email Helen McGhin at <a href="mailto:helen.westberry@flor.com">helen.westberry@flor.com</a> with your request stating your company’s name, and how many you need.</p> <p><b>All domestic insurers are exempt from this requirement.</b></p>
P	<p><b>Certificate of Deposit, Section 624.424(3), Florida Statutes (Electronic Copy ONLY):</b></p> <p>Each foreign and commercially domiciled insurer shall file with the Annual Statement a Certificate of Deposit issued by the official having supervision of insurance in the insurer's state of domicile. It shall certify the amount and the composition of the deposit maintained by the insurer in another state. The certificate must be an original and sealed by the insurer's state of domicile.</p> <p>The original Certificate of Deposit should be scanned into an electronic document to be provided to the Office via REFS.</p> <p>For domestic insurers who need a copy for filing with other states, please email Helen McGhin at <a href="mailto:helen.westberry@flor.com">helen.westberry@flor.com</a> with your request stating your company’s name, and how many you need.</p> <p><b>All domestic insurers are exempt from this requirement.</b></p>
Q	<p><b>Company Contact Information:</b></p> <p><b>Claims Information for Policyholders:</b> Claims information for policyholders, including a website, email and a phone number, is published to the OIR website and provided to the Department of Financial Services as a consumer resource for catastrophe and non-catastrophe claims.</p>

	<p><b>Disaster Response Coordinator:</b> The disaster response coordinator is the staff member at the company who is responsible for reporting catastrophe claims data via the OIR Catastrophe Reporting Form, and responds to OIR questions regarding their catastrophe claims data.</p> <p><b>Catastrophe Lead:</b> The catastrophe lead contact is the staff member at the company who is responsible for communications to OIR regarding any disruption to the continuity of operations.</p> <p><b>PIP Contact:</b> For those insurers writing automobile insurance, the PIP contact is the name and address of the person to whom notice of intent to initiate litigation should be sent, pursuant to Section 627.736(11), Florida Statutes.</p> <p>The Office has designed a website to allow companies to update the above contacts electronically; <b>the form should no longer be submitted in hardcopy.</b> Companies are now responsible for maintaining current information with the Office.</p> <p>The information is to be submitted to the Office via the Insurance Regulation Filing System (IRFS) at <a href="https://irfs.fldfs.com/">https://irfs.fldfs.com/</a>. Log into IRFS, My Account, Entity Management, select the Company, Update Contacts, Office Contacts, then update the contacts.</p> <p><b>This requirement applies to all insurers, foreign and domestic.</b></p>
R	<p><b>Insurance Office Examination Reports (Electronic Copy Only):</b></p> <p>A copy of the examination report issued by the state of domicile is required to be filed with the Office as soon as it is filed as a public document. If hardcopy, this document should be converted to an electronic document. If electronic, please submit a copy of the examination report to the Office using REFS. This note applies to all foreign and commercially domiciled insurers.</p> <p><b>All domestic insurers are exempt from this requirement.</b></p>
S	<p><b>Uniform Consent to Service of Process, Section 624.422(2), Florida Statutes:</b></p> <p>All insurers shall keep current with the Department of Financial Services the designation of the name and address of the person to whom process against it, served upon the Chief Financial Officer, is to be forwarded. The insurer may change the designation at any time by submitting a revised form to the Service of Process Section. <b>Contact Harry Halley with any questions at (850) 413-4203 or <a href="mailto:Harry.Halley@myfloridacfo.com">Harry.Halley@myfloridacfo.com</a>.</b></p> <p>Mailing address: <b>Florida Department of Financial Services, Service of Process Section, 200 E Gaines St, Tallahassee, FL 32399</b></p>
T	<p><b>Reinsurance Summary Statement, Section 624.610, Florida Statutes and Rule 690-137.011, Florida Administrative Code:</b></p> <p><b>Any domestic or commercially domiciled insurer</b> ceding directly written risks of loss under Section 624.610, Florida Statutes, shall file with the Office one copy of a summary statement containing the information about each treaty required by Section 624.610 (11)(a)1-10, Florida Statutes. It shall be filed within 30 days of receipt of a summary statement or cover note, or in no event no later than 6 months after the effective date of the reinsurance treaty. Either the Chief Executive Officer or the Chief Financial Officer of the insurer shall sign and attest to the summary statement.</p> <p>The form is OIR-D0-1433 located at <a href="http://www.floir.com/Sections/PandC/is_pc_WebExhibits.aspx">http://www.floir.com/Sections/PandC/is_pc_WebExhibits.aspx</a></p> <p>The Reinsurance Summary Statement should be properly completed and provided to the Office using REFS.</p> <p>In addition to the summary statement, the Office may require the filing of any supporting information relating to the ceding of such risks as deemed necessary.</p> <p>If the summary statement prepared by the ceding insurer discloses that the net effect of a reinsurance treaty or treaties (or series of treaties with one or more affiliated reinsurers entered into for the purpose of avoiding the following threshold amount) at any time results in an increase of more than 25 percent to the insurer's surplus as to policyholders, then the insurer shall certify in writing to the Office that the relevant reinsurance treaty or treaties complies with the accounting requirements promulgated by the Office pursuant to Section 624.610, Florida Statutes. The certificate shall also state that a copy of the certificate was sent to the reinsurer under the reinsurance treaty. If such certificate is filed after the summary statement of such reinsurance treaty or treaties, the insurer shall refile the summary statement with the certificate. A copy of the summary statement and the certification shall be mailed or delivered to each reinsurer assuming any part of the risk that is transferred.</p> <p>This subsection does not apply to contracts of facultative reinsurance or any ceding insurer with surplus as to policyholders that exceeds \$100 million as of the immediately preceding December 31. Additionally, any ceding insurer otherwise subject to this section with less than \$500,000 in direct premiums written in this state during the preceding calendar year or with less than 1,000 policyholders at the end of the preceding calendar year is exempt from the requirements of this subsection. <b>However,</b> any ceding insurer otherwise subject to this section with more than \$250,000 in direct premiums written in this state during the preceding calendar quarter is not exempt from the requirement of this subsection.</p>

U	<p><b>Insurance Holding Company Registration and Regulation, Prior Notice of a Transaction and Enterprise Risk Report:</b></p> <p><b>Each domestic or commercially domiciled insurer</b> holding a Certificate of Authority in this state which is a member of an insurance holding company system shall be subject to regulation with respect to its relationship to such holding company system as provided by rule or statute, except foreign insurers domiciled in states accredited by the NAIC. <b>Domestic and Commercially Domiciled insurers are required to file</b> a current Holding Company System Registration Statement (Form B), Form OIR-D0-516, within the Holding Company Filing by April 1 each year. The Holding Company System Registration Statement should be kept current with the information required to be disclosed per Rule 69O-143.046, Florida Administrative Code, on Form OIR-D0-516 within fifteen days after the end of the month in which it learns of each such change or addition. All registration statements should contain a summary outlining all items in the current registration statement representing changes from a prior Holding Company System Registration Statement, which shall be disclosed within the Summary of Changes to Registration Statement and filed on a Form OIR-A1-2116 (Form C) as required by Rule 69O-143.046(4), Florida Administrative Code.</p> <p>Prior Notice of a Transaction (Form D) – Section 624.448, Florida Statutes, requires that each <b>domestic or commercially domiciled insurer</b> shall file a report with the Office disclosing a material acquisition of assets, a material disposition of assets, or a material nonrenewal, cancellation, or revision of a ceded reinsurance agreement, unless the material acquisition or disposition of assets or the material nonrenewal, cancellation, or revision of a ceded reinsurance agreement has been submitted to the Office for review, approval, or informational purposes under another section of the Florida Statutes or a rule adopted there under. A copy of the report and each exhibit or other attachment must be filed by the insurer with the NAIC. The report required in this section is due within 15 days after the end of the calendar month in which the transaction occurs. The notice should be filed on a Form OIR-A1-2117 (Form D). Insurers should refer to Section 624.448, Florida Statutes and Rule 69O-143.047, Florida Administrative Code for additional information.</p> <p>Enterprise Risk Report (Form F) provided for in Section 628.801(2), Florida Statutes – Should be filed by each Ultimate Controlling Entity with the lead state office of the insurance holding company system by April 1 each year.</p> <p>Please review Rule 69O-143.046, Florida Administrative Code, for complete requirements. In addition, insurers should refer to Rule 69O-143.047, Florida Administrative Code, when entering into transactions with affiliates in order to determine if a filing is required to be made with the Office.</p> <p>Form OIR-D0-516 is located at <a href="http://www.flor.com/Sections/PandC/is_pc_WebExhibits.aspx">http://www.flor.com/Sections/PandC/is_pc_WebExhibits.aspx</a>  Form OIR-A1-2116 is located at <a href="http://www.flor.com/Sections/PandC/is_pc_WebExhibits.aspx">http://www.flor.com/Sections/PandC/is_pc_WebExhibits.aspx</a>  Form OIR-A1-2117 is located at <a href="https://www.flrules.org/Gateway/reference.asp?No=Ref-06551">https://www.flrules.org/Gateway/reference.asp?No=Ref-06551</a>  Form OIR-A1-2118 is located at <a href="http://www.flor.com/Sections/PandC/is_pc_WebExhibits.aspx">http://www.flor.com/Sections/PandC/is_pc_WebExhibits.aspx</a></p> <p>The Holding Company System Registration Statement, Summary of Changes to Registration Statement, Prior Notice of a Transaction, and Enterprise Risk Report should be properly completed and provided to the Office using REFS.</p> <p><b>This does not apply to foreign insurers unless they are commercially domiciled in Florida.</b></p>
V	<p><b>Commercially Domiciled Company Reporting:</b></p> <ul style="list-style-type: none"> <li>• <b>Section 624.075, Florida Statutes, defines a commercially domiciled insurer</b> as: every <u>foreign or alien</u> insurer which is authorized to do business in this state and which, during its 3 preceding fiscal years taken together, or during any lesser period of time if it has been licensed to transact its business in this state only for the lesser period of time, has written an average of 25 percent or more direct premiums in this state than it has written in its state of domicile during the same period, and the direct premiums written constitute more than 55 percent of its total direct premiums written everywhere in the United States during its 3 preceding fiscal years taken together, or during any lesser period of time if it has been authorized to transact its business in this state only for the lesser period of time, as reported in its most recent applicable annual or quarterly statements, shall be deemed a "commercially domiciled insurer" within this state.</li> <li>• Foreign insurers who <b>ARE NOT</b> commercially domiciled in Florida <u>and</u> electronically file the line items in Section I and II of the Required Filings Checklist with the NAIC, are no longer required to file any of these filings directly with the Office. In lieu of this, a signed Jurat Page with original signatures is to be submitted via REFS at the appointed filing due dates.</li> <li>• Foreign insurers who <b>ARE NOT</b> commercially domiciled in Florida do not have to file the following line items in Section IV and V of the Required Filings Checklist with the Office unless specifically requested: <ul style="list-style-type: none"> <li>○ Line 81 – Accountants Letter of Qualifications</li> <li>○ Line 85 – Independent CPA</li> <li>○ Line 115 – Reinsurance Summary Statement</li> </ul> </li> </ul>

- Line 104 – Holding Company Registration Statement
- Foreign insurers who **ARE COMMERCIALY DOMICILED IN FLORIDA** must file according to the ‘domestic’ state column (4) of the Required Filings Checklist.
- Foreign insurers **do not** have to request approval from Florida in order to file Consolidated Audited Financial Statements.

**W Statement of Actuarial Opinion, Section 624.424(1)(b), Florida Statutes:**

**The Statement of Actuarial Opinion is to be submitted through REFS in the annual filing and must be signed by the actuary.**

**FILING OF OPINION:** There is to be included or attached to Page 1 of the Annual Statement, the statement of a qualified actuary, entitled "Statement of Actuarial Opinion," setting forth his or her opinion relating to loss and loss adjustment expense reserves.

**OPINION CONTENT AND FORMAT:** The "Statement of Actuarial Opinion" shall be in the format of the Actuarial Opinion requirements in the NAIC Annual Statement Instructions. However, note the following exceptions and additions:

1. The appointed actuary must send a copy of the most recent actuarial opinion and actuarial report either via mail or in person to the company by April 15 of each year on the items within the scope of the actuarial opinion along with a letter that states that the actuary is available to answer any questions the company or Board of Directors may have concerning the actuarial report or opinion and is available to clarify or explain any conclusions, findings, or recommendations the actuary may have with respect to the actuarial opinion or report at the company's or the Board's request. The company must give a copy of the actuarial opinion and the actuarial report to every Board member by April 15.
2. A qualified actuary is defined solely by section 1A of the NAIC Annual Statement Instruction for Actuarial Opinion.
3. Florida Statutes only allow the discounting of Workers Compensation Tabular Reserves. See Section 625.091, Florida Statutes, and Rule 69O-170.030, Florida Administrative Code.
4. The required submission of the actuarial opinion or opinions signed by the principal actuary or actuaries responsible for the reserve work should be supported by an actuarial report(s), which address the adequacy of all the company's reported loss and LAE reserves net of reinsurance. "Back-up work papers not contained in the actuarial report(s)" might include more detailed actuarial analysis than is in the report or additional observations from the actuary not in the report.
  - A. Reserves reported as indicated from underwriting pools and associations may be accepted without further analysis. Companies that are part of an inter-company pooling arrangement must submit opinions and supporting reports on the entire pool. The Statement of Opinion must address the adequacy of direct and assumed and net loss and loss adjustment expense reserves as contained in Schedule P of the Annual Statement.
  - B. The actuarial reserve report required to support the statement of opinion shall contain an exhibit which displays the minimum recommended total net loss and loss adjustment expense reserves of the actuary, as stated above. The insurer's reported reserves as shown on Page 3 of the applicable statutory annual statement should be no less than the actuary's minimum recommended total net loss and loss adjustment expense reserves exhibited in the actuarial report.
  - C. The opining actuary should provide an adequate explanation of any material reconciliation differences between the source data used and Schedule P, Parts 3A-3R, Parts 2A-2R minus 4A-4R, 5A-5R, and 6C-6O, 6R. Documentation of the reconciliation should be included in the actuarial report as required by the Actuarial Opinion requirements in the NAIC Annual Statement Instructions.

**ACTUARIAL OPINION SUMMARY:** The Office is requiring domestic and commercially domiciled companies to file a copy of the Actuarial Opinion Summary.

**CHANGE IN ACTUARY:** As outlined in Rule 69O-138.043(2)(c)(d), Florida Administrative Code, the company shall give the Office written notice in the event the actuary ceases to be appointed or retained as an appointed actuary or no longer meet the requirements set forth in Rule 69O-138.043(2)(b), Florida Administrative Code. Notice must be prior to or concurrent with the termination of the actuary's appointment or retention, or upon discovery that the actuary no longer meets the requirements set forth in Rule 69O-138.043(2)(b), Florida Administrative Code. If any person appointed or retained as an appointed actuary replaces a previously appointed actuary, the notice shall so state and give the reasons for replacement. The notice shall be submitted to the Office using REFS.

The insurer shall also request, in writing, that the former actuary furnish a letter addressed to the insurer stating whether the actuary agrees with the statements contained in the insurers' letter, and if not, stating the reasons for which he does not agree. The insurer shall provide both of these letters to the Office.

	<p><b>REQUEST FOR EXTENSION:</b> As outlined in Rule 69O-138.043(1)(b), Florida Administrative Code, upon written request by the company, the Office will, for good cause, grant an extension of the date for submission of the statement of actuarial opinion. Good cause includes the occurrence of an event or circumstance beyond the control of the company, which prevents compliance and could not be reasonably remedied or foreseen by the company. The request for extension shall be submitted to the Office using REFS.</p> <p><b>REQUEST FOR EXEMPTION:</b> In accordance with the NAIC Annual Statement Instructions, an insurer who intends to file for one of the exemptions listed must submit a letter of intent to the Office no later than December 1 of the calendar year for which the exemption is to be claimed. The request for exemption shall be submitted to the Office using REFS.</p>
X	<p><b>Audited Financial Statement Exemption Filings, Rule 69O-137.002, Florida Administrative Code:</b></p> <p><b>Only domestic and commercially domiciled</b> insurers holding a Certificate of Authority are required to file. Entities that do not have a Certificate of Authority, such as accredited reinsurers, eligible surplus lines insurers, or risk retention groups, are requested to file.</p> <p><u>AUDITED FINANCIAL STATEMENTS EXEMPTION AFFIDAVIT (BUSINESS WRITTEN EXEMPTION)</u></p> <p>Insurers having direct premiums written in this state of less than \$1,000,000 in any calendar year AND fewer than 1,000 policyholders or certificate holders of directly written policies nationwide at the end of the calendar year shall be exempt from this filing for that year (unless Office makes a specific finding that compliance is necessary for the Office to carry out statutory responsibilities), except that insurers having assumed premiums pursuant to contracts and/or treaties of reinsurance of \$1,000,000 or more will not be so exempt.</p> <p>Any insurer subject to an exemption must submit by March 1, following the year to which the exemption applies, an affidavit sworn to by a responsible officer of the insurer specifying the amount of direct premiums written in this state and number of policyholders or certificate holders.</p> <p>The Exemption Affidavit is Form OIR-D0-1431, which is located at <a href="http://www.floir.com/Sections/PandC/is_pc_WebExhibits.aspx">http://www.floir.com/Sections/PandC/is_pc_WebExhibits.aspx</a></p> <p>The Request for Exemption shall be submitted to the Office using REFS.</p> <p><u>REQUEST FOR EXEMPTION TO FILE (FINANCIAL HARDSHIP EXEMPTION)</u></p> <p>Upon written request of any insurer, the Office may grant an exemption from compliance with Rule 69O-137.002, Florida Administrative Code. If the Office finds, upon review of this request, that the insurer is under an order of receivership, conservatorship, rehabilitation, or is in another delinquency proceeding by the public insurance supervising official of any state, and/or the insurer has been granted an exemption from filing an annual audited financial report by its state of domicile. An exemption may be granted for one year only. Within ten (10) days from a denial of an insurer's written request for an exempt from this rule, the insurer may request in writing a hearing on its application for an exemption. The hearing shall be held in accordance with Section 120.57, Florida Statutes, and the Office's rules on administrative proceedings.</p> <p>The request for Exemption shall be submitted to the Office using REFS.</p>
Y	<p><b>Designation of Independent Certified Public Accountant, Rule 69O-137.002, Florida Administrative Code:</b></p> <p><u>INDEPENDENT CPA/AWARENESS LETTER</u></p> <p><b>Each domestic or commercially domiciled insurer</b> is required to file an annual Audited Financial Report must register with the Office the name and address of the independent Certified Public Accountant or accounting firm retained to conduct the annual audit. Registration must be made in writing by December 31 of the year subject to audit. The insurer shall obtain, and file with the Office, a letter from the accountant stating the following:</p> <ol style="list-style-type: none"> <li>1) the accountant is aware of the provisions of the Insurance Code and the Rules and Regulations of the Insurance Office of the state of domicile that relate to accounting and financial matters;</li> <li>2) the accountant will express his/her opinion on the financial statements in terms of conformity to the statutory accounting practices prescribed or otherwise permitted by the state of domicile; and</li> <li>3) the accountant will specify exceptions as he/she may believe appropriate.</li> </ol> <p>The letter is to be submitted to the Office using REFS.</p> <p><u>FIVE YEAR ENGAGEMENT MAXIMUM</u></p>

A partner or other person responsible for rendering a statement may not act in that capacity for more than five (5) consecutive years. Following any period of service that person shall be disqualified from acting in that or a similar capacity for the same company or its insurance subsidiaries or affiliates for a period of five (5) years. Please refer to Rule 69O-137.002, Florida Administrative Code, for guidance regarding potential relief from this requirement.

**WRITTEN NOTIFICATION OF CPA DISMISSAL/RESIGNATION**

If an accountant who was the accountant for the immediately preceding filed Audited Financial Statement is dismissed or resigns, the insurer shall within five (5) business days notify the Office of this event. The insurer shall also furnish the Office with a separate letter within ten (10) business days of the above notification stating whether in the twenty-four (24) months preceding that event there were:

1. any disagreements (resolved or otherwise) with the former accountant on any matter of accounting principles or practices, financial statement disclosure, or auditing scope or procedure;
2. which disagreements, if not resolved to the satisfaction of the former accountant, would have caused him to make reference to the subject matter of the disagreement in connection with his opinion.

Disagreements contemplated herein are those that occur at the decision-making level. The insurer shall also request, in writing, that the former accountant furnish a letter addressed to the insurer stating whether the accountant agrees with the statements contained in the insurers' letter, and if not, stating the reasons for which he does not agree. The insurer shall provide both of these letters to the Office.

The notification of dismissal/resignation and associated documents are to be submitted to the Office using REFS.

**Z Consolidated or Combined Audited Financial Statements, Rule 69O-137.002, Florida Administrative Code (Electronic Copy ONLY):**

For clarification purposes, the Audited Financial Statement is referred to as the Audited Financial Report within the Florida Statutes and Florida Administrative Code.

**A domestic or commercially domiciled insurer** may make a written request to the Office for approval to file consolidated or combined Audited Financial Statements in lieu of individual annual Audited Financial Statements. Requests to file on a consolidated basis must be filed (received) by December 31 for the year consolidation is requested. The Office may accept and grant consolidation requests after the end of such calendar year subject to the imposition of an administrative fine pursuant to Section 624.4211(2), Florida Statutes. However, said request must be received by the Office before March 1.

The request to file on a consolidated basis should be submitted to the Office using REFS.

Approval will only be granted if the insurer is part of a group of insurance companies which utilizes a pooling or one hundred percent reinsurance agreement that affects the solvency and integrity of the insurer's reserves. In addition, applicant insurers must cede all direct and assumed business to the pool.

In such cases, a columnar consolidating or combining worksheet shall be filed with the report, as follows:

- A. Amounts shown on the consolidated or combined Audited Financial Report shall be shown on the worksheet.
- B. Amounts for each insurer subject to this section shall be stated separately.
- C. Non-insurance operations may be shown on the worksheet on a combined or individual basis.
- D. Explanations of consolidating and eliminating entries shall be included.
- E. Differences between amounts shown in the individual insurer columns of the worksheet and comparable amounts shown on the Annual Statements of the insurers must be reconciled.

**IF APPROVED, A COMPLETE AUDITED FINANCIAL STATEMENT (INCLUDING ITEMS A-E ABOVE) MUST BE FILED FOR EACH DOMESTIC OR COMMERICALLY DOMICILED INSURER IN THE GROUP WITHIN THE REFS ANNUAL FILING.**

**AA Audited Financial Statement, Section 624.424, Florida Statutes and Rule 69O-137.002, Florida Administrative Code (Electronic Copy ONLY):**

The Audited Financial Statement for a **domestic or commercially domiciled insurer** must be filed with the Office on or before June 1 for the preceding year ending December 31. However, the Office may require an insurer to file an Audited Financial Statement earlier than June 1 upon 90 days advance notice to the insurer.

	<p>The annual Audited Financial Statement shall report the financial position of the insurer as of the end of the most recent calendar year and the results of its operations, cash flows, and changes in capital and surplus for the year then ended in conformity with statutory accounting practices prescribed, or otherwise permitted, by the state of domicile. The annual Audited Financial Statement shall include the following:</p> <ol style="list-style-type: none"> <li>1. Report of Independent Certified Public Accountant.</li> <li>2. Balance Sheet reporting admitted assets, liabilities, capital and surplus.</li> <li>3. Statement of Operations.</li> <li>4. Statement of Cash Flows.</li> <li>5. Statement of Changes in Capital and Surplus.</li> <li>6. Notes to Financial Statements. These Notes shall be those required by the appropriate NAIC Annual Statement Instructions and any other notes required by Generally Accepted Accounting Principles and shall also include: <ol style="list-style-type: none"> <li>a. A reconciliation of differences, if any, between the Audited Financial Statement and the Annual Statement filed pursuant to Section 624.424(1), Florida Statutes, with a written description of the nature of these differences.</li> <li>b. A summary of ownership and relationships of the insurer and all affiliated companies.</li> </ol> </li> <li>7. The financial statements included in the Audited Financial Statement shall be prepared in a form and using language and groupings substantially the same as the relevant sections of the Annual Statement filed by the insurer. The financial statements shall be comparative, presenting the amounts as of December 31 of the current year and the amounts as of the immediately preceding December 31.</li> </ol> <p>The Office will rely upon the electronic version of the audited financial statement filed with the NAIC. The company will be expected to return to REFS to <b>submit</b> the retrieved document.</p>
BB	<p><b>Accountant’s Letter of Qualifications, Rule 69O-137.002, Florida Administrative Code (Electronic Copy ONLY):</b></p> <p>The accountant shall furnish a letter to the insurer for filing with the annual Audited Financial Statement. The letter shall state:</p> <ol style="list-style-type: none"> <li>1. That the accountant is independent with respect to the insurer and conforms to the standards of his or her profession.</li> <li>2. The background and experience in general, and the experience in audits of insurers, of the staff assigned to the engagement and whether each is an independent Certified Public Accountant.</li> <li>3. That the accountant understands the annual Audited Financial Statement, and his opinion thereon will be filed in compliance with this rule, and that the Office will be relying on this information in the monitoring and regulation of the financial position of insurers.</li> <li>4. That the accountant consents to the requirements of subsection (13) of Rule 69O-137.002, Florida Administrative Code, "Definition, Availability, and Maintenance of CPA Work papers", and that the accountant consents and agrees to make the work papers as defined in subsection (13) of Rule 69O-137.002, Florida Administrative Code, available for review by the Office.</li> <li>5. A representation that the accountant is properly licensed by an appropriate state licensing authority.</li> <li>6. A representation that the accountant is in compliance with the requirements of subsection (7) of Rule 69O-137.002, Florida Administrative Code, "Qualifications of Independent Certified Public Accountant".</li> </ol> <p>The Accountant’s Letter of Qualifications should be submitted to the Office using REFS.</p>
CC	<p><b>Report of Significant Deficiencies in Internal Control, Rule 69O-137.002, Florida Administrative Code (Electronic Copy ONLY):</b></p> <p><b>Each domestic or commercially domiciled insurer</b> shall furnish the Office with a written report prepared by the accountant describing significant deficiencies in the insurer's internal control structure noted during the audit. The report on internal control systems of the insurer shall be filed with the annual Audited Financial Statement. The insurer is required to provide a description of remedial actions taken or proposed to correct significant deficiencies, if said actions are not described in the accountant's report. If no deficiencies are reported by the Certified Public Accountant, the company may be exempt from filing a report after providing adequate evidence of this condition.</p> <p><b>Each foreign insurer, other than those commercially domiciled, with a reportable condition should file this report.</b></p> <p>This report should be filed electronically with the Office using REFS.</p>
DD	<p><b>Notification of Adverse Financial Condition, Rule 69O-137.002, Florida Administrative Code (Electronic Copy ONLY):</b></p> <p><b>All insurers</b> shall require the independent Certified Public Accountant (accountant) to report, in writing, within five (5) business days to the board of directors or its audit committee any determination by the accountant that the insurer has materially misstated its</p>

	<p>financial condition as reported to the Office as of the balance sheet date currently under examination, or that the insurer does not meet the minimum capital and surplus requirement as outlined in Florida Statutes. An insurer who has received such a report shall forward a copy to the Office within five (5) business days of receipt and provide the accountant with evidence of the report being furnished to the Office. If the accountant fails to receive the evidence within the required five (5) business days, the accountant shall furnish to the Office a copy of its report within the next five (5) business days.</p> <p>If the accountant, subsequent to the date of the Audited Financial Statement filed pursuant to Rule 69O-137.002, Florida Administrative Code, becomes aware of facts that might have affected his report, the accountant shall report those facts to the Office and the insurer within ten (10) days of discovery.</p> <p>The Notification of Adverse Financial Condition shall be submitted, with all necessary supporting documentation, to the Office using REFS.</p>
EE	<p><b>Diskette Filing Requirement, Rule 69O-137.001, Florida Administrative Code:</b></p> <p><b>Annual and Quarterly Statement (individual or combined) filing diskettes ARE NOT to be sent to the Office.</b> Each insurer shall submit to the NAIC the information on the annual and quarterly statements in computer readable form using the electronic media.</p> <p>Annual and quarterly statements in electronic media shall be sent to:</p> <p style="text-align: center;">NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS 1100 Walnut Street, Suite 1500 Kansas City , MO 64106-2197 Phone: (816) 783-8600 Facsimile: (816) 471-7004</p> <p><b>NOTE: NAIC Data Base fees are due to the NAIC with the Annual Statement</b></p>
FF	<p><b>Certificate of Authority Annual License Tax, Section 624.501, Florida Statutes:</b></p> <p>The Certificate of Authority annual license tax (also referred to as a Certificate of Authority renewal fee) must be sent to the following address:</p> <p style="text-align: center;"><b>FLORIDA DEPARTMENT OF FINANCIAL SERVICES</b> RECEIPTS ACCOUNTING SECTION P. O. BOX 6100 TALLAHASSEE, FL 32314-6100</p> <p>Each insurer is responsible for renewal of its Certificate of Authority. If the insurer does not receive an invoice by April 15, call (850) 413-3148 to request an invoice.</p> <p><b>Failure to pay the renewal fee timely may result the assessment of a fine or suspension of the insurer's Certificate of Authority.</b></p>
GG	<p><b>Premium Growth Report, Section 624.4243, Florida Statutes:</b></p> <p>Each insurer that has been authorized to transact property and casualty insurance in this state for a continuous period of less than 3 years shall monthly calculate its premium growth as follows:</p> <ol style="list-style-type: none"> <li>(a) For the 12-month period ending on the last day of the previous month, obtain the amount of the insurer's direct and assumed written premiums for the United States and its territories.</li> <li>(b) For the 12-month period immediately preceding the 12-month period specified in paragraph (a), obtain the amount of the insurer's direct and assumed written premiums for the United States and its territories.</li> <li>(c) Subtract the amount of premiums calculated under paragraph (b) from the amount of premiums calculated under paragraph (a).</li> <li>(d) Divide the amount of premiums determined under paragraph (c) by the amount of premiums determined under paragraph (b).</li> </ol> <p>The information above must be reported on Form OIR-A1-1229, which is located at <a href="http://www.flor.com/Sections/PandC/is_pc_WebExhibits.aspx">http://www.flor.com/Sections/PandC/is_pc_WebExhibits.aspx</a>. For the calculations required by this form, direct and written premiums shall be calculated in the same manner as for the preparation of the insurer's Annual Statement filed pursuant to Section 624.424, Florida Statutes.</p>



	<p>Until an insurer has held a certificate of authority in this state for 24 months, the insurer shall, instead of making the calculations required above, report to the office no later than the last day of each month the insurer's direct and assumed written premiums from the United States and its territories for the previous month.</p> <p>If the amount of the premium growth calculated by an insurer exceeds 33 percent, the insurer shall, within 30 days after the end of the 12-month period ending on the last day of the previous month, file with the office a statement of the premium growth calculations under this section. In response to a report, the office may require the insurer to submit an explanation of the insurer's pattern of premium growth.</p> <p>The Premium Growth Report must be submitted electronically to the Office using REFS.</p>
HH	<p><b>Quarterly Supplemental Report, Section, 624.424(10), Florida Statutes, and Rule 690-137.009, Florida Administrative Code:</b></p> <p>Pursuant to Section 624.424(10), Florida Statutes, all companies holding a Certificate of Authority and authorized to write personal lines residential and commercial residential lines of insurance in Florida are required to submit reports containing information, pursuant to Section 624.424(10), Florida Statutes, called Quarterly Supplemental Reports (QSR), to the Office.</p> <p>The Office has designed an Insurance Regulation Filing System (IRFS) that companies can use to submit the quarterly policy data reports. IRFS is available on the Office website at <a href="https://www.floir.com/iportal">https://www.floir.com/iportal</a>. This system allows insurers to create, edit, and save QSRs, as well as submit the data to the Office via the Internet. QSR IRFS filings are designed to automatically format the files for analysis and ensures that certain business rules are enforced at the time of data entry or import by the insurer.</p> <p>For more information on IRFS, visit the OIR website at <a href="http://www.floir.com">http://www.floir.com</a>, call the Market Research and Technology within the Office at (850) 413-3147, or write to:</p> <p style="text-align: center;">Office of Insurance Regulation Office of the Deputy Commissioner, Room 121 200 East Gaines Street Tallahassee, Florida 32399-0329</p> <p>Eligible Surplus Lines Carriers should contact the Florida Surplus Lines Service Office at (800) 562-4496 ext. 308, regarding the submission of required documentation on any personal or commercial residential coverage written in Florida.</p>
II	<p><b>Special Disability Trust Fund Disclosure, Section 625.091, Florida Statutes:</b></p> <p>Each insurer holding a Certificate of Authority and authorized to write Workers Compensation shall separately identify anticipated recoveries from the Special Disability Trust Fund on <b>all</b> financial statements filed with the Office. <b>Please note there is no approved form for this reporting requirement.</b></p> <p><u>Annual and Quarterly Statements Disclosure</u></p> <p>Each insurer shall disclose in, or as an attachment to, the Notes of the Annual and Quarterly Statements pursuant to Section 624.424, Florida Statutes, any credit in loss reserves taken for anticipated recoveries from the Special Disability Trust Fund. That disclosure shall include (<b>If answers are none or N/A, please indicate.</b>):</p> <ul style="list-style-type: none"> <li>a. The amount of credit taken by the insurer in the determination of its loss reserves for the prior calendar year and the current reporting period on a year-to-date basis.</li> <li>b. The amount of payments received by the insurer from the Special Disability Trust Fund during the prior calendar year and the year-to-date recoveries for the current year.</li> <li>c. The amount the insurer was assessed by the Special Disability Trust Fund during the prior calendar year and during the current calendar year.</li> </ul> <p>If an attachment, please provide the documentation to the Office using REFS within the corresponding statement's filing.</p>
JJ	<p><b>Agents' Balances Certification, Section 625.012(5), Florida Statutes:</b></p> <p>This Certification is required of all insurers.</p> <p><b>Please note, there is no approved form for this reporting requirement.</b> The following information is to be included in, or as an attachment to, the <b>NOTES</b> to the Annual and Quarterly Statements (<b>If answers are none or N/A, please indicate.</b>):</p>

1. Agents' Balances or Uncollected Premiums as reported on Page 2, Line 15.1
2. Amount of Agents' Balances or Uncollected Premiums from Page 2, Line 15.1 that is due from "controlled" or "controlling" persons, and
3. \*Amount reported in #2 above and secured by a: Trust Fund, Letter of Credit, and Financial Guaranty Bond as required by Section 625.012, Florida Statutes.

\*If a copy of the applicable trust fund, letter of credit, or financial guaranty bond (required to collateralize agents' balances due from controlled or controlling persons pursuant to Section 625.012, Florida Statutes) has not been previously filed with the Office, please attach the applicable documents to this form.

All premiums, excluding commissions payable thereon, due from a controlled or controlling person, shall not be allowed as an asset to the extent that they are not placed in a trust account, covered by a letter of credit, or secured by a financial guaranty bond. In addition, if a financial evaluation of the controlled or controlling person indicates they are unlikely to have the ability to pay such premiums, those premiums shall not be admitted.

Premiums from an insurer ceding business to the reporting insurer does not need to be reported.

According to the above referenced statute, "Controlled or Controlling Persons" means:

1. Any person owning, directly or indirectly, 25 percent or more of the voting securities of the insurer.
2. Any person that is, directly or indirectly, owned or controlled by a controlling person.
3. Any person that, individually or in combination with other such person, owes to the insurer an amount that exceeds 50 percent of the insurer's total premiums in course of collection as stated on the insurer's financial statement.

If an attachment, please provide the documentation to the Office using REFS within the corresponding statement's filing.

**KK Annual Rate Filing, Section 627.0645, Florida Statutes, & Rule 69O-170.007, Florida Administrative Code:**

Each rating organization filing rates for, and each insurer holding a Certificate of Authority writing, any line of property or casualty insurance except: (a) Workers' compensation and employer's liability insurance; or (b) Commercial property and casualty insurance that includes a combination of one or more property lines of insurance e.g. fire and allied lines and one or more casualty lines of insurance, e.g. general liability, burglary and theft" must make an Annual Base Rate Filing for each such line of business with the Office no later than 12 months after the effective date of its previous Base Rate Filing. In the alternative, an insurer may certify its rate as being actuarially sound and not inadequate as defined in Section 627.062, Florida Statutes. As with all filings, Annual Base Rate Filings and Annual Rate Certification Filings shall be submitted electronically to the Office through our Internet Filing System found at <https://www.floir.com/iportal>.

Note: With regard to Commercial Multiple Line/Commercial Multiple Peril insurance, only business that is written on an indivisible premium basis is subject to this requirement.

**LL Certified Reinsurers, Section 624.610, Florida Statutes & Rules 69O-144.002 and 69O-144.007, Florida Administrative Code:**

Every certified reinsurer where Florida is the lead state shall file annually with the Office, no later than July 1st:

1. A copy of the Certificate of Authority or License from the assuming insurer's domiciliary jurisdiction.
2. A certification from the assuming insurer's domiciliary jurisdiction affirming that the assuming insurer is in good standing and maintains capital and surplus in excess of the jurisdiction's highest regulatory action level.
3. Documentation specifying the mechanisms the assuming insurer will use to secure obligations incurred as a certified reinsurer. If the assuming insurer intends to utilize a multibeneficiary trust for this purpose, the assuming insurer must submit:
  - a) The form of the trust that will be used to secure obligations incurred as a certified reinsurer;
  - b) The form of the trust that will be used to secure obligations incurred outside of the assuming insurer's certified reinsurer status, i.e. the assuming insurer's 100% collateralized trust (if applicable); and
  - c) A copy of the approval from the domiciliary regulator with regulatory oversight of the 100% collateral and reduced collateral multibeneficiary trusts or the assuming insurer's intention to secure the approval of the domiciliary regulator of the trust before either trust can be used.
  - d) The balance of the trust and list of the trust's investments at the preceding year end, and shall certify that the trust will not expire prior to the following December 31<sup>st</sup>.
4. With respect to the assuming insurer's financial strength ratings (acceptable rating agencies include A.M. Best, Standard & Poor's, Moody's Investor Service, Demotech, Fitch Ratings, and Kroll Bond Rating Agency):
  - a) Confirmation that all interactive financial strength ratings are currently being maintained by the assuming insurer;

- b) Copies of full rating agency reports currently maintained by the assuming insurer. If a full report is not available, the assuming insurer must provide a letter from the applicable rating agency confirming its current financial strength rating; and
  - c) An explanation of any changes during the last three years in the financial strength ratings from approved rating agencies.
5. An updated list of all disputed and overdue reinsurance claims regarding reinsurance assumed from ceding insurers.
  6. A description of the assuming insurer’s business practices in dealing with U.S. ceding insurers and a statement that the assuming insurer commits to comply with all contractual requirements applicable to reinsurance contracts with U.S. ceding insurers.
  7. A [Form CR-F \(OIR-CI-2117\)](#), completed in accordance with the NAIC Instructions.
  8. A description of any regulatory actions taken against the assuming insurer, including fines and penalties.
  9. A description of any changes with respect to the provisions of the assuming insurer’s domiciliary license.
  10. A copy of the most recent report of the independent auditor.
  11. Copies of the audited financial statements for the last two years as filed with the assuming insurer’s domiciliary jurisdiction.
  12. A copy of the actuarial opinion and other regulatory filings as filed with the assuming insurer’s domiciliary jurisdiction.
  13. A description of any past, present, or proposed future participation in any solvent scheme of arrangement, or similar procedure, involving U.S. ceding insurers, and a statement that the assuming insurer commits to notify the Office of any future proposed participation in any solvent scheme of arrangement, or similar procedure, as soon as practicable.
  14. A [Form CR-1 \(OIR-CI-2116\)](#) which must be properly executed by an officer authorized to bind the assuming insurer to the commitments set forth in the form.
  15. A statement confirming that the assuming insurer commits to comply with other reasonable requirements deemed necessary for certification by the Office.
  16. A statement that the assuming insurer agrees to post 100% security upon the entry of an order of rehabilitation, liquidation, or conservation against the ceding insurer or its estate.
  17. A description of any changes in the assuming insurer’s officers and directors.
  18. A statement of whether the assuming insurer is applying for passporting effective for the following year.

Every certified reinsurer where Florida is not the lead state shall file annually with the Office, no later than July 1st:

1. A [Form CR-1 \(OIR-CI-2116\)](#) which must be properly executed by an officer authorized to bind the assuming insurer to the commitments set forth in the form.
2. A copy of the renewal approval letter from the assuming insurer’s lead state when it becomes available.

Certified reinsurers should refer to Rules 69O-144.002 and 69O-144.007, Florida Administrative Code and their licensing orders for any additional filing requirements.

Documentation must be submitted electronically to the Office using REFS.

MM	<p><b>Scrutinized Company Investments, Section 215.473(2) and Section 624.449, Florida Statutes:</b></p> <p><b>Domestic insurers</b> are required to file the List of Scrutinized Company Investments with its annual statement filing. The list shall include a list of investments that the insurer has in companies included on the “Scrutinized Companies with Activities in Sudan List” and the “Scrutinized Companies with Activities in the Iran Petroleum Energy Sector List” in accordance with Section 215.473(2), Florida Statutes. The insurer should review Section 624.449, Florida Statutes for additional information.</p> <p><b>The List of Scrutinized Company Investments shall be submitted to the Office using REFS.</b></p>
NN	<p><b>ORSA (Own-Risk and Solvency Assessment)</b></p> <p>Please refer to Section 628.8015, Florida Statutes. Insurance Groups and Stand-Alone Companies that are subject to an ORSA filing, and of which Florida is the Lead State, will need to submit a 2023 ORSA annual filing on or before December 31, 2024. ORSA filings should be submitted as part of holding company filings through REFS if applicable.</p>
OO	<p><b>Corporate Governance Annual Disclosure, Section 628.8015, Florida Statutes and Rule 69O-143.0466, Florida Administrative Code:</b></p> <p>The Corporate Governance Annual Disclosure is required to be filed by an insurer or insurer member of an insurance group, of which the Office is the lead State regulator, by June 1 of each calendar year.</p> <p>Completion of the Corporate Governance Annual Disclosure must follow the requirements provided within Section 628.8015, Florida Statutes and Rule 69O-143.0466, Florida Administrative Code.</p>

	<p>The Corporate Governance Annual Disclosure filing and related documents are privileged, pursuant to Section 624.4212, Florida Statutes, and may not be provided in response to a subpoena or other discovery directed to the Office, and any such filings and related documents, if obtained from the Office, are not admissible in evidence in any private civil action. However, the Office may use these filings and related documents in the furtherance of any regulatory or legal action brought against an insurer as part of the official duties of the Department of Financial Services or the Office. A waiver of any applicable claim of privilege in these filings and related documents may not occur because of a disclosure to the Office under this section, because of any other provision of the Insurance Code, or because of sharing under s. 624.4212. The Office or a person receiving these filings and related documents, while acting under the authority of the Office, or with whom such filings and related documents are shared pursuant to s. 624.4212, is not permitted or required to testify in any private civil action concerning any such filings or related documents.</p> <p>The Corporate Governance Annual Disclosure must be submitted electronically to the Office using REFS in the holding company filing.</p>
PP	<p><b>Reciprocal Jurisdiction Reinsurers, Section 624.610, Florida Statutes &amp; Rules 69O-144.002 and 69O-144.011, Florida Administrative Code:</b></p> <p>Every reciprocal jurisdiction reinsurer where Florida is the lead state shall file annually with the Office, no later than July 1st:</p> <ol style="list-style-type: none"> <li>1. Written confirmation from the assuming insurer’s reciprocal jurisdiction that as of the preceding December 31 or as of the annual date otherwise statutorily reported to the jurisdiction, the assuming insurer complies with the requirements set forth in paragraphs 69O-144.011(3)(b) and (3)(c), F.A.C.;</li> <li>2. The assuming insurer’s most recent audited financial statements, in accordance with the applicable law of the assuming insurer’s reciprocal jurisdiction, including the external audit report;</li> <li>3. The assuming insurer’s most recent solvency and financial condition report or actuarial opinion, if filed with its supervisor;</li> <li>4. An updated list of all disputed and overdue reinsurance claims outstanding for 90 days or more, regarding reinsurance assumed from ceding insurers domiciled in the United States;</li> <li>5. Information regarding the assuming insurer’s assumed reinsurance by ceding insurer, ceded reinsurance by the assuming insurer, and reinsurance recoverable on paid and unpaid losses by the assuming insurer, to allow for the evaluation of the criteria set forth in paragraph 69O-144.011(3)(f), F.A.C.; and,</li> <li>6. Any other information required or requested by the Office, pursuant to Section 624.610(4), F.S., or paragraph 69O-144.011(3)(g), F.A.C., provided that such requirements are not in conflict with an applicable covered agreement.</li> <li>7. A <a href="#">Form RJ-1</a> (OIR-C1-517) which must be properly executed by an officer authorized to bind the assuming insurer to the commitments set forth in the form.</li> <li>8. A <a href="#">Form CR-F (OIR-C1-2117)</a>, completed in accordance with the NAIC Instructions.</li> </ol> <p>Every reciprocal jurisdiction reinsurer where Florida is not the lead state shall file annually with the Office, no later than July 1st:</p> <ol style="list-style-type: none"> <li>1. A <a href="#">Form RJ-1</a> (OIR-C1-517) which must be properly executed by an officer authorized to bind the assuming insurer to the commitments set forth in the form.</li> <li>2. A copy of the renewal approval letter from the assuming insurer’s lead state when it becomes available.</li> </ol> <p>Reciprocal jurisdiction reinsurers should refer to Rules 69O-144.002 and 69O-144.011, Florida Administrative Code for any additional filing requirements.</p> <p>Documentation must be submitted electronically to the Office using REFS.</p>
QQ	<p><b><u>Notice of Temporary Discontinuance of Writing New Residential Property Insurance Policies, Section 624.4301, Florida Statutes and Rule 69O-137.014, Florida Administrative Code</u></b></p> <p>Any authorized insurer, before temporarily suspending writing new residential property insurance policies in this state, must give notice to the office of the insurer’s reasons for such action, the effective dates of the temporary suspension, and the proposed communication to its agents. Such notice must be provided on a form approved by the office and adopted by the commission. The insurer shall submit such notice to the office the earlier of 20 business days before the effective date of the temporary suspension of writing or 5 business days before notifying its agents of the temporary suspension of writing. The insurer must provide any other information requested by the office related to the insurer’s temporary suspension of writing.</p> <p>The notice must be filed via the Office’s Insurance Regulation Filing System (IRFS). See Section 624.4301, Florida Statutes and Rule 69O-137.014, Florida Administrative Code for additional information.</p>