



2020 CATASTROPHE REPORTING FORM

Frequently Asked Questions

The Florida Office of Insurance Regulation (OIR) has released the final 2020 Catastrophe Reporting Form (CRF), located [here](#).

The CRF provides valuable information to OIR and the state of Florida regarding the impact of a hurricane or other event, including the scope of the total insured loss and impact to insurance consumers. It is critical that data is submitted is timely and accurately.

The OIR hosted a Technical Assistance Webinar to review all fields within the 2020 Catastrophe Reporting Form (CRF) on May 15, 2020. This webinar was provided as a resource to companies to highlight changes from the 2019 CRF, address frequently asked questions, and provide general guidance on accurately completing the form. You may view the recording of the Technical Assistance Webinar [here](#).

OIR has compiled the following list of frequently asked questions received following the webinar as well as common questions presented during the webinar to assist companies filing the CRF.

Frequently Asked Questions

Q: Can I make amendments to a CRF that has already submitted through the Insurance Regulation Filing System (IRFS), or do I need to create a new filing?

A: If a company needs to make a change to a CRF that has already been submitted, the company must create a new filing in IRFS, and re-submit with the correct data.

Q: If my company does not have any Florida exposure or claims to report for the event, is the company required to submit a filing or continue to submit a filing?

A: Yes. The company must submit a "No Data" filing in IRFS for every prescribed reporting period required by the OIR, until the company begins reporting claims for the event.

Q: IRFS will not allow my company to upload a CRF. Please help?

A: Before uploading the CRF, ensure that all validations on every tab are marked as "TRUE," otherwise, IRFS will not allow the CRF to be uploaded. The validation will specify which fields are invalid that require correction.

Q: Must my company file for each deadline?

A: The company must submit for every reporting period, regardless of any changes in your claims information.

Q: If a zip code is not listed for a county, should a company choose the county and then the unknown zip code?

A: The 2020 CRF will display all zip codes for Florida counties. If a company is unable to provide the county or zip code data for a claim, please enter “Unknown” in the county or zip code field. A company may only categorize a county or zip code as “Unknown” after every effort has been made to assign each claim to the specific county in which the loss occurred. If fields are marked “Unknown,” OIR Market Regulation may request additional details for each claim reported in this category to evaluate the adequacy of the company’s claim systems.

Q: In the event a zip code may cross two counties, but the zip code where the loss occurred is not in the county listed in the CRF, how should a company respond?

A: The 2020 CRF will display all zip codes for Florida counties. Please use the zip code where the loss occurred.

Q: How would the OIR recommend companies to report data when there is a combination of county/zip codes that are not on the CRF?

A: The 2020 CRF will include all pairings of Florida county and zip codes within the “Valid Responses” Tab.

Q: Should reopened claims only be included in the Number of Claims Reported columns, as well as the Reopened Claims row on the Survey tab? Or should they also be included in the Open Claims With/Without Payment columns due to their current open status? Or should they also be included in the Closed Claims With/Without Payment columns because they were closed at one point?

A: The reopened claim should be reported based on the status of that reopened claim at the time of reporting. For example, if the company closed a claim, then reopened the claim, and that claim remains reopened at the time of reporting, that claim would be considered an open claim. On the contrary, if the company closed a reopened claim, and that reopened claim remains closed at the time of reporting, that claim would be considered a closed claim. Within the “Survey” tab, a company should only report reopened claims that are open at the time of reporting. The claims reported categories, such as number of open claims with/without payment and number of claims closed with/without payment, are mutually exclusive from each other – a company must ensure that reopened claims are not reported in more than one category. Companies should also refer to the definition of Reopened Claim that can be found in the “Instructions” tab within the CRF.

Q: What is OIR’s definition of loss adjusted expense (LAE)?

A: LAE should include loss adjustment expenses that can be allocated to a specific claim. Companies should also refer to the definition of LAE that can be found in the “Instructions” tab within the CRF.

Q: Should legal expenses be included in LAE calculations?

A: It depends on the type of legal expenses. If referring to legal expenses paying attorneys to handle claims in court, then yes, that is a loss adjustment expense. It may be Allocated LAE or Unallocated LAE depending on how things can be allocated. If referring to legal expenses of claimants that have to be paid, that is not LAE. If meaning just the general legal expenses that are paid for attorneys to handle matters that are outside of claims handling, then that is also not LAE. Companies should also refer to the definition of LAE that can be found in the “Instructions” tab within the CRF.

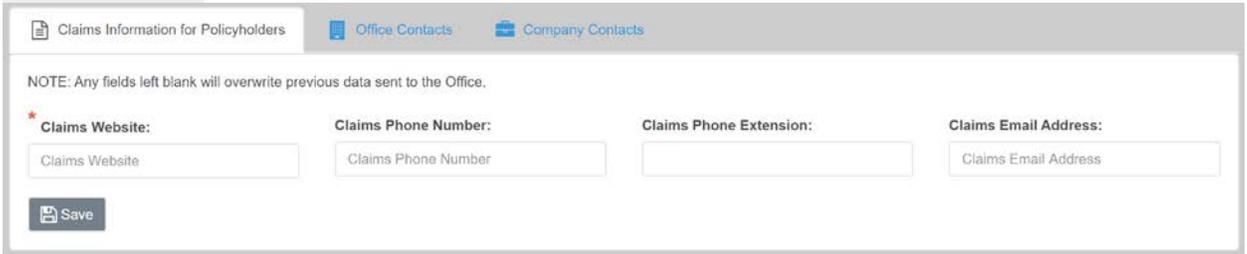
Q: Where can I locate the information or update a company’s disaster contact information?

A: OIR issued a [notice](#) on May 4, 2020 to each company’s financial statement contact requiring companies to update contact information for use before, during, and after disasters. The deadline to

update this information was May 22, 2020. Company contact information can be continuously updated during the year through OIR's [Insurance Regulation Filing System \(IRFS\)](#).

1.  Entity Management

2. 



Claims Information for Policyholders | Office Contacts | Company Contacts

NOTE: Any fields left blank will overwrite previous data sent to the Office.

* Claims Website: Claims Phone Number: Claims Phone Extension: Claims Email Address:

Claims Website Claims Phone Number Claims Phone Extension Claims Email Address

Save

3.

4. 

Additional Questions

If you have any questions regarding the 2020 CRF, please email DisasterReporting@flor.com or call 850-413-3147.