



FLORIDA OFFICE OF  
INSURANCE REGULATION

## **Florida Catastrophe Reporting Form**

### **Effective Changes for the 2021 Hurricane Season**

In preparation for the 2021 Hurricane Season, the Florida Office of Insurance Regulation (OIR) is advising insurers of changes made to the Catastrophe Reporting Form (CRF). Following a storm or other event, OIR will issue a notice to companies advising them that they will be required to submit claims data through the CRF. Immediately following an event, companies will be required to submit **simplified claims data**. At a time specified by OIR following the initial impact of an event, OIR will provide notice that companies must submit **enhanced claims data**.

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

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

#### **The following updates have been made to the 2021 “No Data” Filing:**

- The following question has been revised:
  - From: “Does the company named in this filing have claims to report for this hurricane?”
  - To: “Does the company named in this filing have claims to report for this hurricane for the following lines of business? FIRE, ALLIED LINES, FARMOWNERS MULTI-PERIL, HOMEOWNERS MULTI-PERIL, COMMERCIAL MULTI-PERIL, PRIVATE FLOOD, OCEAN MARINE, INLAND MARINE, PPA PHYSICAL DAMAGE, COMMERCIAL AUTO PHYSICAL DAMAGE, AIRCRAFT, GLASS, BOILER AND MACHINERY, INDUSTRIAL FIRE, INDUSTRIAL EXTENDED COVERAGE, MOBILE HOME MULTI-PERIL, MOBILE HOME PHYSICAL DAMAGE, MULTI-PERIL CROP, SURPLUS LINES FEDERALLY AUTHORIZED, and SURPLUS LINES PROPERTY & CASUALTY.”
- The company will be provided with two response options:
  - “NO - NO CLAIMS IN FLORIDA FOR THIS HURRICANE, BUT THE COMPANY HAS POLICIES IN FORCE FOR THE IDENTIFIED LINES OF BUSINESS. THE COMPANY WILL BEGIN FILING DATA FILINGS IF CLAIMS FOR THIS HURRICANE ARE RECEIVED.”
  - “NO - NO POLICIES IN FORCE IN FLORIDA FOR THE IDENTIFIED LINES OF BUSINESS. THE COMPANY IS WAIVED FROM SUBMITTING CRF FILINGS FOR THIS HURRICANE GOING FORWARD.”
- As a result of the change above, companies reporting policies in force for the identified lines of business that are not reporting claims must file a “No Data” filing only for the initial reporting notice. However, those companies will be subject to begin filing “Data” filings once claims are received.
- Additionally, companies reporting no policies in force in Florida for the identified lines of business are required to file a “No Data” filing only for the initial reporting notice for each catastrophe.



**FLORIDA OFFICE OF  
INSURANCE REGULATION**

**The following updates have been made to the 2021 “Data Filing”:**

**Instructions Tab**

- Filing Requirements Section: Updated to specify new filing requirements for “No Data” and “Data” filings
- NEW Updates to the 2021 CRF No Data Filing: New section clarifying changes for “No Data” filings
- Paid & Case Incurred Loss Excluding Loss Adjustment Expense: Added “Paid” to title
- Paid & Case Allocated Loss Adjustment Expense: Added “Paid” to title and payments to date in definition
- Private Flood: Added direction for splitting claims into stand-alone and endorsement
- Business Interruption: Added direction for splitting claims into stand-alone and endorsement
- Number of Claims Reported: Added instructions for classifying endorsements separately for Private Flood and Business Interruption claims
- Florida County and Zip Code in Which Claim Occurred: Clarified that multiple locations impacted by the event under one policy must each be reported as a separate claim

**Summary Tab**

- Created two separate rows for Private Flood: Endorsement & Stand-Alone, requiring companies to insert Number of Claims Reported only for Endorsements
- Created two separate rows for Business Interruption: Endorsement & Stand-Alone, requiring companies to insert Number of Claims Reported only for Endorsements
- Totals: Added “excluding Endorsements”
- Paid & Case Incurred Loss Excluding Loss Adjustment Expense: Added “Paid” to title
- Paid & Case Allocated Loss Adjustment Expense: Added “Paid” to title

**Valid Responses Tab**

- Added “Stand-Alone” to Private Flood
- Added “Stand-Alone” to Business Interruption

**Survey Tab**

- Added “Stand-Alone” to Private Flood
- Added “Stand-Alone” to Business Interruption