

# Assignment of Benefits (AOB) Data Call

*pursuant to section 624.316, Florida Statutes*

If you need any assistance during the filing process,  
please contact OIR at

[AOBinfo@flor.com](mailto:AOBinfo@flor.com)



**FLORIDA OFFICE OF  
INSURANCE REGULATION**

*Filing Due by March 31, 2020*

# Assignment of Benefits (AOB) Data Call Instructions

The Florida Office of Insurance Regulation (OIR) is conducting a data call to collect information related to Assignment of Benefits (AOB), pursuant to sections 624.316 and 624.307, Florida Statutes. Insurers were notified in June of 2019 by Informational Memorandum OIR-19-02M that a data call to evaluate the preliminary impact of recent AOB legislation (HB 7065) would be issued.

**WHAT:** Information related to AOB for personal and commercial property claims (excluding inland marine and liability-only claims) closed in Florida between January 1, 2017 and February 29, 2020.

**WHO:** This AOB data call must be completed by insurers licensed in Florida for the following lines of business:

- Allied Lines
- Commercial Multi-Peril
- Earthquake
- Farmowners Multi-Peril
- Homeowners Multi-Peril
- Industrial Extended Coverage
- Industrial Fire
- Mobile Homeowners Multi-Peril
- Mobile Homeowners Physical Damage Only
- Property (Fire)

**NO DATA:** A "No data" option may only be used by insurers with no claims closed between January 1, 2017 and February 29, 2020 for the lines of business listed above.

**MANDATORY FIELDS:** All columns of the data call are mandatory fields for insurers with closed claims within the referenced timeline for the lines of business listed above. However, if AOB information is not known for closed claims during the referenced timeframe for the lines of business listed above, leave the columns blank.

**IMPORTANT:** AOB fields within this data call template will be required in a data call prescribed by law to be completed in 2022. Insurers must modify systems now to collect this data as soon as possible.

**NO GROUP SUBMISSIONS:** Data must be submitted on an individual company basis only.

**TRADE SECRET SUBMISSIONS:** An affidavit must accompany a filing that is submitted as a trade secret per section 624.4213, Florida Statutes. Refer to the Contacts tab for additional information.

**DUE DATE: 5 PM ET, Tuesday, March 31, 2020**

Responses to the data call are required to be submitted to OIR no later than the due date using the Insurance Regulation Filing System (IRFS) located at:

<https://irfs.fldfs.com>

**Failure to respond to the data call may result in administrative action.**

**HELP:** Contact IRFS Support at 850-415-3147 or by email at:

[AOBinfo@flor.com](mailto:AOBinfo@flor.com)

Instructions for using the IRFS Filing System are found at

<https://flor.com/sitedocuments/IRFSFilingInstructions.pdf>

**Definitions and Additional Guidance:**

Date of AOB - The date of the AOB is the effective date of the agreement, not the date that the insurer received the AOB.

Re-Opened Claims - If a claim was previously closed, but was re-opened and remained open as of February 29, 2020, do not include the claim.

Multiple Assignees - If there are multiple assignees, only list the claim once. Provide the earliest AOB date in column M and provide the combined dollar amounts for the demand/offer/judgment information in columns N, O, and P.

"Judgment Obtained," "Presuit Settlement Demand," and "Presuit Settlement Offer" are defined in section 627.7152(1), Florida Statutes.

No deductions for salvage, subrogation or reinsurance received or expected should be made.

Responses for the fields "Type of Policy," "County," and "Peril" are limited to the responses shown in the 'Valid Responses' worksheet.

<b>Contact Information</b> Please provide company and individual contact information on this worksheet		<b>VALIDATION CHECKS</b>
		<b>Required Data Field Complete?</b>
Report Date (Date Completed)		<i>FALSE</i>
Please provide the name of the individual who completed this form.		<i>FALSE</i>
What is this individual's email address?		<i>FALSE</i>
What is the best number where this individual can be reached?		<i>FALSE</i>
What is the Company's name?		<i>FALSE</i>
What is the Company's NAIC Code? (Enter five zeroes if none)		<i>FALSE</i>
What is the Company's Florida Company Code?		<i>FALSE</i>
What is the Company's FEIN?		<i>FALSE</i>
What is the Company's NAIC group code? ("0000" if no NAIC group code exists)		<i>FALSE</i>
Is this filing being submitted as trade secret? <b>If yes, change cell A1 in the Data Call tab to say "TRADE SECRET". In addition, once this spreadsheet is uploaded, you must upload the affidavit as required by section 624.4213, Florida Statutes.</b>		<i>FALSE</i>
Comments regarding information in the data call. If you do not have any comments, type N/A.		<i>FALSE</i>





Type of Policy
DP-1 Dwelling Fire - Basic Coverage
DP-3 Dwelling-Fire - Broad Coverage
DP-Oth Dwelling-Fire - Other than DP-1 and DP-3
HO-3 Owners type policies, includes HO-1, HO-2, HO-3, HO-5
HO-4 Tenants policies
HO-6 Condo Unit Owners policies
HO-8 Modified Coverage Form
MDP Mobile Home Dwelling policy
MHO-3 Mobile Homeowners Multi-Peril policy
MHO-Oth Mobile Homeowners policy - Other than MHO-3
CRC Commercial Residential - Condo Only policy
CRO Commercial Residential - Non-Condo policy
CNR Commercial Non-Residential policy
OTH Other than listed above

County of Loss
Alachua
Baker
Bay
Bradford
Brevard
Broward
Calhoun
Charlotte
Citrus
Clay
Collier
Columbia
De Soto
Dixie
Duval
Escambia
Flagler
Franklin
Gadsden
Gilchrist
Glades
Gulf
Hamilton
Hardee
Hendry
Hernando
Highlands
Hillsborough
Holmes
Indian River
Jackson
Jefferson
Lafayette
Lake
Lee
Leon
Levy
Liberty
Madison
Manatee
Marion
Martin
Miami-Dade
Monroe
Nassau
Okaloosa
Okeechobee
Orange
Osceola
Palm Beach
Pasco
Pinellas
Polk
Putnam
Saint Johns
Saint Lucie
Santa Rosa
Sarasota
Seminole
Sumter
Suwannee
Taylor
Union
Volusia
Wakulla
Walton
Washington

Peril
Falling Objects Peril
Fire or Lightning Peril
Hurricane
Accidental Discharge or Overflow of Water or Steam Peril
Water - Other than Accidental Discharge or Overflow of Water or Steam Peril
Windstorm or Hail Peril - Other than Hurricane
All Other Perils