All residential property insurers in the State of Florida

Changes to Electronic Filing Process of Quarterly Supplemental Report (QUASR)

The purpose of this Informational Memorandum is to inform insurers of changes to the electronic filing process for Quarterly Supplemental Reports (QUASR). The Office has made changes to this system in an effort to make the filing process easier and less time-consuming for insurers while keeping the same high level of transparency of information for consumers. This document contains detailed instructions for the employees in your company who are responsible for filing these reports. The Office will ask for feedback and comments from all filers. Our preliminary testing indicates that filers who have tried this new system believe it to be a substantial improvement. The last tab of the template is identical to the existing template to make it easy to adapt to the new format.

Beginning with the reporting for First Quarter, 2015, which commences on April 1, 2015, and ends May 15, 2015, filers will submit their Quarterly Supplemental Reports (QUASR) through the Office's Data Collection and Analysis Modules (DCAM) system at the address: https://apps8.fldfs.com/DCAM/Logon.aspx

By using DCAM, filers may submit Excel 1997-2003 forms in ".xls" extensions (as in the past) or the 2007 forms using the ".xlsx" extension.

A sample template can be obtained for viewing purposes from the Office website at:
http://www.floir.com/siteDocuments/FloridaQUASRTemplate.pdf

The primary difference in the new and old templates is that the new template includes multiple tabs, each with its own purpose. There is no particular change in the filing medium as the last tab, named "Dump", is a replica of the current template. Users should submit their data on the "Dump" tab identically to how they use the current template.

In all, the new template contains six tabs and will initially open to the cover tab, named "Version". After the "Version" and "Instructions" tab there will be a "Contacts" tab. Certain company information is pre-populated on this tab, such as the company name, FEIN, NAIC code, and Florida Company Code. Filers should verify this information and complete any responses with missing information. For example, verify the reporting quarter ending date (there is a drop-down menu in the cell that can be used to select other quarters). The last question, "Treatment of current filing over last quarter's filing?", will be "New DATA Reporting" for the First Quarter of 2015, then will switch to "Continual DATA Reporting" in successive quarters.

The last line of the "Contacts" tab is a calculated Policies In Force (PIF) percentage that reports the calculated change from Month 3 of the last quarter to Month 3 of the current quarter. Since the First Quarter of 2015 will allow entries of "New DATA Reporting", this PIF percentage will remain at zero; however, the comparison to the former PIF count will be handled internally by the Office. In subsequent quarters this percentage will be actively reported in the template, and values over 110% will not be permitted.

The column to the right on the "Contacts" tab contains validations of "TRUE" or "FALSE" which are intended to provide guidance and expediency to the entire filing experience. A "TRUE" validation means that the

response to the line is within the range permitted; a "FALSE" validation means the response is not acceptable and the template will be rejected by DCAM until a valid response is entered.

After the "Contacts" tab, the "Data" tab of the new template merges the new data from the "Dump" tab with data from the previous quarter. For the First Quarter of 2015, there will be no previous data. However, in succeeding quarters the Month 3 data from the previous quarter will show on the pink rows (Month Zero "0") of the "Data" tab, and the new data will populate on the three white rows (Months 1 through 3) on the succeeding rows after the pink row.

There are two features of this "Data" tab: first, the values being submitted new are aligned with the end of the previous period so that changes from the last period can be tracked month-to-month until the end of the current period. Second, to the far right, a validation column has been added just as was seen in the "Contacts" tab. If the row validates to "TRUE", then all QUASR validations have been met and the row will be accepted by the DCAM system. If the row evaluates to "FALSE" then a description of why the row failed the validation test will appear to the right of the validation column.

Line values are introduced in the "Data" tab by pasting policy information in random order in the "Dump" tab. Entries on the "Dump" tab are then evaluated and reported on the "Data" tab in the validation column. In order to know a precise validation error, the far right of the "Data" tab line for the specific County, Policy Type, and Month Number must be examined. An easy way to determine whether errors exist on the "Data" tab is by checking at the top right of the "Data" tab (to the right of the company name). You will see a message that reads "NO ERRORS EVIDENT ON TAB" or it will read "FALSE VALIDATION COUNT" with the number of errors following the False Validation message.

Note that validations performed on the "Contacts" and "Data" tabs are performed within the Excel file itself. You will now have these results on your local computer without needing to upload them to learn if there is an error in the validations.

Special note: The original QUASR system will remain active for the filing of all quarters prior to the First Quarter 2015. The process of filing previous quarters has not changed. The change only affects the First Quarter of 2015 and future quarters. Continue filing data and correspondence prior to 2015 at the original QUASR address: https://iportal.fldfs.com/ifile/default.asp. Correspondence system will continue as before; however, requests from the Office for corrected certifications will be originating from another system.

THE DCAM FILING PROCESS

Most companies are already using DCAM to submit other P&C data filings. If you are not among them, you may set up your DCAM account at any time. Instructions for creating an account in DCAM, for subscribing to your company in DCAM, and for creating a filing and uploading/downloading your template in DCAM are as follows:

➢ If you have never filed a QUASR report in the previous system, you must first enter the Office's Industry Portal (iPortal) and set up an account there before continuing. The address for that is https://iportal.fldfs.com/ifile/account/setup.asp. Complete the required information (those fields with a red asterisk), including your user name (i.e., your email address) and a password of your choosing, then click "Create Account" at the bottom. You must activate this account when you receive the iPortal message in your email inbox. Note that a new account will not be created if the email address you enter as your user name was used before. If your email address was used before, choose "View your account" on the left, then "Retrieve lost password". The password will be sent to you. Call the number below should you need assistance with creating a new account or accessing a previous account.

➢ Once an iPortal and/or QUASR account is assigned using your email address as the user name, enter DCAM using the link https://apps.fldfs.com/DCAM/Logon.aspx. The user name and password will be the same as you have previously used in iPortal or QUASR. If this does not work, it means that the iPortal account has not been set up properly. You may have to click on "Create Account" on the left and repeat the steps in the previous paragraph.

- If you have not used DCAM before, you must first create an account for DCAM. Click on "Setup" on the left and then "Contact Information". Scroll to the bottom and click on "Use iPortal Account Information". This will prevent you from having to enter everything a second time. Verify the information is current and accept the information to continue.

- Next click on "Setup" again, and locate the page with "Companies" and "Other Filing Entities". Click on "Add Company".

- Use the Company Search provided to locate your company by name or code, then click on "Search". If the correct company is displayed click on "Add Company" a second time and "Save" this company. You may search again to subscribe to other companies, or click "Back". By subscribing to your company, your account and company become linked, so you do not need to repeat this each time you file. Also, recognize that all other persons subscribed to the company you select will receive a notice that you have joined. For this reason, as a guard against improper subscriptions, *report any unauthorized subscriptions to the Office* using the contact information below.

The following instructions explain how to create a filing in DCAM. QUASR filings will be available April 1, 2015.

- Enter DCAM using the link https://apps.fldfs.com/DCAM/Logon.aspx

- Click on "Create New Filing" under "Common Tasks" (left side of screen) then on the next screen click on "Next" to proceed.

- Choose "Company" then "Next". If the name of the Company for which you are filing does not appear on the next screen, then the subscription setup was not completed properly. You need to repeat that portion of the earlier instructions then return to this step.

- Select the Company Name. Note that all companies you subscribed to will appear here, and you can only create a filing for one company at a time. Click "Next".

- For Module, select "Quarterly Supplemental Reporting (P&C)" then "Next".

- For Event, select "QUASR Quarterly Supplemental Reporting for 2015" (only option on this screen at this time) then "Next".

- For Period, select "QUASR Reporting for First Quarter" (only option on this screen at this time) then "Next".

- For Purpose, select either "Data" or "No Data" as the purpose of the filing. Filers may not choose "No Data" unless they chose "No Data" in the previous quarter, or their "Data" report indicated they had no policies to report. Click on "Next".

- Verify the information on this final screen. If this information is correct, click on "Create Filing" then "OK" to the following message.

- You should now be back on your workbench and either the "Data" or "No Data" tab will show the filing that was created. View the components for your filing by clicking directly on the work file number, which shows in blue type.

- Select components by clicking directly on any component name in the component list.

- The data template is a required component of a "Data" filing. Click on the data template name to go to the Upload/Download screen.

- Download the template by clicking on "Download Template". This will open a ".xlsx" version of the template in Excel. If you are using an older version of Excel (such as 2003) or another type of spreadsheet software, click on the next link (shown as "here") for that version. Your result will be in ".xls" format.

- Once you have opened the template, save it to your local or shared drive. Open the Contacts page and verify the information displayed. Complete any responses that are not present so that all data validation are "TRUE".

- Policy information is submitted into the template as a local operation. It may either be typed directly into the "Dump" tab, or you may copy and paste all of your file dump information into the "Dump" tab.

- After your data has migrated to the "Data" tab, verify that no validation errors exist at the top of the "Data" tab. If this is not the case, locate the rows where data validations are marked "FALSE". The message to the right of each "FALSE" validation should prove helpful in solving any data problems for a given row. If you cannot determine a cause for a "FALSE" value, contact the Market Data Collections Unit (information below).

- Complete a certification, signed by a company officer and formatted as a PDF document, and upload it to the QUASR Certification Component. **Your filing is not complete unless you also file an executed certification with your submission.** The certification form is located at this address: http://www.floir.com/siteDocuments/CompanyOfficerCertificationForm.pdf

Additional filing information:

- Do not upload documents to the "Response for Request for Clarification" component; this is for later use should questions arise about your submission.

- When you have loaded the filing components, submit your filing by clicking on the "SUBMIT" button in the pink box (scroll up if you don't see it).

- Your submission is considered filed *only after* you receive an email receipt showing your file log number. This file log number IS NOT the same as the work file number on your workbench. If, after an hour or two, your filing is still on your workbench, then the filing was not accepted. Determine your error and re-submit the filing. If assistance is needed, use the contact information above to reach the Market Data Collections Unit.

If you have any questions regarding this filing process, please contact the Market Data Collections Unit at 850-413-3147 or via email:

QUASR@floir.com

Your prompt cooperation in this effort will be greatly appreciated.