



Florida Property Claims and Litigation Data Call Reporting Frequently Asked Questions

1. What happens if I report “unknown” in my template?

In accordance with s. 624.424(11), F.S. companies are required to report personal and commercial residential property claims litigation data to the Florida Office of Insurance Regulation (OIR) on an annual basis. For calendar year 2022 reporting, OIR reviewed the submitted data filed and identified many instances where the reporting option “unknown” was used. Required filers indicated that the statutorily required data could not be provided because the data was not previously captured or collected in internal reporting systems.

For calendar year 2023 and all future reporting periods, it is OIR’s expectation that required filers made the necessary adjustments to internal reporting systems and can provide all data points required by s. 624.414(11), F.S. and the Residential Property Claims Litigation Filing template. Filings which contain insufficient or incomplete data will be referred to OIR’s Market Regulation unit for further regulatory action.

2. What should be included in the “All Amounts Paid” fields on the A-1 Main tab?

This should include all payments related to the claim, even if the payment was made in an earlier year.

3. What are the Loss Adjustment Expenses (LAE)?

Loss Adjustment Expenses is the sum insurers pay for investigating and settling insurance claims, including the cost of defending a lawsuit in court.

4. Are all claims required to be listed on each tab?

Yes, if a claim is on the A-1 Main tab, it should also be included on the A-2 Vendors, A-3 Attorneys and A-4 Public Adjuster tabs.

5. If I have a claim with no vendor, am I required to enter the claim on the A-2 Vendor tab?

Yes, the claim ID must be entered on the A-2 Vendor tab. If there is no vendor associated with a claim, enter NONE for vendor name and UNKNOWN for the vendor type.

6. If I have a claim with multiple vendors, how do I enter the information on the A-2 Vendor tab?

If a claim has multiple vendors, list the vendors on separate rows. For each vendor, please enter the first name followed by last name.

7. If I have a claim with no attorney, am I required to enter the claim on A-3 Attorney tab?

Yes, the claim ID must be entered on the A-3 Attorney tab. If there is no attorney for the claim, list NONE for Florida Bar and Name of Attorney.

8. If I have a claim with multiple attorneys, how do I enter the information on the A-3 Attorney tab?

If a claim has multiple attorneys, list each attorney in separate rows and sum up the payments made to each attorney for a claim.

9. If I have a claim with no public adjuster, am I required to enter the claim on A-4 Public Adjuster tab?

Yes, the claim ID must be entered on the A-4 Public Adjuster tab. If there is no public adjuster associated with the claim, enter NONE for Name of Adjuster.

10. If I have a claim with multiple public adjusters, how do I enter the information on the A-4 Public Adjuster tab?

If a claim has multiple public adjusters, list them on separate rows. For each public adjuster, please enter the first name followed by last name.

11. What if my browser warns me that the template has macros and is unsafe?

The macros in the template are safe. If this warning pops up, you can choose to “keep” or “download insecure file,” which will allow you to then enable macros and make it a trusted document.

12. What if Excel gives a Security Warning “Macros have been disabled”?

Click Enable Content.

13. What if Excel gives a message when I click “Validate”?

Reopen the workbook and choose to enable macros.

14. What if I receive an error when uploading the template in IRFS?

Click the “Validate” button on each tab. Row validations will appear to the right of each row. Please ensure all Validation Checks are TRUE prior to uploading the template.