

FORM
CRF-26A



VERSION
26.01.A

TRADE SECRET?
NO

HURRICANE NAME

Catastrophe Reporting Form

Created by the Florida Office of Insurance Regulation

Catastrophe Reporting Form (CRF)

Pursuant to Section 624.307 & 627.7019, Florida Statutes,
& Rule 690-142.015, Florida Administrative Code

As this template may be applied to disaster reporting, "EVENT" means a storm system that has been declared by the National Hurricane Center of the National Weather Service. The duration of the "reporting event" includes the time period, in Florida:

- a. Beginning at the time a storm watch or storm warning is issued for any part of Florida by the National Hurricane Center of the National Weather Service;
- b. Continuing for the time period during which the storm conditions exist anywhere in Florida; and
- c. Ending 72 hours following the termination of the last storm watch or storm warning issued for any part of Florida by the National Hurricane Center of the National Weather Service.

GENERAL INSTRUCTIONS

Due Dates: This report is due on the dates indicated in the notice sent to each company. It should include all claims information for HURRICANE NAME. Technical assistance will be available Monday through Friday 8:00AM - 5:00PM Eastern Time.

Filing Requirements: Each company must submit its filing on an individual company basis. **Storm claims reporting is cumulative.** Please include all claims as of the reporting date. Companies with claims in Florida for this event will be required to make a "Data" filing for every CRF notice period for each catastrophe. Companies with no claims for this event or no policies in force associated with the lines of business listed below will be required to make a "No Data" filing, and are only required to do so for the initial reporting notice, until the company begins receiving claims for the storm event. Once claims are received for this event, the company must begin submitting "Data" filings. Required filers include those companies that are currently authorized in the following lines of business in Florida: 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.

TAB REQUIREMENTS & DATA DEFINITIONS

Version: Reports the version of the template and the event name. All claims information reported within this template must be associated with the event presented on the Version tab.

Instructions: Provides overview of the purpose of and directives to completing this template. Considering the purpose and usefulness of the data collected within this form, companies are expected to review these instructions in their entirety to ensure all data submitted as part of this form is accurate and therefore reported in accordance with the prescribed definitions.

Contacts: This tab must be completed by including all property and casualty lines of business. The Office realizes numbers may change in future reports as actual claims are reported, paid and settled with the reinsurers.

Rows 6-15: Requests general information from the company.

Dollar Amount of Estimated Gross Payable Loss from Event (Gross of Reinsurance): Estimate projected total losses gross of reinsurance based on your reinsurance chart. This includes any anticipated claim expense or cost incurred by the direct insurer during the processing of the claim (Loss Adjustment Expense). For the first template only, attach a model output for the company's book of business for this event. This value must equal Projected Net Retention Resulting from the Event + Dollar Amount of Estimated Payable Loss from Event covered by Reinsurance or Other Loss-Transfer Agreements.

Projected Net Retention Resulting from the Event: Estimate projected net retention based on the Company's reinsurance chart.

Dollar Amount of Estimated Payable Loss from Event covered by Reinsurance or Other Loss-Transfer Agreements: Estimate projected losses covered by reinsurance based on the Company's reinsurance chart.

Model and Version: Report the model and version used in evaluating financial projections. Insert N/A if the Company does not use a model.

Summary: The data gathered in this tab will automatically pull from the "Claims Data Extract" tab. The exception to that is the following columns, where the company is required to manually enter data:

Policies in Force (Florida Only): The number of Florida policies in force as of the CRF filing deadline, including policies assumed from Citizens Property Insurance Corporation.

Paid Allocated Loss Adjustment Expense: Paid loss adjustment expenses that can be allocated to a specific claim.

Paid & Case Incurred Loss Excluding Loss Adjustment Expense (in whole dollars): Indemnity case reserves and payments to date. Estimates of Incurred but not reported (IBNR) should not be included.

Paid & Case Allocated Loss Adjustment Expense: Case reserves for loss adjustment expenses that can be allocated to a specific claim and payments to date.

Claims Data Extract: This tab allows the company to input claims data, grouped by line of business, county, and zip code. Companies can submit claims data for all lines of business within one "Claims Data Extract" tab, rather than breaking it out into separate tabs. Companies are encouraged to create scripts within their systems to allow for ease of data extractions into the template.

Survey: This tab allows the company to submit enhanced claims data, broken down by line of business, including timeframe on claims closed with and without payment, reasons claims are closed without payment, and the status of open claims. Companies must refer to specified definitions for these fields when completing this tab.

Valid Responses: Lists valid responses applicable to line of business codes, counties, and zip codes required for claims imported onto the "Claims Data Extract" tab.

REPORTING CRITERIA

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

Based on the severity of the storm, location, and other considerations, OIR will provide notification to companies to move from the simplified to the enhanced data call. Guidance would be provided with each notice of data call.

Before Submitting the Template:

- Make sure all fields are completed, especially required fields.
- After populating each tab, make sure no errors are being shown under the "Validation Check" columns.

DEFINITIONS FOR LINES OF BUSINESS

Residential Property

Homeowners: Coverages sold to homeowners, condominium unit-owners, and tenants occupying a described property that is used exclusively for residential purposes.

Dwelling: Coverage for the structure and contents of residential property that is issued to a person, family or household. A structure may consist of up to five separate units. Dwelling Property may be utilized for owner-occupied properties or rental properties.

Mobile Homeowners: Coverages sold to mobile homeowners occupying a described property that is used exclusively for residential purposes.

Commercial Residential: Coverage for a building, business personal property, and other surrounding property used for residential purposes, including condominium associations, homeowners associations, apartment buildings, assisted living facilities, dormitories, fraternity and sorority houses, etc. To be included in this category, the policy must be covered by the Florida Hurricane Catastrophe Fund.

Other Than Residential Property

Commercial Property: Coverage for a building, business personal property, and other surrounding property not used for residential purposes.

Private Flood: Flood insurance coverage underwritten by private insurers that is not associated with the Federal Flood Insurance Program. This coverage is reported separately for claims that are for stand-alone policies versus policies where the coverage is added via endorsement.

Business Interruption: Includes losses under a commercial policy for loss of income, operating expenses, and extra expenses while a business is restoring operations. This coverage is reported separately for claims that are for stand-alone policies versus policies where the coverage is added via endorsement.

Auto

Private Passenger Auto Physical Damage: Coverage for privately owned motor vehicles and trailers for use on public roads not owned or used primarily for commercial purposes that protects the insured only against loss or damage to insured motor vehicles.

Commercial Auto Physical Damage: Coverage for motor vehicles owned by a business engaged in commerce that protects the insured against loss or damage to insured motor vehicles.

All Other Lines Of Business

Aircraft: Insurance against loss of or damage to aircraft, their hulls, accessories, or equipment, or against liability, other than workers' compensation and employer's liability, arising out of the ownership, maintenance, or use of aircraft.

Boiler and Machinery: Insurance against any liability and loss or damage to property or interest resulting from accidents to or explosions of boilers, pipes, pressure containers, machinery or apparatus.

Fire: Coverage protecting the insured against loss or damage to real or personal property from a variety of perils, including but not limited to, fire, lightning, glass breakage, tornado, windstorm, hail, water damage, explosion, riot, civil commotion, rain, or damage from aircraft or vehicles.

Farmowners Multi-Peril: Farmowners insurance sold for commercial or family purposes. This package policy is similar to a homeowners policy, in that it has been developed for farms and ranches and includes both property and liability coverage for business and personal losses.

Glass: Usually covered under a property policy, this protects the insured against loss or damage to real or personal property from the breakage of glass.

Industrial Extended Coverage: This coverage broadens the "Industrial Fire" coverage to include weather related risks.

Industrial Fire: Coverage for loss by fire of structures or contents, which may include basic limits owner's, landlord's or tenant's liability insurance with single limits of \$25,000, comprehensive personal liability insurance with a single limit of \$25,000, or burglary insurance, under which the premiums are collected quarterly or more often and the face amount of the insurance provided by the policy on one risk is not more than \$50,000, including contents.

Inland Marine: Coverage for property that may be in transit, held by a bailee, at a fixed location, or movable goods that are often at different locations (e.g., off-road constructions equipment), or scheduled property, including items such as property with antique or collector's value, etc.

Multi-Peril Crop: Coverage protecting the insured against loss or damage to crops from a variety of perils, including but not limited to fire, lightning, loss of revenue, tornado, windstorm, hail, flood, rain, or damage by insects.

Ocean Marine: Coverage for ocean and inland water transportation exposures; goods or cargoes; ships or hulls; earnings; and liability.

OTHER DATA DEFINITIONS

Number of Claims Reported: Any notice to an insurer or its agent by a claimant or an insured that reasonably apprises the insurer that a loss has occurred. Include only those Florida claims received on a direct basis and only those claims associated with the lines of business reported on the Summary tab. Each reported claim should only be counted once unless it is a claim associated with an endorsement on the policy for Private Flood or Business Interruption coverages. For claims associated with an endorsement on the policy for Private Flood or Business Interruption coverages, report the number of claims in the Summary Tab under the associated line of business coverage that applies. For example, a homeowners policy has a flood endorsement. There is both a wind and a flood claim triggered by the event. This would be reported as one claim under the Homeowners line and one claim under the Private Flood Endorsement line. The "Number of Claims Reported" should equal the sum of the claims reported as "Open Claims with Payment," "Open Claims without Payment," "Claims Closed with Payment," and "Claims Closed without Payment." If a claim was counted as a "Claim Closed Without Payment" in a prior reporting and was later reopened and paid, it should only be counted once as either an "Open Claim with Payment" or a "Claim Closed with Payment."

Florida County and Zip Code in Which Claim Occurred: Claims data should be submitted according to the county and zip code where the loss occurred. Only claims submitted within the state of Florida should be included. If there are multiple locations impacted by the event under one policy, each location must be reported as a separate claim. 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.

Open Claims With Payment: This means a claimant has received payment for a claim, but the claim remained open at the time of this reporting. These claims are mutually exclusive from, and are not to be included in the number of "Claims Closed with Payment," "Claims Closed Without Payment," or "Open Claims without Payment."

Open Claims Without Payment: This means a claimant has not received any payment for a claim, but the claim remained open at the time of the reporting. These claims are mutually exclusive from, and are not to be included in the number of "Claims Closed with Payment," "Claims Closed Without Payment," or "Open Claims with Payment."

Open Claims In Alternative Dispute Resolution: An alternative dispute resolution can be invoked by an insurer or insured in an effort to resolve an open claim quickly and fairly. Types of alternative dispute resolutions include neutral evaluation, settlement conferences, and other methods to bring a claim to resolution.

Claims Closed With Payment: This means a claimant has received payment for a claim, but the claim was closed at the time of this reporting. These claims are mutually exclusive from, and are not to be included in, the number of "Open Claims with Payment," "Open Claims Without Payment," or "Claims Closed Without Payment."

Claims Closed Without Payment: This means a claimant has not received payment for a claim and the claim was closed at the time of this reporting. The claim may have been denied; determined to be below the policy deductible; withdrawn or abandoned by the policyholder; closed by the insurer due to inactivity; determined by the insurer to be a duplicate claim; or other reason and the claim was closed with no payment made to the policyholder at the time of this reporting. Each claim should only be listed under one "Reasons Claims Closed Without Payment" field in the Survey tab. These claims are mutually exclusive from, and are not to be included in, the number of "Open Claims With Payment," "Open Claims Without Payment," or "Claims Closed With Payment."

Number of Claims Closed Without Payment (for Substantive Reasons): This means a claim was closed without payment and the claim is closed at the time of this reporting by the insurer due to substantive reasons. **The below subcategories must be reported separately within the Summary and Claims Data Extract tabs, and the Survey tab on the Enhanced form, rows 13-16.** These types of claims include:

- **Number of Claims Closed Without Payment (No Flood Coverage):** This means a claim was closed without payment and the claim is closed at the time of this reporting by the insurer due to the policy not including coverage for flood at the time of the loss.
- **Number of Claims Closed Without Payment (All Other Coverage Exclusions or No Policy in Force):** This means a claim was closed without payment and the claim is closed at the time of this reporting by the insurer due to a coverage exclusion under the policy or there is no active policy in force at the time of the loss.
- **Number of Claims Closed Without Payment (Covered Damage Below Deductible):** This means a claim was closed without payment and the claim is closed at the time of this reporting by the insurer because the amount of the damage was less than the amount of the hurricane/wind deductible at the time of the loss.
- **Number of Claims Closed Without Payment (Fraud):** This means a claim was closed without payment and the claim is closed at the time of this reporting by the insurer due to the claim involving misrepresentation of facts with the intent to wrongfully obtain insurance benefits.

Number of Claims Closed Without Payment (for Administrative Reasons): This means a claim was closed without payment and the claim is closed at the time of this reporting by the insurer due to administrative reasons. **The below subcategories must be combined within the Summary and Claims Data Extract tabs, and reported separately on the Survey tab of the Enhanced form, rows 18-22.** Examples of such claims include:

- **Number of Claims Closed Without Payment (Insured Inquiry Only):** This means a claim was closed without payment and the claim is closed at the time of this reporting by the insurer due to the insured's request for information only.
- **Number of Claims Closed Without Payment (Withdrawn by Insured):** This means a claim was closed without payment and the claim is closed at the time of this reporting by the insurer due to the insured subsequently contacting the insurer and withdrawing the claim.
- **Number of Claims Closed Without Payment (Duplicate Claim or Opened in Error):** This means a claim was closed without payment and the claim is closed at the time of this reporting by the insurer due to a duplicate claim or opened in error. An example includes an insured files a claim, while the insured's spouse files the same claim, resulting in a duplicate claim recorded by the insurer.
- **Number of Claims Closed Without Payment (Incorrect Date of Loss):** This means a claim was closed without payment and the claim is closed at the time of this reporting by the insurer due to an incorrect date of loss recorded by the insurer or reported by the insured.
- **Number of Claims Closed Without Payment (Lack of Communication or Cooperation by Insured):** This means a claim was closed without payment and the claim is closed at the time of this reporting by the insurer due to lack of communication by the insured or cooperation by the insured. An example includes an insured not allowing the insurer access to the property, therefore preventing the insurer to view the damages needed to settle the claim.

Paid Loss Excluding Loss Adjustment Expense (in whole dollars): Indemnity payments, but excludes adjustment expense. Payments should be net of actual salvage and subrogation recoveries. For applicable lines, include losses associated with loss of use, additional living expense, fair rental value, etc.

Reopened Claims: A claim that an insurer has previously closed, but that has been reopened upon an insured's request for additional costs for loss or damage previously disclosed to the insurer, i.e., an additional claim stemming from a closed claim.

Supplemental Claims: A claim for additional loss or damage from the same peril which the insurer has previously adjusted or for which costs have been incurred while completing repairs or replacement pursuant to an open claim for which timely notice was previously provided to the insurer, i.e., an additional claim stemming from an open claim.

DATA VALIDATIONS

Five validations are used in the "Claims Data Extract" tab of this template:

Row Validation Check #1:	Line of Business, County, and Zip Code entries must = codes within the "Valid Responses" tab
Row Validation Check #2:	County and Zip Code entries must = County and Zip Code matching within the "Valid Responses" tab
Row Validation Check #3:	"Number of Open Claims with Payment," "Number of Open Claims without Payment," "Number of Claims Closed with Payment," and "Number of Claims Closed without Payment" must = "Number of Claims Reported"
Row Validation Check #4:	If "Number of Claims Reported" = 0, then "Paid Loss" must also = 0
Row Validation Check #5:	If "Number of Open Claims with Payment" and "Number of Claims Closed with Payment" = 0, then "Paid Loss" must also = 0

Two validations are used in the "Survey" tab of this template:	
Row Validation Check #1:	Total claims closed within 30 days, 31-60 days, 61-90 days, and over 90 days must = "Number of Claims Closed with Payment" and "Number of Claims Closed without Payment" totals as reported on the "Summary" tab
Row Validation Check #2:	Sum of the "Reasons Claims Closed Without Payment" must match "Number of Claims Closed without Payment" total as reported on the "Summary" tab
<u>TRADE SECRET INSTRUCTIONS</u>	
Trade secret filings may be completed in accordance with Section 624.4213, Florida Statutes. Once the Contacts tab, row 16, is marked "yes," the Version tab's "Trade Secret?" response will convert to YES, marking all data in the template Trade Secret. To qualify for trade secret protection, the company must additionally file a properly executed trade secret affidavit. The Insurance Regulation Filing System will prompt the company to upload an affidavit while uploading this template. Regardless of a filing's trade secret status, all filings may be part of post-event aggregate reporting.	
<u>CONTACTING THE OFFICE</u>	
If you have any questions or need assistance in filing, please contact Market Data Collections at 850-413-3147 or via email:	
DisasterReporting@flor.gov	

Contact and Statewide Modeling Information

HURRICANE NAME

Contact & Statewide Modeling Information	Responses	VALIDATION CHECKS Required Data Field Complete?	TRADE SECRET? No
As-of date of the data submitted (MM/DD/YYYY)		FALSE	Not Applicable
Name of the individual who completed this form		FALSE	Not Applicable
Individual's Email address		FALSE	Not Applicable
Individual's Phone Number		FALSE	Not Applicable
Company Name		FALSE	Not Applicable
Company NAIC Code		FALSE	Not Applicable
Company Florida Company Code		FALSE	Not Applicable
Company FEIN		FALSE	Not Applicable
Company Group Code		FALSE	Not Applicable
Company State of Domicile		FALSE	Not Applicable
Is this filing being submitted as trade secret? <i>If yes is selected once this spreadsheet is uploaded, you must upload the affidavit as required by Section 624.4213, Florida Statutes.</i>		FALSE	No
Dollar Amount of Estimated Gross Payable Loss from Event (Gross of Reinsurance) (in whole dollars)		FALSE	No
Projected Net Retention Resulting from the Event (in whole dollars)		FALSE	No
Dollar Amount of Estimated Payable Loss from Event covered by Reinsurance or Other Loss-Transfer Agreements (in whole dollars)		FALSE	No
Model and Version. (maximum of 250 characters)		FALSE	No
Did the company turn on the following settings when running the Model?			Not Applicable
Long-Term		FALSE	No
Demand Surge		FALSE	No
Storm Surge (Flood only)		FALSE	No
If the Name and Version of Model Used for Financial Projections is N/A, how did the Company evaluate the losses reported? (maximum of 250 characters)		FALSE	No

Summary of Data: Florida Statewide Totals			This Page Is Not Trade Secret										HURRICANE NAME				Validation Checks
Lines of Business	Policies in Force (Florida Only)	Number of Claims Reported (Florida Only)	Number of Open Claims with Payment	Number of Open Claims without Payment	Number of Claims Closed with Payment	Number of Claims Closed without Payment	Number of Claims Closed Without Payment (No Flood Coverage)	Number of Claims Closed Without Payment (All Other Coverage Exclusions or No Policy in Force)	Number of Claims Closed Without Payment (Covered Damage Below Deductible)	Number of Claims Closed Without Payment (Fraud)	Number of Claims Closed Without Payment (For Administrative Reasons)	Percent of Claims Closed	Paid Loss Excluding Loss Adjustment Expense	Paid Allocated Loss Adjustment Expense	Paid & Case Incurred Loss Excluding Loss Adjustment Expense	Paid & Case Allocated Loss Adjustment Expense	Required Data Fields Complete?
Residential Property	0	0	0	0	0	0	0	0	0	0	0	0.0%	\$0	\$0	\$0	\$0	TRUE
Homeowners		0	0	0	0	0	0	0	0	0	0	0.0%	\$0				FALSE
Dwelling		0	0	0	0	0	0	0	0	0	0	0.0%	\$0				FALSE
Mobile Homeowners		0	0	0	0	0	0	0	0	0	0	0.0%	\$0				FALSE
Commercial Residential		0	0	0	0	0	0	0	0	0	0	0.0%	\$0				FALSE
Commercial Property		0	0	0	0	0	0	0	0	0	0	0.0%	\$0				FALSE
Private Flood																	
Endorsement																	FALSE
Stand-Alone			0	0	0	0	0	0	0	0	0	0.0%	\$0				FALSE
Business Interruption																	
Endorsement																	FALSE
Stand-Alone			0	0	0	0	0	0	0	0	0	0.0%	\$0				FALSE
Auto	0	0	0	0	0	0	0	0	0	0	0	0.0%	\$0	\$0	\$0	\$0	TRUE
Private Passenger Auto Physical Damage		0	0	0	0	0	0	0	0	0	0	0.0%	\$0				FALSE
Commercial Auto Physical Damage		0	0	0	0	0	0	0	0	0	0	0.0%	\$0				FALSE
All Other Lines of Business*		0	0	0	0	0	0	0	0	0	0	0.0%	\$0				FALSE
TOTALS (excluding Endorsement)	0	0	0	0	0	0	0	0	0	0	0	0.0%	\$0	\$0	\$0	\$0	TRUE

*All Other Lines of Business coverages include: Fire, Farmowners Multi-Peril, Ocean Marine, Inland Marine, Aircraft, Glass, Boiler and Machinery, Industrial Fire, Industrial Extended Coverage, & Multi-Peril Crop.

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LINE OF BUSINESS	DETAILS	COUNTY	ZIP
<u>Residential Property</u>		Alachua	32044
HO	Homeowners	Alachua	32601
DW	Dwelling	Alachua	32602
MHO	Mobile Homeowners	Alachua	32603
CR	Commercial Residential	Alachua	32604
<u>Other than Residential Property</u>		Alachua	32605
CP	Commercial Property	Alachua	32606
PF	Private Flood - Stand Alone	Alachua	32607
BI	Business Interruption - Stand Alone	Alachua	32608
<u>Auto</u>		Alachua	32609
CPD	Commercial Auto Physical Damage	Alachua	32610
PPAD	Private Passenger Auto Physical Damage	Alachua	32611
<u>Other Lines of Business</u>		Alachua	32612
AC	Aircraft	Alachua	32614
BM	Boiler and Machinery	Alachua	32615
FI	Fire	Alachua	32616
FMP	Farmowners Multi-Peril	Alachua	32618
GL	Glass	Alachua	32622
IEC	Industrial Extended Coverage	Alachua	32627
IF	Industrial Fire	Alachua	32631
IM	Inland Marine	Alachua	32633
MPC	Multi-Peril Crop	Alachua	32635
OM	Ocean Marine	Alachua	32640
		Alachua	32641
		Alachua	32643
		Alachua	32653
		Alachua	32654
		Alachua	32655
		Alachua	32658
		Alachua	32662
		Alachua	32666
		Alachua	32667
		Alachua	32669
		Alachua	32694
		Alachua	32696
		Baker	32040
		Baker	32063
		Baker	32087
		Baker	32234
		Bay	32401
		Bay	32402
		Bay	32403
		Bay	32404
		Bay	32405
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