

## Florida Public Hurricane Loss Model: Version 4.1 Inputs for Commercial Residential Policies

Provide input data for the Florida Public Hurricane Loss Model that meets the following specifications:  
The policy records should be saved in .txt files with the following format:

PolicyID,Location ID,Building ID,Zipcode,YearBuilt,ConstructionType,Number of Stories,Number of Units,Property Value, StructureCoverage,AppCoverage,ContentCoverage,TimeElementCoverage,Deductible,HurricaneDeductible,Coinsurance,NatureOfCoverage,County,Address,City,Form,ProgramCode,TerritoryCode, Year retrofitted,Roof shape,Roof cover,Roof membrane,Roof to wall connection, Stud to wall connection,Nailing of deck,Appurtenant structure,Opening protection,Building layout,Coinsurance enforcement,Frequency of limit update

### 1. Required Attributes:

**PolicyID:** the unique ID for this policy  
**Location ID:** the unique location id for building location  
**Building ID:** the unique ID for this building  
**Zipcode:** 5-digit ZIP Code where this building is located  
**YearBuilt:** 4-digit year number when this building was built. If not known, enter UNKNOWN  
**ConstructionType:** the construction type for this building, which is with one of the following types: *Frame, Unreinforced Masonry, Reinforced Masonry, Concrete, Steel, Other, or Unknown*  
**Number of Stories:** the number of floors in the building. If not known, enter UNKNOWN  
**Number of Units:** the number of units in the building. If not known, enter UNKNOWN  
**PropertyValue:** the dollar amount value for this building. If not known, enter UNKNOWN  
**StructureCoverage:** the structure coverage amount in dollars  
**AppCoverage:** the appurtenant structure coverage amount in dollars. Enter 0 if none  
**ContentCoverage:** the content coverage amount in dollars. Enter 0 if none  
**TimeElementCoverage:** the business income and extra expense coverage amount in dollars. Enter 0 if none  
**Deductible:** deductible amount in dollars for perils other than hurricane (convert percentage deductibles to dollar amount)  
**HurricaneDeductible:** hurricane deductible amount in dollars (convert percentage deductibles to dollar amount)  
**Coinsurance:** coinsurance percentage (e.g. for 80% enter 80)  
**NatureOfCoverage:** the settlement option on the structure using one letter *R* or *A* to represent Replacement Cost or Actual Cash Value, respectively  
**County:** the name of the county where the building is located  
**Address:** the street address, city, or longitude, latitude of the building in that order  
**City:** the name of the city where the building is located  
**Form:** Policy Form (If company offers different base forms of coverage enter company code, otherwise enter 0)  
**ProgramCode:** use one letter (A, B, C, etc.) to represent each company program  
**TerritoryCode:** use the territory codes reflected in your rate manual  
**Year retrofitted:** 4 digit year when the property was retrofitted (brought up to code) if applicable. If not retrofitted enter 0000, if not known enter UNKNOWN  
**Roof shape:** unbraced gable=1, braced gable=2, gable (bracing unknown)=3, hip=4, other=5, unknown=6  
**Roof cover:** unrated shingles=1, rated shingles(current FBC)=2, shingles(ratings unknown)=3, tiles=4, other=5, unknown=6  
**Roof membrane:** regular underlayment=1, secondary water resistance=2, unknown=3  
**Roof to wall connection:** toe nails=1, clips=2, straps=3, other=4, unknown=5  
**Stud to wall connection:** toe nails=1, clips=2, straps=3, other=4, unknown=5 (only for frame)  
**Nailing of deck:** planks=1, 6d@6/12"=2, 8d@6/12"=3, 8d@6/6"=4, other=5, unknown=6  
**Appurtenant structure:** none=1, pool=2, detached garage=3, club house=4, administration building=5, other=6, unknown=7  
**Opening protection:** plywood=1, metal=2, impact resistant glass=3, no protection=4, unknown=5  
**Building Layout:** open (access to units through external balcony)=1, close (access through the interior)=2  
**Coinsurance Enforcement:** Company enforces coinsurance clause at time of claim=1, does not enforce coinsurance at time of claim=2  
**Frequency of Limit Update:** limits at each renewal=1, at every other renewal=2, less frequently or no routine update of limits at renewal=3

### 2. Example

1,1,1,33143,1977,Reinforced Masonry,10,50,5000000,4000000,400000,2000000,1000000,5000,120000,80,R,Miami-Dade,1000SW1000Street,SouthMiami,A,A,1,1985,1,3,5,2,5,3,4,3,3,1,1

Note the attributes should be separated by comma only