

## Florida Public Hurricane Loss Model: Version 4.1 Inputs for Personal 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,Zipcode,YearBuilt,ConstructionType,PropertyValue,StructureCoverage,AppCoverage,ContentCoverage, ALECoverage,Deductible,HurricaneDeductible,NatureOfCoverage,County,Address,City,Form,ProgramCode, TerritoryCode,YearRetrofitted,NumberOfStories,LocationOfUnit,NumberOfUnits,AreaOfBuilding,RoofShape, RoofCover,RoofMembrane,RoofToWallConnection,StudToWallConnection,NailingOfDeck,GarageDoor, OpeningProtection.ShapeOfBuilding

### 1. Required Attributes:

<b>PolicyID:</b>	the unique ID for this policy
<b>Zipcode:</b>	5-digit ZIP Code where this building is located
<b>YearBuilt:</b>	4-digit year number when this building was built (if not known enter UNKNOWN)
<b>ConstructionType:</b>	the construction type for this building, which is with one of the following types: <i>Frame, Unreinforced Masonry, Reinforced Masonry, Masonry (use this type if the building is Masonry, but it is not known if it is Unreinforced or Reinforced Masonry), Manufactured, Other, or Unknown</i>
<b>PropertyValue:</b>	the dollar amount value for this building (if not known enter UNKNOWN)
<b>StructureCoverage:</b>	the structure coverage amount in dollars
<b>AppCoverage:</b>	the appurtenant structure coverage amount in dollars (enter 0 if none)
<b>ContentCoverage:</b>	the content coverage amount in dollars (enter 0 if none)
<b>ALECoverage:</b>	the additional living expense coverage amount in dollars (enter 0 if none)
<b>Deductible:</b>	deductible amount in dollars for perils other than hurricane (convert percentage deductibles to dollar amount)
<b>HurricaneDeductible:</b>	hurricane deductible amount in dollars (convert percentage deductibles to dollar amount)
<b>NatureOfCoverage:</b>	the settlement option on the structure using one letter <i>R</i> or <i>A</i> to represent Replacement Cost or Actual Cash Value, respectively
<b>County:</b>	the name of the county where the building is located
<b>Address:</b>	the street address (i.e. 123 Main Street) or longitude, latitude of the building in that order
<b>City:</b>	the name of the city where the building is located
<b>Form:</b>	Policy Form (HO-1,HO-2,HO-3,HO-5,HO-8,HO-4,HO-6 etc.)
<b>ProgramCode:</b>	use one letter (A, B, C, etc) to represent each company program
<b>TerritoryCode:</b>	use the territory codes reflected in your rate manual
<b>YearRetrofitted:</b>	4 digit year when the property was retrofitted (brought up to code) if applicable. If not retrofitted enter 0000, if not known enter UNKNOWN. If only the year of roof replacement is known, enter the 4 digit year when the roof was replaced followed by R (i.e. if the roof was replaced in 1999, enter 1999R)
<b>NumberOfStories:</b>	1,2,3, etc or UNKNOWN (Number of stories in the building)
<b>LocationOfUnit:</b>	1,2,3, etc or UNKNOWN (1 = first story, 2 = second story, etc) for condominium Enter "NA" for all other Policy Forms
<b>NumberOfUnits:</b>	1,2,3, etc or UNKNOWN (Number of units in the building) for condominium Enter "NA" for all other Policy Forms
<b>AreaOfBuilding:</b>	Number of square feet (enter 25,000 square feet as 25000). If unknown, enter UNKNOWN
<b>RoofShape:</b>	unbraced gable=1, braced gable=2, gable (bracing unknown)=3, hip =4, other=5, unknown=6
<b>RoofCover:</b>	unrated shingles=1, rated shingles (current FBC)=2, shingles (ratings unknown)=3, tiles=4, other=5, unknown=6. If non-FBC, enter as other. If the Roof Deck is a Reinforced Concrete Roof Deck, use code 7.
<b>RoofMmembrane:</b>	regular underlayment=1, secondary water resistance=2, unknown=3
<b>RoofToWallConnection:</b>	toe nails=1, clips=2, straps=3, other=4, unknown=5
<b>StudToWallConnection:</b>	toe nails=1, clips=2, straps=3, other=4, unknown=5 (only for frame) Enter "NA" for all other Construction Types

**NailingOfDeck:** planks=1, 6d@6/12”=2, 8d@6/12”=3, 8d@6/6”=4, unknown=5  
 If the Roof Deck is a Reinforced Concrete Roof Deck, use code 6.

**GarageDoor:** unbraced=1, braced=2, unknown=3

**OpeningProtection:** plywood=1, metal=2, impact resistant glass=3, no protection=4, unknown=5.  
 If at least one glazed opening is not protected, enter as no protection.  
 If there is more than one type of opening protection, use the most predominant type code.  
 If the only known information is that the policy qualifies for a Basic or Hurricane windstorm loss reduction credit, use code 2.

**ShapeOfBuuilding:** rectangle=1, L shaped=2, other=3, unknown=4

**2. Examples**

1,33143,1977,Masonry,162000,162000,16200,124000,0,500,500,R,Miami-Dade,123 Main Street,Miami, HO-3,A,30,1998,2,NA,NA,25000,2,3,2,3,3,3,2,1

1,33143,1977,Masonry,162000,162000,16200,124000,0,500,500,R,Miami-Dade,-80.362900,25.661051,Miami, HO-3,A,52,1998,2,NA,NA,25000,2,3,2,3,3,3,2,1

Note the attributes should be separated by comma only