2012 FLORIDA HURRICANE CATASTROPHE FUND

**INDUSTRY DATA TECHNICAL GUIDE**

**PERSONAL AND COMMERCIAL RESIDENTIAL**

**Data as of October 20, 2013**

**FILE DESCRIPTION**

The enclosed file “hlpm2012c.txt” is a comma-delimited file that contains the 2012 Florida Hurricane Catastrophe Fund (FHCF) Industry Data aggregated by Type of Business, Line of Business, Construction Type, Deductible Group, County Code, ZIP Code, Year Built, Structure Opening Protection, and Roof Shape. The data was taken from the 2012 FHCF database as of 10/20/13 and includes Commercial, Residential, Mobile Home, Tenants (renters), and Condominium Owners exposure. Data excludes exposure with invalid ZIP Codes.

**COVERED POLICIES**

A description of FHCF covered policies as defined in Article V and a description of FHCF exclusions as defined in Article VI of the 2012 FHCF Reimbursement Contract is attached. (See pages 9-10.)

**CONTROL TOTALS BY TYPE OF BUSINESS**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Type of** | **Insured Risks** |  | **Appt. Structures** |  |  | **Total** |
| **Business** | **Building** | **Contents** | **ALE** | **Exposure** |
| **Commercial** | 190,256 | 196,967,138,368 | 1,616,606,850 | 901,526,871 | 0 | **$199,485,272,089** |
| **Residential** | 4,357,153 | 1,056,534,595,022 | 78,539,590,709 | 456,721,851,328 | 149,952,197,880 | **$1,741,748,234,939** |
| **Mobile Home** | 402,433 | 19,266,951,590 | 1,494,562,147 | 8,363,366,414 | 2,430,092,218 | **$31,554,972,369** |
| **Tenants (renters)** | 627,194 | 6,852,343 | 73,552 | 17,014,084,118 | 2,291,931,327 | **$19,312,941,340** |
| **Condominium** | 791,277 | 43,379,681,672 | 61,288,643 | 31,836,281,525 | 8,901,930,560 | **$84,179,182,400** |
| **Owners** |
| **Total** | **6,368,313** | **1,316,155,218,995** | **81,712,121,901** | **514,837,110,256** | **163,576,151,985** | **2,076,280,603,137** |

**CONTROL TOTALS BY LINE OF BUSINESS**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Line of** | **Insured Risks** |  | **Appt. Structures** |  |  | **Total** |
| **Business** | **Building** | **Contents** | **ALE** | **Exposure** |
| **Fire & Allied** | 1,313,535 | 357,785,247,510 | 16,371,819,322 | 31,125,220,311 | 7,703,672,598 | **$412,985,959,741** |
| **Homeowners** | 4,352,167 | 871,148,531,801 | 63,223,426,024 | 464,755,082,676 | 153,235,357,312 | **$1,552,362,397,813** |
| **Farmowners** | 4,873 | 1,243,675,995 | 133,255,535 | 672,048,787 | 216,216,140 | **$2,265,196,457** |
| **CMP** | 92,299 | 70,337,014,928 | 561,024,130 | 312,474,872 | 12,412,220 | **$71,222,926,150** |
| **Mobile Home** | 305,749 | 15,639,168,761 | 1,422,596,890 | 7,208,749,481 | 2,405,343,915 | **$26,675,859,047** |
| **Inland Marine** | 299,690 | 1,580,000 | 0 | 10,763,534,129 | 3,149,800 | **$10,768,263,929** |
| **Total** | **6,368,313** | **1,316,155,218,995** | **81,712,121,901** | **514,837,110,256** | **163,576,151,985** | **2,076,280,603,137** |

**Total number of records: 235,870**

**FILE LAYOUT**

|  |  |
| --- | --- |
| **Field Number** | **Field Description** |
|  |  |
| 1 | Type of Business |
| 2 | Line of Business |
| 3 | Construction Type |
| 4 | Deductible Group |
| 5 | County Code |
| 6 | ZIP Code |
| 7 | Total Insured Risks |
| 8 | Total Insured Value - Building |
| 9 | Total Insured Value - Appurtenant Structures |
| 10 | Total Insured Value - Contents |
| 11 | Total Insured Value – ALE |
| 12 | Year Built |
| 13 | Structure Opening Protection |
| 14 | Roof Shape |

**DATA ELEMENT DEFINITIONS**

|  |  |
| --- | --- |
| **Type of Business** | **Code** |
| Commercial | 1 |
| Residential | 2 |
| Mobile Home | 3 |
| Tenants (renters) | 4 |
| Condominium Owners | 6 |

|  |  |
| --- | --- |
| **Line of Business** | **Code** |
| Fire and Allied Lines | 1 |
| Homeowners Multiple Peril | 2 |
| Farmowners Multiple Peril | 3 |
| Commercial Multiple Peril | 4 |
| Mobile Homeowners | 5 |
| Inland Marine | 6 |

|  |  |
| --- | --- |
| **Construction Type/Description** | **Code** |
| Frame | 1 |
| Buildings where the exterior walls are wood or other combustible materials, including wood iron-clad, stucco on wood, or plaster on combustible supports. Also includes aluminum or plastic siding over frame. If a company’s definition of frame includes hardiboard, FHCF Frame construction should be used. |  |
| *Masonry* | 2 |
| Buildings where the exterior walls are constructed of masonry, non-combustible, or fire resistive materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or other non-combustible materials. |  |
| *Masonry with Reinforced Concrete Roof* | 15 |
| Construction meeting the definition of FHCF Masonry construction, as outlined above, and having a reinforced concrete roof. |  |

|  |  |
| --- | --- |
| *Superior* | 7 |
| Masonry, non-combustible, or fire resistive construction where one of the following additional conditions exist:   * Roof deck has a minimum thickness of 2 inches with roof supports having a minimum dimension of 6 inches; or * Floors and roof constructed of 2 inches of masonry on steel supports or documented to be constructed of 22 gauge metal or heavier on steel supports; or * Roof assembly is documented to have a UL wind uplift classification of 90 or equivalent; or   Building of any construction which is 6 or more stories. |  |
| *Superior with Reinforced Concrete Roof* | 16 |
| Construction meeting the definition of FHCF Superior construction, as outlined above, and having a reinforced concrete roof. |  |
| *Masonry Veneer* | 10 |
| Buildings with exterior walls of combustible construction veneered with brick, masonry, or stone. If a company’s definition of veneer includes hardiboard, FHCF Masonry Veneer construction should be used. |  |
| *Unknown*  Construction information not collected for the policy or the reportable exposure. Not valid for mobile home or mobile home-related exposure. | 11 |
| *Mobile Home - Fully Tied Down, manufactured before 7/13/94* | 21 |
| Mobile/Manufactured Housing, manufactured before 7/13/94, which has anchors and tie-downs as required by Section 320.8325, Florida Statutes, and Florida Administrative Code rules promulgated thereunder. |  |
| *Mobile Home - Fully Tied Down, manufactured on or after 7/13/94* | 22 |
| Mobile/Manufactured Housing which has anchors and tie-downs as required by Section 320.8325, Florida Statutes, and Florida Administrative code rules promulgated thereunder, and was manufactured on or after 7/13/94 or is documented to be in compliance with ANSI/ASCE 7-88. |  |
| *Mobile Home - Other than Fully Tied Down or Unknown* | 25 |
| Mobile home is not fully tied down, the nature of any tie downs is unknown, or tie down information is not available. |  |

**Deductible Groups**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Deductible Group – Commercial** |  | **Code** |  | **Rate As\*** |
| $0 to $2,500 |  | CA |  | $1,000 |
| $2,501 to $7,500 |  | CB |  | $5,000 |
| $7,501 to $15,000 |  | CC |  | $10,000 |
| $15,001 to $50,000 |  | CD |  | $25,000 |
| 1% |  | C1 |  | 1% |
| 2% |  | C2 |  | 2% |
| 3% |  | C3 |  | 3% |
| 4% |  | C4 |  | 4% |
| 5% |  | C5 |  | 5% |
| 6% |  | C6 |  | 6% |
| 7% |  | C7 |  | 7% |
| 8% |  | C8 |  | 8% |
| 9% |  | C9 |  | 9% |
| 10% or Greater |  | C0 |  | 10% |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Deductible Group – Residential, Tenants (renters), Condominium Owners** |  | **Code** |  | **Rate As\*** |
| $0 |  | RM |  | $0 |
| $1 to $500 |  | RA |  | $500 |
| $501 to $1,500 |  | RB |  | $1,000 |
| $1,501 to $2,500 |  | RC |  | $2,000 |
| Greater Than $2,500 |  | RD |  | $3,000 |
| 1% |  | R1 |  | 1% |
| 2% |  | R2 |  | 2% |
| 3% |  | R3 |  | 3% |
| 4% |  | R4 |  | 4% |
| 5% |  | R5 |  | 5% |
| 6% |  | R6 |  | 6% |
| 7% |  | R7 |  | 7% |
| 8% |  | R8 |  | 8% |
| 9% |  | R9 |  | 9% |
| 10% to14% |  | R0 |  | 10% |
| 15% or Greater |  | RZ |  | 15% |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Deductible Group – Mobile Home** |  | **Code** |  | **Rate As\*** |
| $0 |  | MM |  | $0 |
| $1 to $250 |  | MA |  | $250 |
| $251 to $500 |  | MB |  | $500 |
| Greater Than $500 |  | MC |  | $1,000 |
| 1% |  | M1 |  | 1% |
| 2% |  | M2 |  | 2% |
| 3% |  | M3 |  | 3% |
| 4% |  | M4 |  | 4% |
| 5% |  | M5 |  | 5% |
| 6% |  | M6 |  | 6% |
| 7% |  | M7 |  | 7% |
| 8% |  | M8 |  | 8% |
| 9% |  | M9 |  | 9% |
| 10% or greater |  | M0 |  | 10% |

\* Percent deductibles for Commercial, Residential, and Mobile Home types of business are a percent of Coverage A (building) exposure, unless there is none. In that case, the deductible is a percent of Coverage C (contents) exposure. If there is no Coverage A or C exposure, the deductible is that percent of Coverage B (appurtenant structures) exposure. If there is no Coverage A, B, or C exposure, the deductible is that percent of Coverage D (ALE) exposure.

Percent deductibles for Tenants (renters) and Condominium Owners types of business are a percent of Coverage C (contents) exposure, unless there is none. In that case, the deductible is a percent of Coverage A (building) exposure. If there is no Coverage C or A exposure, the deductible is that percent of Coverage B (appurtenant structures) exposure. If there is no Coverage A, B, or C exposure, the deductible is that percent of Coverage D (ALE) exposure.

|  |  |
| --- | --- |
| **Year Built** | **FHCF Code** |
| Unknown or Mobile Home | 0 |
| 1994 or earlier | 1 |
| 1995 - 2001 | 2 |
| 2002 or later | 3 |

|  |  |
| --- | --- |
| **Structure Opening Protection** | **FHCF Code** |
| No credit is given to policyholder | 0 |
| Credit is given to policyholder | 5 |

|  |  |
| --- | --- |
| **Roof Shape** | **FHCF**  **Code** |
| Hip, Mansard, or Pyramid | 1 |
| Gable, Other, or Unknown | 2 |

**County Codes**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **County** | **County** |  | **County** | **County** |  | **County** | **County** |
| **Code** | **Name** |  | **Code** | **Name** |  | **Code** | **Name** |
|  |  |  |  |  |  |  |  |
| 001 | Alachua |  | 049 | Hardee |  | 093 | Okeechobee |
| 003 | Baker |  | 051 | Hendry |  | 095 | Orange |
| 005 | Bay |  | 053 | Hernando |  | 097 | Osceola |
| 007 | Bradford |  | 055 | Highlands |  | 099 | Palm Beach |
| 009 | Brevard |  | 057 | Hillsborough |  | 101 | Pasco |
| 011 | Broward |  | 059 | Holmes |  | 103 | Pinellas |
| 013 | Calhoun |  | 061 | Indian River |  | 105 | Polk |
| 015 | Charlotte |  | 063 | Jackson |  | 107 | Putnam |
| 017 | Citrus |  | 065 | Jefferson |  | 109 | St. Johns |
| 019 | Clay |  | 067 | Lafayette |  | 111 | St. Lucie |
| 021 | Collier |  | 069 | Lake |  | 113 | Santa Rosa |
| 023 | Columbia |  | 071 | Lee |  | 115 | Sarasota |
| 027 | De Soto |  | 073 | Leon |  | 117 | Seminole |
| 029 | Dixie |  | 075 | Levy |  | 119 | Sumter |
| 031 | Duval |  | 077 | Liberty |  | 121 | Suwannee |
| 033 | Escambia |  | 079 | Madison |  | 123 | Taylor |
| 035 | Flagler |  | 081 | Manatee |  | 125 | Union |
| 037 | Franklin |  | 083 | Marion |  | 127 | Volusia |
| 039 | Gadsden |  | 085 | Martin |  | 129 | Wakulla |
| 041 | Gilchrist |  | 086 | Miami-Dade |  | 131 | Walton |
| 043 | Glades |  | 087 | Monroe |  | 133 | Washington |
| 045 | Gulf |  | 089 | Nassau |  |  |  |
| 047 | Hamilton |  | 091 | Okaloosa |  |  |  |

**Note**: These codes are derived from the Federal Information Processing Standards (FIPS) Codes.

**ZIP Codes**

Data with unknown ZIP Codes according to 2012 FHCF rating is not included in this data set.

**Reimbursement** **Contract: Article V – Selected Definitions**

1. **Additional Living Expenses (ALE)**

ALE losses covered by the FHCF are not to exceed 40 percent of the insured value of a Residential Structure or its contents based on the coverage provided in the policy. Fair rental value, loss of rents, or business interruption losses are not covered by the FHCF.

(10) **Covered Policy or Covered Policies**

(a) Covered Policy, as defined in Section 215.555(2)(c), Florida Statutes, is further clarified to mean only that portion of a binder, policy or contract of insurance that insures real or personal property located in the State of Florida to the extent such policy insures a Residential Structure, as defined in definition (27) herein, or the contents of a Residential Structure located in the State of Florida.

(b) Due to the specialized nature of the definition of Covered Policies, Covered Policies are not limited to only one line of business in the Company’s annual statement required to be filed by Section 624.424, Florida Statutes. Instead, Covered Policies are found in several lines of business on the Company’s annual statement. Covered Policies will at a minimum be reported in the Company’s statutory annual statement as:

* Fire
* Allied Lines
* Farmowners Multiple Peril
* Homeowners Multiple Peril
* Commercial Multiple Peril (non liability portion, covering condominiums and apartments)
* Inland Marine

Note that where particular insurance exposures are reported, e.g., mobile home, on an annual statement is not dispositive of whether or not the exposure is a Covered Policy.

1. This definition applies only to the first-party property section of a policy pertaining strictly to the structure, its contents, appurtenant structures, or ALE coverage.
2. Covered Policy also includes any collateral protection insurance policy covering personal residences which protects both the borrower’s and the lender’s financial interest, in an amount at least equal to the coverage for the dwelling in place under the lapsed homeowner’s policy, if such policy can be accurately reported as required in Section 215.555(5), Florida Statutes. A Company will be deemed to be able to accurately report data if the required data, as specified in the Premium Formula adopted in Section 215.555(5), Florida Statutes, is available.
3. See Article VI of this Contract for specific exclusions.

(13) **Excess Policies**

This term, for the purposes of this Contract, means a policy that provides insurance protection for large commercial property risks that provide a layer of coverage above a primary layer (which is insured by a different insurer) that acts much the same as a very large deductible.

(27) **Residential Structures**

This term means dwelling units, including the primary structure and appurtenant structures insured under the same policy and any other structure covered under endorsements associated with a policy covering a residential structure. Covered Residential Structures do not include any structures listed under Article VI herein or structures used solely for non-residential purposes.

**Reimbursement** **Contract: Article VI – Exclusions**

The following selected exclusions from Article VI of the Reimbursement Contract pertain to exposure that should not be reported.

1. Any policy which excludes wind or hurricane coverage.
2. Any Excess Policy or Deductible Buy-Back Policy that requires individual ratemaking.
3. Any policy for Residential Structures, as defined in Article V(27) herein, that provides a layer of coverage underneath an Excess Policy, as defined in Article V(13) herein, issued by a different insurer.
4. Any liability of the Company attributable to losses for fair rental value, loss of rent or rental income, or business interruption.
5. Any collateral protection policy that does not meet the definition of Covered Policy as defined in Article V(10)(d) herein.
6. Any reinsurance assumed by the Company.
7. Any exposure for hotels, motels, timeshares, shelters, camps, retreats, and any other rental property used solely for commercial purposes.
8. Any exposure for homeowner associations if no habitational structures are insured under the policy.
9. Any exposure for homes and condominium structures or units that are non-owner occupied and rented for six (6) or more rental periods by different parties during the course of a twelve (12) month period.
10. Commercial healthcare facilities and nursing homes; however, a nursing home which is an integral part of a retirement community consisting of primarily habitational structures that are not nursing homes will not be subject to this exclusion.
11. Any exposure under commercial policies covering only appurtenant structures or structures that do not function as a habitational structure (e.g., a policy covering only the pool of an apartment complex).
12. Personal contents in a commercial storage facility (including jewelry in an off-premises vault) covered under a policy that covers only those personal contents.
13. Policies covering only Additional Living Expense.
14. Any exposure for barns or barns with apartments.
15. Any exposure for builders risk coverage or new residential structures still under construction.
16. Any exposure for recreational vehicles, golf carts or boats (including boat related equipment) requiring licensing and written on a separate policy or endorsement.
17. Any exposure for, or losses attributable to, loss assessment coverage.
18. Any liability assumed by the Company from Pools, Associations, and Syndicates. Exception: Covered Policies assumed from Citizens under the terms and conditions of an executed assumption agreement between the Authorized Insurer and Citizens are covered by this Contract.
19. Specialized Fine Arts Risks as defined in Rule 19-8.028(4)(d), F.A.C.