
**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 Business	Insured Risks	Building	Appt. Structures	Contents	ALE	Total 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 Owners	791,277	43,379,681,672	61,288,643	31,836,281,525	8,901,930,560	\$84,179,182,400
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 Business	Insured Risks	Building	Appt. Structures	Contents	ALE	Total 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
<i>Frame</i> 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.	1
<i>Masonry</i> 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.	2
<i>Masonry with Reinforced Concrete Roof</i> Construction meeting the definition of FHCF Masonry construction, as outlined above, and having a reinforced concrete roof.	15

<i>Superior</i>	7
<p>Masonry, non-combustible, or fire resistive construction where one of the following additional conditions exist:</p> <ul style="list-style-type: none"> ▪ 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 <p>Building of any construction which is 6 or more stories.</p>	
<i>Superior with Reinforced Concrete Roof</i>	16
Construction meeting the definition of FHCF Superior construction, as outlined above, and having a reinforced concrete roof.	
<i>Masonry Veneer</i>	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.	
<i>Unknown</i>	11
Construction information not collected for the policy or the reportable exposure. Not valid for mobile home or mobile home-related exposure.	
<i>Mobile Home - Fully Tied Down, manufactured before 7/13/94</i>	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.	
<i>Mobile Home - Fully Tied Down, manufactured on or after 7/13/94</i>	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.	
<i>Mobile Home - Other than Fully Tied Down or Unknown</i>	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% to 14%	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 Code	County Name		County Code	County Name		County Code	County 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

(3) **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.

(c) 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.

(d) 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.

(e) 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.

2. Any policy which excludes wind or hurricane coverage.
3. Any Excess Policy or Deductible Buy-Back Policy that requires individual ratemaking.
4. 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.
5. Any liability of the Company attributable to losses for fair rental value, loss of rent or rental income, or business interruption.
6. Any collateral protection policy that does not meet the definition of Covered Policy as defined in Article V(10)(d) herein.
7. Any reinsurance assumed by the Company.
8. Any exposure for hotels, motels, timeshares, shelters, camps, retreats, and any other rental property used solely for commercial purposes.
9. Any exposure for homeowner associations if no habitational structures are insured under the policy.
10. 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.
11. 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.
12. 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).
13. Personal contents in a commercial storage facility (including jewelry in an off-premises vault) covered under a policy that covers only those personal contents.
14. Policies covering only Additional Living Expense.
15. Any exposure for barns or barns with apartments.
16. Any exposure for builders risk coverage or new residential structures still under construction.
17. Any exposure for recreational vehicles, golf carts or boats (including boat related equipment) requiring licensing and written on a separate policy or endorsement.
22. Any exposure for, or losses attributable to, loss assessment coverage.
24. 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.
28. Specialized Fine Arts Risks as defined in Rule 19-8.028(4)(d), F.A.C.