

**2017 FLORIDA HURRICANE CATASTROPHE FUND
INDUSTRY DATA TECHNICAL GUIDE
PERSONAL AND COMMERCIAL RESIDENTIAL
Data as of October 25, 2017**

FILE DESCRIPTION

The enclosed file “hlpm2017.exe” contains the 2017 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 2017 FHCF database as of 10/25/17 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 2017 FHCF Reimbursement Contract is attached. (See pages 7-9.)

OPENING THE FILES

Save the file “hlpm2017.exe” to your computer. Double click on the file name from Explorer. The file will automatically be inflated into a comma-delimited file named “hlpm2017.txt.”

CONTROL TOTALS BY TYPE OF BUSINESS

Type of Business	Insured Risks	Building	Appt. Structures	Contents	ALE	Total Exposure
Commercial	210,060	150,209,649,114	2,118,363,097	606,758,565	0	152,934,770,776
Residential	4,409,802	1,175,460,314,976	61,410,215,218	467,734,555,295	169,137,647,117	1,873,742,732,606
Mobile Home	333,870	15,937,784,706	1,429,741,589	6,750,899,225	2,227,093,347	26,345,518,867
Tenants (renters)	1,067,237	20,176,435	1,467,158	23,049,867,801	4,298,686,666	27,370,198,060
Condominium Owners Owners	846,243	53,063,396,576	45,501,118	33,877,975,885	9,476,679,215	96,463,552,794
Total	6,867,212	1,394,691,321,807	65,005,288,180	532,020,056,771	185,140,106,345	2,176,856,773,103

CONTROL TOTALS BY LINE OF BUSINESS

Line of Business	Insured Risks	Building	Appt. Structures	Contents	ALE	Total Exposure
Fire & Allied	1,094,625	247,289,604,087	7,442,128,885	27,553,312,535	6,902,642,822	289,187,688,329
Homeowners	4,955,225	1,027,544,125,461	54,375,773,937	489,291,278,466	175,813,039,862	1,747,024,217,726
Farmowners	4,447	1,148,492,164	97,870,205	599,481,270	182,937,116	2,028,780,755
CMP	166,924	105,566,427,032	1,731,506,582	389,226,925	44,683,630	107,731,844,169
Mobile Home	255,715	13,141,328,063	1,358,008,571	5,920,512,921	2,194,122,915	22,613,972,470
Inland Marine	390,276	1,345,000	0	8,266,244,654	2,680,000	8,270,269,654
Total	6,867,212	1,394,691,321,807	65,005,288,180	532,020,056,771	185,140,106,345	2,176,856,773,103

Total number of records: 1,113,778

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>	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.	
<i>Masonry</i>	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.	
<i>Masonry with Reinforced Concrete Roof</i>	15
Construction meeting the definition of FHCF Masonry construction, as outlined above, and having a reinforced concrete roof.	
<i>Superior</i>	7
Masonry, non-combustible, or fire resistive construction where one of the following additional conditions exist: <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 Building of any construction which is 6 or more stories.	
<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
Less than or equal to 1%	C1	1%
Greater than 1%, less than or equal to 2%	C2	2%
Greater than 2%, less than or equal to 3%	C3	3%
Greater than 3%, less than or equal to 4%	C4	4%
Greater than 4%, less than or equal to 5%	C5	5%
Greater than 5%, less than or equal to 6%	C6	6%
Greater than 6%, less than or equal to 7%	C7	7%
Greater than 7%, less than or equal to 8%	C8	8%
Greater than 8%, less than 10%	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
Less than or equal to 1%	R1	1%
Greater than 1%, less than or equal to 2%	R2	2%
Greater than 2%, less than or equal to 3%	R3	3%
Greater than 3%, less than or equal to 4%	R4	4%
Greater than 4%, less than or equal to 5%	R5	5%
Greater than 5%, less than or equal to 6%	R6	6%
Greater than 6%, less than or equal to 7%	R7	7%
Greater than 7%, less than or equal to 8%	R8	8%
Greater than 8%, less than 10%	R9	9%
10% or greater, less than 15%	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
Less than or equal to 1%	M1	1%
Greater than 1%, less than or equal to 2%	M2	2%
Greater than 2%, less than or equal to 3%	M3	3%
Greater than 3%, less than or equal to 4%	M4	4%
Greater than 4%, less than or equal to 5%	M5	5%
Greater than 5%, less than or equal to 6%	M6	6%
Greater than 6%, less than or equal to 7%	M7	7%
Greater than 7%, less than or equal to 8%	M8	8%
Greater than 8%, less than 10%	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
Four-digit year of construction. If unknown or the structure is a mobile home, a zero (0) is entered.

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 2017 FHCF rating is not included in this data set.

2017 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 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:

1. Fire
2. Allied Lines
3. Farmowners Multiple Peril
4. Homeowners Multiple Peril
5. Commercial Multiple Peril (non liability portion, covering condominiums and apartments)
6. Inland Marine

Note that where particular insurance exposures, e.g., mobile homes, are reported 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 for specific exclusions.

(13) **Excess Policy**

This term, for the purposes of this Contract, means a policy that provides insurance protection for large commercial property risks and that provides 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 units or buildings used exclusively or predominantly for dwelling or habitational occupancies, including the primary structure and appurtenant structures insured under the same policy and any other structures covered under endorsements associated with a policy covering a residential structure. For the purpose of this Contract, a single structure which includes a mix of commercial habitational and commercial non-habitational occupancies, and which is insured under a commercial policy, is considered a Residential Structure if 50% or more of the total insured value of the structure is used for habitational purposes. ***Covered Residential Structures do not include*** any structures listed under Article VI.

2017 Reimbursement Contract: Article VI – Exclusions

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

- (2) Any policy which excludes wind or hurricane coverage.
- (3) Any Excess Policy or Deductible Buy-Back Policy that requires individual ratemaking, as determined by the FHCF.
- (4)
 - (a) Any policy for Residential Structures that provides a layer of coverage underneath an Excess Policy issued by a different insurer;
 - (b) Any policy providing a layer of windstorm or hurricane coverage for a particular structure above or below a layer of windstorm or hurricane coverage under a separate policy issued by a different insurer, or any other circumstance in which two or more insurers provide primary windstorm or hurricane coverage for a single structure using separate policy forms; or
 - (c) Any other policy providing a layer of windstorm or hurricane coverage for a particular structure below a layer of self-insured windstorm or hurricane coverage for the same structure.
 - (d) The exclusions in this subsection do not apply to primary quota share policies written by Citizens Property Insurance Corporation under Section 627.351(6)(c)2., Florida Statutes.
- (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).
- (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 6 or more rental periods by different parties during the course of a 12-month period.
- (11) Commercial healthcare facilities and nursing homes; however, a nursing home which is an integral part of a retirement community consisting primarily of 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) Policies covering only Additional Living Expense.
- (14) Any exposure for barns or barns with apartments or living quarters.
- (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.
- (21) Any exposure for, or amounts paid to reimburse a policyholder for, condominium association loss assessments or under similar coverages for contractual liabilities.
- (23) 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.

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- (27) Policies and endorsements predominantly covering Specialized Fine Arts Risks or collectible types of property meeting the following requirements:
- (a) A policy or endorsement predominantly covering Specialized Fine Arts Risks and not covering any Residential Structure if it meets the description in subparagraph 1 and if the conditions in subparagraph 2 are met.
 - 1. For purposes of this exemption, a Specialized Fine Arts Risk policy or endorsement is a policy or endorsement that:
 - a. Insures works of art, of rarity, or of historic value, such as paintings, works on paper, etchings, art glass windows, pictures, statuary, sculptures, tapestries, antique furniture, antique silver, antique rugs, rare books or manuscripts, jewelry, or other similar items;
 - b. Charges a minimum premium of \$500; and
 - c. Insures scheduled items valued, in the aggregate, at no less than \$100,000.
 - 2. The insurer offers specialized inspection and must provide a specialized loss prevention service or other collector services designed to prevent or minimize loss, or to value or inventory the Specialized Fine Arts for insurance purposes, such as:
 - a. Collection risk assessments;
 - b. Fire and security loss prevention;
 - c. Warehouse inspections to protect items stored off-site;
 - d. Assistance with collection inventory management; or
 - e. Collection valuation reviews.
 - (b) A policy form or endorsement generally used by the Company to cover personal property which could include property of a collectible nature, including fine arts, as further described in this paragraph, either on a scheduled basis or written under a blanket limit, and not covering anything other than personal property. All such policy forms or endorsements are subject to the exclusion provided in this paragraph when the policy or endorsement limit equals or exceeds \$500,000. Generally such collectible property has unusually high values due to its investible, artistic, or unique intrinsic nature. The class of property covered under such a policy or endorsement represents an unusually high exposure value and such policy is intended to provide coverage for a class or classes of property that is not typical for the contents coverage under residential property insurance policies. In many cases property may be located at various locations either in or outside the state of Florida or the location of the property may change from time to time. The investment nature of such property distinguishes this type of exposure from the typical contents associated with a Covered Policy.
- (29) Any exposure for a condominium structure insured on a commercial policy in which more than 50% of the individual units are non-owner occupied and rented out for 6 or more rental periods by different parties during the course of a 12-month period.
- (30) Any structure used exclusively or predominantly for non-dwelling or non-habitational occupancies.