Florida Public Hurricane Loss Model Version 7.0
Input Data File Format Specifications

Commercial Residential Policies

Input files containing commercial residential policies to be processed through version 7.0 of the Florida Public Hurricane Loss Model should adhere to the format specifications contained in this document.

Observe the following when preparing the input file:
   (a) Provide one policy per line in a comma-separated values file (.csv). For a policy with multiple locations, each of the locations must be recorded in a separate line.
   (b) Do not use comma within the fields' values (e.g., as thousand separators or within addresses).
   (c) Include the name of each column in the first line of the file.
   (d) For fields that require a code, enter the code that more closely represents the data value.
   (e) Only include policies with wind coverage.

Each policy should contain a total of 40 attributes.

1. Policy ID   A unique identifier for this policy in the data file. An alphanumeric text.

2. Location ID   A unique identifier for the location of the covered building. An alphanumeric text.

3. Building ID   A unique identifier for the building. An alphanumeric text.

4. Residency Type   Encode the data to one of the following:

Value	Code
Apartment Building	1
Condominium	2
Unknown	3

5. ZIP Code   The ZIP Code where this building is located. A 5-digit number.

6. Year Built   The year in which the property was built. A 4-digit number or UNKNOWN.

7. Construction Type   The construction type of the building. Encode the data to one of the following:

Value	Code
Frame	1
Masonry	2
Manufactured	3
First story masonry and upper story timber	4
Other	5
Unknown	6

8. Property Value   The dollar amount value of the building. If not known, enter UNKNOWN.

9. Structure Coverage   The structure coverage amount in dollars. Enter 0 if none.

10. App. Coverage   The appurtenant structure coverage amount in dollars. Enter 0 if none.

11. Content Coverage   The content coverage amount in dollars. Enter 0 if none.

12. Time Element Coverage   The time element coverage amount in dollars. Enter 0 if none.

13. Deductible   The deductible amount in dollars for perils other than hurricane (convert percentages to dollar amounts).

14. Hurricane Deductible   The hurricane deductible amount in dollars (convert percentages to dollar amounts).

15. Hurricane Deductible Type   The type of hurricane deductible. Encode the data to one of the following:

Value	Code
Per calendar year	1
Per occurrence	2

16. Coinsurance   Coinsurance percentage (e.g., for 80% enter 80). Enter 0 if none.

17. Nature of Coverage   The settlement option on the structure. Encode the data to one of the following:

Value	Code
Replacement Cost	R
Actual Cash Value	A

18. County   The name of the county where the building is located.

19. Address   The street address or geographic coordinates of the building. If providing coordinates, enter as longitude; latitude.

20. City   The name of the city where the building is located.

21. Form   Policy Form. If company offers different base forms of coverage, enter company code; otherwise, enter 0.

22. Program Code   Use one uppercase letter to represent each company program.

23. Territory Code   Use the territory codes reflected in your rate manual.

24. Year Retrofitted   The 4-digit year when the property was retrofitted (brought up to code).
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).
If not retrofitted enter NA. If not known enter UNKNOWN.

25. Number of Stories   Number of stories in the building (e.g., 1, 2, 3, etc.) or UNKNOWN.

26. Total Units   The number of units in the building (e.g., 1, 2, 3, etc.) or UNKNOWN.

27. Units per Story   The number of units per story (e.g., 1, 2, 3, etc.) or UNKNOWN.

28. Sliders   Indicates whether the unit has sliders. Encode the data to one of the following:

Value	Code
No Sliders	0
Sliders	1
Unknown	2

29. Area of Property   The total number of square feet for all floors of the insured property or UNKNOWN.

30. Roof Shape   Encode the data to one of the following:

Value	Code
Unbraced Gable	1
Braced Gable	2
Gable (Unknown bracing)	3
Hip	4
Flat	5
Other	6
Unknown	7

31. Roof Cover   Encode the data to one of the following:

Value	Code
Unrated Shingles	1
Rated Shingles (Current FBC)	2
Shingles (Unknown rating)	3
Tiles	4
Metal	5
Other FBC Compliant	6
Other Non-FBC Compliant	7
Unknown	8

32. Roof Membrane   Encode the data to one of the following:

Value	Code
Regular Underlayment	1
Secondary Water Resistance	2
Other (e.g., foam joint)	3
Unknown	4

33. Soffit   Encode the data to one of the following:

Value	Code
None	0
Vinyl	1
Aluminum	2
Plywood	3
Other	4
Unknown	5

34. Roof-to-Wall Connection   Encode the data to one of the following:

Value	Code
Toe Nails	1
Clips	2
Straps	3
Other	4
Unknown	5

35. Deck Attachment   Encode the data to one of the following:

Value	Code
Planks	1
Sheathing with 6d@6/12"	2
Sheathing with 8d@6/12"	3
Sheathing with 8d@6/6"	4
Other (e.g., Reinforced Concrete)	5
Unknown	6

36. Appurtenant Structure Type

Encode the data to one of the following:

Value	Code
None	1
Pool	2
Detached Garage	3
Club House	4
Administration Building	5
Other	6
Unknown	7

37. Opening Protection

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.

Value	Code
No Protection	0
Plywood	1
Metal	2
Impact Resistant Glass	3
Other (e.g., fabric)	4
Unknown	5

38. Building Layout

Encode the data to one of the following:

Value	Code
Open (Access to units through external balcony)	1
Closed (Access to units through the interior)	2
Unknown	3

39. Coinsurance Enforcement

Whether the company enforces coinsurance clause at time of claim.
Encode the data to one of the following:

Value	Code
Yes	1
No	2

40. Frequency of Limit Update

Encode the data to one of the following:

Value	Code
At each renewal	1
At every other renewal	2
Less frequently or no routine update	3

Example data file with two policies:

PolicyID,LocationID,BuildingID,ResidencyType,ZIPCode,YearBuilt,ConstructionType,PropertyValue,StructureCoverage,AppCoverage,ContentCoverage,TimeElementCoverage,Deductible,HurricaneDeductible,HurricaneDeductibleType,Coinsurance,NatureOfCoverage,County,Address,City,Form,ProgramCode,TerritoryCode,YearRetrofitted,NumberOfStories,TotalUnits,UnitsPerStory,Sliders,AreaOfProperty,RoofShape,RoofCover,RoofMembrane,Soffit,RoofToWallConnection,DeckAttachment,AppurtenantStructureType,OpeningProtection,BuildingLayout,CoinsuranceEnforcement,FrequencyOfLimitUpdate

ABC100,1,1,1,33143,1981,2,10500000,10000000,250000,20000,0,500000,500000,2,0,R,Miami-Dade,123 Main Street,Miami,0,A,35, NA,8,40,5,1,21346,5,6,3,4,4,5,3,3,1,2,3
ABC100,2,1,1,34109,1981,2, 8500000,8000000,250000,20000,0,450000,450000,2,0,R,Collier,-81.345593;26.017147,Naples,0,A,42,NA,6,30,5,1,19464,5,6,3,4,4,5,3,3,1,2,3