**Florida Public Hurricane Loss Model: Version 4.1**

**Inputs for Commercial 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,Location ID,Building ID,Zipcode,YearBuilt,ConstructionType,Number of Stories,Number of Units,Property Value,

StructureCoverage,AppCoverage,ContentCoverage,TimeElementCoverage,Deductible,HurricaneDeductible,Coinsurance,NatureOfCoverage,County,Address,City,Form,ProgramCode,TerritoryCode, Year retrofitted,Roof shape,Roof cover,Roof membrane,Roof to wall connection, Stud to wall connection,Nailing of deck,Appurtenant structure,Opening protection,Building layout,Coinsurance enforcement,Frequency of limit update

**1. Required Attributes:**

**PolicyID:** the unique ID for this policy

**Location ID**: the unique location id for building location

**Building ID:** the unique ID for this building

**Zipcode:** 5-digit ZIP Code where this building is located

**YearBuilt:** 4-digit year number when this building was built. If not known, enter UNKNOWN

**ConstructionType:** the construction type for this building, which is with one of the following types: *Frame, Unreinforced Masonry, Reinforced Masonry,Concrete,Steel,Other, or Unknown*

**Number of Stories:** the number of floors in the building. If not known, enter UNKNOWN

**Number of Units:**  the number of units in the building. If not known, enter UNKNOWN

**PropertyValue:**  the dollar amount value for this building. If not known, enter UNKNOWN

**StructureCoverage:** the structure coverage amount in dollars

**AppCoverage:** the appurtenant structure coverage amount in dollars. Enter 0 if none

**ContentCoverage:** the content coverage amount in dollars. Enter 0 if none

**TimeElementCoverage:** the business income and extra expense coverage amount in dollars. Enter 0 if none

**Deductible:** deductible amount in dollars for perils other than hurricane (convert percentage deductibles to dollar amount)

**HurricaneDeductible:** hurricane deductible amount in dollars (convert percentage deductibles to dollar amount)

**Coinsurance:** coinsurance percentage (e.g. for 80% enter 80)

**NatureOfCoverage:** the settlement option on the structure using one letter *R* or *A* to represent Replacement Cost or Actual Cash Value, respectively

**County:** the name of the county where the building is located

**Address:**  the street address, city, or longitude, latitude of the building in that order

**City:** the name of the city where the building is located

**Form:** Policy Form (If company offers different base forms of coverage enter company code, otherwise enter 0)

**ProgramCode:** use one letter (A, B, C, etc.) to represent each company program

**TerritoryCode:** use the territory codes reflected in your rate manual

**Year retrofitted:** 4 digit year when the property was retrofitted (brought up to code) if applicable. If not retrofitted enter 0000, if not known enter UNKNOWN

**Roof shape:** unbraced gable=1, braced gable=2, gable (bracing unknown) =3, hip =4, other=5, unknown=6

**Roof cover:** unrated shingles=1, rated shingles(current FBC)=2, shingles(ratings unknown)=3, tiles=4, other=5, unknown=6

**Roof membrane:** regular underlayment=1, secondary water resistance=2, unknown=3

**Roof to wall connection:** toe nails=1,clips=2, straps=3, other=4, unknown=5

**Stud to wall connection**: toe nails=1,clips=2, straps=3, other=4, unknown=5 (only for frame)

**Nailing of deck:** planks=1, 6d@6/12”=2, 8d@6/12”=3, 8d@6/6”=4, other=5,unknown=6

**Appurtenant structure:** none=1,pool=2,detached garage=3,club house=4,administration building=5, other=6, unknown=7

**Opening protection** plywood=1, metal=2, impact resistant glass=3, no protection=4, unknown=5

**Building Layout**: open (access to units through external balcony)=1,close (access through the interior)=2

**Coinsurance Enforcement**: Company enforces coinsurance clause at time of claim=1, does not enforce coinsurance at time of claim=2

**Frequency of Limit Update:** limits at each renewal=1, at every other renewal=2,less frequently or no routine update of limits at renewal=3

**2. Example**

1,1,1,33143,1977,Reinforced Masonry,10,50,5000000,4000000,400000,2000000,1000000,5000,120000,80,R,Miami-Dade,1000SW1000Street,SouthMiami,A,A,1,1985,1,3,5,2,5,3,4,3,3,1,1

Note the attributes should be separated by comma only