Florida Public Hurricane Loss Model: Version 5.0
Inputs for Commercial Residential Policies

Provide input data for the Florida Public Hurricane Loss Model that meets the following specifications:
Separate input files should be submitted for Condo Associations and other than condo association (e.g., apartment buildings).

The policy records should be saved in .txt files with the following format:

PolicyID,LocationID,BuildingID,ResidencyType,Zipcode,YearBuilt,ConstructionType,NumberofStories,Numberof Units, NumberOfUnitsPerStory,PropertyValue, StructureCoverage,AppCoverage,ContentCoverage,TimeElementCoverage,Deductible, HurricaneDeductible,TypeofHurrDeductible,Coinsurance,NatureOfCoverage,County,Address,Form,ProgramCode,TerritoryCode,Yea rRetrofitted,Roofshape,Roofcover,Roofmembrane,Soffit,Roof to wall connection,StudtoWallConnection,Nailingof deck,Appurtenant structure,Opening protection,Slider,Buildinglayout,Coinsurance enforcement,FrequencyofLimitUpdate

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
Residency Type:	apartment=1, condominium=2, unknown=3
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=1, Unreinforced Masonry=2, Reinforced Masonry=3, Reinforced Concrete=4, Steel=5, First story masonry and upper stories timber=6, Other=7, or Unknown=8*
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
Number of Units per Story:	the number of units per story. 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)
Type of Hurricane Deductible:	per calendar year =1, per occurrence =2
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 or longitude, latitude of the building in that order
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, flat-steel deck=5, flat concrete deck=6, flat timber deck=7, flat-unknown=8, other=9, unknown=10
Roof cover:	unrated shingles=1, rated shingles(current FBC)=2, shingles(ratings unknown)=3, tiles=4, metal = 5, flat roof membrane=6, other=7, unknown=8
Roof membrane:	regular underlayment=1, secondary water resistance=2, unknown=3
Soffit:	none=0; vynil=1; aluminum=2; plywood=3; other=4; unknown=5
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
Sliders: if units have no sliders (i.e. no balcony) = 0; if units have slider (i.e. with balcony) = 1; unknown=2
Building Layout: open (access to units through external balcony)=1,closed (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

1,1,1,1,33143,1977,3,10,50,5,5000000,4000000,400000,2000000,1000000,5000,120000,80,R,Miami-Dade,1000SW1000Street,0,A,1,1985,1,3,1,2,3,5,3,4,3,1,1,1,1

Note the attributes should be separated by comma only