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

Provide input data for the Florida Public Hurricane Loss Model that meets the following specifications:

.Please provide input data only for policies that include wind coverage. The policy records should be saved in .txt files with the following format:

PolicyID,ZipCode,YearBuilt,ConstructionType,PropertyValue,StructureCoverage,AppCoverage,ContentCoverage, ALECoverage,Deductible,HurricaneDeductible,NatureOfCoverage,County,Address,City,Form,ProgramCode, TerritoryCode,YearRetrofitted,NumberOfStories,LocationOfUnit,NumberOfUnits,Sliders,AreaOfBuilding,RoofShape, RoofCover,RoofMembrane,RoofToWallConnection,DeckAttachment,GarageDoor,OpeningProtection

1. Minimum Required Attributes:

PolicyID:	the unique ID for this policy
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 one of the following types: Frame, Reinforced Masonry, Unreinforced Masonry, Unknown Masonry, Manufactured, Other, or 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)
ALECoverage:	the additional living 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)
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
City:	the name of the city where the building is located
Form:	Policy Form (HO-1,HO-2,HO-3,HO-5,HO-8,HO-4,HO-6,DP-1,DP-2,DP-3 etc.)
ProgramCode:	use one letter (A, B, C, etc.) to represent each company program
TerritoryCode:	use the territory codes reflected in your rate manual

2. Required Secondary Modifier

YearRetrofitted:	4 digit year when the property was retrofitted (brought up to code) if applicable. If not retrofitted enter 0000. If not known enter UNKNOWN. 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).
NumberOfStories:	1,2,3, etc. or UNKNOWN (Number of stories in the building)
LocationOfUnit:	1,2,3,4, etc. or UNKNOWN (1 = first story, 2 = second story, etc.) for condominium. Enter "NA" for all other policy types.
NumberOfUnits:	1,2,3,4, etc. or UNKNOWN (Number of units in the building) for condominium. Enter "NA" for all other policy types.
Sliders:	For condominium if unit has no sliders (i.e. no balcony) = 0. If unit has slider (i.e. with balcony) = 1; unknown=2. Enter "NA" for all other policy types.

AreaOfBuilding:	Total number of square feet for all floors (enter 25,000 square feet as 25000).
	If unknown, enter UNKNOWN.
RoofShape:	unbraced gable=1, braced gable=2, gable (bracing unknown)=3, hip =4, other=5, unknown=6
RoofCover:	unrated shingles=1, rated shingles(current FBC)=2, shingles(ratings unknown)=3, tiles=4, metal=5, other=6, unknown=7.
	If non-FBC, enter as other. If the Roof Deck is a Reinforced Concrete Roof Deck, use code 8.
RoofMembrane:	regular underlayment=1, secondary water resistance=2, unknown=3
RoofToWallConnection:	toe nails=1, clips=2, straps=3, other=4, unknown=5
DeckAttachment:	planks=1, sheathing with 6d@6/12"=2, sheathing with 8d@6/12"=3, sheathing with 8d@6/6"=4, unknown=5. If the Roof Deck is a Reinforced Concrete Roof Deck, use code 6.
GarageDoor:	unbraced=1, braced=2, unknown=3
OpeningProtection:	plywood=1, metal=2, impact resistant glass=3, no protection=4, unknown=5
	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

2. Examples

1,33143,1977,Frame,162000,162000,16200,124000,0,500,3000,R,Miami-Dade,123 Main Street,Miami,HO-3,A,30, 1998,2,NA,NA,NA,2500,2,3,2,3,3,3,2

1,33143,1977,Frame,162000,162000,16200,124000,0,500,3000,R,Miami-Dade,-80.362900, 25.661051,Miami,HO-3,A,52, 1998,2,NA,NA,NA,2500,2,3,2,3,3,3,2

Note: the attributes should be separated by comma only