

**Florida Public Hurricane Loss Model Version 6.1  
Input Data File Format Specifications**

**Personal Residential Policies**

Input files containing personal residential policies to be processed through version 6.1 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).
- (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 30 attributes. Attributes 1-18 are the minimum required attributes. Attributes 19-30 are required secondary modifiers. Always provide all 30 attributes.

- 1. Policy Id** A unique identifier for this policy in the data file. An alphanumeric text.
- 2. ZIP Code** The ZIP Code where this building is located. A 5-digit number.
- 3. Year Built** The year in which the property was built. A 4-digit number or UNKNOWN.
- 4. Construction Type** The construction type of the building. Encode the data to one of the following:

Value	Code
Frame	1
Masonry	2
Manufactured	3
Other	4
Unknown	5

- 5. Property Value** The dollar amount value of the building. If not known, enter UNKNOWN.
- 6. Structure Coverage** The structure coverage amount in dollars. Enter 0 if none.
- 7. App. Coverage** The appurtenant structure coverage amount in dollars. Enter 0 if none.
- 8. Content Coverage** The content coverage amount in dollars. Enter 0 if none.
- 9. ALE Coverage** The additional living expense coverage amount in dollars. Enter 0 if none.
- 10. Deductible** The deductible amount for perils other than hurricane. Dollar amount (convert percentages to dollar amounts).
- 11. Hurricane Deductible** The hurricane deductible amount in dollars (convert percentages to dollar amounts)
- 12. 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

- 13. County** The name of the county where the building is located.
- 14. Address** The street address or geographic coordinates of the building. If providing coordinates, enter as longitude; latitude.
- 15. City** The name of the city where the building is located.

- 16. Form** Policy Form (HO-1, HO-2, HO-3, HO-5, HO-8, HO-4, HO-6, DP-1, DP-2, DP-3, etc.)
- 17. Program Code** Use one uppercase letter to represent each company program.
- 18. Territory Code** Use the territory codes reflected in your rate manual.
- 19. 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.

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

**21. Location of Unit** The story in which the unit is located (e.g., 1, 2, 3, etc.) or UNKNOWN.  
Only applicable to HO-4 and HO-6 policies. Enter "NA" for all other policy types.

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

Value	Code
No Sliders	0
Sliders	1
Unknown	2
Not HO-4 / HO-6	NA

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

**24. Roof Shape** Encode the data to one of the following:

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

**25. 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

**26. Roof Membrane**

Encode the data to one of the following:

Value	Code
Regular Underlayment	1
Secondary Water Resistance	2
Other*	3
Unknown	4

\*Example of other include foam joints

**27. 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

**28. 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 *	5
Unknown	6

\*Example of other include reinforced concrete deck attachment

**29. Garage Door**

Encode the data to one of the following:

Value	Code
No garage door	0
Unbraced	1
Braced	2
Unknown	3

**30. 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*	4
Unknown	5

\*Example of other include fabric

Example data file with two policies:

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

ABC100,33143,1981,2,100000,50000,0,20000,8000,1000,1000,R,Miami-Dade,123 Main Street,Miami,HO-6,A,35,NA,1,UNKNOWN,2,1245,6,7,3,5,5,3,5

ABC210,34109,1995,2,165000,115000,0,20000,10000,2500,2500,R,Collier,-81.345593;26.017147,Naples,HO-6,A,35,NA,1,UNKNOWN,2,UNKNOWN,6,7,3,5,5,3,5