

ATTENTION All Florida Hurricane Catastrophe Fund (FHCF) Participants:

FHCF Hurricane Idalia Interim Loss Report Due September 15, 2023

As provided for in Article X(3) of your FHCF Reimbursement Contract effective June 1, 2023 (Contract), the FHCF is requiring your company to report its projected Ultimate Net Losses for FHCF Covered Policies as a result of Hurricane Idalia by submitting an Interim Loss Report through the FHCF's [Online Claims system](#) **no later than September 15, 2023**.

A Detailed Claims Listing is not being requested with this filing.

The losses reported on the Interim Loss Report are expected to result from a good faith effort by your company to report as accurately as possible and are non-binding. The information received under the Interim Loss Report will assist the FHCF in determining its potential industry liability.

Online Claims System

All loss reports are required to be submitted using the Online Claims system. To use the Online Claims system, a participant must have completed the registration process. To register, please visit <https://fhcfclaims.paragon.aon.com/Registration/Register/Main.aspx> and follow the instructions provided. To submit loss reports, visit <https://fhcfclaims.paragon.aon.com/Claims/>, select your company's name and then select "Enter/Submit Loss Reports."

Proof of Loss Reports

The FHCF will issue reimbursements based on loss information reported by your company on the FHCF Proof of Loss Report. Your company may submit Proof of Loss Reports at any time to request reimbursements from the FHCF; however, all companies will be required to submit a mandatory Hurricane Idalia Proof of Loss Report this coming December (regardless of the amount of FHCF covered losses).

Note: If your company qualifies for a Hurricane Idalia reimbursement from the FHCF, your company must also submit a Detailed Claims Listing at the time it submits its first Proof of Loss Report qualifying for a reimbursement.

Reporting Clarifications

You are encouraged to review the [Contract](#) for definitions and reporting requirements prior to submitting your company's loss information. Definitions specific to the Interim Loss Report provided in Article V of the Contract include Covered Policy and Ultimate Net Loss.

Remember the FHCF does not cover all losses from a hurricane. Article VI addresses specific exclusions from FHCF coverage. Given the possibility of storm surge damage from Hurricane Idalia, participants are reminded of exclusion (26); the FHCF does not provide coverage for:

"Losses from water damage including flood, surface water, waves, tidal water, overflow of a body of water, storm surge, or spray from any of these, whether or not driven by wind."

You are also encouraged to review the 2023 [Data Call](#) for further clarifications as to the type of exposure your company reports under the five FHCF types of business in the Interim Loss Report reporting grid, which should correlate to the loss information reported.

Information Available Online

The FHCF maintains extensive information online at <https://fhcf.sbafla.com>, including:

- [Loss reporting instructions and forms](#)
- [Reimbursement Contract](#)
- [Data Call](#)
- [Member Handbook](#)
- [General information on retentions and projected payout multiples](#)

If you have questions regarding the reporting of your company's FHCF covered losses, please contact Kathy Mackenthun or Martin Helgestad with the FHCF Administrator, Paragon Strategic Solutions Inc., at 800-689-3863, or by email to FHCFAdministrator@paragon.aonbenfield.com.