# FLORIDA HURRICANE CATASTROPHE FUND (FHCF)
# EXPOSURE EXAMINATION – CONTRACT YEAR 20272026
# ADVANCE PREPARATION INSTRUCTIONS

The following instructions are provided to help your Company prepare for the FHCF's examination.

## ADVANCE RECORDS

Your Company is required to submit information and records in advance to allow the examiner to prepare for the review and to ensure the examination begins as scheduled. A checklist has been set up in the Company's *WIRE* account. Advance information and records must be submitted using the *WIRE* checklist in the format/file type specified in the instructions that follow. To access the checklist, log in to *WIRE* (https://fhcfwire.sbafla.com), and click the 'Examinations' icon.

There are two parts of the checklist which must be completed before the entire records package can be submitted to the FHCF: 1) Examination Location and Contacts, and 2) Records Upload. Detailed instructions for each part are provided below. The 'Submit' button located at the bottom of the checklist will not engage until all required components have been entered/uploaded. You must click the 'Submit' button to send the checklist and records to the FHCF. Once the records package has been submitted, additional uploads are prohibited.

### PART 1: EXAMINATION LOCATION AND CONTACTS

If the examination is to be conducted onsite at your company, the examiner will travel to one location. Enter the street address of the office location best suited for the onsite review. This information is not required for an examination that will be conducted remotely. Next, enter the name and contact information of the person who will serve as the Exam Coordinator and the name and contact information of a company executive. All examination correspondence, including the examination findings and report will be directed to the designated coordinator.

### PART 2: RECORDS UPLOAD

Prepare the records and attachments that follow according to the specifications outlined below and upload each to the *WIRE* checklist. IMPORTANT - *WIRE* will retain only one file for each record type (the last file uploaded). Subsequent uploads will overwrite any previously uploaded file, regardless of a difference in filename.

**1. OPERATIONS QUESTIONNAIRE**

Download the questionnaire worksheet from the *WIRE* checklist. Answer all questions based on covered policies in force for the Contract Year being examined and save the completed questionnaire in its original Excel format (xls or xlsx) before uploading it to the *WIRE* checklist. The individual(s) responsible for preparing the questionnaire should be available to answer questions before and during the examination.

***Attachments for Operations Questionnaire***

Based on your response to some questions, you may be required to provide additional information in a separate file, or attachment. If so, save each attachment as a separate file, then combine all attachment files into a single zip file to upload it to the *WIRE* checklist.

**2. CONSTRUCTION MAPPING WORKSHEET**

A completed Construction Mapping Worksheet must be uploaded to the *WIRE* checklist.

If your Company submitted a Construction Mapping Worksheet to the FHCF Administrator for approval prior to the Data Call submission, you must upload the approved worksheet. If not, download the worksheet from the *WIRE* checklist. Complete it in its entirety and upload it as a doc, docx or pdf file to the checklist.

***Construction Mapping Approval Letter***

If your Company received an approval letter from the FHCF Administrator for its Construction Mapping Worksheet, upload a pdf file of the approval to the *WIRE* checklist.

**3. FORMS AND ENDORSEMENTS**

Provide a list of all forms and endorsements used (as of the Data Call date) for all Covered Policies. The list must include the form and endorsement numbers and titles, and must be saved as an Excel (xls or xlsx) worksheet or workbook (if the list is divided among multiple worksheets) and uploaded to the *WIRE* checklist.

***Forms and Endorsements Specimen Copies***

Save each form and/or endorsement specimen as a separate file, then combine all into a single zip file to upload to the *WIRE* checklist. If possible, limit specimen file names to 50 characters or less. DO NOT scan all forms and endorsements into one multi-page pdf file.

**4. WINDSTORM MITIGATION FEATURES MAPPING**

Provide a list of windstorm mitigation features for Structure Opening Protection and Roof Shape, the definition of each feature, and the applicable FHCF code used to report each feature. The list must be saved as an xls, xlsx, doc, docx, or pdf file and uploaded to the *WIRE* checklist.

**5. STATUTORY PAGE 14 (FLORIDA DWP)**

Provide a copy of the annual statement page with the direct written premiums for Florida for the period ending December 31, 2026~~2025~~. Save as a single pdf file and upload it to the *WIRE* checklist.

**6. DIRECT WRITTEN PREMIUM REPORT**

Provide a report for the period ending December 31, 2026~~2025~~, which supports your Company's total direct written premium for all lines where any policy or coverage subject to the FHCF may be written. Lines of business that should always be included in this report are Fire, Allied Lines, Farmowners Multiple Peril, Homeowners Multiple Peril, Commercial Multiple Peril (non-liability portion) and Inland Marine. If your Company writes inland marine endorsements and the premium is included under a line of business other than Line 9 for Inland Marine, identify these policies separately in the report by using FHCF line of business code 6 or provide a notation in field 9 of the report designating that the policy has an endorsement. For lines of business that include premium for both commercial and residential policies (e.g., Fire and Allied Lines), distinguish between the different policies using the FHCF type of business/line of business codes. The Direct Written Premium Report must include all policies needed to reconcile to the line item total on the annual statement regardless of whether the policies are covered by the FHCF. Also, if there are differences between the premiums listed on the Statutory Page 14 and the Direct Written Premium Report, provide a schedule detailing the reconciling items in the section titled 'Cover Letter and Other Support Files' on the *WIRE* checklist.

The Direct Written Premium Report must be by individual policy, sorted by type and line of business, must be provided in a pipe delimited text file (txt), and must contain the fields in the order listed in the



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table below. **Policy numbers in the Data Call file and Direct Written Premium Report must be formatted alike. If not, an explanation on how to match the policies is required.**

| # | DESCRIPTION | TYPE | NOTES |
|---|---|---|---|
| 1 | Type of Business | Numeric | Only use the codes provided in the FHCF Data Call |
| 2 | Line of Business | Numeric | Only use the codes provided in the FHCF Data Call |
| 3 | Policy Effective Date | Numeric or Date/Time | Numeric Format: yyyymmdd<br>Date/Time Format: month/day/year<br>Effective Date must be in one field and the numeric format must have 8 characters |
| 4 | Policy Expiration Date | Numeric or Date/Time | Numeric Format: yyyymmdd<br>Date/Time Format: month/day/year<br>Expiration Date must be in one field and the numeric format must have 8 characters |
| 5 | Direct Written Premium | Numeric | |
| 6 | Policy Number | Special | Use the same policy number and format as used in the Data Call File; include characters A-Z, 0-9, and "-" only |
| 7 | Notation Designating FHCF Covered Policies | Text | If available |
| 8 | Notation Designating Policy Written with Ex-wind Endorsement | Text | If available |
| 9 | Notation Designating Policy has Endorsement for Scheduled Personal Property | Text | If applicable |
| 10 | Class Code | Numeric | If applicable (typically applies to Commercial policies only) |

**7. UNDERWRITING AND RATING MANUALS**

The examiner will need to review a copy of your Company's underwriting manual and rating manual for policies covered by the FHCF that are in force at June 30, 2027~~2026~~. Your Company is required to make this available to the examiner on the scheduled start date of the examination; however, we would prefer that it be provided in advance. You may save a copy as a pdf to upload to the *WIRE* checklist, or if there are two separate files, you should combine them both into a single zip file before uploading to ensure both are retained. At the time of upload, you will be prompted to enter the name and email address of a contact that is familiar with these manuals.

**8. COVER LETTER AND OTHER SUPPORT FILES**

A cover letter is not required, however, if there is any additional information related to the advance records or the examination that your Company wishes to bring to the attention of the examiner, it may be noted in a cover letter, saved as a doc, docx, or pdf file and uploaded to the *WIRE* checklist. If you wish to provide additional support files, combine all files (including the cover letter) into a single zip file before uploading.

## REQUIREMENTS FOR COMMENCEMENT AND DURATION OF EXAMINATION

In order for the examiner to properly conduct and expedite an early conclusion of the Exposure Examination, the Exam Coordinator should ensure that the examiner has access to items 1-4 below on the first day and throughout the duration of the scheduled, dedicated examination work period designated in the Notice of Examination letter from the FHCF.

**1. EQUIPMENT AND SPACE (if an onsite examination)**

The examiner will need a private working space and an internet connection.

**2. COMPANY PERSONNEL**

The Exam Coordinator may wish to provide names of persons whom the examiner can contact directly for answers to the many questions the examination generates.

**3. POLICY RECORDS TO HAVE AVAILABLE**

The examiner will request applications, ~~and~~ declaration pages, and other supporting documentation ~~to~~ be available for review. The~~If~~ policy records~~files~~ must be~~are~~ made available electronically and~~physically rather than electronically, and the examiner is onsite, your Company is responsible for coordinating the retrieval of the files to one central location. The files~~ must contain ~~at least~~ the following information:

a. Insured's Name
b. Address and ZIP Code for location of property insured
c. Policy Number
d. Policy Period
e. Construction Type
f. Deductible Group
g. County Code
h. Total Insured Values
i. Year Built (for mobile homes, year of construction or model year)
j. Evidence to support the reported Roof Year
k. Evidence to support the reported Roof Cover code
l. Evidence to support the reported Roof Shape code
m. Evidence to support a reinforced concrete roof, if applicable
n. Evidence to show if a Residential Structure has Structure Opening Protection
o. All applicable endorsements and policy changes
p. Underwriting manual and rating manual for policies covered by the FHCF, if not already provided in advance through *WIRE*.

Online policy files may be acceptable for the review of residential lines of business if the items listed above are viewable on the online system, if the system is the same system that produces the Company's declarations pages, and if the examiner determines the system information is reliable. If the examiner determines the online system cannot be used for policy review, then your Company must provide copies of the ~~physical~~ policy records in an electronic format.~~files including the applications and underwriting files.~~

**For review of commercial policies, the complete policy files, including underwriting files, applications, commercial class codes, and statement of values are required.**

**For Subscription Policies, each subscribing insurer must have complete policy files, including all information described in this section, available for review.**

**4. ADDITIONAL REQUIREMENTS**

a. Companies writing commercial policies covering single structures that contain a mix of both commercial-habitational and commercial non-habitational or business occupancies, are required to submit a proposed methodology for determining predominant use, as defined in the Data Call, to the FHCF Administrator on an annual basis ~~before the September 1 deadline~~. Your Company must be able to identify these types of policies and individuals familiar with your Company's class codes and underwriting guidelines must be available to answer questions during the examination.

b. If your Company reported exposure from collateral protection policies covered by the FHCF, you must be able to provide documentation that the policy covers the borrower's and lender's financial interest and that the dwelling coverage is in an amount at least equal to (a) the coverage for the dwelling in place under the lapsed homeowner's policy, (b) the coverage amount that the



Public

homeowner has been notified of by the collateral protection insurer, or (c) the coverage amount that the homeowner requests from the collateral protection insurer.

## POST-EXAMINATION REQUIREMENTS

The examiner or the FHCF may request additional information and/or documentation following the completion of the review. All records, including exposure filings (Data Call submission), policy files, and supporting documentation must be retained until the FHCF has completed its examination of your Company's exposure submission and loss reports (applicable to the Data Call Contract Year) and commutation for the Contract Year (if applicable) has been concluded.

## SPECIAL EXAMINATIONS RELATED TO CITIZENS PROPERTY INSURANCE CORPORATION (CITIZENS)

### 1. CITIZENS REQUIREMENTS FOR TAKEOUTS PURSUANT TO ASSUMPTION AGREEMENTS

In addition to the Data Call file for FHCF exposure from direct written premiums and the separate Data Call files for FHCF exposure assumed from Citizens pursuant to an assumption agreement which, as of June 30, 2027~~2026~~, had not renewed onto the assuming Company's policy forms, the following information must be provided for each assumption occurring July 1, 2026~~2025~~ through June 30, 2027~~2026~~:

a. A separate file that includes a list of all policies that were assumed by each Company on the date of the assumption. This file must include the policy number, contract number/Company identifier, assumption date, total insured value, indicator for policies written without wind coverage, indicator for policies cancelled on or before June 30, 2027~~2026~~, date untagged by Citizens and policy effective/expiration date.
b. For each individual assumption, provide a list of all policies untagged by Citizens after the assumption date up to, and including, June 30, 2027~~2026~~. The file must include the policy number, the assumption date, and the date the policy was untagged.
c. A copy of the assumption agreement between Citizens and the assuming Company along with copies of exhibits to show the number of policies assumed.