Florida Hurricane Catastrophe Fund
2027~~2026~~ Data Call
Instruction Sheet

Each authorized insurance Company writing Covered Policies in the State of Florida is required to pay a Reimbursement Premium to the Florida Hurricane Catastrophe Fund (FHCF). This Premium is based on the Reimbursement Premium Formula specifying the amount of Premium to be paid for each $1,000 of insured value for Covered Policies in each Florida ZIP Code by Type of Business, Construction Type, Deductible Group, Year Built, Structure Opening Protection, and Roof Shape code combinations.

In order to perform the calculation, each Company must submit its total covered property exposure (wind/hurricane insurance in force) **by September 1, 2027~~2026~~** for insured values under Covered Policies **as of June 30, 2027~~2026~~**. Covered Policies are defined in subsection (12) of Article V of the FHCF Reimbursement Contract (see page 16 herein; a full copy of the Reimbursement Contract is available on-line at https://fhcf.sbafla.com).

Table of Contents

Important Changes in the 2027~~2026~~ Data Call 2
WIRE (Web Insurer Reporting Engine) 2
Steps for Completing Data Call 2
General Data Call Issues 3
Data Quality 4
Covered Policies 4
June 30th "as of" Date 5
Retention of Records for SBA Examination 5
Officer Submission Statements 5
File Layout 7
List of Attachments 15
Reimbursement Contract: Article V – Selected Definitions 16
Reimbursement Contract: Article VI – Selected Exclusions 18
Reporting Clarifications 20
Citizens Property Insurance Corporation Supplemental Reporting Requirement: Policies Written under Section 627.351(6)(c)1.g., Florida Statutes 22
Citizens Property Insurance Corporation Takeouts Pursuant to Assumption Agreements 23
Citizens Property Insurance Corporation Quota Share Primary Insurance Reporting Requirements 24
Assumptions from Unsound Insurers 25
Supplemental Instruction Sheet for Subscription Policy Reporting Requirements 27
FHCF Construction Types/Definitions & Mappings 29
List of Florida County Codes 30
Construction Mapping Worksheet 31
Mixed-Occupancy Single Structures Worksheet 34
Supplemental Instruction Sheet and Forms for New Participants 36

Public

** Important Changes in the 20272026 Data Call **

1. NoneThe Roof Shape field has been expanded from two codes to three codes. See page 14.

** FHCF *WIRE* (Web Insurer Reporting Engine) **

WIRE is the secure web-based system used for the reporting of Company exposure data. All 20272026 Data Call submissions are to be filed online using *WIRE*. Submissions in *WIRE* must be electronically signed off on by two officers no later than 4:00 p.m. Eastern Time on the applicable due date or the submission will be considered late. Your Company should have an existing *WIRE* account and a *WIRE* Account Manager who was registered by the FHCF upon designation by your Company on its most recently submitted Company Contact Information Form (Form FHCF C-1). Each Company is allowed a maximum of seven *WIRE* users to perform submission functions on behalf of the Company. This number includes the Account Manager and at least two officers with the authority to certify and sign the submission statements. Your Company's Account Manager can remove existing *WIRE* users and can register new users. Registered users can access the *WIRE* system at https://fhcfwire.sbafla.com. Additional information, including instructions and tutorials, are available in the system.

** Steps for Completing Data Call **

1. Well in advance of preparing your Company's Data Call submission, the FHCF suggests that your Company's *WIRE* users verify that they can access the system. Users who experience difficulties may contact the State Board of Administration of Florida (SBA) at wire@sbafla.com or 850-413-1228.

2. Prior to making the Data Call submission in *WIRE*, request written approval from the FHCF Administrator for any proposed methodology required to be submitted in advance. See Mapping/Reporting Methodology Approvals on page 3. **Mapping/Methodology proposals should be received by Paragon Strategic Solutions, Inc. (FHCF Administrator) by August 1, 20272026**.

3. A Data Call file must pass *WIRE* validation tests before it can be submitted. Your Company may upload a Data Call file to *WIRE* for validation beginning July 1st. After the file is uploaded, the system performs the validation tests and sends the results via email. The email will include a summary of any errors and/or warnings of potential errors noted in the file. If the file passes validation, it can be confirmed for submission or deleted and uploaded again later. If the file fails validation, it is automatically deleted from the system and your Company will have to upload a corrected file.

   Data quality checks programmed in *WIRE* will help ensure that your Company's data is in the correct format and that it does not contain invalid codes and invalid ZIP-to-county code mappings. **However, please keep in mind that the system cannot identify errors caused by data which was coded incorrectly according to the policy details**. Such errors may require a resubmission. Any examination conducted by the SBA will be the final determinant of data quality.

4. Prior to confirming the Data Call file for submission, your Company may upload supporting information in *WIRE* (e.g., a cover letter). After a Data Call submission has been confirmed through *WIRE*, subsequent information to be provided in support of that submission must be sent directly to the FHCF Administrator at the email provided under General Data Call Issues.

5. After the Data Call file is confirmed for submission, the system will send an email notification to the Company's *WIRE* users designated as "Officers" to certify and sign the officer submission statements. Upon the sign-off of two officers, the submission is complete and no further changes can be made to the Data Call file as the automated processing of the data begins. *WIRE* will aggregate the data and

Public

transmit it to the FHCF Administrator for Premium calculation. Any subsequent submission of the Data Call file (resubmission) is subject to FHCF approval and will incur a resubmission fee (see Resubmissions located in the Data Quality section of this Data Call).

Note: *WIRE* was designed to function as a means of file transmittal from a Company to the FHCF and not as a means of file storage and retrieval.

6. Summary of *WIRE* submission components (required unless specified below as optional):

	Via *WIRE* Tab
Data Call File (file of exposure data)*	Upload/Validate
Optional Supporting Documents (e.g., a cover letter, Subscription Policies supplemental listing (see page 27) from the lead subscriber)	Confirm/Submit
Submission Confirmation Form – requires the following:	Confirm/Submit
- Collateral Protection Reporting Selection	
- Written Explanation of Exposure Fluctuation (if applicable)	
- Submission Confirmation Statement	
Officer Submission Statements signed by two Officers (see page 5)	Sign Officer Statements

*Note: All data for an individual Company should be submitted as one file unless your Company has participated in a Citizens Property Insurance Corporation assumption agreement (see page 23).

7. If your Company does not have Covered Policies as defined in subsection (12) of Article V of the Reimbursement Contract (see page 16 herein), but was an active FHCF Company for the 2026/2027~~2025/2026~~ Contract Year, a letter requesting to petition for exemption from the FHCF must be returned to the FHCF Administrator at the address provided under General Data Call Issues no later than **September 1, 2027~~2026~~**.

Note: If your Company determines at a later time that it does have Covered Policies, or the SBA denies your Company's request for exemption from the FHCF, your Company will be subject to any fees and/or administrative action by the Florida Office of Insurance Regulation for delinquent or inadequate exposure data as defined in this Data Call and/or your Company's Reimbursement Contract.

** General Data Call Issues **

Extensions

Data Call submissions through *WIRE* must be electronically signed off on by two officers by 4:00 p.m. (ET), September 1, 2027~~2026~~. Extensions will not be granted.

If you have any questions about the information to be supplied or about this Data Call, please do not hesitate to contact the FHCF Administrator at 1-800-689-FUND (3863) or FHCFAdministrator@paragon.aon.com. If you have any questions regarding *WIRE*, please contact the SBA at wire@sbafla.com or 850-413-1228.

Mapping/Reporting Methodology Approvals

If any of the following apply to your Company, your Company must submit its proposed mapping/reporting methodology on an annual basis by August 1 of the Contract Year:

1. **Construction mapping:** See page 9.
2. **Reporting methodology for mixed-occupancy single structures under a commercial policy:** See the Mixed-Occupancy Single Structures Worksheet on page 34.
3. **Subscription Policy:** A separate construction mapping and/or mixed-occupancy single structures worksheet must be submitted by a Company participating on a Subscription Policy, see page 27, unless the lead subscriber submits the mapping/reporting methodology for the entire group of Companies participating on the policy.

Public

Proposals will be initially reviewed for high-level reasonableness, followed by a detailed review during the FHCF's exposure examination. Proposals should be sent to the FHCF Administrator at FHCFAdministrator@paragon.aon.com.

** Data Quality **

Resubmissions

A Company submitting its Data Call file not in compliance with the specifications herein could be required to resubmit its data. Any examination conducted by the SBA will be the final determinant of data quality. Any Company required to resubmit data will be allowed 30 calendar days to resubmit data (may be less than 30 days if the Company has already been notified by the SBA for an exam). A $1,000 resubmission fee (for resubmissions that are not the result of an examination by the SBA) will be invoiced by the FHCF for each resubmission. An extension may be granted if a Company can show that the need for additional time is due to circumstances beyond their reasonable control.

If a resubmission is necessary as a result of an examination report issued by the SBA, the resubmission fee will be $2,000. If a Company's examination-required resubmission is inadequate and the SBA requires an additional resubmission(s), the resubmission fee for each subsequent resubmission shall be $2,000.

Explanation of Exposure Fluctuations

WIRE will compare your current year submission to your submission from the previous year to identify increases or decreases in reported exposure and will require an explanation when any increase or decrease for a specific FHCF type of business meets either the combined dollar/percentage threshold or the large dollar threshold in the table below. A comment field is provided in the *WIRE* Submission Confirmation Form for your Company to enter a brief explanation of such fluctuations when confirming the Data Call file for submission. While the degree of detail is left to the discretion of your Company, the explanation must provide detail beyond simply stating that "the data has been reviewed and is correct as submitted."

Type of Business	$ Threshold		% Threshold		Large $ Threshold
Commercial:	+/- $ 25,000,000	and	+/- 40%	or	+/- $ 200,000,000
Residential:	+/- $ 50,000,000	and	+/- 40%	or	+/- $1,000,000,000
Mobile Home:	+/- $ 25,000,000	and	+/- 40%	or	+/- $ 40,000,000
Tenants:					+/- $ 20,000,000
Condominium Unit Owners:	+/- $ 25,000,000	and	+/- 40%	or	+/- $ 40,000,000

Rounding

Exposures must be reported in whole dollars and may be rounded to the nearest $1,000, but no greater.

** Covered Policies **

A Covered Policy as defined in Section 215.555(2)(c), Florida Statutes, is any insurance policy covering a Residential Structure, or its contents, located in the State of Florida including personal lines residential coverages, commercial lines residential coverages, and mobile home coverage. Covered Policy is further clarified in subsection (12) of Article V of the FHCF Reimbursement Contract (see page 16 herein). **The FHCF provides reimbursement only for losses from policies with wind or hurricane coverage**.

** June 30th "as of" Date **

Public

The data reported under this Data Call pertains to a Company's insured values under Covered Policies as of June 30, 2027~~2026~~. This data is used by the FHCF to calculate a Company's Premium, Retention, and maximum FHCF coverage under the applicable Reimbursement Contract.

Although changes to coverage under a policy that are effective after June 30th do not impact reporting under the Data Call (including new policy issuance and policy terminations), the policy terms in effect at a time of loss will be considered in determining a Company's Losses eligible for reimbursement under the FHCF. For example, if a Covered Policy was written effective July 1, 2027~~2026~~, exposure for that policy would not be included under the 2027~~2026~~ Data Call submission, but Losses under that policy would be reportable to the FHCF when the Company files its loss reports.

Given an "as of" date of June 30th and a statutory Data Call due date of September 1st, a Company must determine the date at which it can most accurately capture and report its data to include policy transactions with effective dates of June 30th or earlier, while still being able to meet the statutory Data Call due date. For example, a Company writes a policy with an effective date of June 29, 2027~~2026~~, the transaction was processed by the Company on July 15, 2027~~2026~~ and the Company compiled its data on July 20, 2027~~2026~~. The FHCF would expect the policy to be reported since the policy was in effect on June 30th and the transaction was processed before the date the data was compiled. However, the FHCF recognizes that if a transaction was not processed far enough through a Company's systems by the date on which the Company compiled its Data Call information, then that transaction would not necessarily be reflected in the Company's Data Call submission. Should the Company have to resubmit its Data Call at a later date, transactions which were not included in the original submission (those processed after the original capture date) should not be included, unless approved in advance or required by the FHCF.

** Retention of Records for SBA Examination **

In accordance with Article XIV of the Reimbursement Contract and the SBA's examination program, all records, including exposure filings (Data Call submission), policy files, and supporting documentation, must be retained along with computer runs produced to support the Data Call submission. Companies writing covered collateral protection policies, as defined in this Data Call, must be able to provide documentation that the policy covers the borrower's and lender's 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 homeowner has been notified of by the collateral protection insurer, or (c) the coverage amount that the homeowner requests from the collateral protection insurer. Such records must be retained until the SBA 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. The Data Call file must be retained and maintained so that, upon examination by the SBA, changes can be made to correct any errors which may be identified and to allow for a resubmission if required.

** Officer Submission Statements **

A Data Call submission is required to be signed by two officers in *WIRE*. The following are included in the online officer submission statements:

- I, the undersigned, do state that, to the best of my knowledge, the file submission provided to the SBA under Section 215.555(5)(c), Florida Statutes, is complete, accurate, and in compliance with the requirements of Section 215.555, Florida Statutes, and all Florida Administrative Code rules.

- I, the undersigned, acknowledge that the SBA may use the submitted file and related transmittals in the course of its examination of the captioned Company's exposure reporting, as well as any applicable claims examinations. I further understand that the exposure examination will require documentation in

Public

addition to the items submitted herein. Said Company will retain and maintain complete and accurate records, in policy level detail, of all exposure data related to the generation and submission of this Data Call submission or resubmission until the SBA has completed its exposure and claims examinations of the Company's submission(s) and commutation for the Contract Year (if applicable) has been concluded.

[This next certification will appear only for those Companies identified by the user confirming and submitting the file in *WIRE* as writing collateral protection policies as described herein.]

- I, the undersigned, acknowledge that the captioned Company writes collateral protection policies covering personal residences in the State of Florida that protect both the borrower's and the 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 homeowner has been notified of by the collateral protection insurer, or (c) the coverage amount that the homeowner requests from the collateral protection insurer. I understand that, as referenced in Section 215.555(2)(c), Florida Statutes, for such policies to be covered by the FHCF, said Company must be able to accurately report exposure information for those policies as required in Section 215.555(5), Florida Statutes, and specifically, as outlined in this Data Call. Accordingly, I certify that, to the best of my knowledge, said Company:

  Option 1: has collected all the information necessary for such policies to be covered by, and reported to, the FHCF, as outlined in this Statement and this Data Call, and has accordingly included collateral protection exposure covered by the FHCF in this Data Call submission.

  Option 2: does not have available the data as required by the Premium Formula as specified in Section 215.555(5), Florida Statutes, and therefore is unable to accurately report its collateral protection exposure. I also understand that said Company is ineligible to collect any reimbursements from the FHCF for Losses occurring during this FHCF Contract Year from policies covering collateral protection exposure.

- I, the undersigned, am an officer of the captioned Company, acting within my authority in making these declarations, and I have conducted, or have had conducted, a diligent review of said Company's records and systems to determine the truth of these statements.

Florida Hurricane Catastrophe Fund 2027~~2026~~ Data Call

File Layout

The following fields must be provided in a pipe delimited text file. For the pipe "|" symbol, press the *Shift* key and the \ key.

Field #	Description	Min Length	Max Length	Type	Notes
1	Type of Business	1	1	Numeric	Only the codes on page 8 are acceptable.
2	Line of Business	1	1	Numeric	Only the codes on page 9 are acceptable.
3	Construction Type	1	2	Numeric	Only the codes on page 9 are acceptable.
4	Deductible Group	2	2	Alpha-Numeric	Only the codes on pages 10-11 are acceptable.
5	County Code	1	3	Numeric	Only the codes on page 30 are acceptable.
6	ZIP Code	5	5	Numeric	At least 95% of exposure must have a valid ZIP Code.
7	Total Insured Risks	1	6	Numeric	Must be greater than zero.
8	Total Insured Value – Building*	1	12	Numeric	Report whole dollar amounts only (no decimals). If amount is zero, then enter 0. *Note that the sum of these four fields must be greater than zero.
9	Total Insured Value – Appurtenant Structures*	1	12	Numeric	
10	Total Insured Value – Contents*	1	12	Numeric	
11	Total Insured Value – ALE*	1	12	Numeric	
12	Year Built	1	4	Numeric	Enter 4-digit year; if unknown, enter 0.
13	Roof Year	1	4	Numeric	Enter 4-digit year; if unknown or the structure is a mobile home, enter 0.
14	Roof Covering	1	1	Numeric	Only the codes on page 13 are acceptable.
15	Structure Opening Protection	1	1	Numeric	Only the codes on page 13 are acceptable.
16	Roof Shape	1	1	Numeric	Only the codes on page 14 are acceptable.
17	Policy Effective Date	8	8	Numeric	Must use "yyyymmdd" format only (include leading zeros for single-digit months and days).
18	Policy Expiration Date	8	8	Numeric	Must use "yyyymmdd" format only (include leading zeros for single-digit months and days).
19	Policy Number	1	30	Special	Include characters A-Z, 0-9, and "-" only. See additional instructions on page 14.
20	Assumed Policy Number	1	30	Special	Include characters A-Z, 0-9, and "-" only. See additional instructions on page 14.

Public

Example: A record with the following information:

Field #	Description	Example	Entry
1	Type of Business	Residential	2
2	Line of Business	Homeowners	2
3	Construction Type	Frame	1
4	Deductible Group	$2,000	RC
5	County Code		86
6	ZIP Code		33130
7	Total Insured Risks		5
8	Total Insured Value – Building		500000
9	Total Insured Value – Appurtenant Structures		100000
10	Total Insured Value – Contents		250000
11	Total Insured Value – ALE		50000
12	Year Built	2010	2010
13	Roof Year		2018
14	Roof Covering		2
15	Structure Opening Protection	No Structure Opening Protection	0
16	Roof Shape	Hip, Mansard, or Pyramid	1
17	Policy Effective Date		2027~~2026~~0305
18	Policy Expiration Date		2028~~2027~~0305
19	Policy Number		ABC000001234
20	Assumed Policy Number		FRJ000022222

Each record must have the following layout:

2|2|1|RC|86|33130|5|500000|100000|250000|50000|2010|2018|2|0|1|2027~~2026~~0305|2028~~2027~~0305|ABC000001234|FRJ000022222

Description of Data Fields

The FHCF strongly encourages any individual involved in completing this Data Call to review the Reporting Clarifications on pages 20-21 herein.

1. **Type of Business (TOB)**

   All exposure should be classified as one of the following FHCF TOBs. Exposure for scheduled personal property written under attachments, endorsements, and riders should be reported as the FHCF TOB it is associated with, with the exception of mobile home related property, which must still be reported as FHCF TOB "3" (Mobile Home).

Type of Business	Code
Commercial	1
Residential	2
Mobile Home	3

Type of Business	Code
Tenants	4
Condominium Unit Owners	6

General TOB Instructions:

- **Commercial** should be used for commercial-habitational exposures such as apartment buildings and condominium complexes. Do not use this TOB for individual condominium unit owners.
- **Mobile Home** should be used for all mobile home coverages, regardless of the policy form on which coverage is written, including coverage provided to a person(s) renting a mobile home.
- **Tenants** should be used for policies providing property coverage to a person(s) entitled to occupy a dwelling unit (including a condominium unit) under a rental agreement. Do not use this TOB

Public

for any policy providing coverage to a person renting a mobile home. Exposure for scheduled personal property written under attachments, endorsements, and riders should be reported as the FHCF TOB it is associated with.

- **Condominium Unit Owners** should be used for individual condominium unit owners, whether owner or tenant occupied. Do not use this TOB for condominium complexes or multi-unit structures.

2. **Line of Business**
Exposure information for Covered Policies is to be reported using the following codes (use the code your Company deems most appropriate):

Line of Business	Code
Fire and Allied Lines	1
Homeowners Multiple Peril	2
Farmowners Multiple Peril	3

Line of Business	Code
Commercial Multiple Peril	4
Mobile Homeowners	5
Inland Marine	6

3. **Construction Type**
The FHCF's construction codes and definitions are provided on page 29. Your Company must use the applicable FHCF codes in its Data Call submission.

If your Company's construction definitions do not closely match those of the FHCF, you must complete the Construction Mapping Worksheet on pages 31-33, submit it to the FHCF Administrator, and receive approval from the FHCF Administrator prior to submitting the Data Call file through *WIRE*. This will help your Company avoid a subsequent resubmission due to improper construction reporting. Once the FHCF Administrator has notified you in writing that your mapping is acceptable, you must complete the actual mapping so that only FHCF construction codes are reported in your submission. The Construction Mapping Worksheet must be provided directly to the FHCF Administrator, not through *WIRE*. **If a mapping review is necessary for your Company, such a review must be done each year**.

If your Company has policies for which no construction information is captured, exposure for such policies should be reported using the FHCF Unknown construction code "11" (or code "25" for mobile home exposure).

Commercial, Residential, Condominium Unit Owners, Tenants

Construction Type	Code
Frame	1
Masonry	2
Masonry with Reinforced Concrete Roof	15
Superior	7
Superior with Reinforced Concrete Roof	16
Masonry Veneer	10
Unknown (Non-Mobile Home)	11

Mobile Home

Construction Type	Code
Mobile Home - Fully Tied Down	21
Mobile Home - Other than Fully Tied Down or Unknown	25

Public

4. **Deductible Group** – *Wind Including Hurricane Deductible, or Hurricane Deductible Only*

Report an FHCF percentage or dollar deductible code based on how the policy deductible is written. For example, a $100,000 residential policy written with a 2% deductible must be reported with code R2, not code RC ($1,501 to $2,500 deductible), regardless of how the deductible is "stated" to the policyholder.

For any policy written with a percentage deductible and a minimum dollar deductible, always report the percentage deductible.

For policies with some type of deductible credit mechanism (e.g., vanishing deductible), report the deductible stated on the declarations page without recognition of any credit earned or reduction to the stated deductible.

For policies (regardless of the FHCF Type of Business under which the policy's exposure is reported) written with a dollar-only deductible that is greater than $50,000, the deductible amount must be converted to a percentage of the total insured building value (Data Call field #8) and reported to the FHCF as a percentage deductible.

For commercial-habitational policies covering multiple structures/contents under an indivisible aggregate deductible, report the full blanket deductible for each record reported.

Following are the FHCF deductible groups and codes:

Commercial

Deductible Group	Code
$0 to $2,500	CA
$2,501 to $7,500	CB
$7,501 to $15,000	CC
$15,001 to $50,000	CD
Greater than $50,000 – Convert to a percentage	See % Ded. Groups

Deductible Group	Code
Less than or equal to 1%	C1
Greater than 1%, less than or equal to 2%	C2
Greater than 2%, less than or equal to 3%	C3
Greater than 3%, less than or equal to 4%	C4
Greater than 4%, less than or equal to 5%	C5
Greater than 5%, less than or equal to 6%	C6
Greater than 6%, less than or equal to 7%	C7
Greater than 7%, less than or equal to 8%	C8
Greater than 8%, less than 10%	C9
10% or Greater	C0

Residential, Tenants, or Condominium Unit Owners

Deductible Group	Code
$0	RM
$1 to $500	RA
$501 to $1,500	RB
$1,501 to $2,500	RC
Greater than $2,500	RD
Greater than $50,000 – Convert to a percentage	See % Ded. Groups

Deductible Group	Code
Less than or equal to 1%	R1
Greater than 1%, less than or equal to 2%	R2
Greater than 2%, less than or equal to 3%	R3
Greater than 3%, less than or equal to 4%	R4
Greater than 4%, less than or equal to 5%	R5
Greater than 5%, less than or equal to 6%	R6
Greater than 6%, less than or equal to 7%	R7
Greater than 7%, less than or equal to 8%	R8
Greater than 8%, less than 10%	R9
10% or greater, less than 15%	R0
15% or Greater	RZ

Public

Mobile Home

Deductible Group	Code
$0	MM
$1 to $250	MA
$251 to $500	MB
Greater than $500	MC
Greater than $50,000 – Convert to a percentage	See % Ded. Groups

Deductible Group	Code
Less than or equal to 1%	M1
Greater than 1%, less than or equal to 2%	M2
Greater than 2%, less than or equal to 3%	M3
Greater than 3%, less than or equal to 4%	M4
Greater than 4%, less than or equal to 5%	M5
Greater than 5%, less than or equal to 6%	M6
Greater than 6%, less than or equal to 7%	M7
Greater than 7%, less than or equal to 8%	M8
Greater than 8%, less than 10%	M9
10% or Greater	M0

5. **County Code**

   Florida county code specifying the location of each covered risk. All records must be coded with a valid Florida county code listed on page 30. There is no "unknown" county code. ZIP Codes and county codes must be cross-referenced to ensure that 95% of your Company's aggregate exposure has a valid Florida ZIP Code to county code match. As the FHCF recognizes some ZIP Codes may span county boundaries, *WIRE* has been programmed to accept any county immediately bordering the county the FHCF considers to be the county in which a specific ZIP Code resides.

6. **ZIP Code**

   The 5-digit ZIP Code location of each covered risk in Florida. A minimum of 95% of your Company's aggregate exposure must be coded with valid Florida ZIP Codes. The FHCF ZIP Code database is as of January 2027~~2026~~. If a record contains a ZIP Code that does not match the FHCF database, the rate applied will be based on the county code instead of the ZIP Code.

   A listing of valid ZIP Codes and corresponding county codes and rating regions is available online in the Premium & Coverage Calculations dropdown at https://fhcf.paragon.aon.com/rates-and-premium.

7. **Total Insured Risks (May not be less than zero.)**
   This is the total number of insured risks for each FHCF Covered Policy.

Reportable Exposure (Data Call Fields 8-11)

The only wind exposure that should be reported in response to this Data Call is summarized below. The exposure reportable to the FHCF is less inclusive than the coverage provided by the FHCF. Covered Policies are defined in subsection (12) of Article V of the Reimbursement Contract. See page 16 herein. Examples of exposure to be reported to the FHCF are included in the Frequently Asked Questions document available online at https://fhcf.paragon.aon.com/faq/2027~~2026~~/.

1) The stated wind/hurricane policy limit (including any modifications by endorsement, attachment, or rider) for:
   a. Dwelling (often referred to as Coverage A),
   b. Appurtenant Structures (often referred to as Coverage B),
   c. Contents (often referred to as Coverage C), and
   d. Additional Living Expense (often referred to as Coverage D or Coverage E).

2) The full wind/hurricane limit for the dwelling limit/Additions and Alterations coverage (often referred to as Coverage A) on covered Condominium Unit Owners policies. The full limit is the total limit under the policy, regardless of whether that is the basic limit alone (e.g., $1,000) or the basic limit plus an increased limit.

Public

3) The additional wind/hurricane limit provided by attachments, endorsements, or riders for:
   a. Scheduled personal property [except for those items listed under the Non-Reportable (But Covered) Exposure or Not Covered/Excluded Exposure sections],
   b. Pool/screen enclosures, and
   c. Building Additions and Alterations limit purchased on Renters/Tenants Policies [this is to be distinguished from Additions and Alterations coverage provided within the policy form as an additional coverage at no additional cost to the policyholder, which is considered a Non-Reportable (But Covered) Exposure].

Non-Reportable (But Covered) Exposure

Exposure from any additional coverages/coverage extensions written within the policy form are not reportable to the FHCF under this Data Call. The following list outlines exposures which are covered by the FHCF at the time of a covered Loss but are not reportable to the FHCF under this Data Call. Examples of exposure not to be reported to the FHCF are included in the Frequently Asked Questions document available online at https://fhcf.paragon.aon.com/faq/2027~~2026~~/.

1) Any type of Ordinance and Law coverage.

2) Any additional exposure for endorsements that specifically increase the limit of liability at the time of a covered Loss (e.g., guaranteed replacement cost or specified increase to the dwelling limit).

3) Any exposure for the following:
   a. Computers or electronic data,
   b. Debris removal,
   c. Golf carts,
   d. Grave markers,
   e. Land,
   f. Mold, fungi, or bacteria,
   g. Radio and TV antennas, satellite dishes, awnings, or signs,
   h. Refrigerated property,
   i. Trees, shrubs, and plants, and
   j. Valuable papers, personal records, monies, or securities.

Not Covered/Excluded Exposure

Article VI of the 2027~~2026~~ FHCF Reimbursement Contract outlines specific exclusions from FHCF coverage. Exclusions from Article VI which pertain to exposure reporting under this Data Call are included on pages 18-19 herein.

8. **Total Insured Value - Building**

   This is the total insured building limit for a Covered Policy or an individual risk within a Covered Policy that insures multiple risks.

9. **Total Insured Value - Appurtenant Structures or Non-Habitational Structures**

   This is the total insured appurtenant structures limit for a Covered Policy or an individual risk within a Covered Policy that insures multiple risks.

10. **Total Insured Value - Contents**

    This is the total insured contents limit for a Covered Policy or an individual risk within a Covered Policy that insures multiple risks.

Public

11. **Total Insured Value - Additional Living Expense (ALE)**

This is the total insured ALE limit for a Covered Policy or an individual risk within a Covered Policy that insures multiple risks. For ALE coverage provided as a specific dollar limit, report exposure values based on that limit, but not to exceed 40% of the Residential Structure (Coverage A) exposure or 40% of the contents (Coverage C) exposure. If ALE is written as a portion of Coverage A, 40% of Coverage A is the cap. If ALE is written as a portion of Coverage C, 40% of Coverage C is the cap.

For covered policies written with ALE as a time element coverage, you must report ALE exposure in an amount not to exceed 40% of the Residential Structure or 40% of the contents exposure.

Note that the 40% threshold is a statutory cap. If your Company provides coverage to its policyholders that is in excess of this cap, or if rounding of your building or contents exposure results in a higher ALE percentage, report no more than the cap when reporting ALE exposure to the FHCF.

12. **Year Built**

Enter the four-digit year of construction, including mobile homes (e.g., 1989, 2014, etc.). If the year of construction is unknown, enter a zero (0).

For mobile home, either the actual year of construction or the model year may be reported. The *WIRE* validation will allow FHCF Year Built for an additional year on mobile homes to recognize early model year mobile home construction.

13. **Roof Year**

Enter the four-digit year the roof was originally installed or fully replaced in its entirety. If the year is unknown, or the structure is a mobile home, enter a zero (0).

14. **Roof Covering**

Enter the appropriate roof covering from the table below.

Roof Covering	FHCF Code
Shingle (all materials except slate, concrete or metal)	1
Tile (includes cement fiber tiles, concrete tiles, and slate tiles)	2
Metal (any type of metal)	3
Other or Unknown	4
Mobile Home	5

15. **Structure Opening Protection**

Enter the appropriate structure opening protection code from the table below.

Structure Opening Protection	FHCF Code
No Structure Opening Protection	0
Structure Opening Protection	5

If your Company does not recognize basic opening protection (such as wood panels) as structure opening protection, you should report code “0,” No Structure Opening Protection.

If your Company assumes a structure built in compliance with the Florida Building Code (FBC 2001 or later) and located in the HVHZ (Miami-Dade or Broward counties) has structure opening protection devices installed, and your Company recognizes structure opening protection in such a case without any further verification, code “5,” Structure Opening Protection should be reported.

Public

16. **Roof Shape**

Enter the appropriate roof shape code from the table below.

Roof Shape	FHCF Code
Hip, Mansard, or Pyramid	1
Gable, Other, or Unknown	2
Flat	3

17. **Policy Effective Date**

Enter the effective date of the Covered Policy using the "yyyymmdd" format.

18. **Policy Expiration Date**

Enter the expiration date of the Covered Policy using the "yyyymmdd" format.

19. **Policy Number**

Enter the Covered Policy number.

If your Company assumed Covered Policies from Citizens Property Insurance Corporation (Citizens), a second Data Call file must be submitted for the assumed policies which **have not renewed** onto your Company's books by June 30, 2027~~2026~~ (as instructed on page 23). In that second file, enter zero for field #19 and report the Citizens policy number for the assumed policy in field #20.

20. **Assumed Policy Number**

If your Company **did not** assume any policies from Citizens (as discussed on page 23) or an Unsound Insurer (pursuant to Section 215.555(5)(e), Florida Statutes, as discussed on page 25), enter a zero in this field for each record.

If your Company **did** assume policies from Citizens:

For a policy assumed from July 1, 2026~~2025~~ through June 30, 2027~~2026~~, enter the Citizens policy number in this field.

For a policy that was not assumed from July 1, 2026~~2025~~ through June 30, 2027~~2026~~, enter a zero in this field.

If your Company **did** assume policies from an Unsound Insurer:

For all assumed policies that have not yet renewed onto your Company's policy, enter the Unsound Insurer's policy number in this field and field #19.

For all assumed policies that have renewed onto your Company's policy, enter the Unsound Insurer's policy number in this field and enter your Company's direct policy number in field #19.

Public

Florida Hurricane Catastrophe Fund
2027~~2026~~ Data Call

Attachments

- Reimbursement Contract: Article V – Selected Definitions (page 16)
- Reimbursement Contract: Article VI – Selected Exclusions (page 18)
- Reporting Clarifications (page 20)
- Citizens Property Insurance Corporation Supplemental Reporting Requirement: Policies Written under Section 627.351(6)(c)1.g., Florida Statutes (page 22)
- Citizens Property Insurance Corporation Takeouts Pursuant to Assumption Agreements (page 23)
- Citizens Property Insurance Corporation Quota Share Primary Insurance Reporting Requirements (page 24)
- Assumptions from Unsound Insurers (page 25)
- Supplemental Instruction Sheet for Subscription Policy Reporting Requirements (page 27)
- Construction Codes (page 29)
- Florida County Codes (page 30)
- Construction Mapping Worksheet (page 31)
- Mixed-Occupancy Single Structures Worksheet (page 34)
- Supplemental Instruction Sheet for New Participants (page 36)

Florida Hurricane Catastrophe Fund
2027~~2026~~ Data Call

Reimbursement Contract: Article V – Selected Definitions

(3) Additional Living Expense (ALE)

ALE Losses covered by the FHCF are not to exceed 40 percent of the insured value of a Residential Structure or its contents based on how the coverage is provided in the policy. Fair rental value, loss of rents, or business interruption losses are not covered by the FHCF.

(12) Covered Policy

(a) Covered Policy, as defined in Section 215.555(2)(c), Florida Statutes, is further clarified to mean only that portion of a binder, policy or contract of insurance that insures real or personal property located in the State of Florida to the extent such policy insures a Residential Structure or the contents of a Residential Structure located in the State of Florida.

(b) Covered Policy also includes any collateral protection insurance policy covering personal residences which protects both the borrower's and the lender's financial interest, in an amount at least equal to

1. the coverage amount for the dwelling in place under the lapsed homeowner's policy,
2. the coverage amount that the homeowner has been notified of by the collateral protection insurer, or
3. the coverage amount that the homeowner requests from the collateral protection insurer, if such policy can be accurately reported as required in Section 215.555(5), Florida Statutes.

(c) A Company will be deemed to be able to accurately report data if the Company submits the required data as specified in the Data Call adopted under Rule 19-8.029, F.A.C.

(d) Covered Policy does not include any policy or exposure excluded under Article VI.

(15) Excess Policy

This term means, for the purposes of this Contract, a policy that provides insurance protection for large commercial property risks and that provides a layer of coverage above a primary layer (which is insured by a different insurer) that acts much the same as a very large deductible.

(25) Residential Structure

In general, this term means a unit or building used exclusively or predominantly for dwelling or habitational occupancies, including the primary structure and appurtenant structures insured under the same Covered Policy and any other structures covered under endorsements associated with the Covered Policy covering the Residential Structure.

(a) With respect to a unit or home insured under a personal lines residential policy form, such unit or home is deemed to have a habitational occupancy and to be a Residential Structure regardless of the term of its occupancy.

(b) With respect to a condominium structure or complex insured under a commercial lines policy, such structure is deemed to have a habitational occupancy and to be a Residential Structure, regardless of the term of occupancy of individual units.

(c) A single structure which includes a mix of commercial habitational and commercial non-habitational occupancies, and is insured under a commercial lines policy, is considered a Residential Structure if 50 percent or more of the total insured value of the structure is used for habitational purposes.

(d) Residential Structures do not include any structures excluded under Article VI.

Public

(30) Unsound Insurer

This term means an insurer determined by the Office of Insurance Regulation to be in unsound condition as defined in Section 624.80(2), Florida Statutes, or an insurer placed in receivership under Chapter 631, Florida Statutes.

Public

Florida Hurricane Catastrophe Fund
2027~~2026~~ Data Call

Reimbursement Contract: Article VI – Selected Exclusions

The following selected exclusions from Article VI of the Reimbursement Contract pertain to exposure that should not be reported under this Data Call.

(2) Any policy which excludes wind or hurricane coverage.

(3) Any Excess Policy or Deductible Buy-Back Policy that requires individual ratemaking, as determined by the FHCF.

(4) (a) Any policy for Residential Structures that provides a layer of coverage underneath an Excess Policy issued by a different insurer;

(b) Any policy providing a layer of windstorm or hurricane coverage for a structure(s) above or below a layer of windstorm or hurricane coverage under a separate policy issued by a different insurer, or any other circumstance in which two or more insurers provide primary windstorm or hurricane coverage for a structure(s) using separate policy forms; or

(c) Any other policy providing a layer of windstorm or hurricane coverage for a structure(s) below a layer of self-insured windstorm or hurricane coverage for the same structure.

(d) The exclusions in this subsection do not apply to primary quota share policies written by Citizens Property Insurance Corporation under Section 627.351(6)(c)2., Florida Statutes.

(5) Any liability of the Company attributable to losses for fair rental value, loss of rent or rental income, or business interruption.

(6) Any collateral protection policy that does not meet the definition of Covered Policy as defined in Article V(12)(b).

(7) Any reinsurance assumed by the Company.

(8) Hotels, motels, timeshares, shelters, camps, retreats or other similar structures. This exclusion does not apply to any policy identified as covering a residential condominium association or to any policy on which the insured is a residential condominium association, unless it is classified and rated as a hotel, motel, timeshare, shelter, camp, retreat or other similar structure.

(9) Retail, office, mercantile, or manufacturing facilities, or other similar structures.

(10) Any exposure for condominium or homeowner associations if no Residential Structures are insured under the policy.

(11) Commercial healthcare facilities and nursing homes; however, a nursing home which is an integral part of a retirement community consisting primarily of habitational structures that are not nursing homes will not be subject to this exclusion.

(12) Any exposure under commercial policies covering only appurtenant structures or structures that do not function as a habitational structure (e.g., a policy covering only the pool of an apartment complex).

(13) Policies covering only Additional Living Expense.

(14) Any exposure for barns or barns with apartments~~ or living quarters~~.

(15) Any exposure for builders risk coverage or new Residential Structures under construction.

(16) Any exposure for vehicles, recreational vehicles, golf carts or boats (including boat related equipment) requiring licensing.

(21) Any exposure for, or amounts paid to reimburse a policyholder for, condominium association loss assessments or under similar coverages for contractual liabilities.

(23) Any liability assumed by the Company from Pools, Associations, and Syndicates. Exception: Covered Policies assumed from Citizens under the terms and conditions of an executed assumption agreement between the Company and Citizens are covered by this Contract.

(27) A policy providing personal property coverage separate from coverage of personal property included in a homeowner's, mobile homeowner's, condominium unit owner's, or tenant's policy or other policy covering a Residential Structure, or in an endorsement to such a policy. Also excluded is a personal

Public

property endorsement to a policy that excludes windstorm or hurricane coverage or to any other type of policy that does not meet the definition of Covered Policy.

(28) Endorsements predominantly covering Specialized Fine Arts Risks or collectible types of property meeting the following requirements:

(a) An endorsement predominantly covering Specialized Fine Arts Risks and not covering any Residential Structure if it meets the description in subparagraph 1 and if the conditions in subparagraph 2 are met.

1. For purposes of this exemption, a Specialized Fine Arts Risk endorsement is an endorsement that:
   a. Insures works of art, of rarity, or of historic value, such as paintings, works on paper, etchings, art glass windows, pictures, statuary, sculptures, tapestries, antique furniture, antique silver, antique rugs, rare books or manuscripts, jewelry, or other similar items;
   b. Charges a minimum premium of $500; and
   c. Insures scheduled items valued, in the aggregate, at no less than $100,000.

2. The insurer offers specialized inspection and must provide a specialized loss prevention service or other collector services designed to prevent or minimize loss, or to value or inventory the Specialized Fine Arts for insurance purposes, such as:
   a. Collection risk assessments;
   b. Fire and security loss prevention;
   c. Warehouse inspections to protect items stored off-site;
   d. Assistance with collection inventory management; or
   e. Collection valuation reviews.

(b) An endorsement generally used by the Company to cover personal property which could include property of a collectible nature, including fine arts, as further described in this paragraph, either on a scheduled basis or written under a blanket limit, and not covering anything other than personal property. All such endorsements are subject to the exclusion provided in this paragraph when the endorsement limit equals or exceeds $500,000. Generally, such collectible property has unusually high values due to its investible, artistic, or unique intrinsic nature. The class of property covered under such an endorsement represents an unusually high exposure value and such endorsement is intended to provide coverage for a class or classes of property that is not typical for the contents coverage under residential property insurance policies. In many cases property may be located at various locations either in or outside the state of Florida or the location of the property may change from time to time. The investment nature of such property distinguishes this type of exposure from the typical contents associated with a Covered Policy.

Florida Hurricane Catastrophe Fund
2027~~2026~~ Data Call
Reporting Clarifications

General Clarifications

1. *Aggregate Policy Limits (not applicable to Commercial Residential Policies)*

   For policies that provide an aggregate limit without stating a specific limit for buildings, appurtenant structures, contents, or ALE exposures, report the exposure to the FHCF by allocating the total policy limit to the building field if the policy fits the definition of FHCF types of business Residential or Mobile Home, or to the contents field if the policy fits the definition of FHCF types of business Tenants or Condominium Unit Owners.

2. *Farmowners*

   The only exposure under a Farmowners policy that is reportable to the FHCF is exposure for the dwelling, other private structures appurtenant to dwellings, household personal property, and additional living expense coverage. FHCF commercial codes for type of business and deductible may not be used.

3. *Multiple Rating Factors (Construction and Deductible) within the Building, Appurtenant Structures, Contents (including scheduled personal property), and ALE Limits*

   If, within a policy, the limits above have different FHCF rating factors, exposure may be reported under one record using the rating factors applicable to the most exposure (e.g., if 70% of the exposure under such a policy is for Building coverage, report the rating factors applicable to the Building coverage). If your Company chooses to break such policies into multiple records for FHCF reporting, you must do so consistently across your non-commercial book of business.

   This clarification is also applicable to the Year Built, Roof Year, Roof Covering, Structure Opening Protection, and Roof Shape fields. For commercial policies covered by the FHCF, see Commercial-Habitational Clarification #1.

Commercial-Habitational Clarifications

The only commercial policies covered by the FHCF are those covering habitational structures (e.g., apartments and condominiums).

1. *Multiple Rating Factors (Construction and Deductible) within the Building (dwelling), Non-Habitational Structures, Contents, and ALE Limits of a commercial policy*

   One Occupied Dwelling Structure: If, within a commercial policy, the limits above have different rating factors (e.g., a superior masonry apartment building, a frame guardhouse, and a masonry pool), exposure may be reported under one record using the rating factors applicable to the dwelling structure. If your Company chooses to break such policies into multiple records to report different constructions and deductibles to the FHCF, you must do so consistently across your commercial book of business.

   Multiple Occupied Dwelling Structures: If, within a commercial policy, several occupied dwelling structures are insured and those structures are in multiple ZIP Codes, a separate record must be reported for each ZIP Code with the exposure applicable to that specific ZIP Code.

   If multiple occupied dwelling structures insured under one policy are in the same ZIP Code and have shared non-habitational structures with different rating factors, your Company may report the exposure for the non-habitational structures as appurtenant to the dwelling structure your Company deems most appropriate.

   This clarification, in its entirety, is also applicable to the Year Built, Roof Year, Roof Covering, Structure Opening Protection, and Roof Shape fields.

Public

2. *Commercial Policies Covering Farms*

   For commercial farms with habitational exposure that is written on a commercial policy form, report the exposure as Residential type of business, with the exception of any mobile home related exposure. Dwelling mobile home exposure on the policy, including the contents therein and scheduled personal property, must be reported as Mobile Home type of business.

3. *Commercial Policies Covering a Variety of Risks (other than Farm coverage)*

   For a commercial policy covering both commercial habitational exposures and incidental non-commercial habitational exposures (i.e., single-family homes, condominium unit owners, tenants coverage, and mobile homes) in the same ZIP Code, all non-mobile home related exposure may be reported under one record using FHCF type of business Commercial. The construction, deductible, Year Built, Structure Opening Protection, and Roof Shape codes applicable to the commercial habitational exposure should be reported for that record. Any mobile home exposure, regardless of the type of policy under which it is written, must be reported to the FHCF as type of business Mobile Home.

   Should your Company choose to report the exposure under such a policy as multiple records (e.g., an apartment building reported as Commercial and the CEO's home reported as Residential), the decision to do so must be applied consistently to all such policies, and the Data Call codes applicable to each record/type of business must be reported.

   Note that if the exposures are in different ZIP Codes, the exposures must be reported as separate records using the ZIP Code applicable to each exposure(s).

4. *Blanket Limits*

   For a multiple location policy with a blanket limit, if the blanket limit is less than the insurable value of the property being insured, the policy would not be covered by, or reportable to, the FHCF pursuant to Exclusion (4) under Article VI of the Reimbursement Contract (see page 18 herein). The Company must maintain a copy of the Statement of Values to support the policy exposure reported in order for the SBA to confirm correct reporting during examination.

5. *Blanket Deductibles*

   For a policy covering multiple structures/contents under an indivisible aggregate deductible, report each risk/building/exposure with the full blanket deductible amount.

6. *Policies with a Mix of Commercial Habitational & Non-Habitational Structures*

   Only report exposure which directly covers, or is used in relation to, covered habitational structures. "Used in relation to" is defined as any structure that is used solely by the occupants (or their guests) of the habitational structure. If you are unable to make this determination for a structure, do not report the exposure for that structure in your Data Call submission.

7. *Multiple Family Dwellings on a Commercial Policy & FHCF Type of Business (TOB)*

   Two, three, and four-family dwellings should be reported with an FHCF TOB based on how your Company rates the dwellings (either Residential or Commercial FHCF TOB). Dwellings housing more than four families should be reported as FHCF TOB Commercial. For a commercial policy covering exposure that falls under multiple FHCF types of business, see Commercial-Habitational Clarification #3 herein.

8. *Condominium Associations*

   A condominium structure or complex is deemed to have a habitational occupancy and to be a Residential Structure, regardless of the term of occupancy of individual units, pursuant to Definition (25)(b) under Article V of the Reimbursement Contract. However, if it is rated and classified as a hotel, motel, timeshare, shelter, camp, retreat, or other similar structure, then it is not covered by the FHCF pursuant to Exclusion (8) under Article VI of the Reimbursement Contract.

Florida Hurricane Catastrophe Fund
2027~~2026~~ Data Call

Citizens Property Insurance Corporation Supplemental Reporting Requirement: Policies Written under Section 627.351(6)(c)1.g., Florida Statutes

If Citizens Property Insurance Corporation (Citizens) has written policies under Section 627.351(6)(c)1.g., Florida Statutes, and permits a Citizens policyholder to select a building/Coverage A limit of liability less than 80% of the replacement cost, Citizens must include the additional three fields in the table below in its Data Call submission, even though the specific fields may not apply to every policy.

Additional Data Call File Layout

Field #	Description	Min Length	Max Length	Type	Notes
21	Full Replacement Cost - Building/Coverage A	1	12	Numeric	See description below this table. Enter zeros if none.
22	Building/Coverage A Limit as a Percentage of the Full Replacement Cost	1	3	Numeric	Report percentage (1% to 100%) in whole numbers. For example, 75% would be reported as 75 (see description below this table). Enter 100 if not applicable.
23	Application of Deductible	1	1	Alpha	Only the codes on this page (below) are acceptable.

Example

- Full building replacement cost: $200,000.
- Policyholder selects a policy form/endorsement that allows the policyholder to select a building limit of liability that is 75% of the full replacement cost.
- As a result, the policyholder has purchased a building limit of $150,000, which is the amount to be reported in f~~F~~ield #8 (Total Insured Value - Building) of this Data Call.

Description of Additional Fields

21. **Full Replacement Cost - Building**

    This is the full replacement cost of the building for a policy or multiple policies with the same Data Call codes (200000 for the example above).

22. **Building Coverage Limit as a Percentage of the Full Replacement Cost**

    This is the percentage (in whole numbers, no decimals) of the selected limit of liability in comparison to the full replacement cost (75 for the example above).

23. **Application of Deductible**

    This field indicates how a percentage deductible is applied. In other words, if the policy has a 2% deductible, is the 2% applied to the amount of selected building limit (2% of $150,000 in the example above) or the replacement cost (2% of the $200,000 in the example above)? Enter the appropriate code from the following table:

Application of Deductible	FHCF Code
Percentage of Selected Limit	L
Percentage of Replacement Cost	R
Dollar Deductible or Not Applicable	D

Public

Florida Hurricane Catastrophe Fund
2027~~2026~~ Data Call

Citizens Property Insurance Corporation
Takeouts Pursuant to Assumption Agreements

For purposes of reporting exposure, calculating Reimbursement Premium, and determining Retention, all FHCF exposure removed from Citizens Property Insurance Corporation (Citizens) pursuant to an assumption agreement under Sections 627.351(6)(q)3. and 627.3511, Florida Statutes, shall be treated as the exposure of the assuming Company.

Companies engaged in assumption agreements from July 1, 2026~~2025~~ through June 30, 2027~~2026~~ with Citizens shall submit **separate** data files to the FHCF in the format specified herein. If your Company engaged in assumption agreements with Citizens, two files would be submitted in response to this Data Call. One file must contain the Company's FHCF exposure from direct written premiums. The exposure assumed from Citizens, which is renewed by June 30, 2027~~2026~~ must be included (including the Citizens policy number in f~~F~~ield #20) with the direct portion. The other file must contain the FHCF exposure which was assumed from Citizens, and which was not renewed onto your Company's book by June 30, 2027~~2026~~.

Note: All data for an individual Company must be submitted using the FHCF *WIRE* system before the FHCF Administrator can calculate your Company's Premium.

For the purpose of this Data Call, Citizens shall submit all of its FHCF exposure not subject to assumption agreements in the format specified herein using the *WIRE* system. In addition, Citizens shall report all FHCF exposure removed from Citizens which, as of June 30, 2027~~2026~~, had not been renewed onto the assuming Company's policy forms. Such a file is required for each assumption Company. Each file shall be uploaded through the *WIRE* system in the Data Call format specified herein.

The FHCF will compare the file(s) submitted by an assumption Company against the file(s) submitted by Citizens, and the assumption Company will be required to explain discrepancies.

The data file of exposure assumed from Citizens submitted by the assuming Company, and the files submitted by Citizens for each assuming Company shall include only transactions that were processed up to and including June 30, 2027~~2026~~; therefore, any untagged policies or retroactive coverage changes (e.g., cancellations, reinstatements, coverage amounts) subsequent to June 30th will not be considered by the FHCF and will not impact Data Call reporting for Citizens or the assuming Company.

All exposure files requested from Citizens and Companies engaged in removing exposure from Citizens pursuant to an assumption agreement are subject to examination by the SBA.

Public

Florida Hurricane Catastrophe Fund
2027~~2026~~ Data Call

Citizens Property Insurance Corporation
Quota Share Primary Insurance Reporting Requirements

As required under sub-subparagraph 627.351(6)(c)2.f., Florida Statutes, for all eligible risks covered under quota share primary insurance agreements, the exposure and coverage levels for both Citizens Property Insurance Corporation (Citizens) and authorized insurers shall be reported by Citizens to the FHCF. For all policies of eligible risks covered under such agreements, Citizens and the authorized insurer must maintain complete and accurate records for the purpose of exposure and claims examinations as required by FHCF rules. Citizens and the authorized insurer must each maintain duplicate copies of policy declaration pages and supporting claims documents.

Citizens shall report, as part of its Data Call submission, the following quota share primary insurance exposure data for all insurers engaged in quota share primary insurance agreements with Citizens:

Additional Data Call File Layout

Field #	Description	Min Length	Max Length	Type	Notes
24	NAIC of Quota Share Insurer	5	5	Numeric	
25	Percentage of Hurricane Coverage Retained by Citizens	2	2	Numeric	Percentage of Citizens' retained hurricane coverage as set forth in the quota share primary insurance agreement between Citizens and an insurer.

Individual Companies shall not report these additional fields to the FHCF.

Based on the data provided under these two fields, the FHCF shall:

- Calculate the aggregate FHCF Premium, based on the Reimbursement Premium Formula as discussed on page 1 of this Data Call, by Company;
- Based upon the specified Citizens' percentage of hurricane coverage, allocate the applicable share of FHCF Premium to Citizens and to each Company;
- The allocated Premium from above will be added to the FHCF Premium calculated from non-quota share primary insurance for Citizens and for each Company participating in a quota share primary insurance agreement(s) with Citizens; and
- This aggregate Premium shall be used for the calculation of Retentions and FHCF reimbursements.

When reporting loss information to the FHCF, Citizens and Companies will be required to report only their respective portion of Losses under quota share primary insurance agreements.

Public

Florida Hurricane Catastrophe Fund
2027~~2026~~ Data Call
Assumptions from Unsound Insurers

Companies assuming Covered Policies from an Unsound Insurer pursuant to Section 215.555(5)(e), Florida Statutes, where the assuming Company has elected to cover the assumed policies under its existing Reimbursement Contract with the FHCF, are required to accurately report the exposure data on Covered Policies assumed from the Unsound Insurer.

1. For an assumption of Covered Policies from an Unsound Insurer that occurs after June 30, 2027~~2026~~ and before December 1, 2027~~2026~~, the assuming Company shall report the exposure in effect for the assumed policies as of June 30, 2027~~2026~~, similar to how the Unsound Insurer would have reported the exposure, specifically:
   - Report exposure for assumed Covered Policies effective prior to or on June 30, 2027~~2026~~ based on the exposure in effect as of June 30, 2027~~2026~~;
   - Report assumed Covered Policies with renewal effective dates on or after July 1, 2027~~2026~~ with exposure in effect as of June 30, 2027~~2026~~ from the expired policy;
   - Do not report new policies written by the Unsound Insurer on or after July 1, 2027~~2026~~, i.e., policies that were not on the books of the Unsound Insurer as of June 30, 2027~~2026~~;
2. For an assumption occurring after November 30, 2027~~2026~~, the Company is not required to report its assumed policies to the FHCF until the subsequent Contract Year based on the status of the policy at June 30 of that subsequent Contract Year.

The FHCF shall treat such policies as if they were in effect as of June 30, 2027~~2026~~ for the assuming Company. All assumed Covered Policies must be combined with the Company's Covered Policies written as its direct business and reported as a single Data Call file. The combined Data Call file is due on September 1, 2027~~2026~~, or a maximum of 60 days from the date of the assumption, whichever is later. If the Company's Data Call file has been previously submitted to the FHCF, the Company will be required to resubmit its initial Data Call file to include assumed policies.

If the Company is unable to submit the combined Data Call file by September 1, 2027~~2026~~, the Company must initially submit its Data Call file with all of its direct written Covered Policies that were in effect as of June 30, 2027~~2026~~ (prior to the assumption of additional Covered Policies from an Unsound Insurer) by September 1, 2027~~2026~~. Company will then need to resubmit the combined Data Call file no later than 60 days from the date of the assumption.

Covered Policies written directly by the assuming Company will be included in the Data Call file with the policy number in f~~F~~ield #19 and policies assumed from an Unsound Insurer will be included with the policy number of the Unsound Insurer in f~~F~~ield #20. Note that assumed policies renewed onto the assuming Company's books prior to or on June 30, 2027~~2026~~ will be included with the assuming Company's direct policy number in f~~F~~ield #19 and the Unsound Insurer's policy number in f~~F~~ield #20.

The assuming Company is required to provide an agreement between insurers that supports the number of policies assumed and a listing of all assumed policies, including Covered Policies and other policies not covered by the FHCF, in a pipe delimited text file in the following format:

Public

Field #	Description	Min Length	Max Length	Type	Notes
1	Policy Effective Date	8	8	Numeric	Must use "yyyymmdd" format only (include leading zeros for single-digit months and days).
2	Policy Expiration Date	8	8	Numeric	Must use "yyyymmdd" format only (include leading zeros for single-digit months and days).
3	Policy Number	1	30	Special	Include characters A-Z, 0-9, and "-" only.

Note: All data for an individual Company must be submitted using the FHCF *WIRE* system before the FHCF Administrator can calculate your Company's Premium. Further note that the FHCF will compare the Data Call file submitted by the assuming Company against its initial Data Call file submitted before policies were assumed (if applicable) and the listing of all assumed policies provided separately to the FHCF. The Company will be required to explain any discrepancies.

Public

Florida Hurricane Catastrophe Fund
2027~~2026~~ Data Call
Subscription Policy Reporting Requirements

The following requirements apply to a Covered Policy where a single policy form is used by multiple Companies to provide vertical layers of primary hurricane coverage on a percentage (quota share) basis for risks written under the policy, hereinafter referred to as a Subscription Policy. For a Subscription Policy to be covered by the FHCF, each subscribing company (subscriber) must be an authorized insurer, and the sum of all subscribers' participation percentages on a single policy must total 100 percent.

Each subscriber, in its Data Call submission, shall report the full policy limits of a Subscription Policy in fields 8 through 11 and shall report its participation percentage, formatted as shown in field #26 of the additional Data Call file layout below. For example, if the total insured value of a risk is $100 million, and the subscriber's participation is 25%, in its Data Call submission, the subscriber will report the full $100 million exposure in fields 8 through 11 and 250 in field 26 to represent its 25% participation percentage. As part of its Data Call submission, the following additional data fields will be reported for each Subscription Policy record:

Additional Data Call File Layout

Field #	Description	Min Length	Max Length	Type	Notes
21	N/A – Citizens Field	1	12	Numeric	Not applicable – enter 0.
22	N/A – Citizens Field	1	3	Numeric	Not applicable – enter 0.
23	N/A – Citizens Field	1	1	Alpha-Numeric	Not applicable – enter 0.
24	N/A – Citizens Field	5	5	Numeric	Not applicable – enter 0.
25	N/A – Citizens Field	2	2	Numeric	Not applicable – enter 0.
26	Subscription Percentage	3	3	Numeric	Report percentage (1% to 99.9%) to one decimal place using three digits. For example, 33.3% would be reported as 333 and 5% would be 050.

When reporting loss information to the FHCF, each subscriber will be eligible to report only their respective portion of losses under the Covered Policy. Each subscriber must maintain complete and accurate records for the purpose of exposure and claims examinations as required by FHCF rules.

Supplemental Listing

Each policy must have a lead subscriber (single administrative insurer) to submit a supplemental listing of all covered Subscription Policies. The lead subscriber is required to submit a supplemental listing of all covered Subscription Policies it manages with its Data Call submission using the Optional Supporting Document component of *WIRE*. The listing must include for each policy, the policy number, effective and expiration date, NAIC # and name of each subscriber, total limit of exposure covered under the policy, and each subscriber's participation percentage, in a pipe delimited text file in the following format:

Field #	Description	Min Length	Max Length	Type	Notes
1	Policy Number	1	30	Special	Include characters A-Z, 0-9, and "-" only.
2	Policy Effective Date	8	8	Numeric	Must use "yyyymmdd" format only (include leading zeros for single-digit months and days).

Public

3	Policy Expiration Date	8	8	Numeric	Must use "yyyymmdd" format only (include leading zeros for single-digit months and days).
4	NAIC# of Subscribing Company	5	5	Numeric	
5	Subscribing Company Name	1	60	Alpha	
6	Total Insured Value – Building*	1	12	Numeric	Report whole dollar amounts only (no decimals). If amount is zero, then enter 0. *Note that the sum of these four fields must be greater than zero.
7	Total Insured Value – Appurtenant Structures*	1	12	Numeric	
8	Total Insured Value – Contents*	1	12	Numeric	
9	Total Insured Value – Additional Living Expense*	1	12	Numeric	
10	Subscribing Company's Percentage Participation	3	3	Numeric	Report percentage (1% to 99.9%) to one decimal place using three digits. For example, 33.3% would be reported as 333 and 5% would be 050.

Example layout of two Subscription Policies:

POL1234|2027~~2026~~0305|2028~~2027~~0305|99999|ABC Insurance Company|100000000|200000|500000|0|250

POL1234|2027~~2026~~0305|2028~~2027~~0305|88888|XYZ Insurance Company|100000000|200000|500000|0|250

POL1234|2027~~2026~~0305|2028~~2027~~0305|77777|Sample InsuranceCompany|100000000|200000|500000|0|250

POL1234|2027~~2026~~0305|2028~~2027~~0305|55555|Good Insurance Company|100000000|200000|500000|0|250

POL8765|2027~~2026~~0422|2028~~2027~~0422|99999|ABC Insurance Company|60000000|1200000|30000|0|600

POL8765|2027~~2026~~0422|2028~~2027~~0422|77777|Sample Insurance Company|60000000|1200000|30000|0|250

POL8765|2027~~2026~~0422|2028~~2027~~0422|55555|Good Insurance Company|60000000|1200000|30000|0|150

Public

Florida Hurricane Catastrophe Fund
2027~~2026~~ Data Call
FHCF Construction Codes

The construction code identifies the material with which the building is constructed.

Construction Type/Definition	FHCF Code
Frame ……. Buildings where the exterior walls are wood or other combustible materials, including wood iron-clad, stucco on wood, or plaster on combustible supports. Also includes aluminum or plastic siding over frame. If a Company's definition of frame includes hardiboard, FHCF Frame construction should be used.[1]	1
Masonry ……. Buildings where the exterior walls are constructed of masonry, non-combustible, or fire resistive materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or other non-combustible materials. Also includes buildings with exterior walls constructed as described in this definition that are veneered with any material.	2
Masonry with Reinforced Concrete Roof …… Construction meeting the definition of FHCF Masonry construction, as outlined above, and having a reinforced concrete roof.	15
Superior …… Masonry, non-combustible, or fire resistive construction where one of the following additional conditions exist: ▪ Roof deck has a minimum thickness of 2 inches with roof supports having a minimum dimension of 6 inches; or ▪ Floors and roof constructed of 2 inches of masonry on steel supports; or ▪ Floors and roof ~~constructed of 2 inches of masonry on steel supports or~~ documented to be constructed of 22 gauge metal or heavier on steel supports; or ▪ Roof assembly is documented to have a UL wind uplift classification of 90 or equivalent. **Or** A building of any construction which is 6 or more stories.	7
Superior with Reinforced Concrete Roof ……. Construction meeting the definition of FHCF Superior construction, as outlined above, and having a reinforced concrete roof.	16
Masonry Veneer …… Buildings with exterior walls of combustible construction veneered with brick, masonry, or stone. If a Company's definition of veneer includes hardiboard, FHCF Masonry Veneer construction should be used.[1]	10
Unknown …… Construction information not collected for the policy or the reportable exposure. Not valid for mobile home or mobile home-related exposure.	11
Mobile Home - Fully Tied Down …… Mobile/Manufactured Housing which has anchors and tie-downs as required by Section 320.8325, Florida Statutes, and Florida Administrative Code rules promulgated thereunder.	21
Mobile Home – Other than Fully Tied Down or Unknown ……. Mobile home is not fully tied down, the nature of any tie downs is unknown, or tie down information is not available.	25

[1]If your Company has a specific rate for hardiboard construction (i.e., a rate other than frame or veneer), a proposed mapping must be submitted to the FHCF Administrator as specified on pages 9 and 31 herein.

Public

Florida Hurricane Catastrophe Fund
2027~~2026~~ Data Call

Florida County Codes*

County Code	County Name	County Code	County Name	County Code	County Name
1	Alachua	49	Hardee	93	Okeechobee
3	Baker	51	Hendry	95	Orange
5	Bay	53	Hernando	97	Osceola
7	Bradford	55	Highlands	99	Palm Beach
9	Brevard	57	Hillsborough	101	Pasco
11	Broward	59	Holmes	103	Pinellas
13	Calhoun	61	Indian River	105	Polk
15	Charlotte	63	Jackson	107	Putnam
17	Citrus	65	Jefferson	109	St. Johns
19	Clay	67	Lafayette	111	St. Lucie
21	Collier	69	Lake	113	Santa Rosa
23	Columbia	71	Lee	115	Sarasota
27	De Soto	73	Leon	117	Seminole
29	Dixie	75	Levy	119	Sumter
31	Duval	77	Liberty	121	Suwannee
33	Escambia	79	Madison	123	Taylor
35	Flagler	81	Manatee	125	Union
37	Franklin	83	Marion	127	Volusia
39	Gadsden	85	Martin	129	Wakulla
41	Gilchrist	86	Miami-Dade	131	Walton
43	Glades	87	Monroe	133	Washington
45	Gulf	89	Nassau		
47	Hamilton	91	Okaloosa		

* Derived from the Federal Information Processing Standards (FIPS) Codes.

Public

RETURN TO FHCF

Florida Hurricane Catastrophe Fund
2027~~2026~~ Data Call

Construction Mapping Worksheet

If your Company's construction definitions do not closely match the FHCF's definitions, the Company is required to complete and submit this Construction Mapping Worksheet to the FHCF Administrator and receive approval prior to initiating the Data Call submission process. An electronic version of this worksheet is available at https://fhcf.sbafla.com. Submit this completed worksheet to the FHCF Administrator at FHCFAdministrator@paragon.aon.com by August 1, 2027~~2026~~.

If your Company is completing this worksheet for an examination in accordance with FHCF-EAP1, Advance Preparation Instructions, do not submit it to the FHCF Administrator at this time. During the examination, the FHCF examiner will review the worksheet to determine whether submission for approval is necessary.

Company Name(s): _____

Date Prepared: _____

SECTION I

QUESTIONS		
		Select Y or N
1	Does your Company insure individual multi-story habitational buildings under commercial policies (e.g., condominium structures or apartment buildings)? If yes, complete Question #1; if no, proceed to Question #2.	N
	- Does your Company capture* the number of stories? If no, proceed to Question #2.	Y
	- Does your Company insure buildings with 6 or more stories?	Y
	- If your Company insures buildings with 6 or more stories, have you included FHCF *Superior* construction in your mapping for commercial policies?	NA
2	Does your Company insure individual condominium unit owners or tenants? If yes, complete Question #2; if no, proceed to Question #3.	N
	- Does your Company capture* the number of stories of the building in which an individual condominium or tenant unit is located? If no, proceed to Question #3.	N
	- Does your Company insure units within buildings with 6 or more stories?	N
	- If your Company insures condominium or tenant units within buildings which are 6 or more stories, have you included FHCF *Superior* construction in your mapping for condominium unit owners and/or tenants policies?	Y
3	This question pertains to whether your Company captures* if certain structures have a reinforced concrete roof.	

Public

	- Does your Company capture* whether habitational buildings insured under commercial policies (e.g., condominium structures or apartment buildings) have a reinforced concrete roof?	Y
	- Does your Company capture* whether the buildings housing individual condominium or tenant units have a reinforced concrete roof?	Y
	- If your Company answered yes to either of the two immediately preceding questions, have you included FHCF *Masonry with Reinforced Concrete Roof* and/or FHCF *Superior with Reinforced Concrete Roof* construction in your mapping?	NA

* "Capture," as used in the table above, means your Company collects the relative information at some point during the application or underwriting process, regardless of whether such information is used by your Company or whether or not it has been entered into your Company's computer system(s).

SECTION II

Instructions: Enter the Company's construction types and definitions, as printed in the Company's underwriting manual, and Company construction codes if your Company uses a coding system, into the table provided on the next page. Then enter the FHCF construction code proposed for reporting each of your Company's construction types based on the FHCF construction definitions provided in this Data Call. Indicate which FHCF type(s) of business each definition and/or code is applicable to by entering Com, Res, MH, Ten, Condo, or a combination of those types of business in the first column. Be sure to include all construction types that could be applicable to your Company's Data Call submission.

Public

RETURN TO FHCF

Florida Hurricane Catastrophe Fund
2027~~2026~~ Data Call

Construction Mapping Worksheet

Enter FHCF Type(s) of Business (Com, Res, MH, Ten, Condo)	Company Construction Types (e.g., frame)	Company Construction Definitions	Company Construction Code (e.g., F=Frame)	Mapped to FHCF Code

Public

RETURN TO FHCF

Florida Hurricane Catastrophe Fund

2027~~2026~~ Data Call

Mixed-Occupancy Single Structures Worksheet

Company Name(s): _____

Date Prepared: _____

ALL COMPANIES reporting FHCF Commercial type of business (code "1") exposure under the 2027~~2026~~ Data Call MUST COMPLETE THIS WORKSHEET and email it to the FHCF Administrator, at FHCFAdministrator@paragon.aon.com by August 1, 2027~~2026~~.

An electronic version of this worksheet is available at https://fhcf.sbafla.com.

SECTION I – Significance of Mixed-Occupancy Structures

If a single structure is insured under a commercial policy and is used for both habitational and non-habitational purposes, it is necessary, pursuant to the terms of the Reimbursement Contract, for your Company to determine the predominant use of such structures:

- If a structure is predominantly habitational, it is covered by the FHCF and is reportable under the Data Call.
- If a structure is predominantly non-habitational, it is not covered by the FHCF and is not reportable under the Data Call.

The FHCF considers predominant use to be 50 percent or greater of the total insured value of the structure on the basis of number of floors, square footage, or other reasonable methodology as justified by the Company.

Note that with regard to a condominium structure or complex insured under a commercial lines policy, such structure is deemed to have a habitational occupancy and to be a Residential Structure regardless of the term of occupancy of the individual units as long as those units make up the predominant use of the structure and are not excluded under Article VI of the Reimbursement Contract (see page 18 herein).

Public

Mixed-Occupancy Single Structures Worksheet

SECTION II – Verification of Mixed-Occupancy Structures

	QUESTIONS	ENTER Y OR N
	Does your Company insure mixed-occupancy single structures under commercial policies that include habitational dwelling units (e.g., apartment buildings with mercantile, mercantile buildings with apartments, etc.)?	Y
	▪ If the answer is No, no further action is necessary.	
	▪ If the answer is Yes, Section III must be completed.	

SECTION III – Mixed-Occupancy Methodology Requirements

A proposed methodology for determining predominant use of mixed-occupancy single structures insured under commercial policies must be submitted to, and approved by, Paragon prior to your Company submitting its Data Call submission through *WIRE.*

Your Company's proposed methodology must include the following:

A list of your Company's class codes which could reasonably be expected to be used for mixed-occupancy structures that include habitational occupancies. The list should not be a complete list of all codes from your Company's underwriting manuals (e.g., Code 0702 - Other Offices and Banks, which is unlikely to include habitational occupancies, should not be included on the list).

a. Include a description of the type of property assigned to each code (e.g., Code 0311, Apartments with Mercantile – up to 10 units).

b. For each code, indicate whether your Company considers the code to be typically used for structures which are predominantly habitational or predominantly non-habitational based on the FHCF's description of predominant use in SECTION I.

c. Summarize the basis for your methodology used to determine predominant occupancy (e.g., number of floors, square footage, etc.) and include any rating/underwriting rules that may be helpful.

Public

Florida Hurricane Catastrophe Fund
2027~~2026~~ Data Call

Supplemental Instruction Sheet for New Participants

As explained on page 1 of this Data Call, each Authorized Insurer writing Covered Policies in the state of Florida is required to pay a Reimbursement Premium to the Florida Hurricane Catastrophe Fund (FHCF). This includes New Participants to the FHCF. New Participants are defined in Article V of the FHCF Reimbursement Contract (adopted under Rule 19-8.010, Florida Administrative Code) as Companies:

> "that begin writing Covered Policies on or after the beginning of the Contract Year. A Company that removes Covered Policies from Citizens pursuant to an assumption agreement effective on or after June 1 and had written no other Covered Policies before June 1 is also considered a New Participant."

The Reimbursement Contract requires that a New Participant report its insured values under Covered Policies **as of November 30, 2027~~2026~~** by February 1, 2028~~2027~~. To comply with this requirement, please use the 2027~~2026~~ Data Call instructions, keeping the following points in mind:

- All references to data as of June 30, 2027~~2026~~ should be as of November 30, 2027~~2026~~ for New Participants.
- The Data Call submission for New Participants is due by February 1, 2028~~2027~~. Extensions will not be granted.
- All references to exposure fluctuations from the prior year may be disregarded.

New Participants that were engaged in assumption agreements with Citizens Property Insurance Corporation (Citizens) from June 1, 2027~~2026~~ through November 30, 2027~~2026~~, must also comply with the requirements under the Citizens Takeouts Pursuant to Assumption Agreements section on page 23 of this Data Call, and again, with the references to June 30, 2027~~2026~~ changed to November 30, 2027~~2026~~.

If you have any questions about the information to be supplied as a New Participant, please do not hesitate to contact the FHCF Administrator at 1-800-689-FUND (3863) or FHCFAdministrator@paragon.aon.com.

Public