# Rule 690-171.011; Property Claims Litigation Data Call

Draft Rule Form OIR-B1-2222

### 69O-171.011 - Property Claims Lifecycle Litigation Data Call.

- (2) For purposes of this rule, "personal lines or commercial lines residential property insurance" includes the following lines of business:
  - (a) Allied Lines;
  - (b) Commercial Multiple Peril;
  - (c) Farmowners Multiple Peril;
  - (d) Homeowners Multiple Peril;
  - (e) Industrial Extended Coverage;
  - (f) Industrial Fire;
  - (g) Mobile Homeowners Multiple Peril;
  - (h) Mobile Homeowners Physical Damage Only; and
  - (i) Property (Fire).
- (3) The first report will be due on March 1, 2023, for claims closed in Calendar Year 2022. Reports for the preceding calendar year are due on or before March 1 of each year and shall be filed electronically at XXXXXXXXX https://www.floir.com/iportal.

### PROPOSED EFFECTIVE DATE: January 1, 2026

Rulemaking Authority 624.308(1), 624.424(1)(c), (11) FS. Law Implemented 624.307(1), 624.424 FS. History—New 9-29-22, revised 1-1-2026



# Florida Property Claims Lifecycle Data Call Reporting Form

Pursuant to Section 624.424(11), Florida Statutes

Form OIR-B1-2222 Effective Date XX/XX Rule 690-171.011, Florida Administrative Code

#### **GENERAL INSTRUCTIONS**

WHAT: Pursuant to section 624.424(11), Florida Statutes, each authorized insurer or insurer group issuing personal lines or commercial lines residential property insurance policies shall report, for each such line of insurance, an annual Florida Property Claims Lifecycle Data Call (PCLR) reporting form detailing closed claim experience. For PCLR, insurers are required to provide information related to closed claims with and without payment for personal or commercial residential property policies to include:

• Claims closed with and without payment in Florida in the prior calendar year for Sections A-1, A-2, A-3 and A-4.

WHO: PCLR must be completed by insurers licensed in Florida for the following lines of business:

- Allied Lines
- Commercial Multi-Peril
- Farmowners Multi-Peril
- Homeowners Multi-Peril
- Mobile Homeowners Multi-Peril
- · Mobile Homeowners Physical Damage Only
- Property (Fire)

DUE DATE: PCLR is due by 11:59 PM ET annually, on or before March 1, via the Insurance Regulation Filing System (IRFS) located at:

irfs.fldfs.com

NO DATA: A "No data" option may only be used by insurers with no personal or commercial residential closed claims with and without payment in the prior calendar year for the lines of business listed above.

FIELDS TO BE COMPLETED: Insurers are required to complete all fields in Sections A-1, A-2, A-3, and A-4.

INDIVIDUAL SUBMISSIONS: Data should be submitted on an individual company basis. Once submitted, data may be aggregated at the group level by OIR.

TRADE SECRET SUBMISSIONS: An affidavit must accompany a filing that is submitted as a trade secret per section 624.4213, Florida Statutes. Refer to the Contacts tab for additional information.

Failure to respond to the data call may result in administrative action.

### ADDITIONAL RESOURCES & CONTACT INFORMATION

Information about IRFS Filing Instructions and FAQs are located at:

https://floir.com/tools-and-data/data-call-reporting

To search for a Florida Bar number:

https://www.floridabar.org/directories/find-mbr/

To research a Florida license number:

https://licenseesearch.fldfs.com/

Questions regarding this report may be directed to research@floir.com or (850) 413-3147.

CONTACT INFORMATION  Verify pre-populated information and complete any missing responses					
Is this filing being submitted as Trade Secret? If yes, once this report is uploaded, the Company must upload the affidavit as required by section 624.4213, Florida Statutes.		FALSE			
Report Date (Date Completed) mm/dd/yyyy		FALSE			
Provide the name of the individual who completed this form.		FALSE			
Individual's Email Address		FALSE			
Individual's Phone Number		FALSE			
Company Name		FALSE			
Company NAIC Code ("00000" if no NAIC Code exists)		FALSE			
Florida Company Code		FALSE			
Company FEIN		FALSE			
NAIC Group Code ("0000" if no NAIC group code exists)		FALSE			
Comments regarding information in the data call. If you do not have any comments, type N/A.		FALSE			

		Location	n of Claim					Peril As	Hurricane			Date		Total Amount	Paid by Insurer						VALIDATIO	ON CHECKS				
Claim ID	Type of Policy (See Valid Responses)	Zip Code	County (See Valid Responses)	Date of Initial Loss/Incident mm/dd/yyyy	Date Reported to Insurer mm/dd/yyyy	Date Initially Closed mm/dd/yyyy	Date Most Recently Closed mm/dd/yyyy	Reported to Insurer (See Valid Responses)	Name As Reported to Insurer (See Valid Responses)	Was Claim Initially Closed with Payment? (Y/N/Unknown)	Date Re-Opened Claim Reported to Insurer (if applicable) mm/dd/yyyy	Supplemental Claim Reported to Insurer (if applicable) mm/dd/yyyy	Initial Estimate Amount by Insurer	Indemnity	LAE	Trade Secret?	Row Complete?	Required Fields Complete?	Is Policy Type Valid?	ls Zip Code Valid?	Is County Valid? (See Valid Responses)	Is Peril Valid? (See Valid Responses)	Is Y/N/Unknown Data Correct? (Column K)	Is Date Re- Opened Claim Reported Correct?	Is Date Supplemental Claim Reported Correct?	Is Initial Estimate Amount by Insurer Correct?
s. 624.424(11)(a)	s. 624.424(11)(b)	s. 624.424(11)(c)	s. 624.424(11)(d)	s. 624.424(11)(e)	s. 624.424(11)(g)	s. 624.424(11)(h)	s. 624.424(11)(k)	s. 624.424(11)(f)	s.624.424(11)(t)	s. 624.424(11)(h)	s. 624.424(11)(i)	s. 624.424(11)(j)	s.624.424(11)(t)	s. 624.424(11)(n)	s. 624.424(11)(o)											
																	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE

### Section A-2: Vendor Information

## DETAILED CLAIM INFORMATION FOR EVERY PROPERTY CLAIM CLOSED BETWEEN JANUARY 1, XXXX AND DECEMBER 31, XXXX

					Final Paid		VALIDATION CHECKS				
	Claim ID	Type of Vendor (See Valid Responses)	Vendor/ Company Name	Initial Invoice/ Demand Amount from Vendor	Final Paid Amount to Vendor by Insurer	Trade Secret?	Row Complete?	Is Type of Vendor Correct?	Is Initial Invoice/Demand Amount from Vendor Correct?		
ı	s. 624.424(11)(a)	s. 624.424(11)(f)	s. 624.424(11)(f)	s.624.424(11)(t)	s.624.424(11)(t)						
							TRUE	TRUE	TRUE		

# Section A-2: DETAILED CI Claim ID Is Final Paid Amount to Vendor by Insurer Correct? s. 624.424(11)(a) TRUE

## Section A-3: Attorney Information

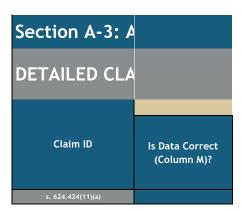
## DETAILED CLAIM INFORMATION FOR EVERY PROPERTY CLAIM CLOSED BETWEEN JANUARY 1, 2024 AND DECEMBER 31, 2024

Claim ID	Did You Receive a Property Insurance Intent to Initiate Litigation Notice? (Y/N/Unknown)	Litigation? (Y/N/Unknown)	Florida Bar Number	Attorney Firm	Name of Attorney	Jurisdiction of Case (See Valid Responses)	Case Number		Amount Paid for Claimant's Attorney Expenses Named in Column D	( laimant's
s. 624.424(11)(a)	s.624.424(11)(t)	s. 624.424(11)(t)	s. 624.424(11)(m)	s.624.424(11)(t)	s. 624.424(11)(m)	s.624.424(11)(t)	s.624.424(11)(t)	s. 624.424(11)(p)	s. 624.424(11)(q)	s. 624.424(11)(r)

## Section A-3: A

### **DETAILED CLA**

				VALIDATION CHECKS								
Claim ID	Amount of Insurer's Defense Costs for this Claim	Contingency Fee Multiplier Awarded to Attorney in Column D	Row Complete?	Required Fields Complete?	Is Y/N/Unknown Data Correct (Column C)?	Is Jurisdiction of Case Correct? (See Valid Responses)	ls Data Correct	Is Data Correct (Column J)?	Is Data Correct (Column K)?	ls Data Correct (Column L)?		
s. 624.424(11)(a)	s.624.424(11)(t)	s. 624.424(11)(s)										



## Section A-4: Public Adjuster Information

## DETAILED CLAIM INFORMATION FOR EVERY PROPERTY CLAIM CLOSED BETWEEN JANUARY 1, 2024 AND DECEMBER 31, 2024

			Initial Invoice/	Final Paid			VALIDATIO	N CHECKS	
Claim ID	DFS License Number	Name of Public Adjuster	Demand Amount from Public Adjuster	Amount to Public Adjuster by Insurer	Trade Secret?	Row Complete?	Required Fields Complete?	Is Data Complete (Column D)?	Is Data Complete (Column E)?
s. 624.424(11)(a)	s.624.424(11)(t)	s. 624.424(11)(l)	s.624.424(11)(t)	s.624.424(11)(t)					
						TRUE	TRUE	TRUE	TRUE

	Type of Policy
<u>Code</u>	<u>Description</u>
DP-1	Dwelling Fire - Basic Coverage
DP-3	Dwelling-Fire - Broad Coverage
DP-Oth	Dwelling-Fire - Other than DP-1 and DP-3
HO-3	Owners type policy, includes HO-1, HO-2, HO-3, HO-5
HO-4	Tenants policy
HO-6	Condo Unit Owners policy
HO-8	Modified Coverage Form policy
MDP	Mobile Home Dwelling policy
MHO-3	Mobile Homeowners Multi-Peril policy
MHO-Oth	Mobile Homeowners policy - Other than MHO-3
CRC	Commercial Residential - Condo Only policy (CMP and CP)
CRO	Commercial Residential - Non-Condo policy (CMP and CP)
ОТН	Other than listed above

(To Be Updated Yearly)
<u>Hurricane Name</u>
<u>Other</u>
<u>1985 - KATE</u>
<u>1987 - FLOYD</u>
<u>1988 - KEITH</u>
<u>1992 - ANDREW</u>
<u>1994 - ALBERTO</u>
<u>1994 - BERYL</u>
<u>1994 - GORDON</u>
<u>1995 - ALLISON</u>
<u>1995 - ERIN</u>
1995 - JERRY
1995 - OPAL
<u> 1996 - JOSEPHINE</u>
<u>1998 - EARL</u>
<u>1998 - GEORGES</u>
<u> 1998 - MITCH</u>
<u> 1999 - HARVEY</u>
<u> 1999 - IRENE</u>
<u>2000 - GORDON</u>
<u>2001 - BARRY</u>
<u>2001 - GABRIELLE</u>
2002 - EDOUARD
<u>2003 - HENRI</u>
<u>2004 - BONNIE</u>
<u>2004 - CHARLEY</u>
<u>2004 - FRANCES</u>
<u>2004 - JEANNE</u>
<u>2005 - ARLENE</u>

<u> 2005 - DENNIS</u>
<u>2005 - KATRINA</u>
<u>2005 - TAMMY</u>
<u>2005 - WILMA</u>
<u>2006 - ALBERTO</u>
<u>2006 - ERNESTO</u>
<u> 2007 - BARRY</u>
<u> 2007 - HUMBERTO</u>
<u>2008 - FAY</u>
<u> 2009 - CLAUDETTE</u>
<u> 2010 - BONNIE</u>
<u> 2012 - BERYL</u>
<u>2012 - DEBBY</u>
<u> 2013 - ANDREA</u>
<u> 2016 - COLIN</u>
<u> 2016 - HERMINE</u>
<u>2016 - JULIA</u>
<u> 2017 - EMILY</u>
<u>2017 - IRMA</u>
<u> 2018 - ALBERTO</u>
<u> 2018 - GORDON</u>
<u> 2018 - MICHAEL</u>
<u> 2020 - ETA</u>
<u>2020 - SALLY</u>
<u> 2021 - ELSA</u>
<u>2021 - FRED</u>
<u>2021 - MINDY</u>
<u>2022 - IAN</u>
<u>2022 - NICOLE</u>
<u>2023 - IDALIA</u>
<u>2024 - DEBBY</u>
<u>2024 - HELENE</u>
<u>2024 - MILTON</u>

County of Loss
Alachua
Baker
Bay
Bradford -
Brevard
Broward
Calhoun
Charlotte
Citrus
Clay
Collier
Columbia
De Soto
Dixie
Duval
Escambia
Flagler
Franklin
Gadsden
Gladas
Glades
Gulf
Hamilton
Hardee
Hendry
Hernando
Highlands
Hillsborough
Holmes
Indian River
Jackson
Jefferson
Lafayette
Lake
Lee
Leon
Levy
Liberty
Madison
Manatee
Marion
Martin
Miami-Dade
Monroe
Nassau
Okaloosa

<u>Code</u>
AOP
FIRE
HURR
OBJ
OTH WATER
SINK
WATER
WIND

<u>Code</u>
ELEC
FLOOR
GEN
INSPECT
MOLD
OTH
PLUMB
ROOF
WATER
UNKNOWN

<u>Y/N</u>
Υ
N
Unknown

# Jurisdiction of Case Federal Court State Court DOAH

Okeechobee
Orange
Osceola
Palm Beach
Pasco
Pinellas
Polk
Putnam
Saint Johns
Saint Lucie
Santa Rosa
Sarasota
Seminole
Sumter
Suwannee
Taylor
Union
Volusia
Wakulla
Walton
Washington
UNKNOWN

Type of Peril
Description
All Other Perils
Fire or Lightning Peril
Hurricane
Falling Objects Peril
Water - Other than Accidental Discharge or Overflow of Water or Steam Peril
Sinkhole
Accidental Discharge or Overflow of Water or Steam Peril
Windstorm or Hail Peril - Other than Hurricane

Type of Vendor
Description
Electrical
Flooring
General Contracting
Inspection
Mold
Other
Plumbing
Roof repairs
Water Mitigation
Unknown Vendor Type