



## **Florida Property Claims Lifecycle Data Call Reporting Form**

### **Frequently Asked Questions**

#### **1. What happens if I report “unknown” in my template?**

In accordance with Section 624.424(11), Florida Statutes, companies are required to report personal and commercial residential property claims litigation data to the Florida Office of Insurance Regulation (OIR) on an annual basis. For calendar year 2022 reporting, OIR reviewed the submitted data filed and identified many instances where the reporting option “unknown” was used. Required filers indicated that the statutorily required data could not be provided because the data was not previously captured or collected in internal reporting systems.

For calendar year 2023 and all future reporting periods, it is OIR’s expectation that required filers made the necessary adjustments to internal reporting systems and can provide all data points required by Section 624.414(11), Florida Statutes and the Florida Property Claims Lifecycle Data Call Reporting Form. Filings which contain insufficient or incomplete data will be referred to OIR’s Market Regulation unit for further regulatory action.

#### **2. What should be included in the “Total Amount Paid by Insurer” fields on the Section A-1 - Main tab?**

The “Total Amount Paid by Insurer” fields should encompass all payments related to the claim, including those made in prior years and earlier in the year, and should reflect the running total of all payments to date.

This means the fields should display the cumulative total, which includes the sum of previous payments along with any new updates. For example, if the initial indemnity payment is \$500 and a subsequent payment of \$250 is made, the total reported should be \$750.

Each claim must only be reported once on the Section A-1 – Main tab, with the exception of claims reporting more than one county, zip code, policy type, or peril. If this applies, report the Total Amount Paid by Insurer amount specific to that row’s data.

#### **3. What are the Loss Adjustment Expenses (LAE)?**

LAE represents the total costs incurred by insurers in investigating and settling claims, including those associated with defending lawsuits in court. This includes all payments made to date and should reflect the cumulative total of all costs incurred thus far.

This means the field should reflect the cumulative total, incorporating both prior payments and any new updates. For example, if the initial Loss Adjustment Expense is \$1,000 and a subsequent expense of \$500 is incurred, the total reported should be \$1,500.

Each claim must only be reported once on the Section A-1 – Main tab, with the exception of claims reporting more than one county, zip code, policy type, or peril. If this applies, report the LAE amount specific to that row’s data.

#### **4. Are all claims required to be listed on each tab?**

Yes, if a claim appears on the Section A-1 Main tab, it must also be included on Sections A-2 Vendors, A-3 Attorneys, and A-4 Public Adjuster tabs.

**5. If I have a claim with no vendor, am I required to enter the claim on the Section A-2 Vendor tab?**

Yes, the claim ID must be entered on the A-2 Vendor tab. If no vendor is associated with a claim, enter "NONE" for the vendor's name and "UNKNOWN" for the vendor type.

Please note that leaving these fields blank or using responses like "N/A" or other variations is not acceptable.

**6. If I have a claim with multiple vendors, how do I enter the information on the Section A-2 - Vendors tab?**

If a claim has multiple vendors, list the vendors on separate rows. For each vendor, please enter the first name followed by the last name.

**7. If I have a claim with no attorney, am I required to enter the claim on the Section A-3 Attorneys tab?**

Yes, the claim ID must be entered on the Section A-3 Attorney tab. If there is no attorney for the claim, enter "NONE" for the Florida Bar, Name of Attorney, Attorney Firm, and Case Number.

Please note that leaving these fields blank or using responses like "N/A" or other variations is not acceptable.

**8. If I have a claim with multiple attorneys, how do I enter the information on the Section A-3 - Attorneys tab?**

If a claim has multiple attorneys, list each attorney in separate rows and sum up the payments made to each attorney for a claim.

**9. If I have a claim with no public adjuster, am I required to enter the claim on Section A-4 Public Adjuster tab?**

Yes, the claim ID must be entered on the Section A-4 Public Adjuster tab. If no public adjuster is associated with the claim, enter "NONE" for the Name of Adjuster and DFS License Number.

Please note that leaving these fields blank or using responses like "N/A" or other variations is not acceptable.

**10. If I have a claim with multiple public adjusters, how do I enter the information on the Section A-4 - Public Adjuster tab?**

If a claim has multiple public adjusters, list them on separate rows. For each public adjuster, please enter the first name followed by the last name.

**11. What if my browser warns me that the template has macros and is unsafe?**

The macros in the template are safe. If this warning pops up, you can choose to "keep" or "download insecure file," which will allow you to then enable macros and make it a trusted document.

**12. What if Excel gives a Security Warning "Macros have been disabled"?**

Click Enable Content.

**13. What if Excel gives a message when I click "Validate"?**

Reopen the workbook and choose to enable macros.

**14. What if I receive an error when uploading the template in IRFS?**

Click the "Validate" button on each tab. Row validations will appear to the right of each row. Please ensure all Validation Checks are TRUE prior to uploading the template.

**15. What is considered a reopened claim?**

Pursuant to Section 627.70132, Florida Statutes, a reopened claim is defined as a claim that an insurer has previously closed, but that has been reopened upon an insured's request for additional costs for loss or damage previously disclosed to the insurer.

**16. What is considered a supplemental claim?**

Pursuant to Section 627.70132, Florida Statutes, a supplemental claim is defined as a claim for additional loss or damage from the same peril which the insurer has previously adjusted or for which costs have been incurred while completing repairs or replacement pursuant to an open claim for which timely notice was previously provided to the insurer.

**17. My company differentiates between estimates from public adjusters and demands from public adjusters. Should we only include stated demands from a public adjuster, or are we expected to record initial estimates as well?**

Only demands are required to be reported within Section A-4 – Public Adjuster, “Initial Invoice/Demand Amount from Public Adjuster.”

**18. What is expected to be reported within Section A-4 – Public Adjuster, “Final Paid Amount to Public Adjuster?”**

This field must include the final amount paid, include the final property damage valuation after negotiation including commissions.

*Updated December 2025*