



## 2025 Catastrophe Reporting Form

### **Changes for the 2025 Hurricane Season**

In preparation for the 2025 Hurricane Season, the Florida Office of Insurance Regulation (OIR) is advising insurers of changes made to the Catastrophe Reporting Form (CRF). Following a storm or other event, OIR will issue a notice to companies advising the requirement to submit claims data through the CRF. Immediately following an event, companies will be required to submit simplified claims data. At a time specified by OIR, OIR will provide notice that companies must submit enhanced claims data.

**Simplified Claims Data:** Includes all tabs within the CRF, excluding the “Survey” tab

**Enhanced Claims Data:** Includes all tabs within the CRF, including the “Survey” tab

Depending on OIR direction, companies will either file the Simplified CRF **or** the Enhanced CRF.

**The following updates have been made to the 2025 “Data Filing”:**

#### Instructions Tab

- Added relative Florida statute and rule for completion of the CRF: Section 627.7019, Florida Statutes and Rule 69O-142.015, Florida Administrative Code
- Added the following instruction: “Considering the purpose and usefulness of the data collected within this form, companies are expected to review these instructions in their entirety to ensure all data submitted as part of this form is accurate and therefore reported in accordance with the prescribed definitions.”
- Added definitions for updated Claims Closed Without Payment fields:
  - Number of Claims Closed Without Payment (for Substantive Reasons)
    - Number of Claims Closed Without Payment (No Flood Coverage)
    - Number of Claims Closed Without Payment (All Other Coverage Exclusions or No Policy in Force)
    - Number of Claims Closed Without Payment (Covered Damage Below Deductible)
    - Number of Claims Closed Without Payment (Fraud)
  - Number of Claims Closed Without Payment (for Administrative Reasons)
    - Number of Claims Closed Without Payment (Insured Inquiry Only)
    - Number of Claims Closed Without Payment (Withdrawn by Insured)
    - Number of Claims Closed Without Payment (Duplicate Claim or Opened in Error)
    - Number of Claims Closed Without Payment (Incorrect Date of Loss)
    - Number of Claims Closed Without Payment (Lack of Communication or Cooperation by Insured)

## **Summary & Claims Data Extract Tabs**

- Added “(Florida Only)” to “Number of Claims Reported” column
- Updated Number of Claims Closed Without Payment field titles:
  - “Number of Claims Closed Without Payment Due to Denial of Coverage (Flood)” is now “Number of Claims Closed Without Payment (No Flood Coverage)”
  - “Number of Claims Closed Without Payment Due to Denial of Coverage (All Other Than Flood) is now “Number of Claims Closed Without Payment (All Other Coverage Exclusions or No Policy in Force)”
  - “Number of Claims Closed Without Payment Due to Damage Below Deductible Amount” is now “Number of Claims Closed Without Payment (Covered Damage Below Deductible)”
- Added two new Number of Claims Closed Without Payment fields:
  - “Number of Claims Closed Without Payment (Fraud)”
  - “Number of Claims Closed Without Payment (for Administrative Reasons)”

## **Survey Tab**

- Added rows 12-22, specifying all reasons claims are closed without payment.
- Eliminated and merged some prior claims closed without payment fields due to overlapping of existing fields.
- Eliminated “Claims Closed Due to Claims System Not Capturing Specific Data Points” due to OIR’s expectation of companies capturing all reasons claims are closed without payment.