



STATE BOARD OF ADMINISTRATION  
OF FLORIDA

1801 HERMITAGE BOULEVARD  
TALLAHASSEE, FLORIDA 32308  
(850) 488-4406

POST OFFICE BOX 13300  
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RON DESANTIS  
GOVERNOR  
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CHIEF FINANCIAL OFFICER

ASHLEY MOODY  
ATTORNEY GENERAL

LAMAR TAYLOR  
INTERIM EXECUTIVE DIRECTOR &  
CHIEF INVESTMENT OFFICER

December 9, 2022

**ATTENTION Florida Hurricane Catastrophe Fund (FHCF) Participants**

**MANDATORY Year-End FHCF Proof of Loss Reports  
Due No Later Than December 31, 2022**

Contract Year	Hurricane	Proof of Loss Report	Detailed Claims Listing Required
2017	Irma	Yes	Yes
2017	Nate	Yes	Yes

Dear FHCF Executive and/or Claims Contact:

You are receiving this notice because mandatory year-end Proof of Loss Reports must be submitted through the Online Claims system **no later than December 31, 2022**, for each hurricane listed above designated with a "Yes." The report(s) must include the most current data available but not be more than sixty days old.

**DETAILED CLAIMS LISTING (FORM FHCF-DCL)**

The FHCF is requiring a Detailed Claims Listing (DCL) in support of every Proof of Loss Report for which a company is reporting paid or outstanding losses.

The DCL must be uploaded to the Online Claims System under the Submission Attachments and Comments section prior to submission. Instructions for compiling the DCL for an applicable Contract Year is available under Rule 19-8.029 online at <https://fhcf.sbafla.com/rules-home/rules-by-contract-year/>.

**COMMON REPORTING ERRORS**

Several loss reporting errors are identified frequently through the FHCF examination program:

1. Claims for Loss Assessment are not covered and should not be reported.
2. Claims for Fair Rental Value are not covered and should not be reported.
3. Reported losses on policies not covered by the FHCF (e.g., policies that exclude wind and policies that cover short-term rentals).
4. Reported loss amounts exceed individual coverage and/or total policy limit.
5. Loss not caused by an FHCF covered event (e.g., fire losses, all other perils losses, and non-hurricane wind events).

These errors result in excess reimbursements which must be returned to the FHCF. As interest is calculated on amounts due back to the FHCF, timely correction of reporting errors can reduce interest charges. Your company should review Article VI – Exclusions of the applicable FHCF Reimbursement Contract available under Rule 19-8.010 online at <https://fhcf.sbafla.com/rules-home/rules-by-contract-year/> to ensure these types of losses are not reported to the FHCF.

**MANDATORY COMMUTATION IN 2023**

The mandatory commutation period for the 2017 FHCF Contract Year is approaching. If your company believes its reportable losses for Hurricane Irma and Hurricane Nate will not trigger reimbursement from the FHCF, you may commute for zero dollars in lieu of filing the year-end Proof of Loss Reports. To do so, please email your request to commute to the FHCF Administrator at [FHCFAdministrator@paragon.aonbenfield.com](mailto:FHCFAdministrator@paragon.aonbenfield.com) prior to December 31, 2022.

If your company has not already commuted for the 2017 Contract Year, no later than June 1, 2023, your company will be required to file a final Proof of Loss Report (POL) and a Detailed Claims Listing (DCL) for Hurricane Irma and/or Hurricane Nate, along with the supporting commutation documentation outlined in the 2017 FHCF Commutation Preparation document on our website Featured items carousel at <http://fhcf.paragon.aonbenfield.com/>. *The FHCF will contact your company at a later date to initiate the commutation process.*

#### **ONLINE CLAIMS SYSTEM**

The Online Claims System is accessible through the FHCF's website at <https://fhcf.sbafla.com/> under "Company Resources," "Online Claims System." Note that the Proof of Loss Report requires two officer signatures. As such, your company may want to review its registered users and initiate any necessary updates in advance of preparing reports for submission.

If you have questions, please contact Holly Bertagnolli, Kathy Mackenthun, or Martin Helgestad with the FHCF Administrator, Paragon Strategic Solutions Inc., at 800-689-3863, or by email to [FHCFAdministrator@paragon.aonbenfield.com](mailto:FHCFAdministrator@paragon.aonbenfield.com).

Sincerely,

Gina Wilson, Chief Operating Officer, Florida Hurricane Catastrophe Fund



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December 9, 2022

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Contract Year	Hurricane	Proof of Loss Report	Detailed Claims Listing Required
2018	Michael	Yes	Yes
2019	Dorian	Yes	Yes
2020	Sally	Yes	Yes
2020	Eta	Yes	Yes
2021	Elsa	Yes	Yes

Dear FHCF Executive and/or Claims Contact:

You are receiving this notice because mandatory year-end Proof of Loss Reports must be submitted through the Online Claims system **no later than December 31, 2022**, for each hurricane listed above designated with a “Yes.” The report(s) must include the most current data available but not be more than sixty days old.

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**COMMON REPORTING ERRORS**

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These errors result in excess reimbursements which must be returned to the FHCF. Interest is calculated on amounts due back to the FHCF and timely correction of reporting errors can reduce interest charges. Your company should review Article VI – Exclusions of the applicable FHCF Reimbursement Contract available under Rule 19-8.010 online at <https://fhcf.sbafla.com/rules-home/rules-by-contract-year/> to ensure these types of losses are not reported to the FHCF.

### **VOLUNTARY COMMUTATION**

If your company believes its reportable losses for one or more of the hurricanes will not trigger reimbursement from the FHCF, you may commute for zero dollars in lieu of filing the Proof of Loss Report for that hurricane(s). Requests to commute should be emailed to [FHCFAdministrator@paragon.aonbenfield.com](mailto:FHCFAdministrator@paragon.aonbenfield.com) prior to December 31, 2022, indicating which specific hurricanes your company wishes to commute.

### **ONLINE CLAIMS SYSTEM**

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If you have questions, please contact Holly Bertagnolli, Kathy Mackenthun, or Martin Helgestad with the FHCF Administrator, Paragon Strategic Solutions Inc., at 800-689-3863, or by email to [FHCFAdministrator@paragon.aonbenfield.com](mailto:FHCFAdministrator@paragon.aonbenfield.com).

Sincerely,

Gina Wilson, Chief Operating Officer, Florida Hurricane Catastrophe Fund



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December 8, 2022

**ATTENTION Florida Hurricane Catastrophe Fund (FHCF) Participants**

**MANDATORY Year-End FHCF Proof of Loss Reports  
Due No Later Than December 31, 2022**

Contract Year	Hurricane	Proof of Loss Report	Detailed Claims Listing Required
2022	Ian	Yes	Yes
2022	Nicole	Yes	Yes

Dear FHCF Executive and/or Claims Contact:

You are receiving this notice because mandatory year-end Proof of Loss Reports must be submitted through the Online Claims system **no later than December 31, 2022**, for Hurricane Ian and Hurricane Nicole. The reports must include the most current data available but not be more than sixty days old.

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Gina Wilson, Chief Operating Officer, Florida Hurricane Catastrophe Fund