

ATTENTION

MANDATORY Florida Hurricane Catastrophe Fund (FHCF) Proof of Loss Reports Due No Later Than March 31, 2023

Contract Year	Hurricane	Proof of Loss Report	Detailed Claims Listing Required
2017	Irma	Yes	Yes
2017	Nate	Yes	Yes
2018	Michael	Yes	Yes
2019	Dorian	Yes	No*
2020	Sally	Yes	No*
2020	Eta	Yes	No*
2021	Elsa	Yes	No*
2022	Ian	Yes	No*
2022	Nicole	Yes	No*

Mandatory Proof of Loss Reports (POL) must be submitted through the [Online Claims System](#) no later than **March 31, 2023**, for each hurricane listed above designated with a "Yes." The POLs must include the most current data available but not be more than sixty days old. Note that the Proof of Loss Report requires two officer signatures; your company may want to review its registered users and initiate any necessary updates in advance of preparing reports for submission.

DETAILED CLAIMS LISTING (FORM FHCF-DCL)

The FHCF is requiring a Detailed Claims Listing (DCL) in support of Hurricanes Irma, Nate, and Michael if a Proof of Loss Report indicates paid or outstanding losses.

* A DCL is also required for any other first time POL submission that results in a reimbursement for that hurricane.

The DCL must be uploaded to the Online Claims System under the Submission Attachments and Comments section prior to POL submission. Click [here](#) for instructions for compiling the DCL for an applicable 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).

Such errors result in excess reimbursements which must be returned to the FHCF. Interest is calculated on amounts due back to the FHCF, so timely correction of reporting errors can reduce interest charges. Your company should review Article VI of the applicable FHCF Reimbursement Contract available online at [contracts by year](#) to ensure these types of losses are not reported to the FHCF.

MANDATORY 2017 CONTRACT YEAR COMMUTATION IN 2023

The mandatory commutation period for the 2017 FHCF Contract Year is quickly approaching. 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 all required [supporting documentation](#). ***The FHCF will contact your company to initiate the commutation process.***

VOLUNTARY COMMUTATION – CONTRACT YEARS 2018 THROUGH 2022

If your company believes its reportable losses for one or more Contract Years of 2018, 2019, 2020, 2021 or 2022 will not trigger FHCF reimbursement, you may commute for zero dollars in lieu of filing the Proof of Loss Report for that hurricane(s). To do so, please email your request to commute to the FHCF Administrator at FHCFAdministrator@paragon.aonbenfield.com prior to March 31, 2023, indicating which specific hurricanes your company wishes to commute.

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.