

ATTENTION Company Name

MANDATORY Florida Hurricane Catastrophe Fund (FHCF) Proof of Loss Reports Due No Later Than October 2, 2023

Contract Year	Hurricane	Proof of Loss Report	Detailed Claims Listing Required
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 **October 2, 2023**, for each hurricane listed above designated with a “Yes.” (A Proof of Loss Report for Hurricane Idalia is not required this quarter.) 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 Hurricane Michael claims if a Proof of Loss Report indicates paid or outstanding losses.

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.

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

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 can 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.

VOLUNTARY COMMUTATION

If your company believes its reportable losses for one or more of the Contract Years 2018, 2019, 2020, 2021, or 2022 will not trigger FHCF reimbursement, you may commute for zero dollars in lieu of filing the POL. To do so, please email your request to commute to the FHCF Administrator at FHCFAdministrator@paragon.aon.com prior to October 2, 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.aon.com.