

690-142.015 Standardized Requirements Applicable to Insurers After Hurricanes or Natural Disasters.

This rule adopts standardized requirements that may be applied to insurers as a consequence of a hurricane or other natural disaster. The Office is authorized to issue an Order or Orders deemed necessary to protect the health, safety and welfare, activating the requirements herein, in whole or in part. An Order may be amended as deemed necessary to accommodate the particular circumstances of the specified hurricane or natural disaster. The following standardized provisions may be activated as provided herein:

(1) CLAIMS REPORTING REQUIREMENTS.

(a) All entities having direct premiums written in Florida and authorized, approved or otherwise eligible to provide the coverages indicated below in items 1. and 2. shall report the information required by Form OIR-DO-1681, "Catastrophic Event Data Reporting and Analysis"(CEDRA), providing loss and associated exposure data within this state. Based on the unique facts and circumstances of the particular event, additional reporting information; as designated in an Order issued by the Office shall be submitted in addition to the information required by form OIR-DO-1681. The reporting shall be submitted with such frequency and for such areas as set forth in the Order activating this subsection and may be revised to reflect the phases of reporting necessary as set forth in form OIR-DO-1681. The applicable coverages are:

1. Those coverages as defined in Sections 627.4025(1) and 215.555(2)(c), F.S.
2. Other property coverages where loss is not specifically excluded in the policy's outline of coverage such as:
 - a. Private Passenger Auto Physical Damage;
 - b. Commercial Auto Physical Damage;
 - c. Commercial Property, including Fire and Allied Lines;
 - d. Commercial Multiple Peril;
 - e. Farmowners Multiple Peril;
 - f. Ocean Marine;
 - g. Inland Marine;
 - h. Aircraft; and
 - i. Boiler and Machinery.

(b) The following form is hereby adopted and incorporated by reference:

1. OIR-DO-1681 (revised ~~05/2009~~ ~~05/2007~~) "Catastrophic Event Data Reporting and Analysis"(CEDRA).
2. Copies of the form are available and may be printed from the Office's website: <http://www.floir.com/>.
3. All information shall be submitted electronically through <https://portal.fldfs.com>.

(2) NO CHANGE