



STATE BOARD OF ADMINISTRATION
OF FLORIDA

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December 7, 2020

ATTENTION Florida Hurricane Catastrophe Fund (FHCF) Participants

**MANDATORY Year-End FHCF Proof of Loss Reports
Due No Later Than December 31, 2020**

Contract Year	Hurricane	Proof of Loss Report	Detailed Claims Listing Required
2016	Hermine	See below	No*
2016	Matthew	See below	No*
2017	Irma	Yes	No*
2017	Nate	Yes	No*
2018	Michael	Yes	No*
2019	Dorian	Yes	No*
2020	Sally	Yes	No*
2020	Eta	Yes	No*

* See instructions under “Detailed Claims Listing” below.

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, 2020** for each hurricane listed above designated with a “Yes.” The report(s) must include the most current data available and the date of the data must not be more than sixty days prior to December 31, 2020.

INFORMATION SPECIFIC TO THE 2016 HURRICANES

The standard FHCF commutation window for Hurricane Hermine and Hurricane Matthew began on June 1, 2020. If your company has not yet commuted for these hurricanes, the FHCF will be sending a commutation agreement under a separate notice.

INFORMATION SPECIFIC TO THE 2017, 2018, AND 2019 HURRICANES

If your company believes its reportable losses for the hurricanes under one or more of these FHCF Contract Years will not trigger reimbursement from the FHCF, you may commute for zero dollars in lieu of filing the year-end 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 December 31, 2020 indicating which specific hurricanes your company wishes to commute.

INFORMATION SPECIFIC TO THE 2020 HURRICANES

The FHCF is requiring year-end Proof of Loss Reports for Hurricane Sally and Hurricane Eta so that the FHCF can determine possible FHCF liabilities. However, as the FHCF anticipates that few, if any, companies will trigger their FHCF coverage under either of these hurricanes, the FHCF is willing to commute for zero dollars for these hurricanes in lieu of the year-end reporting requirement. This would also eliminate all future loss reporting for Hurricane Sally and/or Hurricane Eta. See the preceding paragraph for instructions.

Regarding Hurricane Eta, note that losses occurring in Florida prior to Eta becoming a hurricane on November 11, 2020, are not covered by the FHCF.

DETAILED CLAIMS LISTING (FORM FHCF-DCL)

If your company will be receiving its first reimbursement from the FHCF for a specific hurricane, a Detailed Claims Listing in support of the applicable Proof of Loss Report must be uploaded to the Online Claims System under the Submission Attachments and Comments section prior to submission. Instructions for compiling the Detailed Claims Listing is available online at www.sbafla.com/fhcf under “Insurer Information,” “Insurer Loss Reporting.”

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ONLINE CLAIMS SYSTEM

The Online Claims System is accessible through the FHCF's website at www.sbafla.com/fhcf under "Online Reporting." 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 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.

Sincerely,

Anne Bert, Chief Operating Officer, Florida Hurricane Catastrophe Fund