

**2022**  
**FLORIDA HURRICANE CATASTROPHE FUND (FHCF)**

**HURRICANE IAN BULLETIN**

**General Reporting Requirements**

**Interim Loss Reports**

Pursuant to Section 215.555(4)(d), Florida Statutes, and Article X(3) of the FHCF Reimbursement Contract effective June 1, 2022 (Contract), the FHCF can require all participating companies to report their projected Ultimate Net Losses from Covered Policies as a result of Hurricane Ian by submitting an Interim Loss Report (Form FHCF-L1A Rev. 02/22) through the FHCF Online Claims system, regardless of the amount of losses experienced, if any. If the FHCF decides to require an Interim Loss Report, a letter informing participants of this requirement will be emailed by the FHCF Administrator, Paragon Strategic Solutions Inc. (Paragon), to the claims and executive contacts designated by each participant.

**Proof of Loss Reports**

To be eligible for reimbursements from the FHCF, your company's losses from Hurricane Ian must exceed your retention. The FHCF will issue reimbursements based on loss information reported by a participant on the FHCF Proof of Loss Report (Form FHCF-L1B Rev. 02/22).

**Online Claims System**

All loss reports are required to be submitted using the Online Claims system. Hard copies of forms or reports will not be accepted. To use the Online Claims system, a participant must have completed the registration process. To register or submit loss reports, the Online Claims system can be accessed at <http://fhcf.paragon.aonbenfield.com/on-line-claims-reporting-system/>.

**Reporting Clarifications**

Companies are encouraged to review the [Contract](#) for definitions and reporting requirements prior to submitting loss reports.

Remember the FHCF does not cover all losses in a hurricane. Article VI addresses specific exclusions from FHCF coverage. Given the likelihood of storm surge damage from Hurricane Ian, participants are reminded of exclusion (26):

The FHCF does not provide coverage for water damage which is generally excluded under property insurance contracts and has been defined to mean flood, surface water, waves, tidal water, overflow of a body of water, storm surge, or spray from any of these, whether or not driven by wind.

Companies should also review the 2022 [Data Call](#) for further clarifications as to the type of exposure the company reported under the five FHCF types of business, which should correlate to the reporting grid in the Proof of Loss Report when loss information is reported.

**Information Available Online**

The FHCF maintains extensive information online at [www.sbafla.com/fhcf/](http://www.sbafla.com/fhcf/), including:

- [Loss reporting instructions and forms](#)
- [Preliminary 2022 FHCF premium calculations](#)
- [Reimbursement Contract](#)
- [Data Call](#)
- [Member Handbook](#)
- [General information on retentions and projected payout multiples](#)

If a company has questions regarding the reporting of its FHCF covered losses, please contact Kathy Mackenthun or Martin Helgestad with Paragon at 800-689-3863 or by email at [FHCFAdministrator@paragon.aonbenfield.com](mailto:FHCFAdministrator@paragon.aonbenfield.com).