

Appendix A: Glossary

The following common terms, abbreviations, and acronyms are used throughout the User Guide.

A	
<i>Admitted Market</i>	The market from which OIR collects QUASR data.
<i>Aggregate Report</i>	A report that combines information submitted by more than one company that is compiled for statistical analysis. Aggregate reports cannot be generated in the system until an Administrator makes the determination in QUASR ^{ng} that filings have been received for a given reporting period from enough companies to make the reports valid.
<i>Alternative Dispute Resolution</i>	A process which can be invoked by an insurer or insured in an effort to resolve an open claim quickly and fairly. Types of alternative disputes resolutions include neutral evaluation, settlement conferences, and other methods to bring a claim to resolution.
<i>Apartment Buildings</i>	A commercial residential property policy covering a structure, or part of a structure, that is rented by people for use as a residence.
<i>Appraisal</i>	A service provided by certified or licensed appraisers or registered trainee appraisers that is used to resolve an open claim quickly and fairly.
<i>Arbitration</i>	A process whereby a neutral third person or panel, called an arbitrator or arbitration panel, considers the facts and arguments presented by the parties and renders a decision which may be binding or nonbinding.
B	
C	
<i>Certificate of Authority</i>	An authorization issued by the Office of Insurance Regulation allowing an insurer to write policies.
<i>Claims</i>	A request for payment of a loss that may be included within the terms of coverage of an insurance policy. Each claimant/insured reporting a loss is counted separately.
<i>Claims Pending</i>	Number of claims open at the end of the period.

<p><i>Commercial Lines Residential Property Policies</i></p>	<p>A commercial residential insurance purchased by commercial entities for apartment buildings, condominium associations, and homeowners associations.</p>
<p><i>Commercial Residential – Allied Lines (Condo Associations Only)</i></p>	<p>Coverages which are generally written with property insurance, e.g., glass, tornado, windstorm and hail; sprinkler and water damage; explosion, riot, and civil commotion; growing crops; flood; rain; and damage from aircraft and vehicle, etc.</p>
<p><i>Commercial Residential – Allied Lines (Excl Condo Associations)</i></p>	<p>Coverages which are generally written with property insurance, e.g., glass, tornado, windstorm and hail; sprinkler and water damage; explosion, riot, and civil commotion; growing crops; flood; rain; and damage from aircraft and vehicle, etc.</p>

<i>Commercial Residential – CMP (Condo Associations Only)</i>	A contract for a commercial enterprise, which packages two or more insurance coverages protecting an enterprise from various property and liability, risk exposures. Frequently includes fire, allied lines, various other coverages (e.g., difference in conditions) and liability coverage (such coverages would be included in other annual statement lines, if written individually). Include multi-peril policies (other than farmowners, homeowners and automobile policies) that include coverage for liability other than auto.
<i>Commercial Residential – CMP (Excl Condo Associations)</i>	A contract for a commercial enterprise, which packages two or more insurance coverages protecting an enterprise from various property and liability, risk exposures. Frequently includes fire, allied lines, various other coverages (e.g., difference in conditions) and liability coverage (such coverages would be included in other annual statement lines, if written individually). Include multi-peril policies (other than farmowners, homeowners and automobile policies) that include coverage for liability other than auto.
<i>Commercial Residential – Dwelling/Fire (Condo Associations Only)</i>	Coverage protecting the insured against the loss to real or personal property from damage caused by the peril of fire or lightning, including business interruption, loss of rents, etc.
<i>Commercial Residential – Dwelling/Fire (Excl Condo Associations)</i>	Coverage protecting the insured against the loss to real or personal property from damage caused by the peril of fire or lightning, including business interruption, loss of rents, etc.
<i>Cancellation</i>	Occurs when either policyholder or insurer decides to stop coverage during the policy term before the expiration date of the policy
<i>Citizens</i>	Citizens Property Insurance Corporation
<i>Condominium</i>	A form of ownership of real property comprised of units that may be owned by one or more persons, in which there is, appurtenant to each unit, an individual share in common elements.
<i>Condominium Association</i>	A commercial residential property policy covering property in which condominium unit owners have use rights. Unit owner membership in the entity is composed exclusively of condominium unit owners or their elected or appointed representatives. Membership in the entity is a required condition of unit ownership.

<i>Condominium Unit Owners</i>	A personal residential property policy covering a condominium or cooperative unit used exclusively for residential purposes.
<i>Contact</i>	The person identified as the primary contact regarding a QSR submission.
<i>COREN</i>	Also, CORE; Companies and Related Entities; A central internal database where company and related entity information is stored.
D	
<i>Data Submission</i>	A report that includes statistical data for the reporting period; a data report or a data submission.
<i>DFS</i>	Department of Financial Services
<i>Dwelling, Fire and Allied Lines</i>	A personal residential property policy covering the dwelling and personal property of individuals and families against fire and other peril. All dwelling, fire and allied coverage should be reflected in this category, including condominium units and mobile homes.
E	
<i>EXP</i>	Average Structure Exposure reasonability check.
F	
<i>Farm</i>	A farm is defined as the land, buildings, support facilities, machinery, and other appurtenances used in the production of farm or aquaculture products.
<i>Farmowners</i>	A personal residential property policy covering an owner-occupied farm. Farmowners should be reported if the policy covers at least one of the following: dwelling, other private structures appurtenant to the dwelling, household private property, or loss of use including coverage for additional living expenses. Farmowners should not be reported if the policy covers scheduled farm personal property, farm personal property on a blanket basis, or other farm structures including barns, silos and fences.
<i>FSLSO</i>	Florida Surplus Lines Service Office
G	

H	
<i>Homeowners</i>	A personal residential property policy covering a dwelling used exclusively for residential purposes.
<i>Homeowner's Association</i>	A commercial residential property policy covering the common areas within a residential community.
<i>Hurricane Risk</i>	Policies that are canceled by the insurer for the purpose of reducing exposure to hurricane claims.
I	
<i>Iportal</i>	Industry Portal; a web-based application used by the regulated community to access Department applications and information.
J	
K	
L	
<i>Line of Business (LOB)</i>	<p>A line of business (LOB) signifies a group of related products offered by an insurer, as defined by the NAIC. The lines of business that are tracked within QUASR are:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Fire <input type="checkbox"/> Allied Lines <input type="checkbox"/> Homeowners Multiple Peril <input type="checkbox"/> Mobile Homeowners <input type="checkbox"/> Farmowners <input type="checkbox"/> Commercial Multiple Peril
M	
<i>Market Share</i>	The number of company/group PIF divided by the industry PIF.
<i>Mediation</i>	A process whereby a neutral third person, called a mediator, encourages and facilitates the resolution of a dispute between two or more parties. It is an informal and nonadversarial process with the objective of helping the disputing parties reach a mutually acceptable and voluntary agreement.

<i>Mobile Home</i>	A structure, transportable in one or more sections, which is eight body feet or more in width and which is built on an integral chassis and designed to be used as a dwelling when connected to the required utilities and includes the plumbing, heating, air-conditioning, and electrical systems contained therein.
<i>Mobile Homeowners</i>	A personal residential property policy covering a mobile home used exclusively for residential purposes.
N	
<i>National Association of Insurance Commissioners (NAIC)</i>	The organization of insurance regulators from the 50 states, the District of Columbia, and the five U.S. territories. The NAIC provides a forum for the development of uniform policy when uniformity is appropriate.
<i>Neutral Evaluation for Sink Holes</i>	A type of alternative dispute resolution that can be used following a claim denial, the results of an inspection, or if the insured and insurer cannot agree on a method to resolve the claim.
<i>New Policies Written</i>	A policy where (1) the risk was not previously insured by the current insurer, (2) the policy coverage has materially changed from the previous coverage, or (3) policy coverage is extended to the same policyholder responsible for causing the previous policy to lapse.
<i>No data</i>	A report filing that does not include any statistical data for the reporting period; a no data report or a no data submission.
O	
<i>OIR</i>	Office of Insurance Regulation
P	
<i>Personal Lines Residential Property Policies</i>	Personal residential lines insurance purchased by non-commercial entities covering (1) homeowners, (2) farm owners, (3) mobile homeowners, (4) condominium unit owners, (5) dwelling, fire and allied lines, and (6) tenants.
<i>Personal Residential – Allied Lines</i>	Coverages which are generally written with property insurance, e.g., glass, tornado, windstorm and hail; sprinkler and water damage; explosion, riot, and civil commotion; growing crops; flood; rain; and damage from aircraft and vehicle, etc.

<i>Personal Residential - Condominium Unit Owners</i>	Homeowners insurance sold to condominium owners occupying the described property.
<i>Personal Residential – Dwelling/Fire</i>	Coverage protecting the insured against the loss to real or personal property from damage caused by the peril of fire or lightning, including business interruption, loss of rents, etc.
<i>Personal Residential - Farmowners</i>	A package policy for farming and ranching risks, similar to a homeowners policy that has been adopted for farms and ranches and includes both property and liability coverages for personal and business losses. Coverages include farm dwellings and their contents, barns, stables, other farm structures and farm inland marine, such as mobile equipment and livestock.
<i>Personal Residential – Homeowners (Excl Tenant and Condo) – Owner Occupied</i>	A package policy combining broad property coverage for the personal property and/or structure with broad personal liability coverage. Coverage applicable to the dwelling, appurtenant structures, unscheduled personal property and additional living expenses are typical.
<i>Personal Residential – Mobile Homeowners</i>	A package policy combining broad property coverage for the personal property and/or structure with broad personal liability coverage. Coverage applicable to the dwelling, appurtenant structures, unscheduled personal property and additional living expenses are typical. Includes mobile homes at a fixed location.
<i>Personal Residential - Excess Private Flood</i>	Flood insurance coverage in excess of the coverage provided by the National Flood Insurance Program (NFIP) offered by admitted carriers in the private market.
<i>Personal Residential - Primary Private Flood</i>	Flood insurance coverage offered by admitted carriers in the private market.
<i>Personal Residential - Tenants</i>	Homeowners insurance sold to tenants occupying the described property.
<i>PIF Status</i>	A status given to a filing for a given reporting period indicating whether the PIF validation is within the allowable range. A given report may have a PIF status of either “within range” or “out of range.”

<i>(Policies) Canceled</i>	Policies in which either the policyholder or the insurer decides to stop coverage before the expiration date of the policy. All policies transferred to other corporations, including subsidiaries with a separate book of business, should be reported as canceled.
<i>(Policies) In Force</i>	The number of policies including policies assumed through Citizens Property Insurance Corporation that are in force through the last day of the reporting period. Also known as PIF.
<i>(Policies) Non-Renewed</i>	Occurs when the policy expires and either the policyholder or the insurer decides not to continue the same coverage. This does not include policies canceled.
<i>Policy</i>	A contract for coverage.
<i>Policy Number</i>	An alpha/numeric designation assigned by the insurer to a given policy.
<i>Policy Type (QSR)</i>	The categories of insurance on a given structure and/or contents. QSR defines policy types as (1) homeowners, (2) farmowners, (3) mobile homeowners, (4) condo unit owners, (5) dwelling, fire and allied lines, (6) tenants, (7) apartment buildings, (8) condo associations, and (9) homeowner associations.
<i>PRM</i>	Average Premium Written reasonability check.
<i>Product</i>	A product is a specific type of policy created by an insurer. An insurer may create several products within a line of business.
<i>Project Management Office (PMO)</i>	A unit within the Division of Information Systems that provides support for agency technology projects; also known a PMO.
Q	
<i>QSR</i>	Quarterly Supplement Report. An electronic submission that contains nine statistics, for thirteen policy types, for 67 counties, for each of three months, for a given quarter, for a given insurer.
<i>Quarter</i>	Period of three months ending on any of these dates: March 31st, June 30th, September 30th, or December 31st.
<i>QUASR</i>	The data call an insurer submits to OIR.

<i>QUASR Account</i>	The account of an IPORTAL user logged into the QUASR system. An IPORTAL account is required to access QUASR; the QUASR account is not a separate account; however it is a term that will be used to designate the conceptual difference between the IPORTAL account itself and the IPORTAL user logged into the QUASR system.
<i>QUASR Filing</i>	The QUASR filing is the “data” or “no data” submission filed by a company for each reporting period.
R	
<i>Reporting Deadline</i>	45 days after the end of a given quarter, except for the fourth quarter which has a deadline of March 1st.
<i>Reporting Period</i>	The reporting period is the designated event for companies to submit their QUASR filings. The following reporting periods have been identified: Quarterly, Monthly, and Periodic.
<i>Requirements</i>	Conditions or capabilities to which a system or service must conform. Requirements can be derived from documented user needs, from a contract, standards or specifications.
<i>Resubmission</i>	A report filing for which a report has already been submitted. The resubmission is intended to replace the original submission.
S	
<i>Settlement Conference</i>	A type of alternative dispute resolution that can be used in an effort to resolve an open claim quickly and fairly.
<i>Statistics</i>	Data attributes for the policy types. Statistics include number of policies in force, number of policies canceled, number of policies non-renewed, number of policies canceled due to hurricane risk, number of policies non-renewed due to hurricane risk, number of new policies written, number of policies that exclude wind coverage, total dollar value of structure exposure under policies that include wind coverage, and total premium written. These statistics are collected by policy, by month, by county and by company for a given reporting period.

<i>Structure Exposure</i>	For personal lines residential policies, total dollar coverage amount for structure, appurtenant structures contents and loss of use. For commercial lines residential policies, total dollar coverage amount for structures and contents.
<i>Submission</i>	The QUASR filing for one insurer.
T	
<i>Tenants</i>	A personal residential property policy covering a dwelling or apartment.
<i>Total Premiums Written</i>	The dollar amount of premiums written for all policies in force.
U	
<i>Unaffiliated Companies</i>	Insurance companies without a group code or a group code equal to '0000'.
V	
<i>Validation Phase</i>	Period during QUASR import when the system determines if the data is suitable for the storage phase.
W	
<i>Wind Coverage</i>	Insurance coverage for the perils of windstorm.
X	
Y	
Z	

Appendix B: Common Data Formatting Considerations

Data filings submitted through QUASR^{ng}, must meet specific data formatting requirements. If any of the requirements are violated the data filing will be returned for re- submission. All data filing validation checks performed by the system are documented in the table below.

Formatting Validations	Definition
Missing or Misspelled Column Headings	Column headings must match exactly with column headings provided in the Excel submission template for the respective filing type (Quarterly, Monthly, Periodic).
Period End Date	The end date provided in the spreadsheet must be a valid date that matches the period end date for the filing selected.
Missing or Invalid Month Number (quarterly reporting)	<p>Only the values 1, 2, or 3 should be used to specify a month in quarterly filings. This column must be defined as numeric in the Excel spreadsheet.</p> <p>The “Month in Quarter” column should not be included in a monthly or periodic filing.</p>
Unique Month (quarterly reporting)	The month of each quarter must be unique for each County and Policy Type.
Missing or Invalid PIF Number	PIF numbers must be numeric.
Missing FEIN	A valid FEIN must be provided in the spreadsheet and must match that of the selected insurer. This field should be defined as text so that the entire number remains in the field.
Invalid County/Policy	Each County/Policy combination must be unique.
Blank County Name	County name cannot be blank
Invalid County Name	County names must match valid counties in Florida.
Blank Policy Name	Policy names cannot be blank.

The Policy Name specified could not be matched in the database.	The Policy Name must be a valid Policy Type. The valid QUASRng Policy Types are listed below.
	Personal Residential - Tenants
	Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied
	Personal Residential - Farmowners
	Personal Residential - Mobile Homeowners
	Personal Residential - Allied Lines
	Personal Residential - Condominium Unit Owners
	Personal Residential - Dwelling/Fire
	Personal Residential - Excess Private Flood
	Personal Residential - Primary Private Flood
	Commercial Residential - Dwelling/Fire (Condo Associations Only)
	Commercial Residential - Allied Lines (Condo Associations Only)
	Commercial Residential - CMP (Condo Associations Only)
	Commercial Residential - Dwelling/Fire (Excl Condo Associations)
	Commercial Residential - Allied Lines (Excl Condo Associations)
	Commercial Residential - CMP (Excl Condo Associations)

Data Validations
If PIF is greater than zero, then the PIF Including Wind plus PIF Excluding Wind must be greater than zero.
The sum of the PIF Including Wind and Excluding Wind must equal PIF
If PIF is being reported, then the premium and exposure for those policies must be reported.
If the PIF Including Wind is greater than zero, then the Premium Including Wind must be greater than zero.
If the PIF Excluding Wind is greater than zero, then the Premium Excluding Wind must be greater than zero.
If the PIF Including Wind is greater than zero, then the Exposure Including Wind must be greater than zero.
If the PIF Excluding Wind is greater than zero, then the Exposure Excluding Wind must be greater than zero.
If the number of Canceled Policies Due to Hurricane Risk is greater than zero, then the number of Canceled Policies must be greater than zero.
If the number of Non-Renewed Policies Due to Hurricane Risk is greater than zero, then the number of Non-Renewed Policies must be greater than zero.
The number of New Policies must not be greater than the number of PIF.
The Current Number of Claims Pending equals Previous month Number of Claims Pending at the end of the month plus Number of Claims Opened during the reporting month minus Number of Claims Closed during the reporting month.

Appendix C: PIF Calculation

The QUASR system validates PIF values for accuracy between each quarterly and monthly filing. The validation check considers policies cancelled, non-renewed or transferred and new policies written. This calculation is then compared to the previous submission. The system will validate that the PIF calculation falls within the acceptable percentage threshold allowed for that particular filing period. The formula used to derive this is shown below.

Step 1 – Determine the **Policy Difference** or the number of policies that have changed between the previous submission and the current submission using the following for quarterly data. If the data is monthly simply use the current month and the previous month for the respective month 3 data.

Policy Difference =

Current Submission Month 3 PIF Total – Previous Submission Month 3 PIF Total

Step 2 - Calculate the **Current PIF Change** or the number of policies that have changed for the current

submission. Use values from each County, Policy Type and Month. For quarterly submissions this is a total for all values reported not just Month 3 values.

$$\begin{aligned} \text{Current PIF Change} &= \text{New Policies Total} \\ &+ \text{Books of Business Received Total} \\ &- \text{Cancelled Policies Total} \\ &- \text{Non-Renewed Policies Total} \\ &- \text{Books of Business Transferred Total} \end{aligned}$$

Step 3 – Calculate the **Policies Off** or the number of policies that are off between what was reported as the PIF total and what was reported in the breakdown of the PIFs.

$$\text{Policies Off} = |\text{Policy Difference} - \text{Current PIF Change}|$$

Step 4 – Calculate the **PIF percentage for the Current Submission**.

$$\begin{aligned} \text{PIF percentage for the Current Submission} &= \\ &(\text{Policies Off} / (|\text{Policy Difference} |)) * 100 \end{aligned}$$

The system performs the above calculation to determine whether the current PIF will be deemed ‘Out of Range’. If the percent derived from the calculation is greater than the percent allowed for the reporting period, the PIF will be “Out of Range”.

Note: If **Policy Difference** = 0 and the number of **Policies Off** > 0 the submission is automatically deemed ‘Out of Range’.

Example with Number Values:

Step 1

Policy Difference =

$$\text{Current Submission Month 3 PIF Total} - \text{Previous Submission Month 3 PIF Total } 1500 - 1100 \\ = \underline{400}$$

Step 2

	Current PIF Change = New Policies Total	400
	+ Books of Business Received Total	+ 300
-	Cancelled Policies Total	- 50
-	Non-Renewed Policies Total	- 50
-	Books of Business Transferred Total	<u>- 100</u>
	= The Current PIF Change	500

Step 3

$$\text{Policies Off} = |\text{Policy Difference} - \text{Current PIF Change}| \quad 100 = |400 - 500|$$

Step 4

PIF percentage for the Current Submission =

$$\left(\frac{\text{Policies Off}}{|\text{Policy Difference}|} \right) * 100 \quad \left(\frac{100}{|400|} \right) * 100 \\ = \underline{25\%}$$

(This is the percentage that will be matched against the percentage allowed for the reporting period)

If this percentage is greater than the percentage allowed for the reporting period, the filing will be deemed "Out of Range".

Appendix E: Policy Type conversion from QUASR to QUASRng

QUASR Reporting Categories (prior to 2009)	QUASR NG Reporting Categories (beginning in 2009)
Homeowners (Excl. Tenant and Condo)	Personal Residential – Homeowners (Excl Tenant and Condo) - Owner Occupied
Farmowners	Personal Residential – Farmowners
Mobile Homeowners	Personal Residential - Mobile Homeowners
WindOnly Mobile Homeowners	Personal Residential – Mobile Homeowners – WIND ONLY
Condominium Unit Owners	Personal Residential – Condominium Unit Owners
WindOnly Condominium Unit Owners	Personal Residential – Condominium Unit Owners – WIND ONLY
Dwelling, Fire and Allied Lines	Personal Residential - Dwelling/Fire
	Personal Residential – Allied Lines
	Personal Residential - Excess Private Flood (added in 2023)
	Personal Residential - Primary Private Flood (added in 2023)
Tenants	Personal Residential - Tenants
WindOnly Tenants	Personal Residential – Tenants – WIND ONLY
Condominium Association	Commercial Residential – Dwelling/Fire (Condo Associations Only)
	Commercial Residential - Allied Lines (Condo Association Only)
	Commercial Residential – CMP (Condo Associations Only)
WindOnly Condominium Association	Commercial Residential - Allied Lines (Condo Association Only)

Homeowners Association and Apartment Buildings	Commercial Residential - Dwelling/Fire (Excl Condo Associations)
	Commercial Residential – Allied Lines (Excl Condo Associations)
	Commercial Residential – CMP (Excl Condo Associations)
WindOnly Homeowners Association	Commercial Residential – Allied Lines (Excl Condo Associations)
WindOnly Apartment Buildings	Commercial Residential – Allied Lines (Excl Condo Associations)
WindOnly Dwellings	Personal Residential – Allied Lines – WIND ONLY