

# PRIVATE FLOOD INSURANCE DATA CALL

## **File Creation Assistance**

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#### SUBMISSION INSTRUCTION

#### Each company that wrote premium for private flood insurance in **2018 for 2018 submission and 2019 for 2019 submission** should submit an **XLSX** file through the <u>Regulatory Data</u> <u>Collection portal</u>. The file MUST be in XLSX format.

A company contact will need to be assigned to file the report in the RDC application. Filing requires a myNAIC account username and password assigned the following role: FLOOD\_USER\_PR.

The company contact assigned to submit the data file should send an email to <u>help@naic.org</u> requesting:

- myNAIC account setup (if not already setup), and;
  - the role FLOOD\_USER\_PR assigned.

Files should contain all 6 parts as shown on the data template provided here.

Data elements will be checked upon upload to the system. If the file contains errors as described below, the file will be rejected, and errors must be corrected prior to submission.

#### FILE FORM AND FORMAT

The template provided must include six tabs in the following order: Part 1, Part 2, Part 3, Part 4, Part 5, Part 6.

#### ORDER MATTERS: DO NOT REARRANGE THE TABS OR DATA CONTAINED IN THE TEMPLATE. REARRANGING THE TEMPLATE WILL RESULT IN A FAILED SUBMISSION.

Please do not include special characters including dollar symbols or quotation marks ANYWHERE in the file or the data will be mapped incorrectly resulting in a failed submission.

Data Element	Input Requirements
NAIC Company Code	REQUIRED. Submission will fail if no valid
	cocode is found.
	Numeric (max length = $5$ characters)
Company Name	REQUIRED. Submission will fail if no value
	is found.
	Alphanumeric
NAIC Group Code	Numeric
Group Name	Alphanumeric
Submission Contact Name	Alphanumeric
Contact E-Mail Address	example@naic.org (typical address characters
	are approved such as: dash, underscore, period,
	numerals) REQUIRED. Submission will fail if
	no valid email is found.
Data Year	2018 OR 2019, please ensure the correct data
	year is provided prior to submission, otherwise
	data may not be mapped correctly resulting in a
	failed submission.
	REQUIRED. Submission will fail if no valid
	data year is found.

Part 1 should include the following elements.

PARTS 2 through 6 should include the following elements.

Column A of the template should be unaltered and include the full state & District of Columbia in alphabetical order, followed by the territories in alphabetical order and a total on the final row, (row 58). The total row will not be captured in the data, it is offered as a visual check for companies submitting the data.

The 19 data elements listed in row 1 along the top of the spreadsheet should consist of the following data elements.

Data Element	Input Requirements
States, Etc.	Locked field; do not alter column.
State Abbreviation	Locked field; do not alter column.
Coverage Type	Locked field; do not alter column.
	Values available are: Residential, Commercial
Policy Type	Locked field; do not alter column.
	Values available are: Standalone,
	Endorsement, All (All includes Standalone and
	Endorsement, this is for commercial coverage
	only)
Covered Loss	Locked field; do not alter column.
	Values available are: First Dollar, Excess, All
	(All includes First Dollar and Excess, this is
	for commercial coverage only)
Direct Written Premium	Numeric
	Commas and decimals allowed, no special
	characters (i.e. dollar signs, quotation marks)
Direct Premium Earned	Numeric
	Commas and decimals allowed, no special
	characters (i.e. dollar signs, quotation marks)
Direct Losses Paid (Deducting Salvage)	Numeric
	Commas and decimals allowed, no special
	characters (i.e. dollar signs, quotation marks)
Direct Losses Incurred	Numeric
	Commas and decimals allowed, no special
	characters (i.e. dollar signs, quotation marks)
Direct Losses Unpaid	Numeric
	Commas and decimals allowed, no special
	characters (i.e. dollar signs, quotation marks)
Defense and Cost Containment Expense Paid	Numeric
	Commas and decimals allowed, no special
	characters (i.e. dollar signs, quotation marks)
Defense and Cost Containment Expense	Numeric
Incurred	Commas and decimals allowed, no special
Defense and Cast Castain t	characters (i.e. dollar signs, quotation marks)
Defense and Cost Containment Expense	Numeric
Unpaid	Commas and decimals allowed, no special
Number of Policies In Force End of Prior Year	characters (i.e. dollar signs, quotation marks)
Number of Policies in Force End of Prior Year	Numeric
	No decimals or special characters allowed.
Number of Policies In Force End of Current	Numoria
number of Policies in Force End of Current	Numeric

Year	No decimals or special characters allowed.
	Negative values NOT allowed.
Number of Claims Open Beginning of Current	Numeric
Year	No decimals or special characters allowed.
	Negative values NOT allowed.
Number of Claims Opened during the	Numeric
Reporting Year	No decimals or special characters allowed.
	Negative values NOT allowed.
Number of Claims Open End of Current Year	Numeric
	No decimals or special characters allowed.
	Negative values NOT allowed.
Number of Claims Closed with Payment	Numeric
	No decimals or special characters allowed.
	Negative values NOT allowed.

#### **CROSS FIELD VALIDATION**

If premium earned (column G) is greater than zero, policies in force either end of prior year (column N) or end of current year (column 0) should also be greater than zero. If you earned premium, you must have had policies in force.