

Appendix A – Data Sources & Data Limitations

Quarterly Supplemental Reports

The OIR's own Quarterly Supplemental Reporting System (QUASR) is the best single time series of data since 2005 on the size and composition of the Florida property insurance market. Data elements relevant to this report are:

- Insurance company (each insurer is separately identified by 5-digit NAIC company code);
- Line of business (defined by OIR, the system separates homeowners, renters, condo unit-owners, dwelling fire, and commercial-residential sub-lines);
- Wind coverage (each sub-line is further split into multi-peril, wind-only, or ex-wind);
- County;
- Direct written premium during quarter;
- Policies in force at end of quarter;
- Total insured value at end of quarter.

Individual reports are requested 45 days after the end of each calendar quarter from each insurer. Though the data is unaudited, it is collected in accordance with a detailed administrative Rule¹. It is made available in aggregate form by OIR approximately 3 to 4 months after each valuation date; this report uses data valued at quarter-ends valued from year-end 2005 through year-end 2010.

NAIC Database of Insurer Annual Reports

The College of Business at The Florida State University has access to a database of the National Association of Insurance Commissioners Insurer Annual Reports. These annual reports are available from 1985 through 2010. This database is not as detailed as the QUASR data. It reports premiums (earned and written) and losses by line of business and state. It does not have the number of policies or total insured value reported nor does it report wind coverage separately. The number of insurers selling by line and by state can be calculated and some reinsurance information is available. The reported values may differ from what is reported by the OIR in the QUASR reports. The data elements relevant to this report are:

- Insurance company (by NAIC company code and group codes)
 - Surplus
 - Reinsurance usage
 - Corporate Structure
- Homeowners line of business (by company by state):
 - Premiums (written and earned)
 - Losses & LAE
 - Market size and concentration

¹ Rule 69O-137.009