

Office of Insurance Regulation
Property and Casualty Financial Oversight

**FLORIDA COMPANY
CODE:**

**FEDERAL EMPLOYER
IDENTIFICATION NUMBER:**

**ANNUAL REPORT
OF THE**

(Home Warranty Association)

**TO THE
OFFICE OF INSURANCE REGULATION
OF THE
STATE OF FLORIDA**

Property and Casualty Financial
Oversight
200 East Gaines Street
Tallahassee, FL 32399-0329

FOR CALENDAR YEAR ENDED

**DUE ON OR BEFORE
MARCH 1 EACH YEAR**

GENERAL INFORMATION AND INSTRUCTIONS

1. Financial statements must be prepared in accordance with generally accepted accounting principles and as prescribed in the Florida Statutes.
2. The Balance Sheet, Statement of Operations and the Statement of Cash flows must be prepared based on year-end amounts.
3. All terms used in this report will have their general meaning except where specific statutory language applies under the applicable provisions of the Florida Insurance Code.
4. This form is submitted electronically. Adobe Reader version 7.0.5 or higher is required. If you do not have that version, please upgrade at <http://www.adobe.com> prior to downloading any forms.
5. When you downloaded this report, you were assigned a session key. This session key has an expiration date that was also assigned prior to downloading this form. **Please make sure you save or submit prior to this expiration date or all work up until the last save will be lost.**

This session will expire on:	Eastern Time
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6. To assist you in completing this form click both "Highlight Fields" and "Highlight Required Fields" in the upper right hand corner of the report page. This will highlight the fields where you may enter data.
7. The report form will calculate all totals and pre-populate fields based upon your responses. Data cannot be entered into the total and pre-populated fields.
8. Please enter all numeric fields with numbers only (no commas, dashes, dollar signs, etc.). Unanswered questions and blank lines on schedules will not be accepted. If no answers or entries are to be made, enter "0" on all lines asking for a numeric response and "None" or "N/A" on all lines requesting a non-numeric response. Additionally, certain Schedules and Exhibits provide the option "Check if N/A" if the information requested is not applicable to your company.
9. Line descriptions may not be altered or added. When in doubt where to place an item, show the item in an appropriate "Other" line and include a supplemental schedule describing the items listed in the "Other" category. Any item which is of an extraordinary nature should also be entered on an appropriate "Other" line.
10. "Save" or "Submit" buttons are provided on the last page of this report. Hit the ALT+s keys to go to the last page. By clicking the Save button, all data entered on the form will be saved to our website. **It is strongly recommended that you save your data periodically as you fill in this form.** You will receive a confirmation message once the data is successfully saved.
11. When you either save or submit the form, all data is checked for completeness; you will be notified if errors have occurred. When submitting data, you will be asked to correct these validation errors. Once the form is successfully submitted, the form becomes read-only. **To update information after submission, an amended form must be filed through REFS.**
12. If additional explanations, supporting statements or schedules are added or are necessary, the additions should be properly cross-referenced to the item being answered. This additional information should be in electronic format (i.e. Word, Excel, PDF, etc) or, if in paper format, scanned in as a PDF, and should be attached and uploaded to the filing as a Miscellaneous Document through REFS.
13. When you have completed a form and selected "Submit Final," your report form is uploaded as a "Completed" document to your Component List; this does not submit the report to the Office of Insurance Regulation. Upon completion of all required items, the "Begin Submission Process" button (bottom right of the screen) will activate. You must select and complete the "Begin Submission Process" to successfully submit your entire filing to OIR.
14. Please print, sign, notarize and upload a PDF version of the Jurat/Attestation Page (see next page) under the corresponding component in REFS. If you do not have a component so named, please upload a signed PDF under the Miscellaneous Documents component.

Company Name: _____

Year Ending: _____

STATEMENT

Please see the Instructions Page OR you may notarize this form electronically by entering the Notary Public, Commission Number and Expiration Date on the form prior to submitting.

Company Name: _____ Florida Company Code: _____ Period Ending Date: _____
 Company FEIN: _____ (State/Prov): _____ (Date): _____
 State and Date of Incorporation/Organization: _____ (Date): _____
 Date Licensed by the Office of Insurance Regulation: _____ (Date): _____
 Date Commenced Business: _____ (Date): _____

Address of Home Office:
 Street: _____ Zip/Postal Code: _____
 City: _____ State/Prov: _____ Zip/Postal Code: _____
 Phone: _____ Ext: _____ Fax: _____

Address of Main Administrative Office:
 Street: _____ Zip/Postal Code: _____
 City: _____ State/Prov: _____ Zip/Postal Code: _____
 Phone: _____ Ext: _____ Fax: _____

Mailing Address:
 Street: _____ Zip/Postal Code: _____
 City: _____ State/Prov: _____ Zip/Postal Code: _____
 Phone: _____ Ext: _____ Fax: _____

Records Location (if different than Main Office):
 Street: _____ Zip/Postal Code: _____
 City: _____ State/Prov: _____ Zip/Postal Code: _____

Address of Principle Florida Office:
 Street: _____ Zip/Postal Code: _____
 City: _____ State/Prov: _____ Zip/Postal Code: _____
 Phone: _____ Ext: _____ Fax: _____
Website: _____

Type of entity (check one)
 Corporation - For profit
 Corporation - Not for profit
 Partnership
 Sole proprietorship
 Limited liability company
 Other: _____

Contact Name: _____
 Contact Title: _____
 Phone: _____ Ext: _____ Fax: _____
 Email Address: _____

OFFICERS / DIRECTORS / MEMBERS
 Show full name (initials not acceptable)

Chief Executive Officer _____
 President _____
 Vice President _____
 Secretary _____
 Treasurer / Chief Financial Officer _____
 Chairman of the Board _____
 Directors / Members _____

STATE OF: _____
 COUNTY OF: _____, President, _____, Secretary,

and _____, Chief Financial Officer (or corresponding person having charge of the financial records of the licensee), of the _____ being duly sworn each for himself or herself deposes and says that they are the above-described officers of the said licensee, and that on the reporting period stated above, all of the herein assets were the absolute property of the said licensee, free and clear from any liens or claims thereon, except as herein stated, and that this report, together with related exhibits, schedules and explanations therein contained, annexed or referred to is a full and true statement of all assets and liabilities and of the condition and affairs of the said licensee as of the reporting period stated above, and of its income and deductions for the period reported.

Subscribed and Sworn to before me this _____ day of _____, 20____, _____ President/Owner
 _____ Secretary
 Notary Public: _____ Treasurer/CFO
 Commission Number: _____

Expiration Date: _____

[Print this page](#)

Company Name:

Year Ending:

**BALANCE SHEET
ASSETS**

		December 31	
CURRENT ASSETS:		Current Year	Last Year
1.	Cash on Hand and on Deposit (Schedule A - Page 7)		
2.	Investments (Schedule B - Page 8)		
3.	Receivables (Schedule C - Page 9)		
	Allowance for Doubtful Accounts	()
4.	Prepaid Expenses		
5.	Inventories		
6.	Other Current Assets (Schedule D - Page 10)		
7.	Total Current Assets		
NON-CURRENT ASSETS:			
8.	Investments (Schedule B - Page 8)		
9.	Receivables (Schedule C - Page 9)		
	Allowance for Doubtful Accounts	()
10.	Deferred Acquisition Expenses (Attach Details)		
11.	Deferred Expenses		
12.	Intangible Assets		
13.	Other Non-Current Assets (Schedule D - Page 10)		
14.	Total Non-Current Assets		
FIXED ASSETS (NET OF ACCUMULATED DEPRECIATION)			
15.	Real Estate Owned		
16.	Automobiles		
17.	Office Equipment & Furniture		
18.	Leasehold Improvements		
19.	Other Fixed Assets (Schedule D - Page 10)		
20.	Total Fixed Assets (Net of Accumulated Depreciation)		
21.	Total Assets		
22.	Less Non-Admitted Assets (Schedule E, Line 10, Page 11)	()
23.	TOTAL ADMITTED ASSETS		

Company Name:

Year Ending:

**BALANCE SHEET
LIABILITIES AND STOCKHOLDERS' EQUITY**

		December 31	
LIABILITIES:		Current Year	Last Year
1.	Accounts Payable		
2.	Commissions Payable		
3.	Taxes Payable		
4.	Current Portion of Notes Payable (Schedule F - Page 12)		
5.	Accrued Interest Payable		
6.	Claims Payable / Reserve		
a.	Motor Vehicle Warranty (F.S. 634, Part I)		
b.	Home Warranty (F.S. 634, Part II)		
c.	Service Warranty (F.S. 634, Part III)		
7.	Other Current Liabilities (Schedule G - Page 14)		
8.	Total Current Liabilities		
9.	Reserve for Unearned Premium		
a.	Motor Vehicle Warranty (F.S. 634, Part I)		
b.	Home Warranty (F.S. 634, Part II)		
c.	Service Warranty (F.S. 634, Part III)		
10.	Long Term Portion of Notes Payable (Schedule F - Page 12)		
11.	Other Long Term Liabilities (Schedule G - Page 13)		
12.	Total Long Term Liabilities		
13.	Total Liabilities		
STOCKHOLDERS' EQUITY:			
14.	Common Stock		
15.	Preferred Stock		
16.	Additional Paid-in Capital		
17.	Retained Earnings (Line 17 - Page 6)		
18.	Less Treasury Stock	() ()	
19.	Other (Attach Detail)		
20.	Total Stockholders' Equity		
21.	TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY		
22.	Total Stockholders' Equity (Line 20 above)		
23.	Less Non-Admitted Assets (Schedule E, Line 10, Page 11)	() ()	
24.	Statutory Net Worth		

Company Name:

Year Ending:

STATEMENT OF OPERATIONS AND RETAINED EARNINGS

		December 31	
		Current Year	Last Year
INCOME:			
1.	Premiums Earned		
a.	Motor Vehicle Warranty (F.S. 634, Part I)		
b.	Home Warranty (F.S. 634, Part II)		
c.	Service Warranty (F.S. 634, Part III)		
2.	Total Net Investment Income Earned:		
a.	Net Income Earned on all Reserves		
b.	Net Income Earned on Other Investments		
3.	Net Realized Capital Gains (or Losses)		
4.	Other Income (Attach Schedule)		
5.	Total Income		
EXPENSES:			
6.	Claims		
a.	Motor Vehicle Warranty (F.S. 634, Part I)		
b.	Home Warranty (F.S. 634, Part II)		
c.	Service Warranty (F.S. 634, Part III)		
7.	Commissions to Agents		
8.	General Expenses (Attach Schedule)		
9.	Total Expenses		
10.	Net Gain (or Loss) from operations before Federal and State Income Taxes and Extraordinary Item(s)		
11.	Extraordinary Item(s) (Attach Schedule)		
12.	Federal and State Income Taxes		
13.	Net Gain (or Loss) from Operations		
14.	Retained Earnings, December 31, Previous Year		
15.	Other (Attach Details)		
16.	Less Dividends to Stockholders	() (
17.	RETAINED EARNINGS (Enter on Line 17, Page 5)		

Company Name:

Year Ending:

SCHEDULE B INVESTMENTS

Place a check in the column marked with an asterisk (*) if this investment represents reserve funds invested. Show all stocks, bonds, debenture bonds, collateral or mortgage notes owned and list in the order of their maturity. If stocks and bonds are not traded on one of the major exchanges or over-the-counter, then sufficient information should be given so that the investments may be verified. Collateral and mortgage notes owned should also reflect sufficient data for confirmation. If investment is on deposit with the Department, indicate with a check in the column marked with a number sign (#).

Description	Maturity Date or Number of Shares	*	#	Market Value	Original Cost
Current:					
		<input type="checkbox"/>	<input type="checkbox"/>		
		<input type="checkbox"/>	<input type="checkbox"/>		
		<input type="checkbox"/>	<input type="checkbox"/>		
		<input type="checkbox"/>	<input type="checkbox"/>		
		<input type="checkbox"/>	<input type="checkbox"/>		
		<input type="checkbox"/>	<input type="checkbox"/>		
		<input type="checkbox"/>	<input type="checkbox"/>		
		<input type="checkbox"/>	<input type="checkbox"/>		
		<input type="checkbox"/>	<input type="checkbox"/>		
		<input type="checkbox"/>	<input type="checkbox"/>		
		<input type="checkbox"/>	<input type="checkbox"/>		
		<input type="checkbox"/>	<input type="checkbox"/>		
		<input type="checkbox"/>	<input type="checkbox"/>		
Total Current (Line 2, Page 4):					
Non-Current:					
		<input type="checkbox"/>	<input type="checkbox"/>		
		<input type="checkbox"/>	<input type="checkbox"/>		
		<input type="checkbox"/>	<input type="checkbox"/>		
		<input type="checkbox"/>	<input type="checkbox"/>		
		<input type="checkbox"/>	<input type="checkbox"/>		
		<input type="checkbox"/>	<input type="checkbox"/>		
		<input type="checkbox"/>	<input type="checkbox"/>		
		<input type="checkbox"/>	<input type="checkbox"/>		
		<input type="checkbox"/>	<input type="checkbox"/>		
		<input type="checkbox"/>	<input type="checkbox"/>		
		<input type="checkbox"/>	<input type="checkbox"/>		
		<input type="checkbox"/>	<input type="checkbox"/>		
Total Non-Current (Line 8, Page 4):					
TOTAL INVESTMENTS:					

Company Name:

Year Ending:

**SCHEDULE C
RECEIVABLES**

Place a check in the column marked with an asterisk (*) on all receivables which are past due over 90 days. Under **Description / Name of Debtor**, identify if the Debtor is an **Affiliate, Director, Officer, Share Holder, or Employee / Salesperson.**

Description / Name of Debtor	*	Security / Nature of Debt	Balance
Current:			
	<input type="checkbox"/>		
	<input type="checkbox"/>		
	<input type="checkbox"/>		
	<input type="checkbox"/>		
	<input type="checkbox"/>		
	<input type="checkbox"/>		
	<input type="checkbox"/>		
	<input type="checkbox"/>		
	<input type="checkbox"/>		
	<input type="checkbox"/>		
	<input type="checkbox"/>		
		Total Current (Line 3, Page 4):	
Non-Current:			
	<input type="checkbox"/>		
	<input type="checkbox"/>		
	<input type="checkbox"/>		
	<input type="checkbox"/>		
	<input type="checkbox"/>		
	<input type="checkbox"/>		
	<input type="checkbox"/>		
	<input type="checkbox"/>		
	<input type="checkbox"/>		
	<input type="checkbox"/>		
		Total Non-Current (Line 9, Page 4):	
		TOTAL RECEIVABLES:	

Company Name:

Year Ending:

**SCHEDULE D
OTHER ASSETS
(Net of Accumulated Depreciation)**

Identify as current, non-current, or fixed where appropriate. Place a check in the column marked with an asterisk (*) if all or any part of the asset is assigned as collateral for a loan or is otherwise restricted.

Name	Nature of Asset	*	Balance
Other Current Assets:			
		<input type="checkbox"/>	
		<input type="checkbox"/>	
		<input type="checkbox"/>	
		<input type="checkbox"/>	
		<input type="checkbox"/>	
		<input type="checkbox"/>	
		<input type="checkbox"/>	
Total Other Current Assets (Line 6, Page 4):			
Non-Current Assets:			
		<input type="checkbox"/>	
		<input type="checkbox"/>	
		<input type="checkbox"/>	
		<input type="checkbox"/>	
		<input type="checkbox"/>	
		<input type="checkbox"/>	
		<input type="checkbox"/>	
Total Other Non-Current Assets (Line 13, Page 4):			
Other Fixed Assets:			
		<input type="checkbox"/>	
		<input type="checkbox"/>	
		<input type="checkbox"/>	
		<input type="checkbox"/>	
		<input type="checkbox"/>	
		<input type="checkbox"/>	
Total Other Fixed Assets (Line 19, Page 4):			
TOTAL OTHER ASSETS:			

Company Name:

Year Ending:

**SCHEDULE E
NON-ADMITTED ASSETS**

1.	Notes, Accounts Receivables or Advances:	
a.	From Affiliates	
b.	From Controlling Stockholder / Ownership Interest	
c.	From Directors / Officers	
d.	From Employees / Salesmen	
e.	From Others	
	Total (Line 1, entries a through e):	
2.	Fixed Assets costing less than \$200 each or amortized longer than five years	
3.	Leasehold Improvements in excess of Statute authorization	
4.	Investments:	
a.	In Subsidiaries	
b.	In Affiliates of Parent / Ultimate Parent	
	Total (Line 4, entries a and b):	
5.	Prepaid Expenses in excess of Liquidation Value	
6.	Deferred Expenses	
7.	Intangible Assets:	
a.	Goodwill	
b.	Franchises	
c.	Customer Lists	
d.	Patents or Trademarks	
e.	Agreements not to Compete	
f.	Others (Identify)	
	Total (Line 7, entries a through f):	
8.	Any Other asset pledged as collateral or otherwise restricted	
9.	Other Assets not allowed by Statute (Identify)	
	Total (Line 9, all entries):	
10.	TOTAL NON-ADMITTED ASSETS (Line 22, Column 1, Page 4 and Line 23, Page 5)	

Company Name:

Year Ending:

SCHEDULE F NOTES PAYABLE

Place a check in the column marked with an asterisk (*) to designate Notes due to Affiliates, Directors, Officers, or Controlling Shareholder / Interest.

Description	Balance
Current Portion of Notes Payable:	* <input type="checkbox"/>
	<input type="checkbox"/>
	<input type="checkbox"/>
	<input type="checkbox"/>
	<input type="checkbox"/>
	<input type="checkbox"/>
	<input type="checkbox"/>
	<input type="checkbox"/>
	<input type="checkbox"/>
	<input type="checkbox"/>
	<input type="checkbox"/>
	<input type="checkbox"/>
	<input type="checkbox"/>
Total Current Portion of Notes Payable (Line 4, Page 5):	
Long-Term Portion of Notes Payable:	* <input type="checkbox"/>
	<input type="checkbox"/>
	<input type="checkbox"/>
	<input type="checkbox"/>
	<input type="checkbox"/>
	<input type="checkbox"/>
	<input type="checkbox"/>
	<input type="checkbox"/>
	<input type="checkbox"/>
	<input type="checkbox"/>
	<input type="checkbox"/>
	<input type="checkbox"/>
	<input type="checkbox"/>
Total Long-Term Portion of Notes Payable (Line 10, Page 5):	
TOTAL NOTES PAYABLE:	

Company Name:

Year Ending:

SCHEDULE G OTHER LIABILITIES

Name	Nature of Liability	Balance
Other Current Liabilities:		
Total Other Current Liabilities (Line 7, Page 5):		
Other Long-Term Liabilities:		
Total Other Long-Term Liabilities (Line 11, Page 5):		
TOTAL OTHER LIABILITIES:		

**EXHIBIT I
Premiums Written and Premiums Earned**

1. Premiums Written, Current Year	
2. Other Fees and Charges	
3. Unearned Premiums at End of Prior Year	
4. Unearned Premiums at End of Current Year	()
5. Other (Explain)	
6. Premium Earned (Sum of Lines 1 through 5)	*

* Must agree with Line 1b, Column 1, Page 6

**EXHIBIT II
Premium to Asset Ratio**

1. Premiums in Force at End of Current Year (From Exhibit IV, Line 5, Column b, Page 17)	
2. Total Net Assets (From STATUTORY NET WORTH, Line 24, Page 6)	
3. Minimum Net Assets Required = Premiums in Force / 6 (Line 2 must be greater than or equal to Line 1 divided by 6)	
4. If Line 2 is Less than Line 3, the difference must be infused to correct the net worth deficiency:	

**EXHIBIT III
Claims**

	(a) Number of Contracts	(b) Amount of Claims	(c) Average Amount of Claims**
1. Claims Paid for Current Year			
2. Claims Reported but Not Paid for Current Year			
3. Claims Incurred but Not Reported			
4. Total Current Year Claims Expense (* Must agree with Line 6b, Column 1, Page 6)		*	
5. Claims Paid for the Prior Year			
6. Claims Incurred But Not Reported, for the Prior Year			
7. Other (Explain)			

** Column (c) = Column (b) / Column (a)

EXHIBIT IV
Summary of Business Written in All States, Including FLORIDA
 (Accrual Basis)

	(a) Number of Contracts	(b) Premium Amount	(c) Statutory Reserves
1. In-Force at End of Prior Year			
2. Issued During Current Year			
3. Cancellations & Refunds During Current Year	() ()		
4. Expirations During Current Year	() ()		
5. In-Force at End of Current Year			*

Columns (a) & (b): 1+2-3-4=5; Column (c) must be at least 25% of Column (b)

* Must agree with Line 9b, Page 5

EXHIBIT V
Summary of Business Written - FLORIDA Only
 (Accrual Basis)

	(a) Number of Contracts	(b) Premium Amount	(c) Statutory Reserves
1. In-Force at End of Prior Year			
2. Issued During Current Year			
3. Cancellations & Refunds During Current Year	() ()		
4. Expirations During Current Year	() ()		
5. In-Force at End of Current Year			

EXHIBIT VI
Summary of Premiums & Assessments Received - FLORIDA Only
 (Cash Basis)

	Amount Collected
1. Home Warranty Premiums Collected During Current Year	
2. Home Warranty Assessments Collected During Current Year	
3. Home Warranty Fees Collected During Current Year	
4. Cancellations & Refunds During Current Year	
5. Net Collections at End of Current Year (Enter on OIR-A3-440)	
6. Premium Tax Due (2% of Line 5) (Enter on OIR-A3-440)	0

Include as part of "Taxes Payable", Line 3, Page 5)

LIST OF OFFICERS/DIRECTORS AND KEY PERSONNEL

Complete the following for all officers, directors, partners, members, and facility executive director/administrators. Include shareholders and affiliates holding at least 10% interest in the operations of the provider. State the percentage owned. If such person and/or shareholder has been appointed, elected, nominated, designated or has been added to this list during this report period, place a check in the "New" column provided. If required biographical information has not been previously submitted on those checked, please refer to the instructions provided at <http://www.flor.com/siteDocuments/OfficeDirector.pdf>.

Name	Position/Title	Residence Address	City	State/Prov.	Zip/Postal Code	Date of Birth	%	New
								<input type="checkbox"/>
								<input type="checkbox"/>
								<input type="checkbox"/>
								<input type="checkbox"/>
								<input type="checkbox"/>
								<input type="checkbox"/>
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								<input type="checkbox"/>
								<input type="checkbox"/>
								<input type="checkbox"/>
								<input type="checkbox"/>

LIST OF COMPANIES

Complete the following for all companies and affiliates holding at least 10% interest in the operations of the provider. State the percentage owned. If such company has been added to this list during this report period, place a check in the "New" column provided.

Name	Business Address	City	State/ Prov.	Zip/Postal Code	FEIN	%	New
							<input type="checkbox"/>
							<input type="checkbox"/>
							<input type="checkbox"/>
							<input type="checkbox"/>
							<input type="checkbox"/>
							<input type="checkbox"/>
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							<input type="checkbox"/>

SAVE/SUBMIT PAGE

Save - Use this button to save your data to our server. It is strongly recommended that you save your data periodically as you fill in this form. You can still save your data even if you have validation errors appear below.

Submit Final - Use this button if you have entered all the required information and want to submit this data to our server. If you have validation errors, they must be corrected before being able to submit the form data. **Once you successfully submit the form data, you can no longer make changes.**

The session key will expire on:

Eastern Time

Save

Submit Final