FLORIDA COMMISSION ON HURRICANE LOSS PROJECTION METHODOLOGY

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June 12, 2025

Mr. Matt Pinkowski
Assistant Vice President
Government, Public, and Regulatory Affairs
Moody's Corporation
7 World Trade Center at 250 Greenwich Street
New York, NY 10007

Dear Mr. Pinkowski,

This will confirm the finding of the Florida Commission on Hurricane Loss Projection Methodology on June 12, 2025, that the Moody's Corporation model has been determined acceptable for projecting hurricane loss costs and hurricane probable maximum loss levels for residential rate filings. The determination of acceptability expires on November 1, 2027.

The Commission has determined that the North Atlantic Hurricane Models Version 25.0 (Build 2450) on RiskLink® 25.0 (Build 2450) (*primary platform*), and on Risk Modeler™ 2.38.0 on Moody's Intelligent Risk Platform™ (*functionally equivalent platform*), limited to the specific options acceptable for use in a Florida insurance rate filing identified in Hurricane Standard A-1, Disclosure 6, as selected in the input form provided in Disclosure 4, and as reported in the output report provided in Disclosure 5:

a. complies with the hurricane standards adopted by the Commission on October 25 & 26, 2023, and

b. is sufficiently accurate and reliable for projecting hurricane loss costs and hurricane probable maximum loss levels for residential property in Florida.

On behalf of the Commission, I congratulate you and your colleagues. We appreciate your participation and input in this process.

Sincerely,

Sean Martin, Ph.D., P.E., FRSE, Acting Chair
Florida Commission on Hurricane Loss Projection Methodology

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June 26, 2025

Mr. Matt Pinkowski
Assistant Vice President
Government, Public, and Regulatory Affairs
Moody's Corporation
7 World Trade Center
250 Greenwich Street
New York, NY 10007

Dear Mr. Pinkowski,

On June 20, 2025, Moody's requested the Florida Commission on Hurricane Loss Projection Methodology (Commission) consider the interim platform update for North Atlantic Hurricane Models version 25.0 (Build 2450) available on Risk Modeler 2.44.0 acceptable under the 2023 Hurricane Standards.

In accordance with the procedures for Interim Platform Updates after the Florida Hurricane Model has been Determined to be Acceptable by the Commission, as Acting Chair, I have reviewed and assessed, with input from two Professional Team members, the platform update letter and the completed Interim Platform Update Certification Form, and agree that the platform update appears functionally equivalent to the current accepted Florida hurricane model version.

This letter confirms that the North Atlantic Hurricane Models 25.0 (Build 2450) on Risk Modeler 2.44.0 is functionally equivalent to the North Atlantic Hurricane Models 25.0 (Build 2450) on RiskLink 25.0 (Build 2450) and Risk Modeler 2.38.0, and is acceptable for projecting hurricane loss costs and hurricane probable maximum loss levels for residential rate filings in Florida. The determination of acceptability expires on November 1, 2027.

Sincerely,



Sean Martin, Ph.D., P.E., FRSE, Acting Chair
Florida Commission on Hurricane Loss Projection Methodology

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August 4, 2025

Mr. Matt Pinkowski
Assistant Vice President
Government, Public, and Regulatory Affairs
Moody's Corporation
7 World Trade Center
250 Greenwich Street
New York, NY 10007

Dear Mr. Pinkowski,

On July 29, 2025, Moody's requested the Florida Commission on Hurricane Loss Projection Methodology (Commission) consider the interim platform update for North Atlantic Hurricane Models version 25.0 (Build 2450) available on Risk Modeler 2.45.0 acceptable under the 2023 Hurricane Standards.

In accordance with the procedures for Interim Platform Updates after the Florida Hurricane Model has been Determined to be Acceptable by the Commission, as Acting Chair, I have reviewed and assessed, with input from two Professional Team members, the platform update letter and the completed Interim Platform Update Certification Form, and agree that the platform update appears functionally equivalent to the current accepted Florida hurricane model version.

This letter confirms that the North Atlantic Hurricane Models 25.0 (Build 2450) on Risk Modeler 2.45.0 is functionally equivalent to the North Atlantic Hurricane Models 25.0 (Build 2450) on RiskLink 25.0 (Build 2450) and Risk Modeler 2.38.0, and is acceptable for projecting hurricane loss costs and hurricane probable maximum loss levels for residential rate filings in Florida. The determination of acceptability expires on November 1, 2027.

Sincerely,



Sean Martin, Ph.D., P.E., FRSE, Acting Chair
Florida Commission on Hurricane Loss Projection Methodology

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October 8, 2025

Mr. Matt Pinkowski
Assistant Vice President
Government, Public, and Regulatory Affairs
Moody's Corporation
7 World Trade Center
250 Greenwich Street
New York, NY 10007

Dear Mr. Pinkowski,

On October 1, 2025, Moody's requested the Florida Commission on Hurricane Loss Projection Methodology (Commission) consider the interim platform updates for North Atlantic Hurricane Models version 25.0 (Build 2450) available on Risk Modeler 2.46.0 and Risk Modeler 2.46.1 acceptable under the 2023 Hurricane Standards.

In accordance with the procedures for Interim Platform Updates after the Florida Hurricane Model has been Determined to be Acceptable by the Commission, as Acting Chair, I have reviewed and assessed, with input from two Professional Team members, the platform update letters and the completed Interim Platform Update Certification Forms, and agree that the platform updates appear functionally equivalent to the current accepted Florida hurricane model version.

This letter confirms that the North Atlantic Hurricane Models 25.0 (Build 2450) on Risk Modeler 2.46.0 and on Risk Modeler 2.46.1 is functionally equivalent to the North Atlantic Hurricane Models 25.0 (Build 2450) on RiskLink 25.0 (Build 2450) and Risk Modeler 2.38.0, and is acceptable for projecting hurricane loss costs and hurricane probable maximum loss levels for residential rate filings in Florida. The determination of acceptability expires on November 1, 2027.

Sincerely,



Sean Martin, Ph.D., P.E., FRSE, Acting Chair
Florida Commission on Hurricane Loss Projection Methodology

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November 24, 2025

Mr. Matt Pinkowski
Assistant Vice President
Government, Public, and Regulatory Affairs
Moody's Corporation
7 World Trade Center
250 Greenwich Street
New York, NY 10007

Dear Mr. Pinkowski,

On November 10, 2025, Moody's requested the Florida Commission on Hurricane Loss Projection Methodology (Commission) consider the interim platform update for North Atlantic Hurricane Models version 25.0 (Build 2450) available on Risk Modeler 2.47.0 acceptable under the 2023 Hurricane Standards.

In accordance with the procedures for Interim Platform Updates after the Florida Hurricane Model has been Determined to be Acceptable by the Commission, as Acting Chair, I have reviewed and assessed, with input from two Professional Team members, the platform update letter and the completed Interim Platform Update Certification Form, and agree that the platform update appears functionally equivalent to the current accepted Florida hurricane model version.

This letter confirms that the North Atlantic Hurricane Models 25.0 (Build 2450) on Risk Modeler 2.47.0 is functionally equivalent to the North Atlantic Hurricane Models 25.0 (Build 2450) on RiskLink 25.0 (Build 2450) and Risk Modeler 2.38.0, and is acceptable for projecting hurricane loss costs and hurricane probable maximum loss levels for residential rate filings in Florida. The determination of acceptability expires on November 1, 2027.

Sincerely,



Sean Martin, Ph.D., P.E., FRSE, Acting Chair
Florida Commission on Hurricane Loss Projection Methodology

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January 22, 2026

Mr. Matt Pinkowski
Moody's Corporation
7 World Trade Center
250 Greenwich Street
New York, NY 10007

Dear Mr. Pinkowski,

On January 6, 2026, the Florida Commission on Hurricane Loss Projection Methodology (Commission) received a request from Moody's for consideration of the interim platform update for North Atlantic Hurricane Models version 25.0 (Build 2450) available on Risk Modeler 2.48.0 acceptable under the 2023 Hurricane Standards.

In accordance with the procedures for Interim Platform Updates after the Florida Hurricane Model has been Determined to be Acceptable by the Commission, as Acting Chair, I have reviewed and assessed, with input from two Professional Team members, the platform update explanation letter and the completed Interim Platform Update Certification Form, and agree that the platform update appears functionally equivalent to the current accepted Florida hurricane model and platform version.

This letter confirms that the North Atlantic Hurricane Models 25.0 (Build 2450) on Risk Modeler 2.48.0 is functionally equivalent to the North Atlantic Hurricane Models 25.0 (Build 2450) on RiskLink 25.0 (Build 2450) and Risk Modeler 2.47.0, and is acceptable for projecting hurricane loss costs and hurricane probable maximum loss levels for residential rate filings in Florida. The determination of acceptability expires on November 1, 2027.

Sincerely,



Sean Martin, Ph.D., P.E., FRSE
Acting Chair
Florida Commission on Hurricane Loss Projection Methodology

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January 28, 2026

Mr. Matt Pinkowski
Moody's Corporation
7 World Trade Center
250 Greenwich Street
New York, NY 10007

Dear Mr. Pinkowski,

On January 23, 2026, the Florida Commission on Hurricane Loss Projection Methodology (Commission) received a request from Moody's for consideration of the interim platform update for North Atlantic Hurricane Models version 25.0 (Build 2450) available on Risk Modeler 2.49.0 acceptable under the 2023 Hurricane Standards.

In accordance with the procedures for Interim Platform Updates after the Florida Hurricane Model has been Determined to be Acceptable by the Commission, as Acting Chair, I have reviewed and assessed, with input from two Professional Team members, the platform update explanation letter and the completed Interim Platform Update Certification Form, and agree that the platform update appears functionally equivalent to the current accepted Florida hurricane model and platform version.

This letter confirms that the North Atlantic Hurricane Models 25.0 (Build 2450) on Risk Modeler 2.49.0 is functionally equivalent to the North Atlantic Hurricane Models 25.0 (Build 2450) on RiskLink 25.0 (Build 2450) and Risk Modeler 2.48.0 and is acceptable for projecting hurricane loss costs and hurricane probable maximum loss levels for residential rate filings in Florida. The determination of acceptability expires on November 1, 2027.

Sincerely,



Sean Martin, Ph.D., P.E., FRSE
Acting Chair
Florida Commission on Hurricane Loss Projection Methodology

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March 3, 2026

Mr. Matt Pinkowski
Moody's Corporation
7 World Trade Center
250 Greenwich Street
New York, NY 10007

Dear Mr. Pinkowski,

On February 10, 2026, the Florida Commission on Hurricane Loss Projection Methodology (Commission) received a request from Moody's for consideration of the interim platform update for North Atlantic Hurricane Models version 25.0 (Build 2450) available on Risk Modeler 2.50.0 acceptable under the 2023 Hurricane Standards.

In accordance with the procedures for Interim Platform Updates after the Florida Hurricane Model has been Determined to be Acceptable by the Commission, as Acting Chair, I have reviewed and assessed, with input from two Professional Team members, the platform update explanation letter and the completed Interim Platform Update Certification Form, and agree that the platform update appears functionally equivalent to the current accepted Florida hurricane model and platform version.

This letter confirms that the North Atlantic Hurricane Models 25.0 (Build 2450) on Risk Modeler 2.50.0 is functionally equivalent to the North Atlantic Hurricane Models 25.0 (Build 2450) on RiskLink 25.0 (Build 2450) and Risk Modeler 2.49.0 and is acceptable for projecting hurricane loss costs and hurricane probable maximum loss levels for residential rate filings in Florida. The determination of acceptability expires on November 1, 2027.

Sincerely,



Sean Martin, Ph.D., P.E., FRSE
Acting Chair
Florida Commission on Hurricane Loss Projection Methodology

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April 1, 2026

Mr. Matt Pinkowski
Moody's Corporation
7 World Trade Center
250 Greenwich Street
New York, NY 10007

Dear Mr. Pinkowski,

On March 24, 2026, the Florida Commission on Hurricane Loss Projection Methodology (Commission) received a request from Moody's for consideration of the interim platform update for North Atlantic Hurricane Models version 25.0 (Build 2450) available on Risk Modeler 2.51.0 acceptable under the 2023 Hurricane Standards.

In accordance with the procedures for Interim Platform Updates after the Florida Hurricane Model has been Determined to be Acceptable by the Commission, as Acting Chair, I have reviewed and assessed, with input from two Professional Team members, the platform update explanation letter and the completed Interim Platform Update Certification Form, and agree that the platform update appears functionally equivalent to the current accepted Florida hurricane model and platform version.

This letter confirms that the North Atlantic Hurricane Models 25.0 (Build 2450) on Risk Modeler 2.51.0 is functionally equivalent to the North Atlantic Hurricane Models 25.0 (Build 2450) on RiskLink 25.0 (Build 2450) and Risk Modeler 2.50.0 and is acceptable for projecting hurricane loss costs and hurricane probable maximum loss levels for residential rate filings in Florida. The determination of acceptability expires on November 1, 2027.

Sincerely,



Sean Martin, Ph.D., P.E., FRSE
Acting Chair
Florida Commission on Hurricane Loss Projection Methodology

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May 11, 2026

Mr. Matt Pinkowski
Moody's Corporation
7 World Trade Center
250 Greenwich Street
New York, NY 10007

Dear Mr. Pinkowski,

On May 1, 2026, the Florida Commission on Hurricane Loss Projection Methodology (Commission) received a request from Moody's for consideration of the interim platform update for North Atlantic Hurricane Models version 25.0 (Build 2450) available on Risk Modeler 2.52.0 acceptable under the 2023 Hurricane Standards.

In accordance with the procedures for Interim Platform Updates after the Florida Hurricane Model has been Determined to be Acceptable by the Commission, as Acting Chair, I have reviewed and assessed, with input from two Professional Team members, the platform update explanation letter and the completed Interim Platform Update Certification Form, and agree that the platform update appears functionally equivalent to the current accepted Florida hurricane model and platform version.

This letter confirms that the North Atlantic Hurricane Models 25.0 (Build 2450) on Risk Modeler 2.52.0 is functionally equivalent to the North Atlantic Hurricane Models 25.0 (Build 2450) on RiskLink 25.0 (Build 2450) and Risk Modeler 2.51.0 and is acceptable for projecting hurricane loss costs and hurricane probable maximum loss levels for residential rate filings in Florida. The determination of acceptability expires on November 1, 2027.

Sincerely,



Sean Martin, Ph.D., P.E., FRSE
Acting Chair
Florida Commission on Hurricane Loss Projection Methodology

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May 20, 2026

Mr. Matt Pinkowski
Moody's Corporation
7 World Trade Center
250 Greenwich Street
New York, NY 10007

Dear Mr. Pinkowski,

On May 13, 2026, the Florida Commission on Hurricane Loss Projection Methodology (Commission) received a request from Moody's for consideration of the interim platform update for North Atlantic Hurricane Models version 25.0 (Build 2450) available on Risk Modeler 2.52.1 acceptable under the 2023 Hurricane Standards.

In accordance with the procedures for Interim Platform Updates after the Florida Hurricane Model has been Determined to be Acceptable by the Commission, as Acting Chair, I have reviewed and assessed, with input from two Professional Team members, the platform update explanation letter and the completed Interim Platform Update Certification Form, and agree that the platform update appears functionally equivalent to the current accepted Florida hurricane model and platform version.

This letter confirms that the North Atlantic Hurricane Models 25.0 (Build 2450) on Risk Modeler 2.52.1 is functionally equivalent to the North Atlantic Hurricane Models 25.0 (Build 2450) on RiskLink 25.0 (Build 2450) and Risk Modeler 2.52.0 and is acceptable for projecting hurricane loss costs and hurricane probable maximum loss levels for residential rate filings in Florida. The determination of acceptability expires on November 1, 2027.

Sincerely,



Sean Martin, Ph.D., P.E., FRSE
Acting Chair
Florida Commission on Hurricane Loss Projection Methodology

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June 29, 2026

Mr. Matt Pinkowski
Moody's Corporation
7 World Trade Center
250 Greenwich Street
New York, NY 10007

Dear Mr. Pinkowski,

On June 25, 2026, the Florida Commission on Hurricane Loss Projection Methodology (Commission) received a request from Moody's for consideration of the interim platform update for North Atlantic Hurricane Models version 25.0 (Build 2450) available on Risk Modeler 2.53.0 acceptable under the 2023 Hurricane Standards.

In accordance with the procedures for Interim Platform Updates after the Florida Hurricane Model has been Determined to be Acceptable by the Commission, as Acting Chair, I have reviewed and assessed, with input from two Professional Team members, the platform update explanation letter and the completed Interim Platform Update Certification Form, and agree that the platform update appears functionally equivalent to the current accepted Florida hurricane model and platform version.

This letter confirms that the North Atlantic Hurricane Models 25.0 (Build 2450) on Risk Modeler 2.53.0 is functionally equivalent to the North Atlantic Hurricane Models 25.0 (Build 2450) on RiskLink 25.0 (Build 2450) and Risk Modeler 2.52.1 and is acceptable for projecting hurricane loss costs and hurricane probable maximum loss levels for residential rate filings in Florida. The determination of acceptability expires on November 1, 2027.

Sincerely,



Sean Martin, Ph.D., P.E., FRSE
Acting Chair
Florida Commission on Hurricane Loss Projection Methodology

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August 12, 2026

Mr. Matt Pinkowski
Moody's Corporation
7 World Trade Center
250 Greenwich Street
New York, NY 10007

Dear Mr. Pinkowski,

On July 27, 2026, the Florida Commission on Hurricane Loss Projection Methodology (Commission) received a request from Moody's for consideration of the interim platform update for North Atlantic Hurricane Models version 25.0 (Build 2450) available on Risk Modeler 2.54.0 acceptable under the 2023 Hurricane Standards.

In accordance with the procedures for Interim Platform Updates after the Florida Hurricane Model has been Determined to be Acceptable by the Commission, as Acting Chair, I have reviewed and assessed, with input from two Professional Team members, the platform update explanation letter and the completed Interim Platform Update Certification Form, and agree that the platform update appears functionally equivalent to the current accepted Florida hurricane model and platform version.

This letter confirms that the North Atlantic Hurricane Models 25.0 (Build 2450) on Risk Modeler 2.54.0 is functionally equivalent to the North Atlantic Hurricane Models 25.0 (Build 2450) on RiskLink 25.0 (Build 2450) and Risk Modeler 2.53.0 and is acceptable for projecting hurricane loss costs and hurricane probable maximum loss levels for residential rate filings in Florida. The determination of acceptability expires on November 1, 2027.

Sincerely,



Sean Martin, Ph.D., P.E., FRSE
Acting Chair
Florida Commission on Hurricane Loss Projection Methodology

FLORIDA COMMISSION ON HURRICANE LOSS PROJECTION METHODOLOGY

1801 Hermitage Boulevard, Suite 100
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August 25, 2026

Mr. Matt Pinkowski
Moody's Corporation
7 World Trade Center
250 Greenwich Street
New York, NY 10007

Dear Mr. Pinkowski,

On August 13, 2026, the Florida Commission on Hurricane Loss Projection Methodology (Commission) received a request from Moody's for consideration of the interim platform update for North Atlantic Hurricane Models version 25.0 (Build 2450) available on Risk Modeler 2.54.1 acceptable under the 2023 Hurricane Standards.

In accordance with the procedures for Interim Platform Updates after the Florida Hurricane Model has been Determined to be Acceptable by the Commission, as Acting Chair, I have reviewed and assessed, with input from two Professional Team members, the platform update explanation letter and the completed Interim Platform Update Certification Form, and agree that the platform update appears functionally equivalent to the current accepted Florida hurricane model and platform version.

This letter confirms that the North Atlantic Hurricane Models 25.0 (Build 2450) on Risk Modeler 2.54.1 is functionally equivalent to the North Atlantic Hurricane Models 25.0 (Build 2450) on RiskLink 25.0 (Build 2450) and Risk Modeler 2.54.0 and is acceptable for projecting hurricane loss costs and hurricane probable maximum loss levels for residential rate filings in Florida. The determination of acceptability expires on November 1, 2027.

Sincerely,



Sean Martin, Ph.D., P.E., FRSE
Acting Chair
Florida Commission on Hurricane Loss Projection Methodology

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October 2, 2026

Mr. Matt Pinkowski
Moody's Corporation
7 World Trade Center
250 Greenwich Street
New York, NY 10007

Dear Mr. Pinkowski,

On September 29, 2026, the Florida Commission on Hurricane Loss Projection Methodology (Commission) received a request from Moody's for consideration of the interim platform update for North Atlantic Hurricane Models version 25.0 (Build 2450) available on Risk Modeler 2.55.0 acceptable under the 2023 Hurricane Standards.

In accordance with the procedures for Interim Platform Updates after the Florida Hurricane Model has been Determined to be Acceptable by the Commission, as Acting Chair, I have reviewed and assessed, with input from two Professional Team members, the platform update explanation letter and the completed Interim Platform Update Certification Form, and agree that the platform update appears functionally equivalent to the current accepted Florida hurricane model and platform version.

This letter confirms that the North Atlantic Hurricane Models 25.0 (Build 2450) on Risk Modeler 2.55.0 is functionally equivalent to the North Atlantic Hurricane Models 25.0 (Build 2450) on RiskLink 25.0 (Build 2450) and Risk Modeler 2.54.1 and is acceptable for projecting hurricane loss costs and hurricane probable maximum loss levels for residential rate filings in Florida. The determination of acceptability expires on November 1, 2027.

Sincerely,



Sean Martin, Ph.D., P.E., FRSE
Acting Chair
Florida Commission on Hurricane Loss Projection Methodology

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November 10, 2026

Mr. Matt Pinkowski
Moody's Corporation
7 World Trade Center
250 Greenwich Street
New York, NY 10007

Dear Mr. Pinkowski,

On November 2, 2026, the Florida Commission on Hurricane Loss Projection Methodology (Commission) received a request from Moody's for consideration of the interim platform update for North Atlantic Hurricane Models version 25.0 (Build 2450) available on Risk Modeler 2.56.0 acceptable under the 2023 Hurricane Standards.

In accordance with the procedures for Interim Platform Updates after the Florida Hurricane Model has been Determined to be Acceptable by the Commission, as Acting Chair, I have reviewed and assessed, with input from two Professional Team members, the platform update explanation letter and the completed Interim Platform Update Certification Form, and agree that the platform update appears functionally equivalent to the current accepted Florida hurricane model and platform version.

This letter confirms that the North Atlantic Hurricane Models 25.0 (Build 2450) on Risk Modeler 2.56.0 is functionally equivalent to the North Atlantic Hurricane Models 25.0 (Build 2450) on RiskLink 25.0 (Build 2450) and Risk Modeler 2.55.0 and is acceptable for projecting hurricane loss costs and hurricane probable maximum loss levels for residential rate filings in Florida. The determination of acceptability expires on November 1, 2027.

Sincerely,



Sean Martin, Ph.D., P.E., FRSE
Acting Chair
Florida Commission on Hurricane Loss Projection Methodology