

FLORIDA COMMISSION ON HURRICANE LOSS PROJECTION METHODOLOGY

1801 Hermitage Boulevard, Suite 100
Tallahassee, Florida 32308
(850) 413-1349
<https://fchlpm.sbafla.com>

Tasha Carter
Insurance Consumer Advocate,
Florida Department of Financial Services

Gina Wilson, ARe, CPM, CPCU
Chief Operating Officer,
Florida Hurricane Catastrophe Fund

Tim Cerio
President, CEO & Executive Director,
Citizens Property Insurance Corporation

Vacant
Actuary,
Property and Casualty Industry

Peggy Cheng, ACAS, MAAA
Actuary,
Florida Office of Insurance Regulation

Vacant
Computer Systems Design Expert

Kevin Guthrie
Executive Director,
Florida Division of Emergency Management

Vacant
Insurance Finance Expert

Kathleen Hurta, FCAS
Actuary,
Florida Hurricane Catastrophe Fund Advisory Council

Vacant
Meteorology Expert

Sean Martin, Ph.D., P.E., FRSE
Licensed Professional Structural Engineer,
FSU/FAMU College of Engineering

Vacant
Statistics Expert

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

Mr. Matt Pinkowski
Moody's Corporation
June 12, 2025
Page Two

- 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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FSU/FAMU College of Engineering

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Statistics Expert

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.

Mr. Matt Pinkowski
Moody's Corporation
June 26, 2025
Page Two

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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Meteorology Expert

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FSU/FAMU College of Engineering

Vacant
Statistics Expert

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.

Mr. Matt Pinkowski
Moody's Corporation
August 4, 2025
Page Two

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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Florida Hurricane Catastrophe Fund Advisory Council

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Meteorology Expert

Sean Martin, Ph.D., P.E., FRSE
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FAMU-FSU College of Engineering

Vacant
Statistics Expert

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.

Mr. Matt Pinkowski
Moody's Corporation
October 8, 2025
Page Two

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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Meteorology Expert

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FAMU-FSU College of Engineering

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Statistics Expert

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.

Mr. Matt Pinkowski
Moody's Corporation
November 24, 2025
Page Two

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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Florida Hurricane Catastrophe Fund Advisory Council

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Meteorology Expert

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Licensed Professional Structural Engineer,
FAMU-FSU College of Engineering

Vacant
Statistics Expert

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.

Mr. Matt Pinkowski
Moody's Corporation
January 22, 2026
Page Two

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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Florida Hurricane Catastrophe Fund Advisory Council

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Meteorology Expert

Sean Martin, Ph.D., P.E., FRSE
Licensed Professional Structural Engineer,
FAMU-FSU College of Engineering

Vacant
Statistics Expert

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.

Mr. Matt Pinkowski
Moody's Corporation
January 28, 2026
Page Two

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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Florida Hurricane Catastrophe Fund Advisory Council

Vacant
Meteorology Expert

Sean Martin, Ph.D., P.E., FRSE
Licensed Professional Structural Engineer,
FAMU-FSU College of Engineering

Vacant
Statistics Expert

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.

Mr. Matt Pinkowski
Moody's Corporation
March 3, 2026
Page Two

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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FAMU-FSU College of Engineering

Vacant
Statistics Expert

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.

Mr. Matt Pinkowski
Moody's Corporation
April 1, 2026
Page Two

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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Meteorology Expert

Sean Martin, Ph.D., P.E., FRSE
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FAMU-FSU College of Engineering

Vacant
Statistics Expert

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.

Mr. Matt Pinkowski
Moody's Corporation
May 11, 2026
Page Two

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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Vacant
Statistics Expert

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.

Mr. Matt Pinkowski
Moody's Corporation
May 20, 2026
Page Two

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.

Mr. Matt Pinkowski
Moody's Corporation
June 29, 2026
Page Two

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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Florida Office of Insurance Regulation

Vacant
Computer Systems Design Expert

Kevin Guthrie
Executive Director,
Florida Division of Emergency Management

Vacant
Insurance Finance Expert

Kathleen Hurta, FCAS
Actuary,
Florida Hurricane Catastrophe Fund Advisory Council

Vacant
Meteorology Expert

Sean Martin, Ph.D., P.E., FRSE
Licensed Professional Structural Engineer,
FAMU-FSU College of Engineering

Vacant
Statistics Expert

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.

Mr. Matt Pinkowski
Moody's Corporation
August 12, 2026
Page Two

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
Tallahassee, Florida 32308
(850) 413-1349
<https://fchlpm.sbafla.com>

Tasha Carter
Insurance Consumer Advocate,
Florida Department of Financial Services

Gina Wilson, ARe, CPM, CPCU
Chief Operating Officer,
Florida Hurricane Catastrophe Fund

Tim Cerio
President, CEO & Executive Director,
Citizens Property Insurance Corporation

Vacant
Actuary,
Property and Casualty Industry

Peshala Disanayaka, ACAS
Actuary,
Florida Office of Insurance Regulation

Vacant
Computer Systems Design Expert

Jared Perdue, P.E.
Executive Director,
Florida Division of Emergency Management

Vacant
Insurance Finance Expert

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Vacant
Meteorology Expert

Sean Martin, Ph.D., P.E., FRSE
Licensed Professional Structural Engineer,
FAMU-FSU College of Engineering

Vacant
Statistics Expert

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.

Mr. Matt Pinkowski
Moody's Corporation
August 25, 2026
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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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Florida Hurricane Catastrophe Fund Advisory Council

Vacant
Meteorology Expert

Sean Martin, Ph.D., P.E., FRSE
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FAMU-FSU College of Engineering

Vacant
Statistics Expert

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.

Mr. Matt Pinkowski
Moody's Corporation
October 2, 2026
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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