

# FLORIDA COMMISSION ON HURRICANE LOSS PROJECTION METHODOLOGY

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June 13, 2025

Dr. Shahid Hamid  
Professor, Department of Finance, College of Business  
Director, Laboratory for Insurance, Financial and Economic Research  
International Hurricane Research Center  
Florida International University  
AHC5, Room 220  
Miami, Florida 33199

Dear Dr. Hamid,

This will confirm the finding of the Florida Commission on Hurricane Loss Projection Methodology on June 13, 2025, that the Florida International University 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 Florida Public Hurricane Loss Model Version 8.3, 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

Dr. Shahid Hamid  
Florida International University  
June 13, 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