

**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

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- 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