

FLORIDA COMMISSION ON HURRICANE LOSS PROJECTION METHODOLOGY

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June 11, 2025

Dr. Justin Brolley
Principal Research Scientist
Cotality, Inc.
3001 Hackberry Road
Irving, Texas 75063

Dear Dr. Brolley,

This will confirm the finding of the Florida Commission on Hurricane Loss Projection Methodology on June 11, 2025, that the Cotality, Inc. 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 CoreLogic/Cotality Florida Hurricane Model 2025 on Risk Quantification and Engineering v25 (*primary platform*), and on Navigate v25 (*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

Dr. Justin Brolley
Cotality, Inc.
June 11, 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