FLORIDA COMMISSION ON HURRICANE LOSS PROJECTION METHODOLOGY

Post Office Box 13300
Tallahassee, Florida 32317-3300
1801 Hermitage Boulevard, Suite 100
Tallahassee, Florida 32308
(850) 413-1349
https://fchlpm.sbafla.com

June 1, 2023

Mr. Matthew Nielsen
Senior Director
Government and Regulatory Affairs
Risk Management Solutions, Inc.
7575 Gateway Boulevard
Newark, California 94560

Dear Mr. Nielsen,

This will confirm the finding of the Florida Commission on Hurricane Loss Projection Methodology on June 1, 2023, that the Risk Management Solutions, 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, 2025.

The Commission has determined that the North Atlanta Hurricane Models Version 23.0 (Build 2250) on RiskLink 23.0 (Build 2250) (*primary platform*) and on Risk Modeler 2.27.0 on RMS Intelligent Risk Platform (*functionally equivalent platform*), limited to the specific options acceptable for use in a Florida rate filing identified in Hurricane Standard A-1, Hurricane Modeling Input Data and Output Reports, Disclosure 6, and as selected in the input form provided in Disclosure 4, and reported in the output form provided in Disclosure 5:

Mr. Matthew Nielsen
Risk Management Solutions, Inc.
June 1, 2023
Page Two

a. complies with the hurricane standards adopted by the Commission on October 26 & 27, 2021, 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,

Floyd Yager, Chair
Florida Commission on Hurricane Loss Projection Methodology

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Tallahassee, Florida 32317-3300
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July 19, 2023

Mr. Matthew Nielsen
Risk Management Solutions, Inc.
7575 Gateway Boulevard
Newark, California 94560

Dear Mr. Nielsen,

On July 14, 2023, Risk Management Solutions, Inc. (RMS) requested the Florida Commission on Hurricane Loss Projection Methodology (Commission) consider the platform update for North Atlantic Hurricane Models 23.0 (Build 2250) on Risk Modeler version 2.28.0 acceptable under the 2021 Hurricane Standards.

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

This letter confirms that the North Atlantic Hurricane Models 23.0 (Build 2250) on Risk Modeler version 2.28.0 is functionally equivalent to the North Atlantic Hurricane Models 23.0 (Build 2250) on Risk Modeler version 2.27.0 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, 2025.

Sincerely,

Floyd Yager
Chair

FLORIDA COMMISSION ON HURRICANE LOSS PROJECTION METHODOLOGY

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1801 Hermitage Boulevard, Suite 100
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(850) 413-1349
https://fchlpm.sbafla.com

July 26, 2023

Mr. Matthew Nielsen
Risk Management Solutions, Inc.
7575 Gateway Boulevard
Newark, California 94560

Dear Mr. Nielsen,

On July 25, 2023, Risk Management Solutions, Inc. (RMS) requested the Florida Commission on Hurricane Loss Projection Methodology (Commission) consider the platform update for North Atlantic Hurricane Models 23.0 (Build 2250) on Risk Modeler version 2.28.1 acceptable under the 2021 Hurricane Standards.

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

This letter confirms that the North Atlantic Hurricane Models 23.0 (Build 2250) on Risk Modeler version 2.28.1 is functionally equivalent to the North Atlantic Hurricane Models 23.0 (Build 2250) on Risk Modeler version 2.27.0 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, 2025.

Sincerely,

Floyd Yager
Chair

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Tallahassee, Florida 32317-3300
1801 Hermitage Boulevard, Suite 100
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https://fchlpm.sbafla.com

September 8, 2023

Mr. Matt Pinkowski
Risk Management Solutions, Inc.
7575 Gateway Boulevard
Newark, California 94560

Dear Mr. Pinkowski,

On September 6, 2023, Risk Management Solutions, Inc. (RMS) requested the Florida Commission on Hurricane Loss Projection Methodology (Commission) consider the platform update for North Atlantic Hurricane Models 23.0.1 (Build 2250) on Risk Modeler version 2.29.0 acceptable under the 2021 Hurricane Standards.

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

This letter confirms that the North Atlantic Hurricane Models 23.0.1 (Build 2250) on Risk Modeler version 2.29.0 is functionally equivalent to the North Atlantic Hurricane Models 23.0 (Build 2250) on Risk Modeler version 2.27.0 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, 2025.

Sincerely,

Steve Paris

Steve Paris
Vice Chair

FLORIDA COMMISSION ON HURRICANE LOSS PROJECTION METHODOLOGY

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Tallahassee, Florida 32308
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September 18, 2023

Mr. Matt Pinkowski
Risk Management Solutions, Inc.
7575 Gateway Boulevard
Newark, California 94560

Dear Mr. Pinkowski,

On September 15, 2023, Risk Management Solutions, Inc. (RMS) requested the Florida Commission on Hurricane Loss Projection Methodology (Commission) consider the platform update for North Atlantic Hurricane Models 23.0.1 (Build 2250) on RiskLink version 23.0.1 acceptable under the 2021 Hurricane Standards.

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

This letter confirms that the North Atlantic Hurricane Models 23.0.1 (Build 2250) on RiskLink 23.0.1 is functionally equivalent to the North Atlantic Hurricane Models 23.0 (Build 2250) on RiskLink 23.0 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, 2025.

Sincerely,

Steve Paris

Steve Paris
Vice Chair

FLORIDA COMMISSION ON HURRICANE LOSS PROJECTION METHODOLOGY

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October 17, 2023

Mr. Matt Pinkowski
Risk Management Solutions, Inc.
7575 Gateway Boulevard
Newark, California 94560

Dear Mr. Pinkowski,

On October 16, 2023, Moody's RMS requested the Florida Commission on Hurricane Loss Projection Methodology (Commission) consider the platform update for North Atlantic Hurricane Models 23.0.1 (Build 2250) on Risk Modeler version 2.30.0 acceptable under the 2021 Hurricane Standards.

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

This letter confirms that the North Atlantic Hurricane Models 23.0.1 (Build 2250) on Risk Modeler version 2.30.0 is functionally equivalent to the North Atlantic Hurricane Models 23.0 (Build 2250) on Risk Modeler version 2.27.0 and RiskLink 23.0 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, 2025.

Sincerely,

Steve Paris

Steve Paris
Vice Chair

FLORIDA COMMISSION ON HURRICANE LOSS PROJECTION METHODOLOGY

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Tallahassee, Florida 32317-3300
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November 15, 2023

Mr. Matt Pinkowski
Risk Management Solutions, Inc.
7575 Gateway Boulevard
Newark, California 94560

Dear Mr. Pinkowski,

On November 10, 2023, Moody's RMS requested the Florida Commission on Hurricane Loss Projection Methodology (Commission) consider the platform update for North Atlantic Hurricane Models 23.0.1 (Build 2250) on Risk Modeler version 2.31.0 acceptable under the 2021 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 Chair, I have reviewed and assessed, with input from two Professional Team members, the interim update letter and Interim Model or Platform Update Certification Form, and agree that the interim platform update appears functionally equivalent to the current accepted Florida hurricane model.

This letter confirms that the North Atlantic Hurricane Models 23.0.1 (Build 2250) on Risk Modeler version 2.31.0 is functionally equivalent to the North Atlantic Hurricane Models 23.0 (Build 2250) on Risk Modeler version 2.27.0 and RiskLink 23.0 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, 2025.

Sincerely,

Steve Paris

Steve Paris
Chair

FLORIDA COMMISSION ON HURRICANE LOSS PROJECTION METHODOLOGY

Post Office Box 13300
Tallahassee, Florida 32317-3300
1801 Hermitage Boulevard, Suite 100
Tallahassee, Florida 32308
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https://fchlpm.sbafla.com

January 24, 2024

Mr. Matt Pinkowski
Risk Management Solutions, Inc.
7575 Gateway Boulevard
Newark, California 94560

Dear Mr. Pinkowski,

On January 16, 2024, Moody's RMS requested the Florida Commission on Hurricane Loss Projection Methodology (Commission) consider the model update to North Atlantic Hurricane Models 23.0.2 (Build 2250) on the Risk Modeler 2.31.0 and RiskLink 23.0 platforms acceptable under the 2021 Hurricane Standards.

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

This letter confirms that the North Atlantic Hurricane Models 23.0.2 (Build 2250) on the Risk Modeler 2.31.0 and RiskLink 23.0 platforms is functionally equivalent to the North Atlantic Hurricane Models 23.0.1 (Build 2250) 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, 2025.

Sincerely,

Steve Paris

Steve Paris
Chair

FLORIDA COMMISSION ON HURRICANE LOSS PROJECTION METHODOLOGY

Post Office Box 13300
Tallahassee, Florida 32317-3300
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https://fchlpm.sbafla.com

February 9, 2024

Mr. Matt Pinkowski
Risk Management Solutions, Inc.
7575 Gateway Boulevard
Newark, California 94560

Dear Mr. Pinkowski,

On February 2, 2024, Moody's RMS requested the Florida Commission on Hurricane Loss Projection Methodology (Commission) consider the interim platform updates to Risk Modeler 2.32.0, 2.32.1, and 2.32.2, and to RiskLink 23.0.2 acceptable under the 2021 Hurricane Standards.

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

This letter confirms that the North Atlantic Hurricane Models 23.0.2 (Build 2250) on the Risk Modeler 2.32.0, 2.32.1, and 2.32.2, and on the RiskLink 23.0.2 platforms is functionally equivalent to the North Atlantic Hurricane Models 23.0 (Build 2250) and 23.0.1 (Build 2250) 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, 2025.

Sincerely,

Steve Paris

Steve Paris
Chair

FLORIDA COMMISSION ON HURRICANE LOSS PROJECTION METHODOLOGY

Post Office Box 13300
Tallahassee, Florida 32317-3300
1801 Hermitage Boulevard, Suite 100
Tallahassee, Florida 32308
(850) 413-1349
https://fchlpm.sbafla.com

March 14, 2024

Mr. Matthew Nielsen
Moody's RMS
7575 Gateway Boulevard
Newark, California 94560

Dear Mr. Nielsen,

On February 21, 2024, Moody's RMS requested the Florida Commission on Hurricane Loss Projection Methodology (Commission) consider the platform update for North Atlantic Hurricane Models 23.0.2 (Build 2250) on Risk Modeler version 2.33.0 acceptable under the 2021 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 Chair, I have reviewed and assessed, with input from two Professional Team members, the interim update letter and Interim Platform Update Certification Form, and agree that the interim platform update appears functionally equivalent to the current accepted Florida hurricane model.

This letter confirms that the North Atlantic Hurricane Models 23.0.2 (Build 2250) on Risk Modeler version 2.33.0 is functionally equivalent to the North Atlantic Hurricane Models 23.0 (Build 2250) on Risk Modeler version 2.27.0 and RiskLink 23.0 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, 2025.

Sincerely,

Steve Paris

Steve Paris
Chair

FLORIDA COMMISSION ON HURRICANE LOSS PROJECTION METHODOLOGY

Post Office Box 13300
Tallahassee, Florida 32317-3300
1801 Hermitage Boulevard, Suite 100
Tallahassee, Florida 32308
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https://fchlpm.sbafla.com

April 23, 2024

Mr. Matt Pinkowski
Risk Management Solutions, Inc.
7575 Gateway Boulevard
Newark, California 94560

Dear Mr. Pinkowski,

On April 17, 2024, Moody's RMS requested the Florida Commission on Hurricane Loss Projection Methodology (Commission) consider the model update to North Atlantic Hurricane Models 24.0 (Build 2350) on the Risk Modeler 2.34.0 and RiskLink 24.0 platforms acceptable under the 2021 Hurricane Standards.

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

This letter confirms that the North Atlantic Hurricane Models 24.0 (Build 2350) on the Risk Modeler 2.34.0 and RiskLink 24.0 platforms is functionally equivalent to the North Atlantic Hurricane Models 23.0.2 (Build 2250) 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, 2025.

Sincerely,

Steve Paris

Steve Paris
Chair

FLORIDA COMMISSION ON HURRICANE
LOSS PROJECTION METHODOLOGY

Post Office Box 13300
Tallahassee, Florida 32317-3300
1801 Hermitage Boulevard, Suite 100
Tallahassee, Florida 32308
(850) 413-1349
https://fchlpm.sbafla.com

May 29, 2024

Mr. Matt Pinkowski
Risk Management Solutions, Inc.
7575 Gateway Boulevard
Newark, California 94560

Dear Mr. Pinkowski,

On May 17, 2024, Moody's RMS requested the Florida Commission on Hurricane Loss Projection Methodology (Commission) consider the interim platform update for North Atlantic Hurricane Models 24.0 (Build 2350) available on Risk Modeler 2.35.0 and RiskLink 24.0 platforms acceptable under the 2021 Hurricane Standards.

In accordance with the procedures for Interim Platform updates after a Model has been Determined to be Acceptable by the Commission, as Chair, I have reviewed and assessed, with input from two Professional Team members, the interim 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.

This letter confirms that the North Atlantic Hurricane Models 24.0 (Build 2350) on the Risk Modeler 2.35.0 and RiskLink 24.0 platforms is functionally equivalent to the North Atlantic Hurricane Models 23.0.2 (Build 2250) 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, 2025.

Sincerely,

Steve Paris

Steve Paris
Chair

FLORIDA COMMISSION ON HURRICANE LOSS PROJECTION METHODOLOGY

Post Office Box 13300
Tallahassee, Florida 32317-3300
1801 Hermitage Boulevard, Suite 100
Tallahassee, Florida 32308
(850) 413-1349
https://fchlpm.sbafla.com

July 8, 2024

Mr. Matt Pinkowski
Risk Management Solutions, Inc.
7575 Gateway Boulevard
Newark, California 94560

Dear Mr. Pinkowski,

On July 3, 2024, Moody's RMS requested the Florida Commission on Hurricane Loss Projection Methodology (Commission) consider the interim platform update for North Atlantic Hurricane Models 24.0 (Build 2350) available on Risk Modeler 2.36.0 and RiskLink 24.0 platforms acceptable under the 2021 Hurricane Standards.

In accordance with the procedures for Interim Platform updates after a Model has been Determined to be Acceptable by the Commission, as Chair, I have reviewed and assessed, with input from two Professional Team members, the interim 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.

This letter confirms that the North Atlantic Hurricane Models 24.0 (Build 2350) on the Risk Modeler 2.36.0 and RiskLink 24.0 platforms is functionally equivalent to the North Atlantic Hurricane Models 23.0.2 (Build 2250) 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, 2025.

Sincerely,

Steve Paris

Steve Paris
Chair

FLORIDA COMMISSION ON HURRICANE LOSS PROJECTION METHODOLOGY

Post Office Box 13300
Tallahassee, Florida 32317-3300
1801 Hermitage Boulevard, Suite 100
Tallahassee, Florida 32308
(850) 413-1349
https://fchlpm.sbafla.com

September 11, 2024

Mr. Matt Pinkowski
Risk Management Solutions, Inc.
7575 Gateway Boulevard
Newark, California 94560

Dear Mr. Pinkowski,

On September 10, 2024, Moody's RMS requested the Florida Commission on Hurricane Loss Projection Methodology (Commission) consider the interim platform update for North Atlantic Hurricane Models 24.0 (Build 2350) available on Risk Modeler 2.37.0 and RiskLink 24.0 platforms acceptable under the 2021 Hurricane Standards.

In accordance with the procedures for Interim Platform updates after a Model has been Determined to be Acceptable by the Commission, as Chair, I have reviewed and assessed, with input from two Professional Team members, the interim 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.

This letter confirms that the North Atlantic Hurricane Models 24.0 (Build 2350) on the Risk Modeler 2.37.0 and RiskLink 24.0 platforms is functionally equivalent to the North Atlantic Hurricane Models 23.0.2 (Build 2250) 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, 2025.

Sincerely,

Steve Paris

Steve Paris
Chair

FLORIDA COMMISSION ON HURRICANE LOSS PROJECTION METHODOLOGY

Post Office Box 13300
Tallahassee, Florida 32317-3300
1801 Hermitage Boulevard, Suite 100
Tallahassee, Florida 32308
(850) 413-1349
https://fchlpm.sbafla.com

October 7, 2024

Mr. Matt Pinkowski
Risk Management Solutions, Inc.
7575 Gateway Boulevard
Newark, California 94560

Dear Mr. Pinkowski,

On September 23, 2024, Moody's RMS requested the Florida Commission on Hurricane Loss Projection Methodology (Commission) consider the interim model updates for North Atlantic Hurricane Models 23.0.3 (Build 2250) and North Atlantic Hurricane Models 24.0.1 (Build 2350) available on Risk Modeler 2.37.0 and RiskLink 24.0 platforms acceptable under the 2021 Hurricane Standards.

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

This letter confirms that the North Atlantic Hurricane Models 23.0.3 (Build 2250) on the Risk Modeler 2.37.0 and RiskLink 24.0 platforms is functionally equivalent to the North Atlantic Hurricane Models 23.0.2 (Build 2250), and that the North Atlantic Hurricane Models 24.0.1 (Build 2350) on the Risk Modeler 2.37.0 and RiskLink 24.0 platforms is functionally equivalent to the North Atlantic Hurricane Models 24.0 (Build 2350) and are 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, 2025.

Sincerely,

Steve Paris

Steve Paris, Chair

FLORIDA COMMISSION ON HURRICANE LOSS PROJECTION METHODOLOGY

Post Office Box 13300
Tallahassee, Florida 32317-3300
1801 Hermitage Boulevard, Suite 100
Tallahassee, Florida 32308
(850) 413-1349
https://fchlpm.sbafla.com

October 23, 2024

Mr. Matt Pinkowski
Risk Management Solutions, Inc.
7575 Gateway Boulevard
Newark, California 94560

Dear Mr. Pinkowski,

On October 22, 2024, Moody's RMS requested the Florida Commission on Hurricane Loss Projection Methodology (Commission) consider the interim platform update for North Atlantic Hurricane Models 24.0.1 (Build 2350) available on Risk Modeler 2.38.0 acceptable under the 2021 Hurricane Standards.

In accordance with the procedures for Interim Platform updates after a Model has been Determined to be Acceptable by the Commission, as Chair, I have reviewed and assessed, with input from two Professional Team members, the interim 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.

This letter confirms that the North Atlantic Hurricane Models 24.0.1 (Build 2350) on Risk Modeler 2.38.0 is functionally equivalent to the North Atlantic Hurricane Models 23.0 (Build 2250) 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, 2025.

Sincerely,

Steve Paris

Steve Paris
Chair

FLORIDA COMMISSION ON HURRICANE LOSS PROJECTION METHODOLOGY

Post Office Box 13300
Tallahassee, Florida 32317-3300
1801 Hermitage Boulevard, Suite 100
Tallahassee, Florida 32308
(850) 413-1349
https://fchlpm.sbafla.com

December 11, 2024

Mr. Matt Pinkowski
Risk Management Solutions, Inc.
7575 Gateway Boulevard
Newark, California 94560

Dear Mr. Pinkowski,

On December 4, 2024, Moody's RMS requested the Florida Commission on Hurricane Loss Projection Methodology (Commission) consider the interim platform update for North Atlantic Hurricane Models 24.0.1 (Build 2350) available on Risk Modeler 2.39.0 acceptable under the 2021 Hurricane Standards.

In accordance with the procedures for Interim Platform updates after a Model has been Determined to be Acceptable by the Commission, as Chair, I have reviewed and assessed, with input from two Professional Team members, the interim 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.

This letter confirms that the North Atlantic Hurricane Models 24.0.1 (Build 2350) on Risk Modeler 2.39.0 is functionally equivalent to the North Atlantic Hurricane Models 23.0 (Build 2250) 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, 2025.

Sincerely,

Steve Paris

Steve Paris
Chair

FLORIDA COMMISSION ON HURRICANE LOSS PROJECTION METHODOLOGY

Post Office Box 13300
Tallahassee, Florida 32317-3300
1801 Hermitage Boulevard, Suite 100
Tallahassee, Florida 32308
(850) 413-1349
https://fchlpm.sbafla.com

January 7, 2025

Mr. Matt Pinkowski
Risk Management Solutions, Inc.
7575 Gateway Boulevard
Newark, California 94560

Dear Mr. Pinkowski,

On January 6, 2025, Moody's RMS requested the Florida Commission on Hurricane Loss Projection Methodology (Commission) consider the interim platform update for North Atlantic Hurricane Models 24.0.1 (Build 2350) available on Risk Modeler 2.40.0 acceptable under the 2021 Hurricane Standards.

In accordance with the procedures for Interim Platform updates after a Model has been Determined to be Acceptable by the Commission, as Chair, I have reviewed and assessed, with input from two Professional Team members, the interim 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.

This letter confirms that the North Atlantic Hurricane Models 24.0.1 (Build 2350) on Risk Modeler 2.40.0 is functionally equivalent to the North Atlantic Hurricane Models 23.0 (Build 2250) 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, 2025.

Sincerely,

Steve Paris

Steve Paris
Chair

FLORIDA COMMISSION ON HURRICANE LOSS PROJECTION METHODOLOGY

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Tallahassee, Florida 32317-3300
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https://fchlpm.sbafla.com

January 30, 2025

Mr. Matt Pinkowski
Risk Management Solutions, Inc.
7575 Gateway Boulevard
Newark, California 94560

Dear Mr. Pinkowski,

On January 28, 2025, Moody's RMS requested the Florida Commission on Hurricane Loss Projection Methodology (Commission) consider the interim platform update for North Atlantic Hurricane Models 24.0.1 (Build 2350) available on Risk Modeler 2.41.0 acceptable under the 2021 Hurricane Standards.

In accordance with the procedures for Interim Platform updates after a Model has been Determined to be Acceptable by the Commission, as Chair, I have reviewed and assessed, with input from two Professional Team members, the interim 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.

This letter confirms that the North Atlantic Hurricane Models 24.0.1 (Build 2350) on Risk Modeler 2.41.0 is functionally equivalent to the North Atlantic Hurricane Models 23.0 (Build 2250) 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, 2025.

Sincerely,

Steve Paris

Steve Paris
Chair

FLORIDA COMMISSION ON HURRICANE LOSS PROJECTION METHODOLOGY

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Tallahassee, Florida 32317-3300
1801 Hermitage Boulevard, Suite 100
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https://fchlpm.sbafla.com

March 18, 2025

Mr. Matt Pinkowski
Risk Management Solutions, Inc.
7575 Gateway Boulevard
Newark, California 94560

Dear Mr. Pinkowski,

On March 13, 2025, Moody's RMS requested the Florida Commission on Hurricane Loss Projection Methodology (Commission) consider the interim platform update for North Atlantic Hurricane Models 24.0.1 (Build 2350) available on Risk Modeler 2.42.0 acceptable under the 2021 Hurricane Standards.

In accordance with the procedures for Interim Platform updates after a Model has been Determined to be Acceptable by the Commission, as Chair, I have reviewed and assessed, with input from two Professional Team members, the interim 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.

This letter confirms that the North Atlantic Hurricane Models 24.0.1 (Build 2350) on Risk Modeler 2.42.0 is functionally equivalent to the North Atlantic Hurricane Models 23.0 (Build 2250) 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, 2025.

Sincerely,

Steve Paris

Steve Paris
Chair

FLORIDA COMMISSION ON HURRICANE LOSS PROJECTION METHODOLOGY

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

April 29, 2025

Mr. Matt Pinkowski
Risk Management Solutions, Inc.
7575 Gateway Boulevard
Newark, California 94560

Dear Mr. Pinkowski,

On April 23, 2025, Moody’s RMS requested the Florida Commission on Hurricane Loss Projection Methodology (Commission) consider the interim platform update for North Atlantic Hurricane Models 24.0.1 (Build 2350) available on Risk Modeler 2.43.0 acceptable under the 2021 Hurricane Standards.

In accordance with the procedures for Interim Platform updates after a Model has been Determined to be Acceptable by the Commission, as Chair, I have reviewed and assessed, with input from two Professional Team members, the interim 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.

This letter confirms that the North Atlantic Hurricane Models 24.0.1 (Build 2350) on Risk Modeler 2.43.0 is functionally equivalent to the North Atlantic Hurricane Models 23.0 (Build 2250) 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, 2025.

Sincerely,

Steve Paris

Steve Paris
Chair

FLORIDA COMMISSION ON HURRICANE
LOSS PROJECTION METHODOLOGY

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

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 24.0.1 (Build 2350) available on Risk Modeler 2.44.0 acceptable under the 2021 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 24.0.1 (Build 2350) on Risk Modeler 2.44.0 is functionally equivalent to the North Atlantic Hurricane Models 23.0 (Build 2250), 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, 2025.

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
www.fchlpm.sbafla.com

September 3, 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 August 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 24.0.1 (Build 2350) available on Risk Modeler 2.45.0 acceptable under the 2021 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 24.0.1 (Build 2350) on Risk Modeler 2.45.0 is functionally equivalent to the North Atlantic Hurricane Models 23.0 (Build 2250), 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, 2025.

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
www.fchlpm.sbafla.com

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 24.0.1 (Build 2350) available on Risk Modeler 2.46.0 and Risk Modeler 2.46.1 acceptable under the 2021 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 24.0.1 (Build 2350) on Risk Modeler 2.46.0 and on Risk Modeler 2.46.1 is functionally equivalent to the North Atlantic Hurricane Models 23.0 (Build 2250), 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, 2025.

Sincerely,

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