

FLORIDA COMMISSION ON HURRICANE LOSS PROJECTION METHODOLOGY

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November 7, 2024

Mr. Glen Daraskevich
Senior Vice President
Karen Clark & Company
116 Huntington Avenue
Boston, MA 02116

Dear Mr. Daraskevich,

This will confirm the finding of the Florida Commission on Hurricane Loss Projection Methodology on November 7, 2024, that the Karen Clark & Company model has been determined acceptable for projecting flood loss costs and flood probable maximum loss levels for personal residential rate filings. The determination of acceptability expires on November 1, 2028.

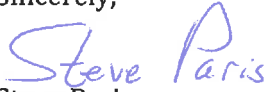
The Commission has determined that the KCC US Flood Reference Model Version 2.0 on the RiskInsight® 4.13.0.63 platform, limited to the specific options acceptable for use in a Florida rate filing identified in Flood Standard AF-1, Flood Model Input Data and Output Reports, Disclosure 6, and as selected in the input form provided in Disclosure 4, and reported in the output form provided in Disclosure 5:

- a. complies with the flood standards adopted by the Commission on October 26 & 27, 2021, and
- b. is sufficiently accurate and reliable for projecting flood loss costs and flood probable maximum loss levels for personal residential property in Florida.

Mr. Glen Daraskevich
Karen Clark & Company
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On behalf of the Commission, I congratulate you and your colleagues. We appreciate your participation and input in this process.

Sincerely,



Steve Paris

Chair

Florida Commission on Hurricane Loss Projection Methodology