

**FLORIDA COMMISSION ON HURRICANE  
LOSS PROJECTION METHODOLOGY**

Post Office Box 13300  
32317-3300  
1801 Hermitage Boulevard, Suite 100  
Tallahassee, Florida 32308  
(850) 413-1349  
[www.sbafla.com/methodology](http://www.sbafla.com/methodology)

Anne Bert  
Chief Operating Officer,  
Florida Hurricane Catastrophe Fund

Floyd Yager, FCAS, Chair  
Actuary,  
Florida Hurricane Catastrophe Fund Advisory Council

Jainendra Navlakha, Ph.D.  
Computer Systems Design Expert,  
Florida International University

Barry Gilway  
President/CEO & Executive Director,  
Citizens Property Insurance Corporation

Steve Paris, Ph.D., ASA  
Statistics Expert,  
Florida State University

Robert Lee, FCAS  
Actuary,  
Florida Office of Insurance Regulation

Hugh Willoughby, Ph.D.  
Meteorology Expert,  
Florida International University

Jeffrey McCarty, FCAS  
Actuary,  
Property and Casualty Industry

Vacant  
Insurance Consumer Advocate,  
Florida Department of Financial Services

Jared Moskowitz, J.D.  
Director,  
Florida Division of Emergency Management

Vacant  
Professional Structural Engineer

Vacant  
Insurance Finance Expert

June 11, 2019

Dr. Nozar Kishi  
Karen Clark & Company  
116 Huntington Avenue  
Boston, MA 02116

Dear Dr. Kishi:

This will confirm the finding of the Florida Commission on Hurricane Loss Projection Methodology on June 11, 2019, that the Karen Clark & Company 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, 2021.

The Commission has determined that the KCC US Hurricane Reference Model 2.0, RiskInsight® 4.9.2 (Build 190307:1700) limited to the options selected in the input form provided in Standard A-1, Hurricane Modeling Input Data and Output Reports, Disclosure 4 complies with the standards adopted by the Commission on October 25, 2017, and concludes that the KCC US Hurricane Reference Model 2.0, RiskInsight® 4.9.2 (Build 190307:1700) limited to the Florida hurricane model options selected (Standard A-1, Hurricane Modeling Input Data and Output Reports, Disclosure 4) is sufficiently accurate and reliable for projecting hurricane loss costs and hurricane probable maximum loss levels for residential property in Florida.

Dr. Nozar Kishi  
Karen Clark & Company  
June 11, 2019  
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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,

A handwritten signature in black ink, appearing to read "Floyd Yager", written in a cursive style.

Floyd Yager, Chair  
Florida Commission on Hurricane Loss Projection Methodology