

Representation Concerning Independent Registered Municipal Advisor

To Whom it May Concern:

The Florida Hurricane Catastrophe Fund (the "FHCF") intends to provide certain representations pursuant to the Securities and Exchange Commission's municipal advisor rule (the "Municipal Advisor Rule") promulgated under the Securities Exchange Act of 1934, as amended, regarding the participation of its independent registered municipal advisor with respect to providing advice regarding the issuance of municipal securities and municipal financial products.

The FHCF has retained Raymond James & Associates, Inc. as its independent registered municipal advisor ("Municipal Advisor"). We are represented by and will rely on the advice of our Municipal Advisor in connection with any advice or recommendations that you may provide relating to the issuance of municipal securities and municipal financial products.

The individuals listed below are the primary professionals on our retained team at our Municipal Advisor. These individuals have been employed by our Municipal Advisor for the two years (or more) prior to the date of this letter.

- Kapil Bhatia, Kapil.Bhatia@RaymondJames.com, (727) 567-1791
- Sasha Stipanovich, Sasha.Stipanovich@RaymondJames.com, (727) 567-1790

The FHCF requires that any market participant seeking to use this document for purposes of an exemption provide our Municipal Advisor with a copy of all correspondence which includes advice and that it be delivered to our Municipal Advisor prior to or concurrent with its delivery to the FHCF.

This information may be relied upon by market participants for the purposes of the Municipal Advisor Rule; it may not be relied upon by market participants for any other purpose and may not be used by or relied upon by any other person for any purpose.

This certificate may be relied on until September 30, 2027.