Contact: Peggy Brinkmann
Milliman, Inc.
Tel: 415.394.3726
peggy.brinkmann@milliman.com

FOR IMMEDIATE RELEASE

Press Release

Milliman Appleseed secures regulatory approval in 40 states for Guidewire HazardHub Fire Suppression Score (FSS) 2.0

SEATTLE – October 13, 2026 – Milliman, Inc., a premier global consulting, technology, and actuarial firm, announced today that Milliman Appleseed now has regulator-approved filings across 40 U.S. states plus the District of Columbia for the Guidewire HazardHub Fire Suppression Score (FSS) 2.0.

Through a Milliman Appleseed subscription, insurers can incorporate pre-approved loss costs, risk scores, and rating factors directly into their rate submissions, significantly reducing the time, cost, and effort associated with the regulatory review process. All new subscribers are reported to state regulators on a confidential basis, ensuring both privacy and regulatory compliance.

“Our goal with Milliman Appleseed is to streamline the adoption of innovative risk solutions, helping insurers incorporate new data and scores in their pricing models to address today's evolving challenges with wildfire and other risks," said Peggy Brinkmann, principal at Milliman and chief operating officer of Milliman Appleseed.

Developed with Guidewire, HazardHub FSS 2.0 assesses the expected severity of structure fire damage at the address level by incorporating critical factors such as fire department proximity and the availability of local firefighting resources.

“With our Fire Suppression Score now available as an approved filing across most of the U.S., insurers have easy access to a model that provides significant predictive capabilities to support underwriting, pricing, and risk management decisions,” said Chris Folkman, Vice President, HazardHub, Guidewire. "By removing regulatory compliance hurdles, our customers can quickly get to the important issues that drive their business: matching rate to risk, avoiding adverse selection, and efficiently servicing policyholders."

To learn more about Milliman Appleseed and access to FSS 2.0, visit www.milliman.com/appleseed or contact appleseed@milliman.com.

About Milliman
Milliman leverages deep expertise, actuarial rigor, and advanced technology to develop solutions for a world at risk. We help clients in the public and private sectors navigate urgent, complex challenges—from extreme weather and market volatility to financial insecurity and rising health costs—so they can meet their business, financial, and social objectives. Our solutions encompass insurance, financial services, healthcare, life sciences, and employee benefits. Founded in 1947, Milliman is an independent firm with offices in major cities around the globe. Visit us at milliman.com.

###