

**FLORIDA COMMISSION ON HURRICANE
LOSS PROJECTION METHODOLOGY**

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May 10, 2000

Mr. David Smith
EQECAT, Inc.
1111 Broadway, 10th Floor
Oakland, California 94607-5500

RE: Florida Commission on Hurricane Loss Projection Methodology

Dear Mr. Smith:

This will confirm the finding of the Florida Commission on Hurricane Loss Projection Methodology on May 10, 2000, that the EQECAT, Inc. computer model has been determined acceptable for projecting hurricane loss costs for personal residential rate filings.

The Commission has determined that the USWIND® 5.3 complies with the standards adopted by the Commission on August 17, 1999, and concludes that the USWIND® 5.3 is sufficiently accurate and reliable for projecting hurricane loss costs for residential property in the State of Florida.

In accordance with the Commission's procedures, this determination of acceptability expires on February 28, 2001, unless the modeler has complied with the latest adopted procedures described in the "Process for the determination of acceptability of a computer model."

On behalf of the Commission, I congratulate you and your colleagues. We appreciate your participation and input in this process.

Sincerely,

Elsie Crowell, Chair