

**FLORIDA COMMISSION ON HURRICANE
LOSS PROJECTION METHODOLOGY**

Larry Johnson, FCAS
Actuary, FHCF Advisory Council
(847)402-7927

Mark Homan, FCAS
Actuary, Property and Casualty Industry
(860) 547-2015

Shahid Hamid, Ph.D.
Computer System Design Expert
(305)348-2680

Jack E. Nicholson Ph.D., Chief
FL Hurricane Catastrophe Fund
(850) 413-1340

Elsie B. Crowell, Chair
Insurance Consumer Advocate

(850) 922-3111

Joseph Myers, Director
Div. of Emergency Management
(850) 413-9882

Ken Ritzenthaler, ACAS
Actuary, Dept of Insurance
(850) 413-5314

Jay Newman, Executive Director
of Florida RPCJUA

(850) 513-3727

David Nye, Ph.D.
Insurance Finance Expert
(352) 392-6649

James J. O'Brien, Ph.D.
Meteorology Expert
(850)644-4581

May 11, 2000

Mr. Guy C. Morrow
Vice President, Global Model Development
Risk Management Solutions, Inc.
149 Commonwealth Dr.
Menlo Park, CA 94025

RE: Florida Commission on Hurricane Loss Projection Methodology

Dear Mr. Morrow:

This will confirm the finding of the Florida Commission on Hurricane Loss Projection Methodology on May 9, 2000, that the Risk Management Solutions, Inc. computer model has been determined acceptable for projecting hurricane loss costs for personal residential rate filings.

The Commission has determined that the RISKLINK Version 4.1SP1a complies with the standards adopted by the Commission on August 17, 1999, and concludes that the RISKLINK Version 4.1SP1a 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