

**FLORIDA COMMISSION ON HURRICANE  
LOSS PROJECTION METHODOLOGY**

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September 25, 2002

Mr. Guy Morrow  
Risk Management Solutions, Inc.  
7015 Gateway Boulevard  
Newark, California 94560

Dear Mr. Morrow:

This will confirm the finding of the Florida Commission on Hurricane Loss Projection Methodology on October 15, 2001, that the Risk Management Solutions, Inc. RISKLINK Version 4.2 computer model has been determined acceptable for projecting hurricane loss costs for personal residential rate filings and complies with the standards adopted by the Commission on September 14-15, 2000.

The Commission determined that the software changes in RISKLINK Version 4.2 did not change the Florida hurricane model and had no affect on the loss costs submitted in the 2000 submission and concluded that RISKLINK Version 4.2 is sufficiently accurate and reliable for projecting hurricane loss costs for residential property in the State of Florida.

Enclosed is a copy of the official transcript from the portion of the meeting documenting the Commission's action.

Sincerely,

Sneh Gulati, Chair