

**FLORIDA COMMISSION ON HURRICANE
LOSS PROJECTION METHODOLOGY**

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May 29, 2003

Ms. Miriam Perkins
AIR Worldwide Corporation
101 Huntington Avenue, Floor 22
Boston, Massachusetts 02199-8001

RE: Florida Commission on Hurricane Loss Projection Methodology

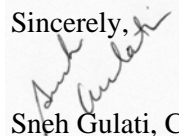
Dear Ms. Perkins:

This will confirm the finding of the Florida Commission on Hurricane Loss Projection Methodology on May 29, 2003, that the AIR Worldwide Corporation computer model has been determined acceptable for projecting hurricane loss costs for personal residential rate filings.

The Commission has determined that Atlantic Tropical Cyclone Model V5.0.0, Program – CLASIC/2 V5.5 complies with the standards adopted by the Commission on September 18 & 19, 2002, and concludes that Atlantic Tropical Cyclone Model V5.0.0, Program – CLASIC/2 V5.5 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, 2004, unless the modeler has complied with the latest adopted procedures described in the "Process for the determination of acceptability of a computer model" in order to maintain its acceptability.

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

Sincerely,

Sneh Gulati, Chair