

**FLORIDA COMMISSION ON HURRICANE  
LOSS PROJECTION METHODOLOGY**

Post Office Box 13300  
32317-3300  
1801 Hermitage Boulevard, Suite 100  
Tallahassee, Florida 32308  
(850) 413-1349

David H. Coursey, Ph.D.  
Computer System Design Expert  
(850) 644-7616

Elsie Crowell  
Consumer Advocate, FL Dept of Financial Services  
(850) 922-3111

Randy Dumm, Ph.D.  
Insurance Finance Expert  
(850) 644-7880

Craig Fugate  
Director, FL Div of Emergency Management  
(850) 413-9837

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

Jack E. Nicholson, Ph.D.  
Senior Florida Hurricane Catastrophe Fund Officer  
(850) 413-1340

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

Srinivasa Ramanujam, FCAS  
Actuary, Office of Insurance Regulation  
FL Dept of Financial Services  
(850) 413-5354

Robert L. Ricker  
Executive Director, Citizens Property Insurance Corporation  
(850) 413-3741

Sneh Gulati, Ph.D., Chair  
Statistics Expert  
(305) 348-2065

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

May 13, 2004

Mr. Kyle Beatty  
Risk Management Solutions, Inc.  
7015 Gateway Boulevard  
Newark, CA 94560

Re: Florida Commission on Hurricane Loss Projection Methodology

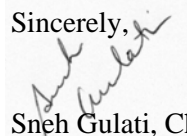
Dear Mr. Beatty:

This will confirm the finding of the Florida Commission on Hurricane Loss Projection Methodology on May 12, 2004, 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 4.32a complies with the Standards adopted by the Commission on August 21 & 22, 2003 and concludes that the RiskLink 4.32a is sufficiently accurate and reliable for projecting hurricane loss costs for residential property in Florida.

In accordance with the Commission's procedures, this determination of acceptability expires on February 28, 2005, unless the modeler has complied with the latest adopted procedures described in the "Process for the determination of acceptability of a computer simulation 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