

**FLORIDA COMMISSION ON HURRICANE
LOSS PROJECTION METHODOLOGY**

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May 10, 2007

Ms. Connie Kang
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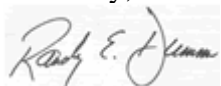
Dear Connie:

This will confirm the finding of the Florida Commission on Hurricane Loss Projection Methodology on May 9, 2007, 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 the Atlantic Tropical Cyclone Model V9.0, Program CLASIC/2 V9 complies with the Standards adopted by the Commission on August 17 & 18, 2006, and concludes that the Atlantic Tropical Cyclone Model V9.0, Program CLASIC/2 V9 is sufficiently accurate and reliable for projecting hurricane loss costs for residential property in Florida.

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

Sincerely,



Randy Dumm, Chair