

**FLORIDA COMMISSION ON HURRICANE
LOSS PROJECTION METHODOLOGY**

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May 10, 2007

Mr. David Smith
EQECAT, Inc.
475 14th Street, Suite 550
Oakland, California 94612

Dear David:

This will confirm the finding of the Florida Commission on Hurricane Loss Projection Methodology on May 9, 2007, that the EQECAT, Inc. computer model has been determined acceptable for projecting hurricane loss costs for personal residential rate filings.

The Commission has determined that USWIND[®] 5.11/WORLDCAEnterprise[™] 3.9 complies with the Standards adopted by the Commission on August 17 & 18, 2006, and concludes that USWIND[®] 5.11/WORLDCAEnterprise[™] 3.9 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