

**FLORIDA COMMISSION ON HURRICANE
LOSS PROJECTION METHODOLOGY**

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May 21, 2008

Dr. Frank Lavelle
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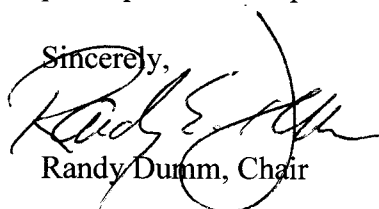
Dear Dr. Lavelle:

This will confirm the finding of the Florida Commission on Hurricane Loss Projection Methodology on May 21, 2008, that the Applied Research Associates, Inc. computer model has been determined acceptable for projecting hurricane loss costs for personal residential rate filings.

The Commission has determined that HurLoss 4.1 complies with the Standards adopted by the Commission on September 20 & 21, 2007, and concludes that HurLoss 4.1 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