

**FLORIDA COMMISSION ON HURRICANE  
LOSS PROJECTION METHODOLOGY**

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June 27, 2008

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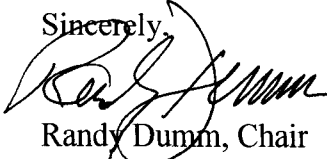
Dear Dr. Hamid:

This will confirm the finding of the Florida Commission on Hurricane Loss Projection Methodology on June 23, 2008, that the Florida International University computer model has been determined acceptable for projecting hurricane loss costs for personal residential rate filings.

The Commission has determined that the Florida Public Hurricane Loss Model 3.0 complies with the Standards adopted by the Commission on September 20 & 21, 2007, and concludes that the Florida Public Hurricane Loss Model 3.0 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