

**FLORIDA COMMISSION ON HURRICANE
LOSS PROJECTION METHODOLOGY**

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

Kristen Bessette, FCAS, MAAA
Actuary,
Property and Casualty Industry

Randy Dumm, Ph.D., Chair
Insurance Finance Expert,
Florida State University

Sneh Gulati, Ph.D.
Statistics Expert,
Florida International University

Terry Butler
Insurance Consumer Advocate,
Florida Department of Financial Services

Larry Johnson, FCAS, MAAA, Vice Chair
Actuary,
Florida Hurricane Catastrophe Fund Advisory Council

Jainendra Navlakha, Ph.D.
Computer Systems Design Expert,
Florida International University

Howard Eagelfeld, FCAS
Actuary,
Florida Office of Insurance Regulation

Jack Nicholson, Ph.D.
Senior FHCF Officer,
Florida Hurricane Catastrophe Fund

Craig Fugate
Director,
Florida Division of Emergency Management

Scott Wallace
Executive Director,
Citizens Property Insurance Corporation

Hugh Willoughby, Ph.D.
Meteorology Expert,
Florida International University

May 21, 2008

Ms. Kay Cleary
Risk Management Solutions, Inc.
7015 Gateway Boulevard
Newark, California 94560

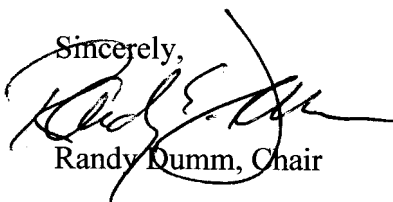
Dear Ms. Cleary:

This will confirm the finding of the Florida Commission on Hurricane Loss Projection Methodology on May 20, 2008, 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 RiskLink Version 6.0b complies with the Standards adopted by the Commission on September 20 & 21, 2007, and concludes that RiskLink Version 6.0b 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