

**FLORIDA COMMISSION ON HURRICANE
LOSS PROJECTION METHODOLOGY**

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August 17, 2011

Dr. Shahid Hamid
Florida International University
Department of Finance
RB 208, College of Business
11200 SW 8th Street
Miami, Florida 33199

Dear Dr. Hamid:

This will confirm the finding of the Florida Commission on Hurricane Loss Projection Methodology on August 17, 2011, that the Florida Public Hurricane Loss Model has been determined acceptable for projecting hurricane loss costs and probable maximum loss levels for residential rate filings. The determination of acceptability expires on September 1, 2013.

The Commission has determined that the Florida Public Hurricane Loss Model Version 4.1 complies with the standards adopted by the Commission on September 15 & 16, 2009, and concludes that the Florida Public Hurricane Loss Model Version 4.1 is sufficiently accurate and reliable for projecting hurricane loss costs and probable maximum loss levels 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,


Scott Wallace, Chair