

**FLORIDA COMMISSION ON HURRICANE  
LOSS PROJECTION METHODOLOGY**

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March 7, 2013

Ms. Kay Cleary  
Risk Management Solutions, Inc.  
7575 Gateway Boulevard  
Newark, California 94560

Dear Ms. Cleary:

This will confirm the finding of the Florida Commission on Hurricane Loss Projection Methodology (Commission) on March 7, 2013, to rescind the acceptability of RMS North Atlantic Hurricane Model, RiskLink 11.0.SP2 due to errors in the annual deductible factors table "RMS users use to adjust output based on occurrence deductibles to annualized deductibles" as required by Section 627.701(5)(a), Florida Statutes.

This also confirms the finding of the Commission on March 7, 2013, that RMS North Atlantic Hurricane Model, RiskLink 11.0.SP2c 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 RiskLink 11.0.SP2c model complies with the standards adopted by the Commission on September 15 & 16, 2009, and concludes that the RiskLink 11.0.SP2c model is sufficiently accurate and reliable for projecting hurricane loss costs and probable maximum loss levels for residential property in Florida.

Sincerely,



Lorilee Medders, Ph.D.  
Chair